

**Table I.F.12.e Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers 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                     | 3.4%   | 6.6%                   | 4.6%            | 3.4%            | 2.9%              | 3.3%                   | 4.9%                   | 3.2%                 |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2.8% * | 6.2% *                 | --              | 5.5% *          | 0.0%              | 2.5% *                 | 4.6% *                 | 2.2% *               |
| Mining and manufacturing          | 3.6%   | 3.6% *                 | 0.1% *          | 5.4% *          | 2.7% *            | 3.7%                   | 4.4% *                 | 3.5%                 |
| Construction                      | 3.6% * | 8.6% *                 | 3.1% *          | --              | 3.2% *            | 1.8% *                 | 5.9% *                 | 2.1% *               |
| Utilities and transp.             | 3.7%   | 6.1% *                 | 0.0%            | 1.1% *          | 5.3% *            | 3.6% *                 | 1.9% *                 | 3.9%                 |
| Wholesale trade                   | 3.5%   | 9.4% *                 | 6.2% *          | 4.1% *          | 2.0% *            | 2.8% *                 | 6.7% *                 | 2.7%                 |
| Fin. svcs. and real estate        | 3.6%   | 2.7% *                 | 3.4% *          | 1.8% *          | 1.8% *            | 4.4% *                 | 2.5% *                 | 3.7%                 |
| Retail trade                      | 2.4%   | 6.2% *                 | 2.9% *          | 3.2% *          | 1.2% *            | 2.2% *                 | 4.1%                   | 2.1%                 |
| Professional services             | 3.3%   | 7.0% *                 | 8.7% *          | 2.8% *          | 4.0% *            | 2.3%                   | 6.3%                   | 2.8%                 |
| Other services                    | 4.1%   | 6.5% *                 | 3.1% *          | 2.6% *          | 2.5% *            | 4.9%                   | 3.9%                   | 4.1%                 |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 3.5%   | 5.8%                   | 4.4%            | 3.9%            | 2.6%              | 3.5%                   | 5.0%                   | 3.2%                 |
| For profit, unincorporated        | 3.4%   | 12.3% *                | 3.2% *          | 1.5% *          | 2.7% *            | 3.5%                   | 5.6% *                 | 3.0%                 |
| Nonprofit                         | 3.2%   | 0.7% *                 | 7.9% *          | 3.0% *          | 4.0%              | 2.6%                   | 3.5% *                 | 3.1%                 |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5.2% * | 9.9% *                 | 5.3% *          | 6.5% *          | 0.8% *            | 1.3% *                 | 10.1% *                | 0.6% *               |
| 5-9 years                         | 3.6% * | 3.4% *                 | 5.1% *          | 1.1% *          | 5.9% *            | 1.8% *                 | 3.7% *                 | 3.4% *               |
| 10-19 years                       | 3.9%   | 3.7% *                 | 5.4% *          | 2.8% *          | 4.6% *            | 3.5% *                 | 3.9%                   | 3.9%                 |
| 20 or more years                  | 3.3%   | 8.3% *                 | 4.0%            | 3.5%            | 2.4%              | 3.3%                   | 4.8%                   | 3.1%                 |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 3.1%   | 0.0%                   | 5.5% *          | 2.1%            | 2.4%              | 3.3%                   | 3.2%                   | 3.1%                 |
| 1 location only                   | 4.2%   | 6.6%                   | 4.5%            | 3.8%            | 3.7%              | 3.1% *                 | 5.1%                   | 3.4%                 |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4.1%   | 8.3% *                 | --              | 1.8% *          | 3.4% *            | 4.9%                   | 4.8% *                 | 4.0%                 |
| 25-49 %                           | 2.1%   | 5.2% *                 | 4.3% *          | 2.2% *          | 3.2% *            | 1.4% *                 | 3.1% *                 | 2.0%                 |
| 50-74 %                           | 2.4%   | 4.1% *                 | 6.7% *          | 4.7% *          | 2.7% *            | 1.6% *                 | 4.7%                   | 2.1%                 |
| 75% or more                       | 3.6%   | 7.0%                   | 4.4%            | 3.3%            | 2.9%              | 3.7%                   | 5.1%                   | 3.3%                 |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 3.5%   | 6.5%                   | 4.6%            | 3.4%            | 2.6%              | 3.5%                   | 5.0%                   | 3.2%                 |
