

Table I.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	89.2%	82.7%	87.4%	88.6%	88.6%	90.0%	86.5%	89.6%
Industry group **								
Agric., fish., forest.	73.8%	84.5%	93.7%	60.9% *	55.5% *	85.8%	86.8%	70.5%
Mining and manufacturing	90.4%	74.4%	89.0%	88.0%	88.0%	92.4%	87.1%	90.8%
Construction	91.9%	91.2%	89.1%	90.9%	88.0%	98.7%	91.8%	92.0%
Utilities and transp.	91.6%	96.5%	94.6%	90.3%	94.1%	90.9%	92.9%	91.5%
Wholesale trade	89.7%	81.1%	77.5%	87.7%	89.9%	92.9%	80.5%	91.6%
Fin. svcs. and real estate	91.1%	74.1%	87.4%	91.3%	91.5%	91.7%	83.3%	91.8%
Retail trade	91.0%	76.4%	90.8%	92.1%	90.3%	91.7%	85.1%	91.9%
Professional services	86.3%	85.7%	88.0%	88.6%	88.2%	85.3%	87.8%	86.1%
Other services	89.8%	80.5%	85.7%	86.7%	85.7%	92.7%	83.5%	90.9%
Ownership								
For profit, incorporated	90.6%	83.9%	87.1%	88.8%	89.7%	91.9%	87.0%	91.2%
For profit, unincorporated	91.1%	79.6%	86.8%	90.8%	88.8%	94.0%	84.6%	92.4%
Nonprofit	82.2%	81.1%	90.6%	84.5%	84.8%	80.6%	85.5%	81.9%
Age of firm								
Less than 5 years	90.9%	89.3%	92.8%	91.2%	92.6%	79.1%	91.6%	90.3%
5-9 years	88.0%	87.8%	86.9%	91.2%	87.3%	80.0%	88.4%	87.6%
10-19 years	87.1%	78.6%	85.7%	84.6%	88.8%	90.9%	84.2%	88.4%
20 or more years	89.5%	82.0%	87.5%	89.2%	88.4%	90.1%	86.3%	89.8%
Multi/single status								
2 or more locations	90.1%	83.3%	86.7%	91.4%	89.1%	90.3%	87.2%	90.1%
1 location only	86.6%	82.7%	87.5%	87.7%	87.7%	79.1%	86.4%	86.7%
Percent full-time employees								
Less than 25%	85.7%	88.4%	87.7%	86.6%	82.8%	86.0%	84.4%	85.9%
25-49 %	83.6%	66.4%	85.6%	92.6%	85.5%	81.9%	82.9%	83.7%
50-74 %	87.6%	88.4%	92.7%	90.1%	84.9%	87.5%	89.9%	87.3%
75% or more	89.7%	82.4%	86.9%	88.3%	89.1%	90.8%	86.3%	90.2%
Union presence								
No union employees	90.0%	82.5%	88.2%	89.2%	89.4%	91.2%	86.9%	90.6%
Has union employees	85.5%	89.9%	68.4%	75.3%	78.8%	86.8%	76.5%	85.7%
Percent low-wage employees								
50% or more low-wage	89.5%	79.8%	86.9%	91.3%	88.3%	90.2%	84.4%	90.0%
Less than 50% low-wage	89.2%	83.0%	87.4%	88.4%	88.6%	90.0%	86.6%	89.6%
Percent women employees								
Less than 25%	90.7%	85.3%	89.7%	88.4%	90.9%	92.7%	87.8%	91.6%
25-49 %	90.6%	82.1%	87.1%	90.0%	88.2%	91.9%	85.9%	91.1%
50-74 %	88.6%	76.2%	82.9%	90.4%	88.0%	89.5%	82.9%	89.2%
75% or more	86.0%	88.0%	87.6%	85.6%	86.5%	85.6%	88.0%	85.7%
Percent age 50 or older employees								
Less than 25%	89.1%	82.5%	89.3%	87.2%	89.7%	90.0%	86.7%	89.7%
25-49 %	90.1%	86.0%	87.0%	89.7%	89.0%	90.6%	88.1%	90.2%
50-74 %	86.3%	82.4%	81.3%	91.2%	84.1%	87.2%	84.6%	86.7%
75% or more	83.8%	79.5%	91.6%	83.2%	86.4%	83.0%	81.6%	85.3%

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.

