

Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2021

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	7,042,866	4,033,834	817,480	555,824	469,441	1,166,288	5,173,717	1,869,149
Industry group **								
Agric., fish., forest.	144,184	111,646	17,130 *	--	3,953	965	137,291	6,893
Mining and manufacturing	270,383	123,251	52,683	42,530	24,492	27,427	201,041	69,342
Construction	552,911	414,755	77,577	40,410	12,892	7,277	518,651	34,260
Utilities and transp.	287,413	159,148	23,634	23,428	20,609	60,595	194,822	92,591
Wholesale trade	338,805	180,362	39,819	35,391	28,425	54,808	239,557	99,249
Fin. svcs. and real estate	819,768	412,665	36,209	45,335	84,704	240,856	470,296	349,472
Retail trade	992,068	468,544	96,631	66,568	61,710	298,616	599,909	392,159
Professional services	1,779,126	1,069,310	198,057	127,599	123,752	260,408	1,340,040	439,085
Other services	1,858,208	1,094,153	275,741	164,073	108,904	215,337	1,472,109	386,098
Ownership								
For profit, incorporated	4,882,063	2,662,525	554,855	390,600	304,917	969,167	3,441,894	1,440,170
For profit, unincorporated	1,565,142	1,073,919	196,078	100,434	69,617	125,094	1,331,782	233,360
Nonprofit	595,661	297,389	66,547	64,790	94,908	72,027	400,041	195,620
Age of firm								
Less than 5 years	1,140,549	989,646	103,951	39,090	7,623	--	1,118,426	22,123
5-9 years	1,009,591	800,136	122,231	62,353	19,352	5,518	961,329	48,261
10-19 years	1,349,612	902,965	217,542	117,160	66,037	45,907	1,192,023	157,589
20 or more years	3,543,115	1,341,086	373,756	337,221	376,430	1,114,623	1,901,939	1,641,176
Multi/single status								
2 or more locations	1,896,455	46,275	64,477	208,173	412,690	1,164,839	197,318	1,699,137
1 location only	5,146,411	3,987,558	753,002	347,651	56,751	1,449	4,976,399	170,012
Percent full-time employees								
Less than 25%	1,000,105	739,246	109,927	57,411	35,906	57,616	885,956	114,149
25-49 %	570,101	273,874	79,948	54,438	39,623	122,218	388,356	181,744
50-74 %	961,048	553,610	124,703	76,429	56,953	149,353	722,794	238,254
75% or more	4,511,612	2,467,104	502,902	367,546	336,959	837,101	3,176,610	1,335,002
Union presence								
No union employees	6,639,818	3,964,470	793,689	538,161	442,277	901,221	5,070,619	1,569,199
Has union employees	403,048	69,363	23,791	17,663	27,164	265,067	103,098	299,950
Percent low-wage employees								
50% or more low-wage	1,454,833	850,533	175,193	104,683	94,034	230,390	1,091,153	363,680
Less than 50% low-wage	5,588,033	3,183,301	642,287	451,141	375,407	935,897	4,082,564	1,505,469
Percent women employees								
Less than 25%	2,391,849	1,619,824	271,098	180,545	124,585	195,796	1,999,010	392,839
25-49 %	1,110,325	467,757	141,607	95,669	85,826	319,466	663,408	446,917
50-74 %	1,750,344	849,452	186,973	143,310	136,971	433,638	1,118,451	631,893
75% or more	1,790,348	1,096,801	217,802	136,299	122,059	217,387	1,392,848	397,500
Percent age 50 or older employees								
Less than 25%	3,329,158	1,895,397	463,131	320,210	222,377	428,044	2,545,583	783,574
25-49 %	1,669,226	539,443	208,946	141,771	155,922	623,144	825,923	843,303
50-74 %	972,609	637,928	96,800	70,991	67,654	99,237	777,924	194,686
75% or more	1,071,873	961,066	48,603	22,852	23,489	15,863	1,024,287	47,586

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Totals may not sum exactly because of rounding.

Table I.A.1 Standard errors for number of private-sector establishments by firm size and selected characteristics: United States, 2021

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	37,096	36,022	17,169	10,066	5,608	16,042	34,273	17,221
Industry group **								
Agric., fish., forest.	25,618	24,853	5,431 *	--	988	285	25,579	1,413
Mining and manufacturing	13,553	12,024	4,806	3,066	1,983	1,950	13,137	3,399
Construction	22,844	21,797	6,045	3,037	1,576	1,234	22,692	2,708
Utilities and transp.	19,586	17,871	3,880	2,803	2,830	5,818	18,372	6,795
Wholesale trade	17,947	16,315	4,175	3,380	3,019	4,405	17,010	5,757
Fin. svcs. and real estate	28,334	24,565	4,249	4,059	5,260	11,926	25,051	13,264
Retail trade	32,524	27,460	7,293	4,715	4,798	14,653	28,482	15,741
Professional services	36,605	33,191	9,817	5,695	5,089	11,337	34,326	12,934
Other services	40,682	37,450	11,973	6,843	5,680	9,456	39,009	11,901
Ownership								
For profit, incorporated	48,434	43,990	15,331	9,381	7,286	17,525	44,862	19,492
For profit, unincorporated	40,729	38,542	10,400	5,391	4,435	7,412	39,702	9,266
Nonprofit	20,507	18,283	5,304	4,229	4,702	4,733	19,217	7,245
Age of firm								
Less than 5 years	36,179	35,296	8,325	3,998	1,428	--	36,089	2,775
5-9 years	38,217	37,248	7,896	4,355	2,273	1,093	38,048	3,793
10-19 years	35,290	33,111	10,720	5,761	4,343	4,265	34,617	7,193
20 or more years	44,101	39,015	12,611	8,840	6,574	16,709	40,651	17,970
Multi/single status								
2 or more locations	19,699	8,210	5,615	8,152	5,464	16,042	11,117	16,593
1 location only	35,586	36,761	16,994	7,222	2,321	213	35,639	5,487
Percent full-time employees								
Less than 25%	32,895	31,055	7,527	4,358	3,214	6,546	31,981	7,758
25-49 %	27,552	25,398	5,769	4,109	3,484	7,553	26,162	8,689
50-74 %	30,803	27,799	8,180	5,064	3,934	9,034	29,028	10,390
75% or more	47,609	43,450	15,232	8,906	6,496	16,182	44,560	18,018
Union presence								
No union employees	38,681	37,279	17,037	10,103	5,975	15,905	35,771	17,517
Has union employees	17,823	10,850	3,598	2,007	2,583	13,300	11,528	13,598
Percent low-wage employees								
50% or more low-wage	37,039	33,962	9,071	5,359	5,054	10,747	35,005	12,283
Less than 50% low-wage	45,727	42,547	16,215	9,604	6,531	16,542	42,707	18,233
Percent women employees								
Less than 25%	48,305	45,406	11,975	6,847	5,867	10,552	46,674	12,819
25-49 %	31,434	26,020	9,122	5,496	4,897	13,791	27,645	15,034
50-74 %	37,460	32,712	10,120	6,530	5,925	13,816	34,207	15,484
75% or more	38,862	35,694	9,593	6,213	5,422	10,835	36,795	12,787
Percent age 50 or older employees								
Less than 25%	50,525	46,656	14,823	8,865	7,022	14,404	47,930	16,917
25-49 %	33,271	26,434	10,276	5,912	5,980	16,319	28,297	17,658
50-74 %	31,319	29,304	6,753	4,952	4,264	6,879	30,131	8,648
75% or more	34,931	34,220	5,363	2,850	2,793	2,819	34,659	4,364

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2021

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	7,042,866	57.3%	11.6%	7.9%	6.7%	16.6%	73.5%	26.5%
Industry group **								
Agric., fish., forest.	144,184	77.4%	11.9% *	--	2.7% *	0.7% *	95.2%	4.8%
Mining and manufacturing	270,383	45.6%	19.5%	15.7%	9.1%	10.1%	74.4%	25.6%
Construction	552,911	75.0%	14.0%	7.3%	2.3%	1.3%	93.8%	6.2%
Utilities and transp.	287,413	55.4%	8.2%	8.2%	7.2%	21.1%	67.8%	32.2%
Wholesale trade	338,805	53.2%	11.8%	10.4%	8.4%	16.2%	70.7%	29.3%
Fin. svcs. and real estate	819,768	50.3%	4.4%	5.5%	10.3%	29.4%	57.4%	42.6%
Retail trade	992,068	47.2%	9.7%	6.7%	6.2%	30.1%	60.5%	39.5%
Professional services	1,779,126	60.1%	11.1%	7.2%	7.0%	14.6%	75.3%	24.7%
Other services	1,858,208	58.9%	14.8%	8.8%	5.9%	11.6%	79.2%	20.8%
Ownership								
For profit, incorporated	4,882,063	54.5%	11.4%	8.0%	6.2%	19.9%	70.5%	29.5%
For profit, unincorporated	1,565,142	68.6%	12.5%	6.4%	4.4%	8.0%	85.1%	14.9%
Nonprofit	595,661	49.9%	11.2%	10.9%	15.9%	12.1%	67.2%	32.8%
Age of firm								
Less than 5 years	1,140,549	86.8%	9.1%	3.4%	0.7%	0.0% *	98.1%	1.9%
5-9 years	1,009,591	79.3%	12.1%	6.2%	1.9%	0.5%	95.2%	4.8%
10-19 years	1,349,612	66.9%	16.1%	8.7%	4.9%	3.4%	88.3%	11.7%
20 or more years	3,543,115	37.9%	10.5%	9.5%	10.6%	31.5%	53.7%	46.3%
Multi/single status								
2 or more locations	1,896,455	2.4%	3.4%	11.0%	21.8%	61.4%	10.4%	89.6%
1 location only	5,146,411	77.5%	14.6%	6.8%	1.1%	0.0%	96.7%	3.3%
Percent full-time employees								
Less than 25%	1,000,105	73.9%	11.0%	5.7%	3.6%	5.8%	88.6%	11.4%
25-49 %	570,101	48.0%	14.0%	9.5%	7.0%	21.4%	68.1%	31.9%
50-74 %	961,048	57.6%	13.0%	8.0%	5.9%	15.5%	75.2%	24.8%
75% or more	4,511,612	54.7%	11.1%	8.1%	7.5%	18.6%	70.4%	29.6%
Union presence								
No union employees	6,639,818	59.7%	12.0%	8.1%	6.7%	13.6%	76.4%	23.6%
Has union employees	403,048	17.2%	5.9%	4.4%	6.7%	65.8%	25.6%	74.4%
Percent low-wage employees								
50% or more low-wage	1,454,833	58.5%	12.0%	7.2%	6.5%	15.8%	75.0%	25.0%
Less than 50% low-wage	5,588,033	57.0%	11.5%	8.1%	6.7%	16.7%	73.1%	26.9%
Percent women employees								
Less than 25%	2,391,849	67.7%	11.3%	7.5%	5.2%	8.2%	83.6%	16.4%
25-49 %	1,110,325	42.1%	12.8%	8.6%	7.7%	28.8%	59.7%	40.3%
50-74 %	1,750,344	48.5%	10.7%	8.2%	7.8%	24.8%	63.9%	36.1%
75% or more	1,790,348	61.3%	12.2%	7.6%	6.8%	12.1%	77.8%	22.2%
Percent age 50 or older employees								
Less than 25%	3,329,158	56.9%	13.9%	9.6%	6.7%	12.9%	76.5%	23.5%
25-49 %	1,669,226	32.3%	12.5%	8.5%	9.3%	37.3%	49.5%	50.5%
50-74 %	972,609	65.6%	10.0%	7.3%	7.0%	10.2%	80.0%	20.0%
75% or more	1,071,873	89.7%	4.5%	2.1%	2.2%	1.5%	95.6%	4.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Percents may not add to 100% because of rounding.

Table I.A.1.a Standard errors for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2021

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	37,096	0.32%	0.25%	0.15%	0.09%	0.21%	0.23%	0.23%
Industry group **								
Agric., fish., forest.	25,618	5.15%	3.91% *	--	0.83% *	0.23% *	1.26%	1.26%
Mining and manufacturing	13,553	2.65%	1.71%	1.23%	0.80%	0.82%	1.56%	1.56%
Construction	22,844	1.38%	1.10%	0.59%	0.29%	0.23%	0.53%	0.53%
Utilities and transp.	19,586	3.18%	1.36%	1.05%	1.04%	2.11%	2.61%	2.61%
Wholesale trade	17,947	2.55%	1.25%	1.05%	0.93%	1.37%	1.90%	1.90%
Fin. svcs. and real estate	28,334	1.72%	0.52%	0.51%	0.68%	1.38%	1.60%	1.60%
Retail trade	32,524	1.69%	0.74%	0.50%	0.50%	1.36%	1.49%	1.49%
Professional services	36,605	0.94%	0.55%	0.34%	0.30%	0.62%	0.73%	0.73%
Other services	40,682	1.01%	0.65%	0.39%	0.32%	0.51%	0.67%	0.67%
Ownership								
For profit, incorporated	48,434	0.51%	0.32%	0.20%	0.16%	0.34%	0.40%	0.40%
For profit, unincorporated	40,729	1.01%	0.67%	0.36%	0.29%	0.48%	0.63%	0.63%
Nonprofit	20,507	1.73%	0.88%	0.74%	0.85%	0.81%	1.34%	1.34%
Age of firm								
Less than 5 years	36,179	0.83%	0.73%	0.36%	0.13%	0.01% *	0.25%	0.25%
5-9 years	38,217	1.07%	0.83%	0.47%	0.23%	0.11%	0.40%	0.40%
10-19 years	35,290	1.06%	0.80%	0.45%	0.33%	0.32%	0.56%	0.56%
20 or more years	44,101	0.73%	0.35%	0.26%	0.22%	0.49%	0.60%	0.60%
Multi/single status								
2 or more locations	19,699	0.42%	0.29%	0.41%	0.36%	0.56%	0.54%	0.54%
1 location only	35,586	0.35%	0.33%	0.14%	0.05%	0.00%	0.11%	0.11%
Percent full-time employees								
Less than 25%	32,895	1.17%	0.76%	0.45%	0.33%	0.64%	0.78%	0.78%
25-49 %	27,552	2.49%	1.10%	0.80%	0.66%	1.44%	1.80%	1.80%
50-74 %	30,803	1.48%	0.85%	0.55%	0.43%	0.93%	1.11%	1.11%
75% or more	47,609	0.54%	0.34%	0.21%	0.16%	0.35%	0.41%	0.41%
Union presence								
No union employees	38,681	0.34%	0.26%	0.16%	0.10%	0.22%	0.25%	0.25%
Has union employees	17,823	2.31%	0.88%	0.51%	0.67%	2.24%	2.30%	2.30%
Percent low-wage employees								
50% or more low-wage	37,039	1.17%	0.64%	0.39%	0.36%	0.73%	0.88%	0.88%
Less than 50% low-wage	45,727	0.43%	0.29%	0.18%	0.13%	0.28%	0.32%	0.32%
Percent women employees								
Less than 25%	48,305	0.81%	0.51%	0.31%	0.26%	0.44%	0.55%	0.55%
25-49 %	31,434	1.52%	0.80%	0.52%	0.46%	1.15%	1.29%	1.29%
50-74 %	37,460	1.10%	0.57%	0.39%	0.36%	0.77%	0.91%	0.91%
75% or more	38,862	0.96%	0.55%	0.36%	0.32%	0.59%	0.72%	0.72%
Percent age 50 or older employees								
Less than 25%	50,525	0.73%	0.46%	0.29%	0.22%	0.42%	0.52%	0.52%
25-49 %	33,271	1.15%	0.60%	0.37%	0.38%	0.90%	1.01%	1.01%
50-74 %	31,319	1.30%	0.71%	0.53%	0.46%	0.71%	0.95%	0.95%
75% or more	34,931	0.69%	0.50%	0.27%	0.26%	0.26%	0.41%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Percents may not add to 100% because of rounding.

