

Table I.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket 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	88.7%	72.0%	76.7%	84.8%	89.7%	90.5%	78.1%	90.0%
Industry group **								
Agric., fish., forest.	91.3%	--	--	98.5%	84.6%	90.0%	83.1%	92.9%
Mining and manufacturing	91.1%	72.8%	78.0%	89.8%	91.2%	91.8%	86.9%	91.4%
Construction	84.7%	57.6%	68.6%	89.8%	87.6%	90.7%	76.5%	89.0%
Utilities and transp.	85.2%	74.9%	97.2%	75.0%	87.5%	85.6%	91.0%	84.9%
Wholesale trade	88.4%	69.0%	75.4%	82.8%	93.2%	90.5%	80.2%	89.8%
Fin. svcs. and real estate	92.0%	86.5%	85.5%	94.1%	92.0%	92.2%	89.3%	92.2%
Retail trade	88.0%	39.8% *	80.6%	77.4%	89.0%	91.4%	62.6%	91.3%
Professional services	88.3%	75.1%	71.9%	82.9%	90.6%	89.9%	75.1%	89.9%
Other services	86.8%	73.2%	84.4%	78.6%	81.9%	90.3%	77.4%	88.2%
Ownership								
For profit, incorporated	89.5%	70.6%	76.2%	87.0%	90.5%	91.3%	78.4%	91.0%
For profit, unincorporated	85.6%	84.0%	71.6%	78.7%	87.8%	87.8%	76.5%	87.1%
Nonprofit	87.6%	66.1%	90.2%	79.4%	87.8%	88.9%	78.6%	88.2%
Age of firm								
Less than 5 years	83.2%	67.3%	81.8%	86.6%	91.5%	71.2%	81.5%	85.7%
5-9 years	85.9%	78.9%	86.5%	76.8%	93.5%	96.7%	79.9%	90.7%
10-19 years	87.1%	79.7%	70.0%	89.2%	88.7%	91.6%	78.3%	90.5%
20 or more years	89.1%	66.3%	76.5%	83.8%	89.6%	90.4%	77.0%	90.0%
Multi/single status								
2 or more locations	90.2%	--	89.7%	79.9%	90.8%	90.5%	75.9%	90.4%
1 location only	83.3%	72.7%	75.6%	86.4%	87.5%	89.5%	78.4%	87.5%
Percent full-time employees								
Less than 25%	91.4%	--	63.5%	80.6%	82.7%	95.9%	68.0%	94.6%
25-49 %	80.3%	57.3% *	75.5%	83.3%	78.1%	82.6%	71.5%	82.0%
50-74 %	90.0%	73.7%	74.4%	87.4%	85.9%	92.9%	76.9%	91.7%
75% or more	88.8%	72.5%	77.1%	84.7%	90.3%	90.3%	78.8%	90.0%
Union presence								
No union employees	88.2%	73.8%	78.4%	84.2%	91.0%	89.5%	78.8%	89.6%
Has union employees	90.7%	47.1% *	50.9% *	94.2%	78.3%	93.0%	69.0%	91.5%
Percent low-wage employees								
50% or more low-wage	86.1%	76.2%	87.5%	81.4%	85.2%	87.1%	79.5%	86.7%
Less than 50% low-wage	88.9%	71.7%	76.4%	84.9%	89.9%	90.7%	78.1%	90.3%
Percent women employees								
Less than 25%	86.8%	70.4%	76.0%	85.3%	88.4%	89.4%	79.2%	88.5%
25-49 %	91.4%	76.6%	82.0%	85.0%	93.8%	92.0%	81.0%	92.2%
50-74 %	88.1%	74.7%	72.1%	88.9%	87.7%	89.3%	77.2%	89.0%
75% or more	87.9%	65.6%	76.8%	78.3%	87.1%	90.8%	72.4%	89.7%
Percent age 50 or older employees								
Less than 25%	86.7%	61.0%	78.0%	82.9%	89.3%	89.8%	74.9%	89.3%
25-49 %	90.2%	78.4%	80.5%	86.1%	90.0%	91.0%	81.9%	90.7%
50-74 %	88.0%	88.4%	66.1%	87.6%	90.1%	89.3%	81.0%	89.2%
75% or more	83.1%	77.4%	73.3%	84.3%	85.2%	85.7%	79.5%	84.8%

