

Table I.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan 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	55.2%	63.7%	63.9%	60.5%	56.6%	53.1%	61.6%	54.4%
Industry group **								
Agric., fish., forest.	24.2% *	--	--	27.5% *	44.9% *	10.6% *	67.7%	15.8% *
Mining and manufacturing	51.0%	--	61.7%	66.5%	48.7%	49.6%	58.2%	50.5%
Construction	52.5%	39.2%	70.3%	55.3%	50.0%	47.6%	58.5%	49.4%
Utilities and transp.	52.3%	91.6%	42.1% *	58.0%	55.8%	50.7%	62.7%	51.8%
Wholesale trade	64.0%	79.0%	60.7%	69.8%	60.1%	63.3%	63.5%	64.1%
Fin. svcs. and real estate	58.4%	65.4%	67.8%	76.3%	56.9%	56.8%	68.4%	57.5%
Retail trade	59.5%	69.5%	71.7%	61.7%	55.9%	59.2%	59.2%	59.6%
Professional services	52.5%	72.9%	63.5%	55.4%	60.0%	48.4%	63.3%	51.2%
Other services	60.9%	54.4%	60.9%	60.7%	64.9%	60.4%	57.8%	61.4%
Ownership								
For profit, incorporated	57.0%	62.8%	64.5%	61.0%	55.9%	56.0%	61.2%	56.5%
For profit, unincorporated	61.9%	77.2%	71.1%	69.2%	61.1%	58.8%	71.4%	60.3%
Nonprofit	42.8%	52.4%	44.1%	46.9%	56.1%	38.4%	49.4%	42.4%
Age of firm								
Less than 5 years	66.4%	71.1%	53.5%	74.2%	62.0%	59.4%	65.8%	67.2%
5-9 years	66.4%	70.6%	67.9%	67.6%	64.2%	60.3%	65.5%	67.1%
10-19 years	57.2%	65.6%	67.4%	52.0%	56.8%	55.8%	62.6%	55.1%
20 or more years	54.3%	59.0%	63.6%	60.8%	56.0%	52.9%	59.5%	53.9%
Multi/single status								
2 or more locations	53.9%	--	51.5%	60.8%	54.7%	53.5%	53.0%	53.9%
1 location only	59.8%	63.6%	64.9%	60.4%	60.3%	33.8%	62.6%	57.3%
Percent full-time employees								
Less than 25%	69.4%	--	64.1%	63.2%	63.8%	70.8%	65.8%	69.8%
25-49 %	53.5%	61.5% *	56.2%	56.5%	62.8%	49.6%	60.1%	52.2%
50-74 %	55.2%	78.1%	61.5%	66.8%	59.1%	51.5%	68.5%	53.5%
75% or more	55.0%	60.5%	64.4%	60.1%	56.2%	53.0%	60.7%	54.3%
Union presence								
No union employees	58.3%	67.2%	65.5%	61.8%	59.5%	56.1%	63.7%	57.5%
Has union employees	43.4%	15.7% *	39.9% *	40.4%	32.1%	45.1%	33.3%	43.8%
Percent low-wage employees								
50% or more low-wage	62.5%	65.2%	68.3%	58.4%	67.5%	61.4%	64.5%	62.3%
Less than 50% low-wage	54.7%	63.6%	63.8%	60.6%	56.0%	52.5%	61.4%	53.9%
Percent women employees								
Less than 25%	55.4%	58.2%	68.4%	55.9%	56.6%	52.7%	59.7%	54.4%
25-49 %	58.9%	65.5%	65.0%	71.3%	51.4%	59.3%	65.5%	58.3%
50-74 %	52.5%	63.1%	52.1%	61.5%	58.5%	49.9%	58.7%	51.9%
75% or more	52.0%	75.8%	64.0%	60.0%	63.8%	46.4%	65.1%	50.5%
Percent age 50 or older employees								
Less than 25%	55.7%	59.4%	65.2%	58.9%	57.5%	52.8%	59.2%	55.0%
25-49 %	54.9%	70.4%	63.9%	60.7%	57.1%	53.4%	65.5%	54.3%
50-74 %	54.7%	72.5%	59.7%	67.4%	53.1%	51.2%	64.3%	53.1%
75% or more	56.0%	54.4%	66.1%	48.9%	52.9%	59.0%	54.7%	56.5%