Table I.A.2 Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	49.2%	24.6%	52.4%	77.9%	97.5%	99.1%	31.9%	97.3%
Industry group **								
Agric., fish., forest.	37.8%	37.4% *	14.3% *	--	93.0%	100.0%	35.7%	80.5%
Mining and manufacturing	56.5%	24.6%	65.2%	85.8%	99.4%	99.1%	42.2%	97.9%
Construction	37.0%	22.8%	69.6%	89.1%	96.8%	100.0%	33.1%	95.5%
Utilities and transp.	51.5%	21.2%	51.6%	90.7%	98.9%	99.9%	28.8%	99.4%
Wholesale trade	63.3%	36.2%	84.0%	92.8%	99.0%	99.9%	48.5%	99.1%
Fin. svcs. and real estate	63.0%	30.7%	71.6%	89.8%	99.5%	99.1%	36.3%	99.0%
Retail trade	53.8%	15.9%	44.3%	86.9%	98.2%	99.9%	24.2%	99.0%
Professional services	51.8%	29.5%	63.5%	82.5%	96.5%	98.4%	37.0%	96.9%
Other services	38.8%	19.3%	35.2%	58.8%	95.7%	98.2%	24.3%	93.7%
Ownership								
For profit, incorporated	52.1%	25.4%	54.8%	78.0%	97.3%	99.1%	33.1%	97.5%
For profit, unincorporated	36.4%	20.8%	42.3%	71.6%	97.8%	99.2%	26.1%	95.6%
Nonprofit	59.2%	31.0%	61.2%	86.4%	97.8%	98.8%	40.5%	97.6%
Age of firm								
Less than 5 years	20.0%	16.5%	34.3%	55.6%	93.8%	88.6%	18.8%	81.6%
5-9 years	30.4%	23.3%	44.2%	68.6%	94.0%	100.0%	27.5%	87.7%
10-19 years	37.2%	22.5%	48.7%	71.9%	96.0%	99.9%	29.7%	93.9%
20 or more years	68.5%	32.8%	62.2%	84.2%	98.0%	99.0%	43.1%	98.1%
Multi/single status								
2 or more locations	94.9%	47.7%	68.8%	83.6%	98.1%	99.1%	66.6%	98.2%
1 location only	32.4%	24.3%	51.0%	74.4%	92.7%	97.8%	30.5%	88.1%
Percent full-time employees								
Less than 25%	17.5%	7.1%	13.5%	40.3%	87.1%	91.8%	9.0%	83.0%
25-49 %	49.2%	23.2%	31.7%	60.3%	96.4%	98.8%	27.4%	95.9%
50-74 %	48.1%	25.8%	48.8%	70.8%	98.4%	99.3%	32.0%	96.7%
75% or more	56.5%	29.7%	65.0%	87.8%	98.6%	99.6%	38.7%	98.8%
Union presence								
No union employees	47.1%	24.5%	52.5%	77.5%	97.4%	98.8%	31.7%	96.8%
Has union employees	84.2%	29.4%	49.2%	89.8%	97.9%	99.9%	39.8%	99.5%
Percent low-wage employees								
50% or more low-wage	33.8%	9.5%	21.1%	57.6%	94.4%	97.6%	13.6%	94.4%
Less than 50% low-wage	53.2%	28.6%	60.9%	82.6%	98.2%	99.4%	36.7%	98.0%
Percent women employees								
Less than 25%	44.2%	24.8%	66.7%	87.2%	98.2%	99.1%	33.6%	98.0%
25-49 %	63.0%	31.8%	51.1%	79.2%	98.4%	99.6%	39.2%	98.4%
50-74 %	55.6%	26.1%	44.1%	72.4%	97.7%	99.6%	31.8%	97.8%
75% or more	41.1%	20.1%	42.4%	70.3%	95.9%	97.1%	25.9%	94.5%
Percent age 50 or older employees								
Less than 25%	47.0%	24.4%	48.6%	74.2%	98.1%	98.7%	31.9%	96.1%
25-49 %	70.3%	30.2%	55.3%	84.2%	98.2%	99.9%	41.0%	99.0%
50-74 %	48.5%	30.0%	64.4%	82.5%	95.5%	95.4%	36.8%	95.1%
75% or more	23.9%	18.3%	51.8%	75.1%	92.7%	98.8%	20.6%	94.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.54%	0.93%	1.31%	1.00%	0.36%	0.21%	0.75%	0.23%
Industry group **								
Agric., fish., forest.	9.58%	12.17% *	8.58% *	--	3.73%	0.00%	10.22%	9.93%
Mining and manufacturing	2.64%	4.29%	4.32%	2.40%	0.39%	0.84%	3.17%	0.76%
Construction	1.99%	2.37%	3.66%	2.14%	1.75%	0.00%	2.07%	1.40%
Utilities and transp.	3.46%	5.01%	8.26%	2.67%	0.71%	0.08%	4.26%	0.30%
Wholesale trade	2.81%	4.49%	4.03%	2.16%	1.04%	0.10%	3.60%	0.51%
Fin. svcs. and real estate	1.82%	3.01%	4.81%	2.55%	0.30%	0.40%	2.70%	0.33%
Retail trade	1.70%	2.29%	3.81%	2.08%	1.02%	0.15%	1.97%	0.26%
Professional services	1.18%	1.76%	2.42%	1.87%	0.83%	0.67%	1.47%	0.51%
Other services	1.11%	1.54%	2.31%	2.21%	0.99%	0.63%	1.25%	0.77%
Ownership								
For profit, incorporated	0.68%	1.19%	1.60%	1.18%	0.46%	0.25%	0.95%	0.25%
For profit, unincorporated	1.31%	1.69%	2.72%	2.71%	0.57%	0.41%	1.44%	0.79%
Nonprofit	1.82%	3.05%	3.97%	2.04%	0.88%	0.50%	2.42%	0.58%
Age of firm								
Less than 5 years	1.52%	1.67%	4.08%	5.21%	3.44%	8.92%	1.54%	5.67%
5-9 years	2.04%	2.58%	3.31%	3.32%	2.41%	0.00%	2.15%	2.35%
10-19 years	1.31%	1.70%	2.60%	2.42%	0.88%	0.06%	1.41%	1.04%
20 or more years	0.75%	1.61%	1.84%	1.03%	0.40%	0.22%	1.21%	0.21%
Multi/single status								
2 or more locations	0.40%	8.91%	3.85%	1.54%	0.37%	0.21%	2.84%	0.21%
1 location only	0.74%	0.93%	1.38%	1.29%	1.25%	1.40%	0.77%	1.31%
Percent full-time employees								
Less than 25%	1.20%	1.28%	2.30%	3.88%	3.22%	2.58%	1.12%	2.16%
25-49 %	2.45%	5.56%	3.49%	3.70%	1.29%	0.46%	3.88%	0.82%
50-74 %	1.65%	2.38%	3.38%	3.24%	0.73%	0.55%	1.95%	0.66%
75% or more	0.72%	1.20%	1.66%	0.95%	0.29%	0.20%	0.97%	0.20%
Union presence								
No union employees	0.57%	0.94%	1.33%	1.03%	0.38%	0.27%	0.76%	0.27%
Has union employees	2.09%	7.23%	7.59%	3.20%	0.80%	0.05%	5.34%	0.15%
Percent low-wage employees								
50% or more low-wage	1.14%	1.32%	2.17%	2.64%	1.18%	0.87%	1.12%	0.75%
Less than 50% low-wage	0.64%	1.10%	1.46%	1.05%	0.34%	0.15%	0.88%	0.22%
Percent women employees								
Less than 25%	1.14%	1.60%	2.17%	1.31%	0.48%	0.33%	1.33%	0.34%
25-49 %	1.49%	2.85%	3.33%	2.41%	0.52%	0.16%	2.14%	0.34%
50-74 %	1.17%	1.93%	2.82%	2.21%	0.59%	0.14%	1.56%	0.33%
75% or more	1.14%	1.55%	2.32%	2.18%	1.06%	1.02%	1.29%	0.76%
Percent age 50 or older employees								
Less than 25%	0.90%	1.46%	1.78%	1.39%	0.37%	0.40%	1.13%	0.42%
25-49 %	1.09%	2.41%	2.59%	1.66%	0.46%	0.04%	1.75%	0.16%
50-74 %	1.69%	2.30%	3.37%	2.87%	1.63%	1.73%	1.97%	1.09%
75% or more	1.55%	1.67%	5.61%	5.06%	2.89%	0.85%	1.60%	1.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2021

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	40.1%	17.0%	34.5%	75.1%	16.7%	61.3%
Industry group **						
Agric., fish., forest.	16.0% *	12.6% *	41.2% *	85.1%	12.8% *	44.2%
Mining and manufacturing	30.1%	13.8%	37.5%	78.3%	13.1%	51.4%
Construction	24.4%	21.0%	29.8%	82.8%	20.8%	43.4%
Utilities and transp.	48.1%	9.0%	56.3%	86.0%	6.9% *	73.2%
Wholesale trade	37.7%	16.4%	46.0%	79.5%	15.3%	64.1%
Fin. svcs. and real estate	53.6%	18.5%	40.9%	82.7%	18.3%	71.0%
Retail trade	55.4%	14.4%	40.6%	79.8%	12.0%	71.6%
Professional services	35.6%	16.6%	28.7%	74.3%	16.5%	57.8%
Other services	32.6%	19.1%	24.3%	57.1%	19.8%	45.3%
Ownership						
For profit, incorporated	42.4%	16.2%	35.0%	76.2%	15.7%	64.0%
For profit, unincorporated	33.5%	19.1%	37.6%	71.1%	19.0%	56.1%
Nonprofit	34.6%	18.6%	30.5%	69.0%	18.9%	47.8%
Age of firm						
Less than 5 years	23.1%	23.2%	18.4% *	--	23.7%	15.7%
5-9 years	19.6%	18.6%	22.4%	50.4%	18.5%	26.4%
10-19 years	24.6%	19.3%	26.6%	59.0%	18.7%	38.6%
20 or more years	47.6%	14.2%	37.2%	76.0%	13.6%	64.9%
Multi/single status						
2 or more locations	61.0%	15.9%	35.5%	75.2%	12.6%	64.8%
1 location only	17.6%	17.2%	28.6%	41.9%	17.1%	22.6%
Percent full-time employees						
Less than 25%	39.0%	36.0%	19.7%	48.9%	37.0%	40.6%
25-49 %	38.8%	11.2%	32.6%	65.2%	11.0% *	55.8%
50-74 %	35.0%	11.4%	28.6%	74.2%	11.3%	58.9%
75% or more	41.3%	17.4%	36.8%	78.5%	17.0%	64.0%
Union presence						
No union employees	36.4%	16.9%	34.6%	71.7%	16.7%	57.2%
Has union employees	74.9%	21.1%	32.0%	87.7%	20.5%	82.4%
Percent low-wage employees						
50% or more low-wage	44.8%	20.4%	26.0%	67.3%	22.0%	54.7%
Less than 50% low-wage	39.4%	16.7%	36.5%	77.0%	16.2%	62.9%
Percent women employees						
Less than 25%	30.9%	15.5%	37.4%	79.8%	14.8%	58.9%
25-49 %	49.0%	14.4%	36.6%	81.3%	13.7%	69.9%
50-74 %	47.6%	22.6%	29.0%	72.3%	23.7%	61.3%
75% or more	35.1%	16.3%	35.2%	67.5%	15.6%	53.9%
Percent age 50 or older employees						
Less than 25%	35.2%	17.6%	32.2%	70.3%	17.9%	53.8%
25-49 %	53.5%	14.6%	34.7%	79.6%	13.2%	69.9%
50-74 %	31.7%	15.9%	42.9%	71.4%	14.9%	57.8%
75% or more	24.3%	20.7%	30.8%	59.5%	20.4%	42.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2021

