

**Table I.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	44.5%	12.0%	16.0%	24.6%	39.2%	58.8%	17.1%	49.9%
Industry group **								
Agric., fish., forest.	19.5% *	--	0.0%	--	40.0% *	--	12.7% *	22.7% *
Mining and manufacturing	46.2%	1.3% *	18.0% *	23.8%	41.1%	61.8%	15.9%	50.9%
Construction	27.3%	13.2% *	22.1%	15.9%	33.8%	57.6%	15.2%	36.6%
Utilities and transp.	48.4%	1.5% *	1.1% *	24.4%	38.4%	61.6%	12.9% *	53.2%
Wholesale trade	46.8%	10.3% *	25.3% *	32.9%	45.7%	64.8%	23.3%	52.9%
Fin. svcs. and real estate	56.4%	19.2% *	14.8% *	19.6%	50.4%	67.0%	16.9%	60.4%
Retail trade	39.4%	16.6% *	9.5% *	17.1%	30.2%	54.1%	15.6%	43.7%
Professional services	46.2%	10.7%	17.4%	31.4%	39.9%	59.3%	19.4%	51.3%
Other services	39.7%	13.0% *	12.1% *	28.4%	33.4%	50.2%	15.1%	44.5%
Ownership								
For profit, incorporated	45.2%	12.6%	14.9%	23.5%	38.4%	60.5%	17.0%	51.2%
For profit, unincorporated	38.8%	10.5% *	17.3%	23.4%	41.2%	50.8%	14.8%	44.1%
Nonprofit	46.3%	11.1% *	23.2% *	32.7%	40.3%	56.9%	21.4%	49.3%
Age of firm								
Less than 5 years	25.6%	18.4% *	20.0% *	23.9%	36.6%	39.8%	16.2%	35.1%
5-9 years	23.2%	5.2% *	11.7% *	19.7% *	36.2%	67.7%	10.0%	35.0%
10-19 years	30.1%	11.6% *	15.5%	17.4%	36.1%	55.6%	15.4%	38.2%
20 or more years	48.4%	13.7%	16.7%	27.5%	40.1%	59.0%	19.6%	51.9%
Multi/single status								
2 or more locations	53.9%	--	22.3%	31.3%	43.8%	58.9%	26.6%	54.6%
1 location only	23.2%	11.8%	15.4%	22.2%	31.7%	52.2%	16.0%	29.9%
Percent full-time employees								
Less than 25%	37.8%	--	9.0% *	12.5% *	27.4% *	54.5%	23.7% *	39.4%
25-49 %	36.9%	2.8% *	32.4%	24.6%	39.0%	42.6%	16.9%	40.1%
50-74 %	41.8%	15.2% *	14.4% *	17.9%	29.4%	54.9%	15.6%	46.2%
75% or more	45.3%	11.6%	15.8%	25.5%	40.4%	60.3%	17.2%	51.1%
Union presence								
No union employees	42.6%	11.6%	15.6%	24.6%	39.2%	58.2%	16.9%	48.5%
Has union employees	57.3%	--	--	21.8% *	37.8%	60.9%	30.2% *	57.9%
Percent low-wage employees								
50% or more low-wage	29.5%	27.2% *	--	13.6% *	25.4%	34.9%	15.9%	30.9%
Less than 50% low-wage	46.5%	10.7%	16.6%	25.5%	40.9%	62.8%	17.2%	52.7%
Percent women employees								
Less than 25%	36.9%	12.9% *	15.6%	22.4%	37.9%	59.5%	16.1%	45.0%
25-49 %	52.2%	10.9% *	14.8%	21.7%	42.2%	64.7%	14.7%	56.7%
50-74 %	45.4%	14.5%	18.3%	25.6%	41.6%	54.0%	20.1%	48.7%
75% or more	42.3%	9.4% *	15.6%	32.0%	34.4%	56.0%	18.6%	47.1%
Percent age 50 or older employees								
Less than 25%	38.4%	13.0%	14.3%	22.0%	36.1%	56.3%	14.8%	45.4%
25-49 %	51.5%	11.4% *	18.0%	29.6%	42.2%	62.0%	22.6%	54.7%
50-74 %	37.1%	13.5% *	17.6%	21.3%	41.2%	47.7%	16.1%	42.7%
75% or more	21.2%	7.5% *	17.4% *	7.9% *	22.3% *	43.1%	10.8% *	28.3%

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.

