

Table I.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2020

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.2%	42.4%	23.6%	9.9%	6.1%	4.7%	24.4%	5.1%
Industry group **								
Agric., fish., forest.	12.2% *	--	--	--	--	--	48.0% *	2.0% *
Mining and manufacturing	8.0%	38.9% *	28.6% *	10.7% *	8.5% *	6.0%	24.1%	6.5%
Construction	15.6%	53.8%	15.3%	14.6%	19.5% *	5.6% *	23.7%	12.0% *
Utilities and transp.	5.8%	--	31.2% *	8.0% *	3.8% *	5.3% *	21.4% *	4.9% *
Wholesale trade	6.3%	32.7% *	32.2%	10.0% *	--	1.7% *	26.5%	2.9% *
Fin. svcs. and real estate	3.3%	48.1%	13.1% *	5.9% *	1.9% *	2.2%	21.3%	2.1%
Retail trade	5.8%	58.9% *	25.2% *	3.0% *	2.8% *	4.0%	24.2% *	3.6%
Professional services	8.7%	40.4%	25.3%	9.8%	5.5%	7.1%	25.7%	6.8%
Other services	5.8%	36.4%	14.2% *	11.9%	6.6%	2.4%	21.5%	3.7%
Ownership								
For profit, incorporated	7.2%	50.5%	24.8%	9.8%	6.1%	4.4%	25.4%	4.9%
For profit, unincorporated	7.8%	28.6%	15.4% *	8.7%	6.4% *	5.6%	19.6%	5.8%
Nonprofit	6.5%	23.5% *	25.9% *	12.3%	5.9%	5.3%	25.1%	5.5%
Age of firm								
Less than 5 years	11.7%	51.3%	24.9% *	4.1% *	1.0% *	0.0%	24.2%	2.1% *
5-9 years	11.1%	36.7% *	19.0% *	6.8% *	1.5% *	0.7% *	21.3%	3.3% *
10-19 years	11.6%	41.0%	17.1%	10.2%	8.0% *	5.8% *	22.4%	7.0%
20 or more years	6.5%	43.8%	27.2%	10.8%	6.2%	4.7%	26.0%	5.0%
Multi/single status								
2 or more locations	5.0%	--	18.9%	7.8%	4.8%	4.8%	13.6%	4.8%
1 location only	15.4%	42.3%	24.0%	10.6%	8.5%	1.7% *	25.6%	7.0%
Percent full-time employees								
Less than 25%	36.5% *	--	81.5%	14.2% *	13.2% *	39.3% *	54.2% *	34.0% *
25-49 %	7.3%	--	8.1% *	11.9% *	10.5% *	3.2% *	28.5%	4.7% *
50-74 %	4.7%	26.6% *	34.7%	6.2% *	4.7% *	2.6%	23.1%	3.0%
75% or more	7.1%	43.5%	21.7%	10.1%	6.1%	4.5%	24.0%	5.0%
Union presence								
No union employees	7.4%	43.1%	22.8%	9.4%	4.7%	4.9%	24.3%	4.9%
Has union employees	6.4%	--	38.4% *	21.6%	20.6% *	4.1%	27.6% *	5.9%
Percent low-wage employees								
50% or more low-wage	6.1%	54.8%	24.6% *	11.0% *	4.3% *	3.0%	31.9%	3.4%
Less than 50% low-wage	7.3%	41.1%	23.6%	9.8%	6.3%	4.9%	23.9%	5.3%
Percent women employees								
Less than 25%	10.6%	45.4%	21.0%	10.8%	10.3% *	6.2%	22.9%	7.6%
25-49 %	5.6%	25.7%	24.5%	8.3%	4.3%	4.5%	20.6%	4.5%
50-74 %	6.6%	60.1%	31.9%	10.8%	4.3%	4.0%	36.0%	4.3%
75% or more	6.0%	23.9%	20.2%	7.9%	4.3% *	4.9%	19.0%	4.7%
Percent age 50 or older employees								
Less than 25%	8.2%	36.8%	16.5%	10.3%	3.8%	6.6%	21.4%	5.8%
25-49 %	5.9%	44.9%	21.9%	9.3%	7.6%	4.2%	20.9%	5.0%
50-74 %	8.4%	33.8%	41.1%	10.2%	6.7%	3.6%	29.4%	4.6%
75% or more	18.6%	63.2%	25.2% *	11.3% *	1.6% *	0.0%	43.8%	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2020