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	0.98%	1.55%	0.89%	1.09%	0.75%
Industry group **						
Agric., fish., forest.	7.79% *	7.64% *	14.53% *	7.95%	7.83% *	10.37%
Mining and manufacturing	2.27%	2.77%	4.70%	2.78%	3.22%	2.51%
Construction	2.89%	3.15%	5.66%	4.11%	3.37%	4.11%
Utilities and transp.	3.96%	2.65%	7.99%	3.05%	2.77% *	3.11%
Wholesale trade	2.78%	3.73%	6.66%	2.74%	4.17%	2.76%
Fin. svcs. and real estate	2.08%	3.75%	3.99%	1.61%	4.20%	1.71%
Retail trade	2.00%	2.20%	4.89%	2.11%	2.40%	1.92%
Professional services	1.39%	1.70%	2.53%	1.84%	1.85%	1.56%
Other services	1.56%	2.25%	3.25%	2.08%	2.50%	1.72%
Ownership						
For profit, incorporated	0.89%	1.14%	1.97%	1.01%	1.27%	0.89%
For profit, unincorporated	1.93%	2.52%	3.96%	2.48%	2.73%	2.07%
Nonprofit	1.82%	2.44%	3.01%	2.50%	2.78%	1.99%
Age of firm						
Less than 5 years	3.83%	3.94%	9.27% *	--	4.13%	4.63%
5-9 years	2.88%	3.07%	5.25%	8.53%	3.25%	3.92%
10-19 years	1.73%	2.04%	3.58%	4.05%	2.22%	2.40%
20 or more years	0.80%	1.10%	1.80%	0.91%	1.25%	0.80%
Multi/single status						
2 or more locations	0.80%	1.46%	1.77%	0.89%	1.77%	0.80%
1 location only	1.07%	1.11%	2.44%	4.69%	1.17%	1.54%
Percent full-time employees						
Less than 25%	3.58%	5.97%	4.33%	5.10%	6.59%	3.65%
25-49 %	3.26%	3.15%	6.17%	2.72%	3.55% *	2.48%
50-74 %	1.92%	1.83%	3.72%	2.26%	2.01%	2.16%
75% or more	0.85%	1.14%	1.84%	0.98%	1.26%	0.87%
Union presence						
No union employees	0.77%	1.00%	1.62%	1.02%	1.11%	0.83%
Has union employees	2.06%	4.37%	5.38%	1.66%	4.92%	1.65%
Percent low-wage employees						
50% or more low-wage	1.85%	3.38%	3.34%	2.06%	3.96%	1.84%
Less than 50% low-wage	0.80%	1.02%	1.73%	0.99%	1.12%	0.84%
Percent women employees						
Less than 25%	1.40%	1.47%	3.07%	1.75%	1.60%	1.65%
25-49 %	1.71%	2.18%	3.66%	1.55%	2.41%	1.51%
50-74 %	1.40%	2.50%	2.72%	1.42%	2.83%	1.32%
75% or more	1.49%	1.85%	2.94%	2.46%	2.04%	1.79%
Percent age 50 or older employees						
Less than 25%	1.15%	1.44%	2.25%	1.56%	1.62%	1.26%
25-49 %	1.17%	1.54%	2.69%	1.14%	1.73%	1.08%
50-74 %	1.92%	2.30%	4.07%	2.89%	2.46%	2.29%
75% or more	3.20%	3.61%	6.58%	7.18%	3.71%	4.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2021

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	26.6%	50.8%	36.3%	24.9%	14.6%	7.5%	43.9%	10.8%
Industry group **								
Agric., fish., forest.	26.0% *	--	--	--	0.0%	0.0%	27.8% *	10.5% *
Mining and manufacturing	23.0%	43.7%	31.1%	17.5%	13.7%	5.4%	33.5%	10.0%
Construction	39.8%	43.9%	38.9%	35.4%	35.9%	21.8% *	41.8%	29.4%
Utilities and transp.	23.0%	29.8% *	22.0% *	31.7%	28.5%	14.6%	27.1%	20.6%
Wholesale trade	31.3%	56.1%	47.6%	26.4%	12.5% *	4.2% *	49.3%	10.0%
Fin. svcs. and real estate	25.5%	58.1%	27.7%	26.5%	15.2%	11.4%	50.6%	13.2%
Retail trade	11.4%	43.1%	30.8%	17.2%	4.7% *	0.9% *	35.2%	2.5%
Professional services	33.4%	56.9%	33.5%	30.4%	17.1%	13.2%	48.6%	15.6%
Other services	26.2%	50.3%	41.8%	20.8%	13.0%	3.9%	44.4%	8.1%
Ownership								
For profit, incorporated	24.5%	48.4%	36.9%	23.7%	12.8%	7.5%	42.4%	9.9%
For profit, unincorporated	31.5%	54.4%	25.9%	21.7%	15.6%	8.2%	43.9%	12.1%
Nonprofit	33.7%	59.3%	53.2%	36.0%	19.7%	6.0%	55.0%	15.7%
Age of firm								
Less than 5 years	40.0%	46.2%	25.2%	24.7%	17.8% *	0.0%	41.7%	19.7% *
5-9 years	29.6%	36.5%	22.2%	17.3%	18.4%	1.6% *	32.1%	14.1%
10-19 years	36.8%	56.3%	34.3%	21.7%	15.8%	12.4%	45.0%	16.9%
20 or more years	22.8%	56.0%	42.2%	27.1%	14.1%	7.3%	47.8%	10.0%
Multi/single status								
2 or more locations	11.3%	32.0% *	33.0%	22.8%	13.8%	7.5%	31.6%	9.7%
1 location only	43.0%	51.2%	36.7%	26.4%	20.6%	15.6% *	45.0%	22.9%
Percent full-time employees								
Less than 25%	23.8%	49.3%	41.7%	21.7%	11.5%	1.8% *	44.5%	6.4%
25-49 %	16.8%	45.3% *	31.2%	18.6%	6.5% *	1.6% *	38.8%	3.4%
50-74 %	23.0%	43.7%	39.4%	20.7%	9.2%	2.4%	40.2%	5.8%
75% or more	28.4%	52.7%	35.9%	26.5%	16.7%	9.6%	45.0%	13.0%
Union presence								
No union employees	27.1%	50.7%	35.6%	24.3%	13.8%	5.2%	43.6%	9.7%
Has union employees	21.2%	53.1%	62.9%	41.4%	28.0%	15.0%	54.9%	16.5%
Percent low-wage employees								
50% or more low-wage	16.7%	60.2%	33.2%	16.6%	7.4%	2.1% *	45.4%	4.3%
Less than 50% low-wage	28.2%	49.9%	36.6%	26.3%	16.3%	8.8%	43.8%	12.3%
Percent women employees								
Less than 25%	30.3%	46.4%	35.4%	24.6%	15.9%	5.9%	40.9%	11.8%
25-49 %	23.2%	37.5%	38.5%	22.9%	16.0%	15.0%	36.1%	15.6%
50-74 %	24.2%	62.3%	45.2%	24.0%	12.8%	4.3%	53.3%	7.5%
75% or more	27.5%	56.2%	28.4%	28.1%	14.4%	4.1%	46.0%	9.7%
Percent age 50 or older employees								
Less than 25%	25.5%	47.9%	33.5%	23.2%	15.1%	3.4%	40.8%	8.9%
25-49 %	19.1%	39.8%	41.5%	25.9%	14.7%	9.3%	38.2%	11.3%
50-74 %	35.6%	57.0%	34.7%	28.0%	14.2%	12.2%	49.2%	14.6%
75% or more	50.7%	61.8%	42.1%	31.7%	10.4% *	16.8% *	57.9%	16.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2021

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	0.77%	2.25%	1.77%	1.15%	0.95%	0.67%	1.45%	0.53%
Industry group **								
Agric., fish., forest.	12.38% *	--	--	--	0.00%	0.00%	14.11% *	7.67% *
Mining and manufacturing	2.42%	9.66%	5.36%	3.18%	2.88%	1.57%	4.13%	1.52%
Construction	3.11%	5.89%	4.59%	4.11%	5.70%	8.38% *	3.63%	3.65%
Utilities and transp.	3.22%	11.06% *	11.28% *	6.45%	7.14%	2.87%	7.08%	2.94%
Wholesale trade	3.14%	7.66%	5.76%	4.21%	4.25% *	1.58% *	4.86%	1.88%
Fin. svcs. and real estate	2.16%	5.85%	6.46%	4.11%	2.43%	1.96%	4.70%	1.51%
Retail trade	1.34%	7.62%	5.03%	2.91%	1.64% *	0.30% *	4.22%	0.48%
Professional services	1.64%	3.50%	3.11%	2.36%	1.97%	1.99%	2.51%	1.37%
Other services	1.68%	4.47%	4.27%	2.31%	1.77%	0.87%	2.93%	0.85%
Ownership								
For profit, incorporated	0.88%	2.80%	2.10%	1.36%	1.12%	0.76%	1.76%	0.61%
For profit, unincorporated	2.25%	4.56%	3.95%	2.59%	2.67%	2.05%	3.26%	1.53%
Nonprofit	2.19%	5.74%	5.20%	3.49%	2.40%	1.31%	3.70%	1.51%
Age of firm								
Less than 5 years	4.29%	5.64%	5.86%	5.58%	7.92% *	0.00%	4.61%	5.97% *
5-9 years	3.52%	5.86%	3.77%	3.08%	4.80%	1.15% *	4.10%	3.06%
10-19 years	2.20%	4.15%	3.87%	2.48%	2.53%	3.17%	2.82%	1.80%
20 or more years	0.81%	3.03%	2.35%	1.46%	1.07%	0.69%	1.84%	0.56%
Multi/single status								
2 or more locations	0.57%	12.28% *	5.71%	1.93%	1.04%	0.67%	3.29%	0.55%
1 location only	1.41%	2.28%	1.86%	1.42%	2.12%	5.56% *	1.55%	1.73%
Percent full-time employees								
Less than 25%	3.74%	9.43%	8.64%	4.80%	2.61%	0.90% *	6.67%	1.21%
25-49 %	2.36%	14.00% *	6.09%	3.50%	2.18% *	0.49% *	7.75%	0.68%
50-74 %	1.98%	5.32%	5.21%	3.01%	1.91%	0.57%	3.58%	0.80%
75% or more	0.92%	2.43%	2.01%	1.37%	1.22%	0.91%	1.60%	0.69%
Union presence								
No union employees	0.83%	2.28%	1.79%	1.17%	0.97%	0.57%	1.47%	0.49%
Has union employees	2.01%	14.83%	9.45%	6.14%	4.43%	2.15%	8.12%	1.96%
Percent low-wage employees								
50% or more low-wage	1.81%	6.90%	5.44%	2.42%	1.49%	0.77% *	4.43%	0.68%
Less than 50% low-wage	0.86%	2.36%	1.86%	1.27%	1.12%	0.81%	1.53%	0.63%
Percent women employees								
Less than 25%	1.56%	3.80%	2.74%	1.89%	2.05%	0.91%	2.37%	0.99%
25-49 %	1.56%	5.27%	4.24%	2.72%	2.36%	2.00%	3.29%	1.55%
50-74 %	1.46%	4.03%	4.44%	2.28%	1.58%	0.61%	2.90%	0.62%
75% or more	1.75%	4.24%	3.20%	2.62%	1.88%	1.11%	2.91%	1.02%
Percent age 50 or older employees								
Less than 25%	1.20%	3.58%	2.53%	1.50%	1.43%	0.49%	2.15%	0.60%
25-49 %	0.98%	4.61%	3.23%	2.11%	1.69%	1.08%	2.53%	0.89%
50-74 %	2.31%	4.57%	4.29%	3.54%	2.48%	2.95%	3.33%	1.92%
75% or more	3.68%	4.81%	7.31%	7.38%	3.74% *	7.78% *	4.19%	4.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2021

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	8.5%	16.9%	11.3%	9.2%	4.4%	1.5%	14.7%	2.8%
Industry group **								
Agric., fish., forest.	1.6% *	0.0%	--	0.0%	0.0%	0.0%	1.8% *	0.0%
Mining and manufacturing	9.5%	21.1% *	11.0% *	8.8%	4.2% *	0.2% *	14.6%	3.1%
Construction	12.1%	14.3%	11.3%	11.2%	7.7% *	0.3% *	13.6%	3.7%
Utilities and transp.	9.5%	18.9% *	18.3% *	11.1% *	7.7% *	2.4% *	16.8% *	4.9% *
Wholesale trade	10.7%	23.5%	17.7%	3.9% *	1.2% *	0.1% *	19.1%	0.8% *
Fin. svcs. and real estate	9.0%	22.1%	7.0% *	9.0% *	3.7% *	4.1%	19.0%	4.1%
Retail trade	4.3%	17.1% *	6.9% *	9.1%	1.7% *	0.4% *	12.6%	1.2%
Professional services	10.5%	19.7%	9.1%	11.6%	7.5%	0.7% *	16.3%	3.7%
Other services	6.9%	11.1%	13.4%	7.9%	3.0%	1.3%	11.6%	2.3%
Ownership								
For profit, incorporated	7.5%	15.3%	11.4%	9.0%	3.7%	1.5%	13.7%	2.5%
For profit, unincorporated	11.8%	22.5%	8.2%	9.8%	2.5% *	1.3% *	17.7%	2.7%
Nonprofit	10.0%	15.4%	16.2%	9.2%	8.3%	2.1% *	15.0%	5.7%
Age of firm								
Less than 5 years	15.2%	17.7%	7.4% *	13.0% *	2.9% *	0.0%	15.8%	8.5% *
5-9 years	14.6%	19.6%	7.3% *	7.5%	6.0% *	0.2% *	16.3%	4.0% *
10-19 years	11.2%	17.3%	9.7%	8.5%	4.2% *	2.0% *	14.0%	4.4%
20 or more years	6.5%	15.3%	13.5%	9.3%	4.4%	1.5%	14.1%	2.6%
Multi/single status								
2 or more locations	3.1%	24.9% *	6.4% *	8.3%	4.0%	1.5%	12.2%	2.4%
1 location only	14.2%	16.7%	11.8%	9.7%	7.8%	7.6% *	14.9%	7.7%
Percent full-time employees								
Less than 25%	8.7% *	16.6% *	17.9% *	9.4% *	3.2% *	1.2% *	16.4% *	2.1% *
25-49 %	5.8%	16.0% *	8.6% *	8.0% *	2.1% *	0.4% *	13.6% *	1.0% *
50-74 %	7.8%	17.0%	9.0% *	7.4%	2.4% *	0.7% *	14.0%	1.6%
75% or more	8.9%	17.0%	11.6%	9.6%	5.1%	1.8%	14.8%	3.3%
Union presence								
No union employees	8.8%	17.1%	10.9%	8.9%	4.2%	0.9%	14.6%	2.6%
Has union employees	5.4%	9.8% *	25.5% *	15.5%	8.4% *	3.3% *	16.3%	3.9%
Percent low-wage employees								
50% or more low-wage	5.0%	19.7%	6.4% *	5.5%	2.4% *	0.4% *	14.2%	1.1%
Less than 50% low-wage	9.0%	16.7%	11.7%	9.8%	4.9%	1.7%	14.7%	3.2%
Percent women employees								
Less than 25%	9.7%	13.9%	13.3%	9.1%	4.8%	1.2% *	13.3%	3.3%
25-49 %	6.8%	13.2%	9.2%	8.6%	4.6%	3.4%	11.3%	4.1%
50-74 %	7.8%	20.8%	14.0%	10.4%	3.6%	0.7%	18.1%	1.9%
75% or more	9.1%	21.1%	6.4%	8.3%	4.8%	0.5% *	16.2%	2.3%
Percent age 50 or older employees								
Less than 25%	8.3%	15.2%	10.8%	9.2%	4.3%	0.9%	13.4%	2.8%
25-49 %	5.3%	13.4%	14.1%	9.8%	4.7%	0.8%	13.5%	2.0%
50-74 %	10.0%	14.3%	8.3% *	8.6%	3.7%	7.7% *	12.5%	6.1%
75% or more	21.1%	27.4%	10.0% *	6.3% *	5.6% *	5.9% *	24.3%	5.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2021