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.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket 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	0.52%	3.87%	2.68%	1.72%	0.94%	0.65%	1.68%	0.53%
Industry group **								
Agric., fish., forest.	5.03%	--	--	1.41%	10.59%	9.84%	9.25%	5.43%
Mining and manufacturing	0.91%	12.78%	6.27%	3.01%	1.70%	1.16%	2.80%	0.95%
Construction	2.58%	14.35%	8.91%	2.40%	4.70%	3.88%	5.14%	2.64%
Utilities and transp.	2.26%	13.56%	2.30%	10.82%	5.98%	2.47%	3.46%	2.36%
Wholesale trade	1.81%	14.66%	7.02%	5.89%	2.62%	2.26%	4.91%	1.91%
Fin. svcs. and real estate	1.45%	7.12%	7.28%	3.13%	2.30%	1.88%	3.60%	1.55%
Retail trade	1.88%	12.43% *	5.58%	9.56%	4.59%	1.53%	7.25%	1.45%
Professional services	0.92%	6.26%	5.22%	2.56%	1.38%	1.19%	3.00%	0.95%
Other services	1.72%	7.96%	4.98%	4.21%	3.56%	2.23%	3.77%	1.87%
Ownership								
For profit, incorporated	0.55%	4.59%	3.11%	1.99%	1.15%	0.65%	1.99%	0.55%
For profit, unincorporated	2.19%	6.76%	7.17%	4.62%	2.78%	3.47%	3.96%	2.48%
Nonprofit	1.23%	11.65%	5.01%	4.57%	1.88%	1.55%	4.80%	1.26%
Age of firm								
Less than 5 years	3.42%	12.94%	6.52%	4.68%	3.71%	16.46%	4.86%	4.46%
5-9 years	2.92%	6.75%	6.70%	7.78%	2.37%	1.95%	4.07%	4.10%
10-19 years	1.54%	5.50%	6.64%	2.62%	2.82%	1.80%	3.32%	1.51%
20 or more years	0.57%	6.11%	3.28%	2.28%	1.05%	0.68%	2.38%	0.57%
Multi/single status								
2 or more locations	0.58%	--	3.20%	4.23%	1.11%	0.67%	6.83%	0.58%
1 location only	1.10%	3.88%	2.86%	1.72%	1.71%	2.91%	1.68%	1.37%
Percent full-time employees								
Less than 25%	2.83%	--	15.86%	10.06%	7.58%	1.85%	9.23%	2.07%
25-49 %	3.57%	24.46% *	10.59%	6.45%	7.77%	4.41%	10.81%	3.65%
50-74 %	1.39%	10.12%	8.13%	4.22%	4.01%	1.47%	5.33%	1.38%
75% or more	0.56%	4.18%	2.95%	1.89%	0.96%	0.73%	1.81%	0.59%
Union presence								
No union employees	0.58%	3.69%	2.57%	1.81%	0.85%	0.81%	1.66%	0.62%
Has union employees	1.11%	18.70% *	15.87% *	2.50%	5.05%	1.06%	9.28%	1.07%
Percent low-wage employees								
50% or more low-wage	1.75%	10.09%	5.87%	4.65%	4.74%	2.06%	5.04%	1.85%
Less than 50% low-wage	0.54%	4.07%	2.75%	1.78%	0.95%	0.68%	1.74%	0.56%
Percent women employees								
Less than 25%	1.13%	6.27%	4.10%	2.79%	2.08%	1.66%	2.66%	1.23%
25-49 %	0.80%	8.05%	6.03%	3.52%	1.20%	0.98%	3.40%	0.81%
50-74 %	1.06%	7.33%	6.95%	2.81%	1.89%	1.32%	3.85%	1.10%
75% or more	1.13%	10.20%	5.07%	3.47%	2.09%	1.36%	3.80%	1.13%
Percent age 50 or older employees								
Less than 25%	0.93%	5.98%	3.45%	2.86%	1.56%	1.14%	2.62%	0.91%
25-49 %	0.71%	6.41%	4.54%	2.54%	1.38%	0.87%	2.46%	0.74%
50-74 %	1.37%	5.67%	8.25%	2.96%	2.36%	1.84%	4.19%	1.42%
75% or more	3.28%	8.44%	9.24%	7.61%	6.31%	5.42%	5.61%	4.02%

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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