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	4.13%	2.63%	1.22%	1.09%	0.53%	1.67%	0.45%
Industry group **								
Agric., fish., forest.	6.16% *	--	--	--	--	--	16.40% *	1.78% *
Mining and manufacturing	1.48%	12.83% *	9.56% *	4.15% *	3.62% *	1.68%	5.83%	1.51%
Construction	2.93%	12.15%	4.15%	3.76%	9.02% *	2.05% *	4.11%	3.79% *
Utilities and transp.	1.74%	--	18.49% *	4.38% *	2.17% *	2.23% *	8.88% *	1.73% *
Wholesale trade	1.23%	13.65% *	8.07%	3.33% *	--	0.77% *	5.17%	1.05% *
Fin. svcs. and real estate	0.59%	10.04%	4.79% *	2.41% *	0.89% *	0.65%	4.43%	0.54%
Retail trade	1.23%	17.99% *	7.80% *	1.66% *	1.39% *	1.08%	7.62% *	0.85%
Professional services	0.96%	6.85%	4.92%	2.07%	1.34%	1.25%	3.09%	0.99%
Other services	0.79%	8.16%	4.49% *	3.51%	1.93%	0.67%	3.56%	0.72%
Ownership								
For profit, incorporated	0.56%	5.10%	3.05%	1.51%	1.51%	0.62%	2.02%	0.56%
For profit, unincorporated	1.01%	7.01%	5.57% *	2.57%	2.13% *	1.26%	3.44%	1.02%
Nonprofit	1.00%	7.15% *	8.87% *	2.69%	1.44%	1.31%	4.40%	1.03%
Age of firm								
Less than 5 years	3.05%	12.20%	11.49% *	1.72% *	1.04% *	0.00%	5.95%	1.09% *
5-9 years	2.88%	12.75% *	6.34% *	3.13% *	0.88% *	0.44% *	5.76%	1.56% *
10-19 years	1.55%	6.79%	4.23%	2.34%	3.56% *	1.93% *	2.88%	1.82%
20 or more years	0.48%	5.99%	3.68%	1.67%	1.20%	0.55%	2.32%	0.48%
Multi/single status								
2 or more locations	0.47%	--	5.47%	2.04%	1.06%	0.54%	2.80%	0.47%
1 location only	1.17%	4.16%	2.83%	1.48%	2.38%	1.20% *	1.82%	1.44%
Percent full-time employees								
Less than 25%	11.30% *	--	13.02%	8.30% *	9.29% *	14.79% *	16.74% *	12.95% *
25-49 %	1.64%	--	6.64% *	4.60% *	4.24% *	1.49% *	7.91%	1.40% *
50-74 %	0.71%	8.71% *	9.37%	2.21% *	2.26% *	0.57%	5.04%	0.58%
75% or more	0.47%	4.58%	2.67%	1.33%	1.18%	0.52%	1.79%	0.47%
Union presence								
No union employees	0.49%	4.20%	2.62%	1.24%	0.95%	0.63%	1.71%	0.50%
Has union employees	1.08%	--	15.53% *	6.39%	6.61% *	0.93%	8.49% *	1.08%
Percent low-wage employees								
50% or more low-wage	1.25%	16.30%	10.47% *	3.92% *	1.54% *	0.75%	8.79%	0.67%
Less than 50% low-wage	0.48%	4.08%	2.71%	1.26%	1.16%	0.57%	1.67%	0.49%
Percent women employees								
Less than 25%	1.18%	6.00%	3.68%	2.09%	3.11% *	1.59%	2.40%	1.35%
25-49 %	0.78%	7.37%	6.37%	1.95%	1.10%	1.00%	3.44%	0.79%
50-74 %	0.67%	7.53%	6.44%	2.61%	0.99%	0.62%	4.49%	0.53%
75% or more	0.97%	6.72%	5.63%	2.00%	1.66% *	1.27%	3.11%	1.02%
Percent age 50 or older employees								
Less than 25%	0.89%	6.19%	2.95%	2.07%	0.95%	1.34%	2.46%	0.94%
25-49 %	0.59%	7.95%	4.45%	1.73%	1.92%	0.60%	2.50%	0.60%
50-74 %	1.02%	7.38%	7.29%	2.85%	1.97%	0.91%	4.08%	0.83%
75% or more	4.46%	9.58%	12.14% *	9.72% *	0.99% *	0.00%	8.02%	0.28% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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