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	0.53%	1.65%	1.12%	0.82%	0.58%	0.28%	1.05%	0.26%
Industry group **								
Agric., fish., forest.	1.68% *	0.00%	--	0.00%	0.00%	0.00%	1.90% *	0.00%
Mining and manufacturing	1.96%	7.94% *	3.95% *	2.49%	1.38% *	0.11% *	3.40%	0.79%
Construction	2.12%	4.05%	2.93%	3.28%	2.52% *	0.33% *	2.51%	1.10%
Utilities and transp.	2.75%	9.82% *	11.37% *	4.69% *	6.22% *	1.13% *	6.44% *	1.90% *
Wholesale trade	2.16%	6.37%	4.65%	1.79% *	0.70% *	0.06% *	3.86%	0.37% *
Fin. svcs. and real estate	1.56%	5.40%	3.18% *	2.91% *	1.20% *	1.20%	4.13%	0.90%
Retail trade	0.96%	5.94% *	2.54% *	2.55%	1.07% *	0.16% *	3.24%	0.36%
Professional services	1.20%	3.18%	1.86%	1.70%	1.45%	0.28% *	2.12%	0.53%
Other services	1.00%	3.01%	2.62%	1.45%	0.85%	0.38%	1.93%	0.40%
Ownership								
For profit, incorporated	0.57%	1.89%	1.40%	1.01%	0.67%	0.32%	1.20%	0.29%
For profit, unincorporated	1.76%	4.15%	1.91%	1.98%	1.04% *	0.48% *	2.77%	0.64%
Nonprofit	1.41%	4.51%	3.96%	1.71%	1.77%	0.89% *	2.80%	0.98%
Age of firm								
Less than 5 years	3.53%	4.78%	2.77% *	4.96% *	1.98% *	0.00%	3.80%	5.10% *
5-9 years	2.78%	4.56%	2.49% *	2.13%	2.97% *	0.14% *	3.23%	1.69% *
10-19 years	1.48%	3.32%	2.10%	1.70%	1.34% *	0.79% *	2.04%	0.81%
20 or more years	0.48%	2.19%	1.68%	1.02%	0.67%	0.29%	1.30%	0.27%
Multi/single status								
2 or more locations	0.32%	11.99% *	2.39% *	1.39%	0.64%	0.28%	2.66%	0.27%
1 location only	1.02%	1.67%	1.22%	1.00%	1.32%	3.90% *	1.12%	1.10%
Percent full-time employees								
Less than 25%	2.81% *	8.49% *	6.00% *	3.36% *	1.63% *	0.81% *	5.75% *	0.80% *
25-49 %	1.47%	7.06% *	3.44% *	2.55% *	1.02% *	0.23% *	4.16% *	0.35% *
50-74 %	1.37%	4.00%	3.22% *	1.70%	0.84% *	0.23% *	2.63%	0.33%
75% or more	0.62%	1.91%	1.30%	0.99%	0.77%	0.38%	1.21%	0.35%
Union presence								
No union employees	0.57%	1.68%	1.13%	0.83%	0.59%	0.19%	1.07%	0.25%
Has union employees	1.02%	7.39% *	8.81% *	4.58%	2.88% *	1.02% *	4.90%	0.95%
Percent low-wage employees								
50% or more low-wage	1.10%	5.90%	2.45% *	1.55%	1.01% *	0.20% *	3.38%	0.30%
Less than 50% low-wage	0.59%	1.73%	1.21%	0.91%	0.68%	0.34%	1.11%	0.31%
Percent women employees								
Less than 25%	0.98%	2.32%	1.92%	1.40%	1.44%	0.40% *	1.50%	0.61%
25-49 %	0.93%	3.46%	2.54%	1.90%	1.34%	0.93%	2.13%	0.76%
50-74 %	0.97%	3.72%	2.91%	1.70%	0.75%	0.19%	2.46%	0.29%
75% or more	1.36%	4.07%	1.60%	1.62%	1.15%	0.18% *	2.61%	0.42%
Percent age 50 or older employees								
Less than 25%	0.79%	2.45%	1.52%	1.10%	0.83%	0.21%	1.47%	0.35%
25-49 %	0.54%	2.92%	2.40%	1.49%	1.16%	0.22%	1.68%	0.30%
50-74 %	1.44%	3.09%	2.60% *	2.50%	0.99%	2.62% *	2.17%	1.50%
75% or more	3.54%	4.91%	4.55% *	3.32% *	2.87% *	5.57% *	4.19%	2.64% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2021

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	15.0%	25.7%	21.6%	13.6%	9.9%	5.9%	23.2%	7.6%
Industry group **								
Agric., fish., forest.	13.3% *	--	--	--	0.0%	0.0%	13.9% *	7.9% *
Mining and manufacturing	11.4%	16.1% *	18.2%	8.0%	8.9%	4.7% *	15.5%	6.3%
Construction	25.7%	28.9%	23.4%	21.7%	26.2%	20.6% *	26.2%	23.3%
Utilities and transp.	12.7%	10.2% *	9.3% *	14.0%	18.8%	12.3%	11.0% *	13.7%
Wholesale trade	15.9%	24.3% *	22.2%	18.1%	11.2% *	3.2% *	22.8%	7.9%
Fin. svcs. and real estate	14.2%	28.3%	20.8%	14.1%	10.8%	7.3%	26.2%	8.3%
Retail trade	6.5%	24.7%	20.4%	6.8%	2.9% *	0.5% *	20.4%	1.2%
Professional services	18.2%	25.0%	20.8%	17.6%	10.1%	12.5%	23.3%	12.2%
Other services	15.9%	31.0%	24.3%	11.0%	9.4%	2.6% *	26.6%	5.4%
Ownership								
For profit, incorporated	14.2%	25.5%	21.5%	12.9%	8.9%	6.0%	22.9%	7.2%
For profit, unincorporated	14.5%	20.7%	17.0%	8.2%	11.7%	6.8%	18.4%	8.4%
Nonprofit	21.8%	39.7%	31.9%	24.6%	11.6%	3.7%	35.9%	9.7%
Age of firm								
Less than 5 years	20.2%	23.0%	15.4% *	8.8% *	14.7% *	0.0%	21.3%	7.2% *
5-9 years	13.2%	14.2%	13.6%	9.8%	13.0% *	1.4% *	13.4%	11.4%
10-19 years	19.4%	28.2%	20.9%	9.1%	9.8%	9.4% *	23.2%	10.2%
20 or more years	13.9%	30.6%	24.7%	15.9%	9.6%	5.8%	26.8%	7.3%
Multi/single status								
2 or more locations	7.8%	6.0% *	22.8%	12.3%	9.5%	5.9%	16.6%	7.1%
1 location only	22.9%	26.2%	21.5%	14.5%	12.8%	10.6% *	23.8%	13.5%
Percent full-time employees								
Less than 25%	9.7%	21.0% *	13.2% *	6.3% *	6.9%	0.6% *	17.2% *	3.3%
25-49 %	9.9%	27.7% *	19.9%	8.3%	4.1% *	0.8% *	23.1%	1.9%
50-74 %	13.1%	23.0%	27.2%	10.8%	5.7%	1.6% *	22.8%	3.4%
75% or more	16.3%	26.5%	21.1%	15.1%	11.5%	7.8%	23.7%	9.4%
Union presence								
No union employees	15.0%	25.5%	21.2%	13.3%	9.4%	4.2%	22.9%	6.6%
Has union employees	15.2%	39.5% *	33.8%	22.1%	17.4%	11.9%	35.0%	12.5%
Percent low-wage employees								
50% or more low-wage	8.4%	27.5%	20.2%	7.8%	4.4%	1.4% *	21.8%	2.6%
Less than 50% low-wage	16.1%	25.6%	21.7%	14.5%	11.2%	7.0%	23.3%	8.7%
Percent women employees								
Less than 25%	16.4%	24.2%	18.4%	13.3%	10.9%	4.2%	21.3%	7.8%
25-49 %	15.6%	22.3%	26.4%	13.1%	11.7%	11.6%	22.6%	11.4%
50-74 %	13.3%	30.0%	27.9%	12.3%	8.8%	3.7%	27.0%	5.4%
75% or more	14.7%	26.7%	18.4%	15.9%	8.7%	3.5% *	23.4%	6.4%
Percent age 50 or older employees								
Less than 25%	13.2%	22.4%	18.8%	11.4%	11.1%	2.2%	20.1%	5.7%
25-49 %	12.8%	23.7%	23.6%	15.1%	8.7%	8.6%	21.8%	9.1%
50-74 %	20.6%	30.8%	26.0%	18.8%	10.5%	4.5% *	28.6%	8.3%
75% or more	26.0%	31.0%	26.9%	15.2% *	--	10.9% *	30.0%	7.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2021

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	0.63%	1.87%	1.55%	0.87%	0.81%	0.62%	1.20%	0.47%
Industry group **								
Agric., fish., forest.	7.01% *	--	--	--	0.00%	0.00%	7.90% *	7.38% *
Mining and manufacturing	1.58%	5.50% *	4.18%	2.14%	2.62%	1.52% *	2.69%	1.33%
Construction	2.87%	5.53%	3.89%	3.39%	5.14%	8.41% *	3.35%	3.45%
Utilities and transp.	1.99%	5.35% *	5.66% *	3.98%	5.39%	2.67%	3.66% *	2.24%
Wholesale trade	2.73%	7.70% *	4.94%	3.61%	4.22% *	1.36% *	4.64%	1.75%
Fin. svcs. and real estate	1.63%	5.31%	6.13%	2.95%	2.17%	1.64%	4.08%	1.27%
Retail trade	1.09%	6.57%	4.41%	1.51%	1.27% *	0.25% *	3.65%	0.32%
Professional services	1.33%	3.23%	2.70%	1.92%	1.63%	1.99%	2.18%	1.33%
Other services	1.47%	4.15%	3.99%	1.86%	1.57%	0.82% *	2.70%	0.76%
Ownership								
For profit, incorporated	0.72%	2.31%	1.79%	0.99%	0.95%	0.70%	1.46%	0.54%
For profit, unincorporated	1.54%	3.43%	3.72%	1.56%	2.46%	2.01%	2.37%	1.40%
Nonprofit	2.09%	6.22%	5.11%	3.24%	1.95%	0.92%	3.91%	1.25%
Age of firm								
Less than 5 years	3.37%	4.55%	4.84% *	2.88% *	7.81% *	0.00%	3.64%	3.52% *
5-9 years	2.19%	3.46%	3.13%	2.54%	4.13% *	1.13% *	2.51%	2.86%
10-19 years	1.87%	3.94%	3.68%	1.59%	1.97%	3.06% *	2.53%	1.48%
20 or more years	0.68%	2.88%	2.03%	1.15%	0.92%	0.64%	1.68%	0.50%
Multi/single status								
2 or more locations	0.49%	4.36% *	5.58%	1.40%	0.89%	0.62%	2.48%	0.49%
1 location only	1.18%	1.91%	1.60%	1.10%	1.79%	5.31% *	1.29%	1.38%
Percent full-time employees								
Less than 25%	2.57%	7.83% *	5.42% *	2.39% *	1.90%	0.38% *	5.32% *	0.75%
25-49 %	1.85%	9.85% *	5.37%	2.07%	1.92% *	0.38% *	5.58%	0.54%
50-74 %	1.59%	4.35%	5.00%	2.16%	1.49%	0.51% *	3.02%	0.58%
75% or more	0.75%	2.16%	1.71%	1.07%	1.05%	0.85%	1.39%	0.63%
Union presence								
No union employees	0.67%	1.89%	1.57%	0.88%	0.83%	0.54%	1.22%	0.43%
Has union employees	1.85%	13.97% *	8.89%	5.26%	3.75%	1.98%	7.53%	1.80%
Percent low-wage employees								
50% or more low-wage	1.45%	7.02%	5.03%	1.56%	1.09%	0.73% *	4.16%	0.59%
Less than 50% low-wage	0.69%	1.94%	1.63%	0.97%	0.97%	0.75%	1.26%	0.56%
Percent women employees								
Less than 25%	1.22%	2.98%	2.19%	1.39%	1.65%	0.78%	1.87%	0.78%
25-49 %	1.41%	4.69%	3.74%	2.05%	2.20%	1.85%	2.93%	1.42%
50-74 %	1.12%	4.03%	4.34%	1.63%	1.41%	0.59%	2.73%	0.56%
75% or more	1.31%	3.78%	2.80%	2.11%	1.48%	1.10% *	2.45%	0.88%
Percent age 50 or older employees								
Less than 25%	0.88%	2.64%	2.20%	1.03%	1.30%	0.41%	1.62%	0.50%
25-49 %	0.88%	4.08%	2.71%	1.71%	1.22%	1.07%	2.20%	0.85%
50-74 %	2.02%	4.40%	4.06%	2.97%	2.34%	1.60% *	3.11%	1.36%
75% or more	3.43%	4.76%	6.86%	5.35% *	--	6.14% *	4.08%	2.64% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.b.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2021