| Has union employees               | 3.1%   | --                     | --              | 1.9% *          | 7.3% *            | 2.6%                   | 4.4% *                 | 3.1%                 |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 3.4%   | 5.9% *                 | 6.9% *          | 7.0% *          | 2.4% *            | 3.0%                   | 4.9%                   | 3.3%                 |
| Less than 50% low-wage            | 3.4%   | 6.6%                   | 4.5%            | 3.1%            | 3.0%              | 3.4%                   | 4.9%                   | 3.1%                 |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.3%   | 6.2%                   | 2.1% *          | 3.9%            | 1.8% *            | 3.8%                   | 4.5%                   | 2.9%                 |
| 25-49 %                           | 2.4%   | 1.4% *                 | 6.4% *          | 3.1% *          | 3.5%              | 1.8%                   | 4.3% *                 | 2.2%                 |
| 50-74 %                           | 4.3%   | 9.9% *                 | 3.6% *          | 2.7% *          | 3.0%              | 4.7%                   | 4.9% *                 | 4.2%                 |
| 75% or more                       | 3.6%   | 8.2% *                 | 8.3% *          | 3.0%            | 3.5%              | 3.1%                   | 6.6%                   | 3.2%                 |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.6%   | 5.0%                   | 3.8%            | 4.1%            | 2.8%              | 3.7%                   | 5.1%                   | 3.2%                 |
| 25-49 %                           | 2.9%   | 3.7% *                 | 5.5% *          | 2.6%            | 2.5%              | 3.0%                   | 3.4%                   | 2.9%                 |
| 50-74 %                           | 4.2%   | 3.7% *                 | 4.8% *          | 3.3% *          | 3.7% *            | 4.6% *                 | 3.9%                   | 4.2%                 |
| 75% or more                       | 7.9%   | 18.6% *                | 5.5% *          | 2.4% *          | 8.0% *            | 1.5% *                 | 13.2% *                | 4.1% *               |

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.F.12.e Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers 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                     | 0.23%   | 1.42%                  | 0.91%           | 0.59%           | 0.42%             | 0.32%                  | 0.65%                  | 0.24%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.21% * | 4.33% *                | --              | 3.75% *         | 0.00%             | 2.22% *                | 2.36% *                | 1.33% *              |
| Mining and manufacturing          | 0.61%   | 2.18% *                | 0.05% *         | 1.86% *         | 1.46% *           | 0.69%                  | 1.44% *                | 0.66%                |
| Construction                      | 1.24% * | 4.65% *                | 1.73% *         | --              | 1.61% *           | 1.18% *                | 2.84% *                | 0.76% *              |
| Utilities and transp.             | 1.00%   | 4.50% *                | 0.00%           | 0.92% *         | 2.60% *           | 1.30% *                | 1.43% *                | 1.10%                |
| Wholesale trade                   | 0.81%   | 6.08% *                | 4.02% *         | 2.14% *         | 1.01% *           | 1.05% *                | 2.78% *                | 0.71%                |
| Fin. svcs. and real estate        | 0.92%   | 1.86% *                | 2.44% *         | 0.66% *         | 0.60% *           | 1.36% *                | 1.04% *                | 1.00%                |
| Retail trade                      | 0.50%   | 2.98% *                | 1.29% *         | 1.09% *         | 0.54% *           | 0.75% *                | 1.06%                  | 0.55%                |
| Professional services             | 0.34%   | 3.35% *                | 2.51%           | 0.74%           | 0.84%             | 0.33%                  | 1.38%                  | 0.32%                |
| Other services                    | 0.58%   | 2.47% *                | 1.11% *         | 0.91% *         | 0.89% *           | 0.92%                  | 0.92%                  | 0.67%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.29%   | 1.28%                  | 1.04%           | 0.80%           | 0.52%             | 0.41%                  | 0.76%                  | 0.31%                |