-- 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	0.84%	2.17%	1.83%	1.61%	1.65%	1.22%	1.16%	0.95%
Industry group **								
Agric., fish., forest.	10.52% *	--	0.00%	--	24.17% *	--	6.62% *	14.76% *
Mining and manufacturing	2.17%	0.89% *	6.11% *	4.26%	4.48%	3.05%	3.26%	2.40%
Construction	2.99%	6.31% *	6.50%	3.66%	7.36%	7.07%	3.15%	4.58%
Utilities and transp.	4.06%	1.40% *	1.02% *	7.29%	6.74%	5.41%	4.87% *	4.40%
Wholesale trade	3.21%	6.55% *	8.57% *	6.01%	6.54%	4.01%	5.21%	3.56%
Fin. svcs. and real estate	2.56%	7.45% *	5.42% *	4.48%	5.05%	3.29%	3.61%	2.72%
Retail trade	2.46%	14.22% *	3.20% *	4.64%	5.47%	3.20%	4.43%	2.75%
Professional services	1.52%	2.74%	2.84%	3.34%	2.67%	2.31%	2.10%	1.73%
Other services	2.26%	4.15% *	4.57% *	4.49%	4.34%	3.20%	2.56%	2.53%
Ownership								
For profit, incorporated	1.00%	2.81%	2.01%	1.89%	2.00%	1.38%	1.38%	1.13%
For profit, unincorporated	2.15%	3.84% *	4.05%	4.00%	5.20%	3.40%	2.27%	2.53%
Nonprofit	2.19%	4.44% *	8.66% *	4.71%	3.29%	3.56%	3.96%	2.40%
Age of firm								
Less than 5 years	3.81%	6.53% *	6.58% *	5.72%	10.44%	8.52%	3.47%	6.39%
5-9 years	3.85%	2.56% *	3.56% *	6.19% *	7.59%	14.77%	2.08%	6.23%
10-19 years	2.20%	3.63% *	3.45%	3.25%	4.62%	5.11%	2.20%	3.05%
20 or more years	0.95%	3.87%	2.59%	2.06%	1.84%	1.27%	1.70%	1.03%
Multi/single status								
2 or more locations	1.02%	--	6.15%	3.10%	1.96%	1.24%	3.56%	1.04%
1 location only	1.24%	2.18%	1.91%	1.88%	2.95%	6.53%	1.23%	2.06%
Percent full-time employees								
Less than 25%	7.80%	--	8.34% *	7.87% *	9.26% *	9.43%	8.29% *	8.59%
25-49 %	2.76%	2.05% *	9.33%	7.19%	5.64%	3.96%	4.12%	3.07%
50-74 %	2.45%	5.17% *	6.02% *	3.83%	4.53%	3.14%	3.13%	2.71%
75% or more	0.93%	2.51%	1.96%	1.79%	1.83%	1.39%	1.29%	1.06%
Union presence								
No union employees	0.91%	2.17%	1.83%	1.64%	1.71%	1.43%	1.17%	1.06%
Has union employees	2.18%	--	--	9.29% *	6.34%	2.31%	9.96% *	2.21%
Percent low-wage employees								
50% or more low-wage	2.10%	9.74% *	--	4.11% *	3.46%	3.00%	3.87%	2.27%
Less than 50% low-wage	0.89%	2.16%	1.91%	1.72%	1.80%	1.29%	1.21%	1.02%
Percent women employees								
Less than 25%	1.58%	5.00% *	2.76%	2.42%	3.57%	2.75%	1.79%	1.99%
25-49 %	1.68%	3.68% *	3.67%	3.39%	3.46%	1.98%	2.52%	1.76%
50-74 %	1.61%	4.10%	5.33%	3.99%	2.98%	2.23%	2.85%	1.77%
75% or more	1.86%	3.05% *	3.31%	3.77%	3.09%	2.94%	2.52%	2.12%
Percent age 50 or older employees								
Less than 25%	1.36%	3.86%	2.55%	2.16%	2.64%	2.30%	1.56%	1.63%
25-49 %	1.23%	3.73% *	3.24%	2.88%	2.49%	1.54%	2.48%	1.31%
50-74 %	2.13%	4.16% *	4.96%	4.62%	4.12%	3.76%	2.57%	2.62%
75% or more	3.72%	3.69% *	8.76% *	3.45% *	10.02% *	9.32%	3.53% *	5.95%

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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