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	4.8%	11.2%	6.9%	3.5%	1.5%	0.4% *	9.0%	1.0%
Industry group **								
Agric., fish., forest.	11.1% *	--	0.0%	--	0.0%	0.0%	12.0% *	--
Mining and manufacturing	2.6% *	6.6% *	1.8% *	1.4% *	2.6% *	0.6% *	3.5% *	1.4% *
Construction	5.3%	4.0% *	8.1% *	4.9% *	6.8% *	0.8% *	5.4%	4.8% *
Utilities and transp.	1.8% *	0.7% *	0.0%	7.3% *	2.2% *	0.8% *	0.4% *	2.7% *
Wholesale trade	6.4%	12.5% *	10.6% *	4.4% *	0.2% *	0.9% *	10.7%	1.3% *
Fin. svcs. and real estate	4.0% *	12.2% *	2.0% *	5.5% *	1.2% *	0.5% *	9.5% *	1.2% *
Retail trade	1.8%	7.9% *	5.1% *	2.3% *	0.1% *	0.0%	6.3%	0.1% *
Professional services	7.2%	15.7%	7.8%	3.5%	2.1% *	0.3% *	12.5%	1.0%
Other services	4.7%	9.7%	8.8%	2.6% *	1.2% *	0.4% *	8.6%	0.8%
Ownership								
For profit, incorporated	4.4%	10.6%	7.5%	3.3%	1.2%	0.4% *	8.8%	0.9%
For profit, unincorporated	6.8%	14.2%	2.7% *	4.2%	1.7% *	0.2% *	10.3%	1.3%
Nonprofit	4.7%	8.6% *	10.8% *	3.7% *	2.2% *	0.4% *	8.3%	1.7%
Age of firm								
Less than 5 years	6.1% *	7.4% *	3.4% *	3.5% *	0.3% *	0.0%	6.3% *	4.0% *
5-9 years	6.1% *	7.9% *	5.6% *	2.0% *	0.3% *	0.0%	7.0% *	0.2% *
10-19 years	8.6%	14.1%	6.9%	4.8%	3.2% *	3.1% *	10.6%	3.9%
20 or more years	3.7%	12.8%	7.8%	3.4%	1.3%	0.2% *	9.7%	0.7%
Multi/single status								
2 or more locations	1.0%	1.1% *	5.9% *	3.5%	1.2%	0.4% *	4.6%	0.7%
1 location only	9.0%	11.5%	7.0%	3.5%	3.9% *	1.0% *	9.4%	4.2%
Percent full-time employees								
Less than 25%	5.6% *	11.8% *	10.6% *	6.1% *	1.8% *	0.0%	10.9% *	1.1% *
25-49 %	2.3% *	--	8.1% *	3.4% *	0.7% *	0.3% *	5.2% *	0.6% *
50-74 %	4.3%	9.4% *	5.3% *	3.4% *	1.8% *	0.2% *	7.5%	1.1% *
75% or more	5.1%	12.2%	6.9%	3.3%	1.5%	0.4% *	9.5%	1.0%
Union presence								
No union employees	5.2%	11.3%	6.9%	3.5%	1.4%	0.4% *	9.1%	1.1%
Has union employees	1.3%	9.8% *	6.3% *	4.3% *	2.3% *	0.2% *	7.5% *	0.5% *
Percent low-wage employees								
50% or more low-wage	3.8%	15.0% *	8.2% *	3.6% *	0.8% *	0.3% *	11.1%	0.7%
Less than 50% low-wage	5.0%	10.9%	6.8%	3.5%	1.7%	0.4% *	8.8%	1.1%
Percent women employees								
Less than 25%	5.6%	9.9%	6.4%	3.3%	1.5% *	0.6% *	8.0%	1.4%
25-49 %	2.4%	4.8% *	7.4% *	2.7% *	0.9% *	0.5% *	5.2%	0.8%
50-74 %	5.1%	16.5%	8.6%	2.7% *	1.8% *	0.1% *	12.8%	0.6%
75% or more	5.6%	12.7%	6.1%	5.3%	1.6% *	0.5% *	10.0%	1.5% *
Percent age 50 or older employees								
Less than 25%	5.6%	12.6%	7.0%	3.5%	1.5%	0.4% *	9.7%	1.1%
25-49 %	2.4%	6.7%	7.6%	3.1%	1.9% *	0.4% *	6.5%	0.8%
50-74 %	6.9%	14.8%	3.8% *	2.4% *	0.6% *	0.0%	10.9%	0.7% *
75% or more	7.4%	8.0% *	10.5% *	10.8% *	1.3% *	0.0%	8.1%	4.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2021

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	0.44%	1.42%	0.89%	0.49%	0.29%	0.11% *	0.89%	0.14%
Industry group **								
Agric., fish., forest.	9.47% *	--	0.00%	--	0.00%	0.00%	10.60% *	--
Mining and manufacturing	0.89% *	3.89% *	1.46% *	0.98% *	1.30% *	0.41% *	1.55% *	0.52% *
Construction	1.12%	1.65% *	2.80% *	1.47% *	2.99% *	0.77% *	1.30%	1.62% *
Utilities and transp.	0.82% *	0.76% *	0.00%	4.74% *	1.42% *	0.70% *	0.45% *	1.27% *
Wholesale trade	1.70%	4.99% *	3.82% *	1.99% *	0.19% *	0.83% *	3.04%	0.69% *
Fin. svcs. and real estate	1.23% *	4.63% *	1.07% *	2.25% *	0.64% *	0.40% *	3.49% *	0.41% *
Retail trade	0.50%	3.30% *	2.05% *	0.92% *	0.10% *	0.00%	1.81%	0.07% *
Professional services	1.08%	2.93%	1.59%	0.84%	0.82% *	0.15% *	1.93%	0.26%
Other services	0.80%	2.44%	2.39%	0.78% *	0.41% *	0.17% *	1.58%	0.19%
Ownership								
For profit, incorporated	0.46%	1.60%	1.11%	0.57%	0.32%	0.13% *	1.00%	0.15%
For profit, unincorporated	1.57%	3.78%	1.23% *	1.26%	0.70% *	0.19% *	2.51%	0.37%
Nonprofit	1.00%	3.25% *	3.47% *	1.31% *	0.86% *	0.37% *	2.08%	0.50%
Age of firm								
Less than 5 years	2.11% *	2.89% *	2.38% *	1.82% *	0.26% *	0.00%	2.29% *	2.16% *
5-9 years	1.88% *	3.06% *	1.93% *	0.83% *	0.32% *	0.00%	2.19% *	0.16% *
10-19 years	1.57%	3.57%	1.82%	1.39%	1.37% *	2.07% *	2.16%	1.10%
20 or more years	0.43%	2.14%	1.29%	0.58%	0.27%	0.07% *	1.22%	0.11%
Multi/single status								
2 or more locations	0.14%	1.12% *	2.54% *	0.80%	0.28%	0.11% *	1.16%	0.12%
1 location only	0.88%	1.45%	0.95%	0.61%	1.27% *	0.68% *	0.96%	0.96%
Percent full-time employees								
Less than 25%	1.97% *	6.06% *	5.49% *	2.96% *	0.98% *	0.00%	4.18% *	0.48% *
25-49 %	0.75% *	--	3.62% *	1.72% *	0.47% *	0.19% *	2.07% *	0.22% *
50-74 %	1.03%	3.09% *	1.74% *	1.73% *	1.08% *	0.13% *	1.97%	0.48% *
75% or more	0.54%	1.74%	1.06%	0.52%	0.34%	0.15% *	1.08%	0.16%
Union presence								
No union employees	0.48%	1.45%	0.92%	0.50%	0.30%	0.14% *	0.91%	0.16%
Has union employees	0.33%	4.88% *	3.00% *	2.25% *	1.07% *	0.10% *	2.51% *	0.17% *
Percent low-wage employees								
50% or more low-wage	0.89%	4.91% *	2.76% *	1.25% *	0.37% *	0.17% *	2.80%	0.20%
Less than 50% low-wage	0.49%	1.49%	0.94%	0.53%	0.35%	0.13% *	0.94%	0.16%
Percent women employees								
Less than 25%	0.85%	2.12%	1.33%	0.69%	0.55% *	0.27% *	1.32%	0.30%
25-49 %	0.49%	1.79% *	2.50% *	1.01% *	0.37% *	0.20% *	1.26%	0.22%
50-74 %	0.95%	3.77%	2.19%	0.87% *	0.56% *	0.06% *	2.45%	0.17%
75% or more	0.97%	2.99%	1.64%	1.41%	0.69% *	0.44% *	1.90%	0.45% *
Percent age 50 or older employees								
Less than 25%	0.75%	2.39%	1.27%	0.60%	0.38%	0.17% *	1.42%	0.19%
25-49 %	0.34%	1.80%	1.78%	0.79%	0.66% *	0.17% *	1.07%	0.19%
50-74 %	1.51%	3.55%	1.25% *	0.99% *	0.25% *	0.00%	2.43%	0.31% *
75% or more	1.82%	2.47% *	4.91% *	5.95% *	0.92% *	0.00%	2.14%	2.40% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2021

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	12.4%	27.3%	17.5%	8.5%	4.4%	2.5%	22.4%	3.4%
Industry group **								
Agric., fish., forest.	45.5% *	--	0.0%	0.0%	0.0%	0.0%	50.7% *	0.0%
Mining and manufacturing	9.6%	12.2% *	17.7%	7.3%	4.7% *	4.1% *	14.0%	4.3%
Construction	24.2%	29.7%	22.1%	17.1%	19.0%	10.9% *	26.0%	14.6%
Utilities and transp.	10.4%	14.4% *	13.9% *	13.1% *	13.2% *	5.6%	12.6% *	9.1%
Wholesale trade	17.4%	41.3%	13.4%	9.7% *	--	3.0% *	29.8%	2.7% *
Fin. svcs. and real estate	11.8%	31.4%	17.2% *	6.9% *	1.9% *	5.1%	27.0%	4.3%
Retail trade	3.2%	12.0% *	11.1% *	5.2%	0.6% *	0.1% *	10.6%	0.5% *
Professional services	12.1%	25.2%	14.2%	5.9%	3.9%	1.4%	20.5%	2.3%
Other services	13.8%	25.7%	24.2%	10.2%	6.1%	2.6%	23.2%	4.4%
Ownership								
For profit, incorporated	11.7%	26.7%	17.6%	8.4%	4.5%	2.5%	22.1%	3.3%
For profit, unincorporated	14.4%	27.5%	12.5%	8.1%	3.1% *	1.9% *	21.7%	3.1%
Nonprofit	14.4%	30.9%	26.4%	9.4%	5.3%	2.2% *	26.3%	4.4%
Age of firm								
Less than 5 years	21.6%	25.2%	11.1% *	15.5% *	8.4% *	0.0%	22.8%	7.1% *
5-9 years	19.7%	27.4%	9.9%	4.4% *	12.3% *	0.3% *	22.0%	5.7% *
10-19 years	17.2%	27.9%	17.8%	7.9%	4.0% *	3.8% *	22.4%	4.7%
20 or more years	9.7%	27.7%	20.0%	8.7%	4.0%	2.4%	22.4%	3.2%
Multi/single status								
2 or more locations	3.5%	17.1% *	13.9%	5.0%	3.8%	2.4%	11.3%	2.9%
1 location only	22.1%	27.5%	17.9%	10.8%	9.1%	6.0% *	23.4%	9.2%
Percent full-time employees								
Less than 25%	10.3%	23.3% *	14.8% *	5.3% *	4.0% *	2.1% *	18.7% *	3.3%
25-49 %	13.4% *	45.0% *	15.1% *	9.6%	2.3% *	1.1% *	32.8% *	1.6%
50-74 %	10.1%	19.0%	17.8%	8.1%	4.8% *	1.0% *	17.4%	2.7%
75% or more	12.9%	27.6%	17.7%	8.7%	4.6%	2.9%	22.7%	3.7%
Union presence								
No union employees	12.6%	26.6%	16.2%	7.9%	3.8%	1.9%	21.7%	2.9%
Has union employees	11.2%	57.1%	60.6%	25.0%	14.2%	4.3%	51.8%	5.6%
Percent low-wage employees								
50% or more low-wage	8.3%	30.5%	22.6%	5.2%	2.6% *	1.0% *	24.0%	1.5%
Less than 50% low-wage	13.1%	27.0%	17.0%	9.0%	4.9%	2.8%	22.3%	3.8%
Percent women employees								
Less than 25%	16.6%	28.2%	20.1%	8.8%	5.7%	2.3%	23.9%	3.8%
25-49 %	10.2%	23.8%	14.7%	8.5%	4.6%	4.6%	19.4%	4.7%
50-74 %	12.0%	36.8%	17.6%	8.3%	4.6%	1.3%	28.4%	2.5%
75% or more	9.3%	18.4%	14.2%	8.2%	2.7% *	1.7% *	16.0%	2.8%
Percent age 50 or older employees								
Less than 25%	11.7%	24.5%	15.5%	8.3%	4.1%	1.4%	20.0%	2.7%
25-49 %	7.9%	23.6%	21.0%	8.2%	4.6%	2.1%	20.3%	2.8%
50-74 %	19.1%	32.6%	18.5%	9.1%	5.3% *	7.7% *	26.9%	7.0%
75% or more	25.5%	32.2%	15.8% *	10.5% *	3.8% *	12.7% *	28.8%	9.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2021