| For profit, unincorporated        | 0.57%   | 5.16% *                | 1.74% *         | 0.57% *         | 0.86% *           | 0.85%                  | 1.89% *                | 0.55%                |
| Nonprofit                         | 0.43%   | 0.38% *                | 3.84% *         | 1.06% *         | 0.99%             | 0.51%                  | 1.32% *                | 0.45%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.11% * | 4.00% *                | 3.67% *         | 4.54% *         | 0.48% *           | 1.42% *                | 4.14% *                | 0.28% *              |
| 5-9 years                         | 1.37% * | 1.42% *                | 3.02% *         | 0.48% *         | 4.14% *           | 1.47% *                | 1.28% *                | 2.28% *              |
| 10-19 years                       | 0.63%   | 1.64% *                | 1.81% *         | 0.97% *         | 1.42% *           | 1.14% *                | 0.99%                  | 0.80%                |
| 20 or more years                  | 0.24%   | 2.60% *                | 1.17%           | 0.61%           | 0.37%             | 0.33%                  | 0.79%                  | 0.26%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.26%   | 0.00%                  | 2.46% *         | 0.53%           | 0.40%             | 0.33%                  | 0.90%                  | 0.27%                |
| 1 location only                   | 0.45%   | 1.44%                  | 0.96%           | 0.75%           | 0.87%             | 1.06% *                | 0.71%                  | 0.57%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.80%   | 5.37% *                | --              | 1.14% *         | 1.39% *           | 1.21%                  | 2.17% *                | 0.86%                |
| 25-49 %                           | 0.42%   | 3.43% *                | 2.12% *         | 1.14% *         | 1.10% *           | 0.45% *                | 1.13% *                | 0.45%                |
| 50-74 %                           | 0.44%   | 1.44% *                | 2.22% *         | 1.92% *         | 0.96% *           | 0.53% *                | 1.03%                  | 0.48%                |
| 75% or more                       | 0.26%   | 1.73%                  | 1.02%           | 0.66%           | 0.47%             | 0.38%                  | 0.74%                  | 0.28%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.26%   | 1.44%                  | 0.93%           | 0.61%           | 0.41%             | 0.40%                  | 0.66%                  | 0.28%                |
| Has union employees               | 0.46%   | --                     | --              | 0.90% *         | 2.30% *           | 0.45%                  | 1.77% *                | 0.47%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.65%   | 2.56% *                | 2.47% *         | 2.40% *         | 1.13% *           | 0.85%                  | 1.22%                  | 0.70%                |
| Less than 50% low-wage            | 0.24%   | 1.52%                  | 0.95%           | 0.60%           | 0.44%             | 0.35%                  | 0.68%                  | 0.26%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.43%   | 1.69%                  | 0.75% *         | 1.13%           | 0.56% *           | 0.72%                  | 1.04%                  | 0.44%                |
| 25-49 %                           | 0.32%   | 0.75% *                | 2.82% *         | 1.07% *         | 0.99%             | 0.30%                  | 1.37% *                | 0.32%                |
| 50-74 %                           | 0.51%   | 4.31% *                | 1.50% *         | 0.88% *         | 0.89%             | 0.69%                  | 1.52% *                | 0.54%                |
| 75% or more                       | 0.54%   | 3.08% *                | 2.61% *         | 0.86%           | 0.80%             | 0.83%                  | 1.37%                  | 0.59%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.37%   | 1.30%                  | 1.09%           | 1.05%           | 0.60%             | 0.59%                  | 0.98%                  | 0.39%                |
| 25-49 %                           | 0.30%   | 2.24% *                | 2.11% *         | 0.74%           | 0.61%             | 0.39%                  | 0.92%                  | 0.32%                |
| 50-74 %                           | 0.79%   | 1.64% *                | 1.71% *         | 1.01% *         | 1.21% *           | 1.44% *                | 0.93%                  | 0.94%                |
| 75% or more                       | 2.30%   | 6.85% *                | 3.30% *         | 1.74% *         | 5.03% *           | 0.79% *                | 4.35% *                | 2.14% *              |

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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