** 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.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	0.42%	1.80%	1.25%	0.97%	0.91%	0.59%	0.80%	0.47%
Industry group **								
Agric., fish., forest.	9.80%	10.72%	4.75%	18.40% *	19.77% *	13.40%	6.51%	12.23%
Mining and manufacturing	1.09%	9.11%	4.08%	2.87%	2.76%	1.23%	2.79%	1.17%
Construction	1.81%	2.76%	3.02%	2.27%	6.14%	0.78%	1.39%	2.76%
Utilities and transp.	1.85%	3.31%	2.98%	3.61%	2.23%	2.59%	2.52%	2.00%
Wholesale trade	1.55%	8.56%	5.84%	3.64%	3.06%	2.25%	3.59%	1.71%
Fin. svcs. and real estate	1.27%	6.72%	5.54%	3.28%	2.07%	1.68%	3.65%	1.34%
Retail trade	1.07%	8.01%	2.60%	2.59%	2.82%	1.35%	2.97%	1.14%
Professional services	0.86%	2.77%	2.13%	1.79%	1.41%	1.25%	1.32%	0.96%
Other services	0.90%	4.19%	3.35%	2.13%	2.43%	1.11%	2.04%	0.99%
Ownership								
For profit, incorporated	0.48%	2.08%	1.44%	1.24%	1.14%	0.65%	0.92%	0.54%
For profit, unincorporated	0.81%	4.46%	3.59%	1.71%	2.18%	0.87%	2.14%	0.86%
Nonprofit	1.31%	6.17%	3.27%	2.82%	2.13%	1.87%	2.51%	1.40%
Age of firm								
Less than 5 years	1.92%	2.88%	2.99%	3.32%	3.84%	15.79%	1.65%	3.48%
5-9 years	1.64%	4.08%	3.66%	2.58%	3.27%	8.60%	2.09%	2.45%
10-19 years	1.18%	4.08%	2.46%	2.93%	2.25%	1.74%	1.70%	1.54%
20 or more years	0.48%	2.62%	1.76%	1.12%	1.07%	0.62%	1.13%	0.51%
Multi/single status								
2 or more locations	0.50%	11.75%	4.10%	1.46%	1.07%	0.59%	2.45%	0.51%
1 location only	0.79%	1.82%	1.32%	1.20%	1.71%	5.35%	0.84%	1.29%
Percent full-time employees								
Less than 25%	1.79%	5.74%	6.37%	5.72%	4.57%	2.20%	4.59%	1.93%
25-49 %	2.89%	12.41%	4.77%	2.48%	3.08%	4.57%	4.48%	3.28%
50-74 %	1.65%	2.96%	2.14%	1.98%	3.23%	2.31%	1.66%	1.85%
75% or more	0.44%	2.07%	1.42%	1.10%	1.00%	0.60%	0.89%	0.49%
Union presence								
No union employees	0.43%	1.84%	1.23%	0.96%	0.90%	0.63%	0.80%	0.49%
Has union employees	1.29%	5.16%	10.27%	6.67%	4.68%	1.37%	5.25%	1.32%
Percent low-wage employees								
50% or more low-wage	1.31%	6.64%	3.71%	2.05%	2.69%	1.75%	2.89%	1.42%
Less than 50% low-wage	0.45%	1.88%	1.30%	1.03%	0.96%	0.63%	0.83%	0.50%
Percent women employees								
Less than 25%	0.77%	2.86%	1.81%	1.64%	1.93%	1.09%	1.25%	0.93%
25-49 %	0.81%	4.60%	2.93%	1.92%	1.98%	1.02%	1.96%	0.87%
50-74 %	0.77%	4.09%	3.31%	1.98%	1.55%	1.01%	1.94%	0.82%
75% or more	1.15%	2.89%	2.68%	2.35%	1.92%	1.70%	1.51%	1.29%
Percent age 50 or older employees								
Less than 25%	0.72%	2.69%	1.46%	1.45%	1.22%	1.21%	1.16%	0.85%
25-49 %	0.58%	3.71%	2.37%	1.75%	1.41%	0.72%	1.34%	0.62%
50-74 %	1.39%	3.97%	4.15%	2.00%	3.06%	2.11%	2.23%	1.61%
75% or more	3.28%	5.38%	5.65%	6.05%	7.80%	7.31%	3.84%	4.87%

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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