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	0.75%	2.25%	1.36%	0.79%	0.58%	0.32%	1.44%	0.28%
Industry group **								
Agric., fish., forest.	19.43% *	--	0.00%	0.00%	0.00%	0.00%	20.10% *	0.00%
Mining and manufacturing	1.52%	4.73% *	4.51%	2.04%	1.71% *	1.51% *	2.64%	0.99%
Construction	2.78%	5.37%	3.76%	3.59%	4.46%	7.39% *	3.26%	2.85%
Utilities and transp.	2.02%	6.91% *	7.26% *	4.87% *	4.45% *	1.68%	4.41% *	1.87%
Wholesale trade	3.11%	8.06%	3.67%	4.59% *	--	1.36% *	5.12%	1.15% *
Fin. svcs. and real estate	1.70%	5.74%	5.68% *	2.43% *	0.80% *	1.26%	4.42%	0.92%
Retail trade	0.60%	3.70% *	3.44% *	1.47%	0.59% *	0.04% *	2.17%	0.17% *
Professional services	1.22%	3.24%	2.13%	1.00%	1.14%	0.36%	2.16%	0.41%
Other services	1.41%	4.08%	3.68%	1.80%	1.48%	0.59%	2.63%	0.67%
Ownership								
For profit, incorporated	0.89%	2.84%	1.64%	0.97%	0.73%	0.38%	1.80%	0.32%
For profit, unincorporated	1.92%	4.42%	2.74%	1.63%	1.34% *	0.64% *	2.99%	0.67%
Nonprofit	1.95%	6.13%	4.57%	2.31%	1.33%	0.92% *	3.80%	0.92%
Age of firm								
Less than 5 years	3.50%	4.71%	4.10% *	6.62% *	5.77% *	0.00%	3.79%	3.29% *
5-9 years	5.23%	7.93%	2.53%	1.57% *	4.29% *	0.27% *	5.93%	1.97% *
10-19 years	1.90%	4.09%	3.12%	1.71%	1.44% *	2.08% *	2.58%	1.08%
20 or more years	0.61%	2.79%	1.85%	0.93%	0.63%	0.33%	1.62%	0.29%
Multi/single status								
2 or more locations	0.31%	9.76% *	3.63%	0.99%	0.62%	0.32%	2.25%	0.28%
1 location only	1.42%	2.29%	1.46%	1.13%	1.47%	3.78% *	1.55%	1.18%
Percent full-time employees								
Less than 25%	2.78%	8.33% *	5.62% *	2.02% *	1.40% *	1.13% *	5.67% *	0.90%
25-49 %	5.59% *	16.29% *	4.58% *	2.59%	1.34% *	0.45% *	11.64% *	0.49%
50-74 %	1.31%	3.71%	3.73%	2.30%	2.00% *	0.46% *	2.50%	0.73%
75% or more	0.75%	2.25%	1.58%	0.94%	0.69%	0.43%	1.43%	0.35%
Union presence								
No union employees	0.81%	2.28%	1.35%	0.79%	0.58%	0.27%	1.47%	0.26%
Has union employees	1.53%	14.84%	9.35%	5.47%	3.28%	1.07%	7.99%	1.01%
Percent low-wage employees								
50% or more low-wage	1.40%	6.96%	4.59%	1.28%	1.13% *	0.33% *	4.09%	0.38%
Less than 50% low-wage	0.84%	2.37%	1.42%	0.90%	0.66%	0.39%	1.54%	0.33%
Percent women employees								
Less than 25%	1.81%	4.17%	2.36%	1.45%	1.30%	0.54%	2.67%	0.55%
25-49 %	1.15%	4.54%	2.87%	1.61%	1.27%	0.97%	2.75%	0.76%
50-74 %	1.23%	4.39%	3.05%	1.36%	1.06%	0.27%	2.95%	0.35%
75% or more	1.23%	3.67%	2.32%	1.85%	0.96% *	0.60% *	2.35%	0.61%
Percent age 50 or older employees								
Less than 25%	1.31%	3.84%	1.88%	1.09%	0.81%	0.29%	2.33%	0.32%
25-49 %	0.72%	4.09%	2.73%	1.19%	1.04%	0.35%	2.21%	0.34%
50-74 %	1.99%	4.35%	3.29%	2.45%	1.59% *	2.62% *	3.04%	1.57%
75% or more	3.62%	5.00%	4.91% *	5.94% *	2.39% *	6.09% *	4.27%	3.32% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.A.2.c.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2021

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	3.6%	7.4%	5.0%	2.9%	1.3%	1.1%	6.3%	1.2%
Industry group **								
Agric., fish., forest.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mining and manufacturing	4.3%	6.7% *	7.3% *	4.1% *	1.7% *	0.1% *	6.5% *	1.4% *
Construction	8.2%	12.2% *	4.9% *	6.5% *	1.8% *	0.3% *	9.6%	1.1% *
Utilities and transp.	2.8% *	6.5% *	0.8% *	2.6% *	0.0%	2.1% *	--	1.8% *
Wholesale trade	5.0% *	13.8% *	5.1% *	0.0%	0.0%	0.0%	9.3% *	0.0%
Fin. svcs. and real estate	4.9%	10.9% *	--	1.1% *	1.1% *	3.6% *	9.1% *	2.8%
Retail trade	1.0% *	4.1% *	1.3% *	2.8% *	0.0% *	0.1% *	3.2% *	0.2% *
Professional services	3.2%	6.5% *	3.6%	1.7%	1.7% *	0.2% *	5.3%	0.7% *
Other services	3.9%	5.5% *	8.5%	4.5%	2.0% *	0.8% *	6.3%	1.5%
Ownership								
For profit, incorporated	3.3%	6.9%	4.5%	3.0%	1.3% *	1.1%	5.9%	1.2%
For profit, unincorporated	4.9%	9.4% *	4.3% *	3.1% *	0.3% *	0.8% *	7.4%	1.0% *
Nonprofit	4.0%	6.6% *	10.5% *	2.0% *	1.8% *	1.4% *	6.9%	1.5% *
Age of firm								
Less than 5 years	5.1% *	5.7% *	4.1% *	3.6% *	0.9% *	0.0%	5.3% *	2.4% *
5-9 years	9.1%	12.7% *	2.8% *	3.0% *	6.9% *	0.0%	10.0%	3.0% *
10-19 years	4.4%	6.9% *	4.0% *	3.0% *	1.2% *	1.2% *	5.7%	1.4%
20 or more years	2.6%	6.0%	6.2%	2.8%	1.0% *	1.1%	5.6%	1.1%
Multi/single status								
2 or more locations	1.2%	15.5% *	2.0% *	1.2% *	0.9% *	1.1%	4.1% *	1.0%
1 location only	6.2%	7.2%	5.4%	4.1%	4.3%	--	6.5%	3.5%
Percent full-time employees								
Less than 25%	1.9% *	1.6% *	9.9% *	0.4% *	0.9% *	1.1% *	3.0% *	0.9% *
25-49 %	2.2% *	--	3.0% *	5.8% *	1.2% *	0.1% *	4.8% *	0.6% *
50-74 %	3.2%	7.6% *	4.5% *	1.0% *	1.1% *	0.1% *	6.0% *	0.5% *
75% or more	4.0%	8.1%	5.0%	3.1%	1.3%	1.4%	6.7%	1.4%
Union presence								
No union employees	3.5%	7.2%	4.5%	2.7%	1.1%	0.4% *	6.0%	0.8%
Has union employees	4.9%	16.0% *	23.4% *	7.4% *	3.8% *	3.1% *	16.7% *	3.2%
Percent low-wage employees								
50% or more low-wage	1.8% *	6.5% *	6.1% *	2.2% *	0.2% *	0.0% *	5.9% *	0.1% *
Less than 50% low-wage	3.9%	7.5%	4.9%	3.0%	1.5%	1.3%	6.3%	1.5%
Percent women employees								
Less than 25%	4.1%	5.7%	6.0%	3.6%	1.8% *	0.8% *	5.7%	1.3%
25-49 %	2.9%	4.3% *	2.3% *	3.2% *	1.2% *	2.8% *	3.9%	2.4%
50-74 %	4.1%	12.6% *	7.1%	2.6%	1.2% *	0.4% *	9.9%	0.7%
75% or more	3.1% *	7.5% *	3.3% *	1.9% *	0.8% *	0.1% *	5.8% *	0.5% *
Percent age 50 or older employees								
Less than 25%	3.2%	5.9%	4.3%	3.2%	1.4% *	0.5% *	5.2%	1.0%
25-49 %	2.4%	7.0% *	7.8%	3.0%	0.8% *	0.4% *	6.7%	0.6%
50-74 %	3.7%	3.5% *	2.6% *	2.2% *	1.4% *	7.2% *	3.3%	4.3% *
75% or more	12.2%	16.1%	5.0% *	0.0%	3.1% *	5.9% *	14.0%	3.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2021

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	0.37%	1.19%	0.75%	0.45%	0.30%	0.26%	0.75%	0.19%
Industry group **								
Agric., fish., forest.	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mining and manufacturing	1.12%	3.84% *	3.20% *	1.58% *	0.86% *	0.07% *	1.97% *	0.55% *
Construction	1.92%	3.80% *	2.11% *	2.85% *	1.06% *	0.33% *	2.28% *	0.55% *
Utilities and transp.	1.25% *	5.02% *	0.59% *	1.88% *	0.00%	1.09% *	--	0.81% *
Wholesale trade	1.67% *	5.22% *	2.14% *	0.00%	0.00%	0.00%	3.03% *	0.00%
Fin. svcs. and real estate	1.25%	4.38% *	--	0.81% *	0.67% *	1.16% *	3.32% *	0.82%
Retail trade	0.35% *	2.19% *	1.25% *	1.19% *	0.03% *	0.04% *	1.23% *	0.11% *
Professional services	0.76%	2.11% *	1.02%	0.51%	0.80% *	0.08% *	1.37%	0.24% *
Other services	0.84%	2.54% *	2.21%	1.15%	0.71% *	0.34% *	1.62%	0.34%
Ownership								
For profit, incorporated	0.38%	1.27%	0.86%	0.57%	0.41% *	0.30%	0.80%	0.23%
For profit, unincorporated	1.35%	3.30% *	1.43% *	1.07% *	0.19% *	0.40% *	2.17%	0.37% *
Nonprofit	0.97%	3.19% *	3.45% *	0.69% *	0.67% *	0.79% *	2.03%	0.46% *
Age of firm								
Less than 5 years	1.65% *	2.24% *	2.19% *	1.96% *	0.91% *	0.00%	1.79% *	2.02% *
5-9 years	2.50%	4.08% *	1.41% *	1.40% *	3.40% *	0.00%	2.89%	1.50% *
10-19 years	1.00%	2.30% *	1.27% *	1.26% *	0.58% *	0.64% *	1.40%	0.42%
20 or more years	0.33%	1.53%	1.16%	0.51%	0.31% *	0.27%	0.90%	0.20%
Multi/single status								
2 or more locations	0.23%	9.71% *	1.18% *	0.41% *	0.30% *	0.26%	1.82% *	0.20%
1 location only	0.73%	1.19%	0.83%	0.69%	1.10%	--	0.80%	0.71%
Percent full-time employees								
Less than 25%	0.59% *	1.11% *	4.63% *	0.32% *	0.63% *	0.81% *	1.18% *	0.50% *
25-49 %	0.76% *	--	1.72% *	2.18% *	0.96% *	0.08% *	2.04% *	0.30% *
50-74 %	0.93%	2.84% *	1.97% *	0.56% *	0.60% *	0.07% *	1.83% *	0.19% *
75% or more	0.47%	1.47%	0.88%	0.55%	0.38%	0.35%	0.92%	0.25%
Union presence								
No union employees	0.39%	1.19%	0.72%	0.45%	0.29%	0.14% *	0.75%	0.13%
Has union employees	1.09%	10.09% *	8.66% *	3.15% *	2.05% *	1.02% *	5.73% *	0.92%
Percent low-wage employees								
50% or more low-wage	0.57% *	3.13% *	2.42% *	0.99% *	0.13% *	0.02% *	1.85% *	0.04% *
Less than 50% low-wage	0.42%	1.26%	0.79%	0.49%	0.37%	0.32%	0.80%	0.23%
Percent women employees								
Less than 25%	0.57%	1.32%	1.34%	0.90%	0.81% *	0.33% *	0.89%	0.35%
25-49 %	0.54%	1.57% *	0.84% *	1.02% *	0.46% *	0.88% *	0.96%	0.65%
50-74 %	0.79%	3.20%	2.07%	0.75%	0.48% *	0.16% *	2.08%	0.18%
75% or more	1.01% *	3.22% *	1.12% *	0.72% *	0.47% *	0.09% *	2.01% *	0.19% *
Percent age 50 or older employees								
Less than 25%	0.50%	1.55%	0.96%	0.67%	0.51% *	0.16% *	0.94%	0.20%
25-49 %	0.38%	2.26% *	1.78%	0.79%	0.31% *	0.15% *	1.27%	0.14%
50-74 %	0.78%	1.30% *	1.23% *	0.96% *	0.55% *	2.62% *	0.93%	1.39% *
75% or more	3.12%	4.38%	3.51% *	0.00%	2.36% *	5.57% *	3.72%	2.29% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2021