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.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan 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	0.88%	3.88%	2.80%	2.65%	1.98%	1.14%	1.93%	0.96%
Industry group **								
Agric., fish., forest.	10.33% *	--	--	22.74% *	15.96% *	8.73% *	13.96%	8.49% *
Mining and manufacturing	1.95%	--	8.43%	4.59%	4.17%	2.47%	4.84%	2.06%
Construction	3.92%	10.87%	7.66%	6.64%	9.81%	5.45%	5.63%	5.05%
Utilities and transp.	3.66%	6.52%	16.33% *	9.52%	8.02%	4.44%	9.57%	3.80%
Wholesale trade	3.28%	9.38%	8.22%	6.12%	5.09%	5.16%	5.74%	3.71%
Fin. svcs. and real estate	2.16%	12.50%	8.45%	6.13%	4.28%	2.65%	6.23%	2.26%
Retail trade	4.04%	11.64%	6.52%	11.89%	14.31%	4.05%	10.66%	4.35%
Professional services	1.44%	5.52%	5.34%	3.45%	2.86%	1.89%	3.14%	1.56%
Other services	2.54%	7.89%	6.97%	4.33%	4.09%	3.61%	4.15%	2.84%
Ownership								
For profit, incorporated	1.09%	4.82%	3.20%	3.46%	2.60%	1.39%	2.37%	1.19%
For profit, unincorporated	2.32%	6.66%	6.91%	4.08%	4.13%	3.48%	3.77%	2.61%
Nonprofit	1.73%	8.25%	7.97%	4.84%	3.33%	2.16%	4.56%	1.81%
Age of firm								
Less than 5 years	4.50%	9.22%	11.47%	6.51%	10.38%	13.36%	6.11%	6.60%
5-9 years	3.66%	7.63%	7.10%	5.98%	8.16%	11.64%	4.49%	5.52%
10-19 years	3.33%	8.26%	5.74%	7.27%	7.19%	4.90%	4.03%	4.25%
20 or more years	0.94%	5.75%	3.50%	2.83%	2.00%	1.18%	2.64%	0.99%
Multi/single status								
2 or more locations	1.03%	--	8.13%	4.99%	2.48%	1.16%	7.58%	1.03%
1 location only	1.66%	3.94%	2.94%	3.12%	3.20%	4.95%	1.91%	2.57%
Percent full-time employees								
Less than 25%	5.28%	--	12.78%	10.80%	8.15%	6.34%	7.96%	5.81%
25-49 %	3.28%	18.86% *	11.08%	7.71%	6.87%	4.20%	7.62%	3.54%
50-74 %	2.77%	7.17%	9.12%	6.23%	5.58%	3.46%	5.46%	2.99%
75% or more	0.96%	4.47%	3.06%	2.91%	2.13%	1.24%	2.15%	1.04%
Union presence								
No union employees	0.97%	3.72%	2.77%	2.77%	2.02%	1.33%	1.93%	1.07%
Has union employees	1.88%	9.92% *	16.56% *	8.24%	5.50%	2.05%	8.30%	1.93%
Percent low-wage employees								
50% or more low-wage	2.66%	12.32%	8.88%	6.36%	5.75%	3.30%	6.05%	2.84%
Less than 50% low-wage	0.92%	4.05%	2.87%	2.74%	2.05%	1.20%	2.00%	1.00%
Percent women employees								
Less than 25%	1.76%	6.60%	4.30%	4.47%	3.65%	2.55%	3.21%	2.03%
25-49 %	1.78%	7.05%	5.43%	4.09%	4.35%	2.13%	3.78%	1.90%
50-74 %	1.52%	8.80%	6.27%	4.25%	3.00%	1.89%	4.32%	1.60%
75% or more	1.85%	6.39%	7.27%	3.51%	3.27%	2.40%	3.83%	2.00%
Percent age 50 or older employees								
Less than 25%	1.52%	5.30%	4.12%	3.67%	3.83%	2.07%	3.05%	1.72%
25-49 %	1.24%	6.92%	4.56%	4.91%	2.65%	1.51%	2.77%	1.30%
50-74 %	2.29%	7.79%	7.46%	4.72%	4.60%	3.21%	4.48%	2.54%
75% or more	5.54%	13.35%	11.00%	9.36%	14.71%	7.75%	9.02%	6.92%

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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