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	7.1%	15.4%	9.7%	4.7%	3.1%	1.4%	12.7%	2.0%
Industry group **								
Agric., fish., forest.	35.9% *	--	0.0%	0.0%	0.0%	0.0%	40.0% *	0.0%
Mining and manufacturing	5.0%	5.5% *	7.5% *	3.7% *	3.9% *	4.1% *	6.5%	3.2%
Construction	13.9%	16.2%	13.2%	8.9%	16.7%	10.6% *	14.3%	12.4%
Utilities and transp.	6.4%	6.8% *	10.2% *	6.4% *	11.8% *	3.5% *	6.9% *	6.1%
Wholesale trade	10.2%	21.4% *	6.0% *	9.7% *	--	3.0% *	16.5%	2.7% *
Fin. svcs. and real estate	6.0%	17.8%	11.4% *	3.4% *	0.8% *	1.5% *	15.7%	1.2% *
Retail trade	2.0%	7.9% *	8.0% *	1.7% *	0.6% *	0.0%	6.7%	0.2% *
Professional services	6.1%	11.8%	7.3%	4.0%	2.4% *	1.1%	10.0%	1.6%
Other services	8.4%	16.5%	13.3%	5.0%	3.8% *	2.0%	14.0%	2.9%
Ownership								
For profit, incorporated	6.9%	15.9%	10.1%	4.4%	3.1%	1.5%	13.0%	1.9%
For profit, unincorporated	6.9%	12.1%	7.0% *	4.3%	2.7% *	1.1% *	10.1%	1.9%
Nonprofit	8.8%	20.1%	12.0%	7.1% *	3.4% *	0.8% *	15.9%	2.8%
Age of firm								
Less than 5 years	12.2%	13.6%	7.0% *	11.9% *	7.5% *	0.0%	12.9%	--
5-9 years	9.5% *	13.3% *	5.0% *	1.3% *	5.8% *	0.3% *	10.6% *	2.9% *
10-19 years	8.9%	14.6%	9.9%	3.0%	1.5% *	2.7% *	11.7%	2.1% *
20 or more years	5.9%	17.4%	11.1%	5.2%	3.2%	1.4%	13.7%	2.0%
Multi/single status								
2 or more locations	2.2%	1.5% *	10.0% *	3.8%	2.8%	1.4%	6.6%	1.8%
1 location only	12.4%	15.7%	9.7%	5.4%	5.8%	5.8% *	13.2%	4.5%
Percent full-time employees								
Less than 25%	5.7% *	13.7% *	--	3.4% *	2.4% *	1.0% *	10.4% *	1.8% *
25-49 %	10.8% *	39.7% *	10.5% *	2.7% *	1.1% *	0.9% *	26.8% *	1.0% *
50-74 %	5.8%	10.0%	10.1%	5.2% *	3.9% *	0.9% *	9.7%	1.9% *
75% or more	7.0%	14.5%	9.8%	5.0%	3.3%	1.6%	12.2%	2.2%
Union presence								
No union employees	7.2%	14.9%	9.1%	4.4%	2.8%	1.4%	12.2%	2.0%
Has union employees	5.8%	39.1% *	32.1%	13.7% *	8.6%	1.3%	31.8%	2.2%
Percent low-wage employees								
50% or more low-wage	5.1%	18.4% *	11.8% *	2.7%	2.1% *	1.0% *	13.7%	1.4%
Less than 50% low-wage	7.4%	15.2%	9.5%	5.1%	3.4%	1.5%	12.6%	2.2%
Percent women employees								
Less than 25%	10.2%	18.1%	10.4%	4.7%	4.8%	1.6%	14.5%	2.7%
25-49 %	6.4%	16.9%	10.7%	4.8%	3.0% *	1.8%	13.6%	2.1%
50-74 %	6.4%	18.7%	8.7%	4.7%	3.4%	1.0%	14.5%	1.7%
75% or more	4.2%	6.3%	8.3%	4.8% *	1.2% *	1.5% *	6.7%	1.7%
Percent age 50 or older employees								
Less than 25%	6.8%	14.3%	8.5%	4.6%	3.1%	1.0%	11.6%	1.7%
25-49 %	4.9%	15.6%	9.9%	4.5%	3.1%	1.7%	11.9%	2.1%
50-74 %	11.5%	19.8%	13.9%	7.3% *	4.0% *	0.5% *	17.1%	2.8%
75% or more	10.6%	13.5%	8.3% *	0.6% *	0.7% *	6.9% *	12.3%	2.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2021

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	0.64%	2.04%	1.08%	0.62%	0.51%	0.20%	1.29%	0.20%
Industry group **								
Agric., fish., forest.	21.54% *	--	0.00%	0.00%	0.00%	0.00%	22.82% *	0.00%
Mining and manufacturing	0.92%	2.66% *	2.54% *	1.42% *	1.64% *	1.51% *	1.53%	0.86%
Construction	2.27%	4.41%	2.95%	2.52%	4.34%	7.40% *	2.65%	2.69%
Utilities and transp.	1.46%	4.44% *	6.67% *	2.60% *	4.31% *	1.29% *	3.09% *	1.40%
Wholesale trade	2.70%	7.63% *	2.89% *	4.59% *	--	1.36% *	4.67%	1.15% *
Fin. svcs. and real estate	1.15%	4.30%	4.95% *	1.54% *	0.44% *	0.52% *	3.30%	0.38% *
Retail trade	0.49%	2.97% *	3.00% *	0.72% *	0.59% *	0.00%	1.75%	0.12% *
Professional services	0.82%	2.23%	1.62%	0.85%	0.91% *	0.33%	1.48%	0.34%
Other services	1.16%	3.43%	3.07%	1.41%	1.31% *	0.54%	2.20%	0.58%
Ownership								
For profit, incorporated	0.81%	2.72%	1.34%	0.73%	0.62%	0.23%	1.70%	0.21%
For profit, unincorporated	1.16%	2.76%	2.26% *	1.14%	1.33% *	0.50% *	1.86%	0.54%
Nonprofit	1.73%	5.78%	2.90%	2.23% *	1.18% *	0.47% *	3.48%	0.82%
Age of firm								
Less than 5 years	2.80%	3.72%	3.51% *	6.58% *	5.72% *	0.00%	3.03%	--
5-9 years	5.27% *	8.33% *	1.87% *	0.73% *	2.98% *	0.27% *	6.04% *	1.36% *
10-19 years	1.36%	2.96%	2.70%	0.78%	0.65% *	2.00% *	1.88%	0.74% *
20 or more years	0.48%	2.33%	1.40%	0.73%	0.59%	0.19%	1.33%	0.21%
Multi/single status								
2 or more locations	0.22%	1.28% *	3.25% *	0.90%	0.55%	0.20%	1.40%	0.21%
1 location only	1.27%	2.08%	1.15%	0.84%	1.22%	3.77% *	1.39%	0.68%
Percent full-time employees								
Less than 25%	2.18% *	6.81% *	--	1.43% *	1.10% *	0.78% *	4.57% *	0.63% *
25-49 %	5.71% *	17.50% *	4.00% *	1.20% *	0.95% *	0.44% *	12.47% *	0.39% *
50-74 %	0.96%	2.61%	3.04%	1.62% *	1.93% *	0.45% *	1.82%	0.59% *
75% or more	0.54%	1.68%	1.25%	0.77%	0.60%	0.25%	1.07%	0.24%
Union presence								
No union employees	0.70%	2.07%	1.08%	0.62%	0.52%	0.23%	1.31%	0.22%
Has union employees	1.14%	14.02% *	8.84%	4.59% *	2.52%	0.38%	7.55%	0.43%
Percent low-wage employees								
50% or more low-wage	1.21%	6.33% *	3.76% *	0.79%	1.10% *	0.33% *	3.67%	0.37%
Less than 50% low-wage	0.72%	2.15%	1.13%	0.71%	0.57%	0.24%	1.37%	0.23%
Percent women employees								
Less than 25%	1.74%	4.16%	1.87%	1.16%	1.23%	0.43%	2.62%	0.47%
25-49 %	1.01%	4.19%	2.59%	1.20%	1.15% *	0.43%	2.53%	0.40%
50-74 %	0.90%	3.54%	2.24%	0.98%	0.98%	0.25%	2.31%	0.29%
75% or more	0.60%	1.62%	1.92%	1.46% *	0.56% *	0.60% *	1.13%	0.48%
Percent age 50 or older employees								
Less than 25%	1.20%	3.71%	1.51%	0.86%	0.74%	0.24%	2.21%	0.27%
25-49 %	0.63%	3.73%	2.08%	0.85%	0.87%	0.32%	1.96%	0.30%
50-74 %	1.59%	3.61%	3.00%	2.34% *	1.51% *	0.25% *	2.52%	0.82%
75% or more	2.40%	3.43%	3.22% *	0.49% *	0.43% *	3.01% *	2.89%	1.07% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.A.2.c.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2021

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	2.3%	5.8%	3.1%	1.1%	0.4% *	0.1% *	4.4%	0.3%
Industry group **								
Agric., fish., forest.	9.6% *	--	0.0%	0.0%	0.0%	0.0%	10.7% *	0.0%
Mining and manufacturing	0.6% *	0.0%	--	0.0%	0.0%	0.0%	1.2% *	0.0%
Construction	2.8%	1.9% *	4.8% *	3.3% *	1.6% *	0.0%	3.1%	1.6% *
Utilities and transp.	1.3% *	1.1% *	--	--	1.4% *	0.0%	1.3% *	1.3% *
Wholesale trade	2.6% *	7.3% *	2.3% *	0.0%	0.0%	0.0%	4.8% *	0.0%
Fin. svcs. and real estate	1.3% *	3.1% *	1.1% *	2.5% *	0.1% *	0.5% *	2.4% *	0.7% *
Retail trade	0.3% *	0.4% *	1.9% *	0.7% *	0.0%	0.0%	1.0% *	0.0% *
Professional services	4.1%	10.1%	3.6% *	0.7% *	0.7% *	0.1% *	7.4%	0.3% *
Other services	1.9%	4.5% *	3.0% *	0.6% *	0.4% *	0.0% *	3.5%	0.2% *
Ownership								
For profit, incorporated	2.1%	5.2%	3.3%	1.3% *	0.5% *	0.2% *	4.1%	0.4% *
For profit, unincorporated	2.9% *	6.5% *	1.3% *	0.9% *	0.0%	0.0%	4.6% *	0.2% *
Nonprofit	2.9% *	8.1% *	5.2% *	0.2% *	0.5% *	0.0%	6.0% *	0.3% *
Age of firm								
Less than 5 years	4.2% *	5.9% *	0.0%	0.2% *	0.0%	0.0%	4.6% *	0.3% *
5-9 years	3.4% *	5.0% *	2.2% *	0.1% *	0.0%	0.0%	4.0% *	0.0%
10-19 years	4.5%	7.4% *	4.1% *	2.0% *	1.3% *	2.0% *	5.6% *	1.9% *
20 or more years	1.5%	5.4%	3.4%	1.0% *	0.3% *	0.1% *	4.0%	0.2% *
Multi/single status								
2 or more locations	0.3% *	0.0%	2.0% *	0.3% *	0.4% *	0.1% *	0.8% *	0.2% *
1 location only	4.5%	5.9%	3.2%	1.6% *	0.6% *	0.0%	4.7%	1.8% *
Percent full-time employees								
Less than 25%	2.8% *	8.0% *	0.0%	1.5% *	0.7% *	0.2% *	5.2% *	0.7% *
25-49 %	1.2% *	--	2.5% *	1.2% *	0.3% *	0.0%	2.9% *	0.1% *
50-74 %	2.2% *	4.6% *	3.9% *	2.0% *	0.0% *	0.0%	3.9% *	0.4% *
75% or more	2.4%	6.1%	3.1%	0.9% *	0.5% *	0.2% *	4.6%	0.3% *
Union presence								
No union employees	2.4%	5.8%	2.9%	1.0% *	0.3% *	0.1% *	4.4%	0.3% *
Has union employees	1.0%	--	8.6% *	4.0% *	2.0% *	0.1% *	5.5% *	0.4% *
Percent low-wage employees								
50% or more low-wage	1.7% *	7.7% *	4.7% *	0.3% *	0.3% *	0.0% *	5.5% *	0.1% *
Less than 50% low-wage	2.4%	5.6%	3.0%	1.2%	0.4% *	0.2% *	4.3%	0.4% *
Percent women employees								
Less than 25%	2.6%	4.6% *	4.2%	0.8% *	0.2% *	0.0%	4.0%	0.1% *
25-49 %	1.1% *	3.2% *	2.0% *	0.6% *	0.5% *	0.2% *	2.4% *	0.3% *
50-74 %	2.7%	10.0% *	2.4% *	1.4% *	0.3% *	0.0% *	7.0%	0.2% *
75% or more	2.4%	5.5% *	2.6% *	1.6% *	0.7% *	0.4% *	4.1%	0.8% *
Percent age 50 or older employees								
Less than 25%	2.2%	5.6% *	2.9%	0.8% *	0.2% *	0.0% *	4.1%	0.2% *
25-49 %	1.1%	3.0% *	4.0%	1.0% *	0.7% *	0.2% *	3.0%	0.4% *
50-74 %	4.1% *	9.2% *	2.4% *	0.1% *	0.3% *	0.0%	6.7% *	0.1% *
75% or more	4.4% *	5.1% *	2.5% *	9.9% *	0.0%	0.0%	4.6% *	3.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.c.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2021

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	0.33%	1.09%	0.57%	0.32%	0.18% *	0.09% *	0.68%	0.10%
Industry group **								
Agric., fish., forest.	9.34% *	--	0.00%	0.00%	0.00%	0.00%	10.45% *	0.00%
Mining and manufacturing	0.58% *	0.00%	--	0.00%	0.00%	0.00%	1.05% *	0.00%
Construction	0.66%	0.84% *	1.79% *	1.23% *	0.93% *	0.00%	0.76%	0.98% *
Utilities and transp.	0.72% *	1.12% *	--	--	1.22% *	0.00%	0.96% *	1.00% *
Wholesale trade	1.28% *	4.08% *	1.25% *	0.00%	0.00%	0.00%	2.34% *	0.00%
Fin. svcs. and real estate	0.63% *	2.35% *	0.60% *	1.78% *	0.12% *	0.40% *	1.76% *	0.35% *
Retail trade	0.13% *	0.32% *	1.37% *	0.50% *	0.00%	0.00%	0.48% *	0.01% *
Professional services	0.87%	2.43%	1.10% *	0.35% *	0.62% *	0.10% *	1.58%	0.19% *
Other services	0.52%	1.66% *	1.32% *	0.38% *	0.22% *	0.04% *	1.04%	0.11% *
Ownership								
For profit, incorporated	0.35%	1.23%	0.69%	0.42% *	0.26% *	0.10% *	0.76%	0.12% *
For profit, unincorporated	1.10% *	2.73% *	0.91% *	0.63% *	0.00%	0.00%	1.79% *	0.14% *
Nonprofit	0.96% *	3.42% *	2.44% *	0.18% *	0.30% *	0.00%	2.05% *	0.15% *
Age of firm								
Less than 5 years	1.91% *	2.65% *	0.00%	0.24% *	0.00%	0.00%	2.07% *	0.29% *
5-9 years	1.59% *	2.60% *	1.06% *	0.14% *	0.00%	0.00%	1.85% *	0.00%
10-19 years	1.29%	2.96% *	1.43% *	0.95% *	1.17% *	1.99% *	1.77% *	0.93% *
20 or more years	0.27%	1.39%	0.78%	0.39% *	0.10% *	0.03% *	0.78%	0.07% *
Multi/single status								
2 or more locations	0.08% *	0.00%	1.35% *	0.23% *	0.20% *	0.09% *	0.47% *	0.08% *
1 location only	0.67%	1.11%	0.62%	0.50% *	0.30% *	0.00%	0.73%	0.78% *
Percent full-time employees								
Less than 25%	1.83% *	5.87% *	0.00%	1.39% *	0.60% *	0.16% *	3.91% *	0.41% *
25-49 %	0.64% *	--	2.09% *	0.81% *	0.27% *	0.00%	1.73% *	0.07% *
50-74 %	0.72% *	2.11% *	1.63% *	1.64% *	0.02% *	0.00%	1.37% *	0.39% *
75% or more	0.40%	1.32%	0.66%	0.29% *	0.24% *	0.12% *	0.81%	0.11% *
Union presence								
No union employees	0.36%	1.11%	0.57%	0.32% *	0.18% *	0.11% *	0.69%	0.11% *
Has union employees	0.29%	--	5.06% *	2.23% *	1.03% *	0.10% *	2.14% *	0.16% *
Percent low-wage employees								
50% or more low-wage	0.67% *	3.81% *	2.04% *	0.25% *	0.23% *	0.04% *	2.15% *	0.07% *
Less than 50% low-wage	0.37%	1.14%	0.59%	0.36%	0.22% *	0.11% *	0.71%	0.12% *
Percent women employees								
Less than 25%	0.67%	1.68% *	1.09%	0.33% *	0.09% *	0.00%	1.05%	0.08% *
25-49 %	0.36% *	1.57% *	1.12% *	0.48% *	0.34% *	0.11% *	0.95% *	0.13% *
50-74 %	0.74%	3.09% *	1.04% *	0.69% *	0.15% *	0.02% *	1.97%	0.11% *
75% or more	0.60%	1.84% *	0.89% *	1.01% *	0.64% *	0.44% *	1.14%	0.41% *
Percent age 50 or older employees								
Less than 25%	0.54%	1.75% *	0.83%	0.28% *	0.11% *	0.02% *	1.02%	0.07% *
25-49 %	0.22%	1.07% *	1.18%	0.40% *	0.51% *	0.16% *	0.66%	0.16% *
50-74 %	1.25% *	2.98% *	1.03% *	0.10% *	0.19% *	0.00%	2.03% *	0.07% *
75% or more	1.57% *	2.18% *	1.96% *	5.95% *	0.00%	0.00%	1.84% *	2.37% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2021

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	56.9%	26.7%	36.1%	54.9%	69.0%	86.5%	32.4%	79.1%
Industry group **								
Agric., fish., forest.	19.1% *	--	--	--	56.0%	72.1%	14.8% *	57.5%
Mining and manufacturing	48.6%	24.3% *	33.8%	42.5%	65.6%	87.2%	32.2%	69.1%
Construction	37.3%	24.7%	35.6%	54.7%	67.5%	76.2%	32.0%	65.0%
Utilities and transp.	61.4%	25.4% *	40.7%	57.8%	72.0%	83.3%	32.0%	79.3%
Wholesale trade	49.6%	20.0% *	33.7%	60.3%	64.4%	80.5%	30.1%	72.5%
Fin. svcs. and real estate	65.6%	25.1%	38.2%	56.8%	75.8%	87.9%	30.6%	82.8%
Retail trade	68.9%	20.7%	36.3%	52.8%	70.3%	88.4%	29.5%	83.6%
Professional services	57.3%	33.5%	36.0%	60.7%	69.8%	89.9%	36.3%	81.9%
Other services	52.6%	26.4%	36.9%	51.5%	64.1%	80.7%	32.5%	72.5%
Ownership								
For profit, incorporated	58.2%	25.4%	33.5%	54.3%	69.5%	87.0%	31.2%	80.2%
For profit, unincorporated	53.3%	30.9%	45.4%	62.3%	72.8%	83.0%	37.1%	78.6%
Nonprofit	52.8%	25.8%	36.2%	48.4%	64.8%	85.3%	31.0%	71.4%
Age of firm								
Less than 5 years	39.7%	33.5%	43.2%	72.8%	64.2%	--	37.0%	71.9%
5-9 years	46.6%	41.7%	41.1%	64.8%	62.3%	75.8%	43.1%	69.0%
10-19 years	43.4%	19.1%	41.2%	57.3%	73.0%	89.4%	29.8%	75.9%
20 or more years	62.6%	21.2%	31.5%	51.3%	68.8%	86.4%	28.9%	79.7%
Multi/single status								
2 or more locations	77.4%	24.1% *	40.2%	52.5%	69.3%	86.5%	39.1%	80.4%
1 location only	34.7%	26.7%	35.6%	56.5%	67.4%	88.6%	31.8%	64.2%
Percent full-time employees								
Less than 25%	51.5%	17.9% *	14.7% *	48.3%	60.8%	91.1%	21.9%	76.4%
25-49 %	61.8%	25.6% *	32.7%	46.7%	67.2%	89.2%	30.5%	80.8%
50-74 %	52.6%	18.1%	34.2%	53.0%	69.8%	86.6%	25.9%	79.3%
75% or more	57.5%	29.0%	37.7%	56.5%	69.9%	85.7%	34.5%	79.0%
Union presence								
No union employees	54.0%	26.5%	36.4%	54.9%	69.4%	84.5%	32.3%	77.0%
Has union employees	83.1%	34.4% *	26.1% *	53.9%	63.1%	93.1%	35.7%	89.6%
Percent low-wage employees								
50% or more low-wage	63.3%	21.8%	39.6%	47.7%	66.6%	85.2%	30.2%	77.7%
Less than 50% low-wage	55.8%	27.1%	35.8%	56.0%	69.6%	86.8%	32.6%	79.4%
Percent women employees								
Less than 25%	45.6%	21.1%	36.2%	54.4%	65.2%	85.6%	29.2%	74.3%
25-49 %	63.9%	21.9%	37.4%	58.5%	71.2%	89.0%	31.8%	82.9%
50-74 %	63.6%	31.4%	42.6%	55.6%	69.7%	84.3%	36.8%	79.1%
75% or more	57.4%	35.3%	28.9%	51.9%	70.8%	87.8%	34.4%	79.4%
Percent age 50 or older employees								
Less than 25%	55.0%	28.0%	39.0%	54.8%	70.7%	84.9%	34.6%	76.9%
25-49 %	67.6%	24.7%	34.9%	56.0%	67.4%	87.2%	32.8%	81.7%
50-74 %	47.8%	25.8%	27.1%	55.0%	66.9%	88.2%	28.8%	77.1%
75% or more	36.1%	25.9%	37.4%	47.5%	69.9%	88.9%	28.2%	73.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2021

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	0.81%	1.94%	1.76%	1.34%	1.20%	0.70%	1.30%	0.60%
Industry group **								
Agric., fish., forest.	8.12% *	--	--	--	13.03%	10.85%	7.60% *	10.19%
Mining and manufacturing	2.74%	9.04% *	5.91%	3.93%	3.84%	1.99%	4.23%	2.37%
Construction	2.89%	5.00%	4.52%	4.07%	5.52%	6.88%	3.26%	3.76%
Utilities and transp.	4.18%	11.74% *	11.61%	6.24%	5.32%	3.13%	7.81%	2.58%
Wholesale trade	2.95%	7.04% *	5.45%	4.72%	5.42%	2.98%	4.45%	2.59%
Fin. svcs. and real estate	2.11%	5.40%	7.33%	4.74%	2.87%	1.38%	4.27%	1.33%
Retail trade	1.93%	5.84%	5.63%	3.96%	3.63%	1.50%	3.71%	1.39%
Professional services	1.55%	3.55%	3.14%	2.45%	2.14%	1.11%	2.42%	1.05%
Other services	1.69%	4.22%	4.20%	2.91%	2.65%	1.99%	2.77%	1.53%
Ownership								
For profit, incorporated	0.97%	2.32%	2.04%	1.63%	1.51%	0.78%	1.54%	0.69%
For profit, unincorporated	2.13%	4.46%	4.34%	2.99%	2.86%	2.23%	3.10%	1.63%
Nonprofit	2.08%	5.08%	5.08%	3.67%	2.70%	1.99%	3.32%	1.76%
Age of firm								
Less than 5 years	4.09%	5.36%	7.35%	5.03%	9.38%	--	4.38%	5.55%
5-9 years	4.14%	6.32%	5.03%	4.17%	5.93%	9.69%	4.64%	4.07%
10-19 years	1.97%	3.13%	3.81%	2.93%	2.95%	2.80%	2.31%	1.97%
20 or more years	0.83%	2.49%	2.22%	1.67%	1.36%	0.72%	1.56%	0.64%
Multi/single status								
2 or more locations	0.66%	11.24% *	5.86%	2.35%	1.32%	0.70%	3.37%	0.63%
1 location only	1.28%	1.97%	1.84%	1.59%	2.25%	2.88%	1.38%	1.83%
Percent full-time employees								
Less than 25%	3.68%	7.47% *	5.90% *	6.47%	4.66%	2.12%	5.26%	2.75%
25-49 %	4.42%	9.33% *	6.12%	5.06%	4.14%	1.69%	6.42%	1.78%
50-74 %	2.18%	3.91%	5.27%	3.91%	3.19%	1.97%	2.97%	1.69%
75% or more	0.91%	2.29%	2.02%	1.51%	1.43%	0.86%	1.50%	0.72%
Union presence								
No union employees	0.86%	1.95%	1.80%	1.37%	1.24%	0.85%	1.31%	0.68%
Has union employees	1.59%	15.12% *	8.65% *	6.10%	4.76%	0.99%	8.11%	1.07%
Percent low-wage employees								
50% or more low-wage	1.88%	6.14%	5.70%	3.66%	2.78%	1.86%	3.84%	1.50%
Less than 50% low-wage	0.89%	2.04%	1.85%	1.44%	1.33%	0.74%	1.38%	0.65%
Percent women employees								
Less than 25%	1.62%	2.71%	2.78%	2.19%	2.54%	1.64%	1.95%	1.38%
25-49 %	1.76%	4.59%	4.19%	3.35%	2.70%	1.21%	3.04%	1.16%
50-74 %	1.41%	4.17%	4.47%	2.75%	2.15%	1.30%	2.86%	1.09%
75% or more	1.65%	4.46%	3.10%	2.87%	2.29%	1.37%	2.89%	1.25%
Percent age 50 or older employees								
Less than 25%	1.33%	2.99%	2.61%	1.85%	1.73%	1.25%	1.95%	0.99%
25-49 %	1.13%	4.32%	3.14%	2.35%	2.07%	0.93%	2.44%	0.85%
50-74 %	2.18%	4.11%	4.07%	3.81%	3.14%	1.99%	2.95%	1.77%
75% or more	3.53%	4.80%	7.03%	7.52%	5.41%	3.56%	4.10%	3.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2021

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	19.1%	90.3%	34.4%	70.7%
Firm size				
Less than 50 employees	21.8%	85.4%	36.2%	58.3%
50+ employees	16.6%	94.8%	32.7%	82.0%
Less than 10 employees	24.3%	83.0%	34.9%	54.8%
10-24 employees	19.7%	87.3%	36.6%	62.6%
25-99 employees	16.1%	91.8%	40.0%	67.4%
100-999 employees	16.6%	93.6%	36.4%	74.7%
1000+ employees	16.4%	95.9%	30.2%	87.0%
Industry group **				
Agric., fish., forest.	21.4% *	80.5%	18.3% *	64.7%
Mining and manufacturing	15.7%	91.1%	34.0%	67.6%
Construction	16.0%	90.9%	41.2%	59.8%
Utilities and transp.	24.2%	89.8%	28.9%	73.8%
Wholesale trade	16.2%	91.1%	31.5%	72.5%
Fin. svcs. and real estate	14.4%	93.8%	33.0%	78.0%
Retail trade	17.5%	91.6%	35.3%	73.0%
Professional services	20.7%	88.2%	35.1%	68.7%
Other services	22.7%	89.9%	35.2%	69.4%
Ownership				
For profit, incorporated	18.5%	91.0%	33.0%	72.3%
For profit, unincorporated	22.7%	87.9%	36.9%	65.2%
Nonprofit	17.3%	89.6%	40.2%	68.2%
Age of firm				
Less than 5 years	19.0%	87.4%	42.3%	57.4%
5-9 years	25.7%	88.4%	40.3%	62.6%
10-19 years	22.8%	84.8%	34.8%	63.4%
20 or more years	17.5%	92.0%	32.8%	74.5%
Multi/single status				
2 or more locations	16.3%	95.0%	32.5%	81.8%
1 location only	22.1%	85.3%	36.4%	58.7%
Percent full-time employees				
Less than 25%	22.9%	85.7%	32.3%	65.0%
25-49 %	15.1%	93.2%	37.7%	75.1%
50-74 %	19.4%	89.9%	36.6%	66.4%
75% or more	19.2%	90.4%	33.7%	71.4%
Union presence				
No union employees	19.1%	90.0%	35.1%	69.7%
Has union employees	19.2%	93.8%	28.1%	80.0%
Percent low wage employees **				
50% or more low-wage	19.0%	91.0%	38.6%	71.6%
Less than 50% low-wage	19.1%	90.2%	33.7%	70.6%
Percent women employees				
Less than 25%	19.8%	88.9%	32.3%	67.1%
25-49 %	15.0%	93.3%	30.9%	76.8%
50-74 %	19.7%	91.2%	35.7%	73.2%
75% or more	21.1%	88.4%	38.8%	66.8%
Percent age 50 or older employees				
Less than 25%	19.9%	90.0%	37.5%	68.6%
25-49 %	16.7%	92.8%	30.2%	77.0%
50-74 %	21.0%	86.4%	32.1%	68.1%
75% or more	21.4%	88.4%	38.9%	59.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2021

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.66%	0.54%	0.77%	0.77%
Firm size				
Less than 50 employees	1.21%	1.04%	1.37%	1.44%
50+ employees	0.62%	0.37%	0.79%	0.63%
Less than 10 employees	1.90%	1.63%	2.11%	2.23%
10-24 employees	1.43%	1.20%	1.78%	1.78%
25-99 employees	0.97%	0.73%	1.34%	1.32%
100-999 employees	0.96%	0.59%	1.29%	1.17%
1000+ employees	0.86%	0.49%	1.08%	0.79%
Industry group **				
Agric., fish., forest.	11.39% *	11.05%	7.95% *	14.43%
Mining and manufacturing	2.08%	1.85%	2.71%	2.85%
Construction	1.98%	1.67%	3.15%	3.16%
Utilities and transp.	3.80%	2.57%	3.69%	3.72%
Wholesale trade	2.13%	1.74%	2.90%	2.71%
Fin. svcs. and real estate	1.52%	1.28%	2.08%	2.01%
Retail trade	1.46%	1.16%	2.01%	1.96%
Professional services	1.36%	1.18%	1.46%	1.54%
Other services	1.56%	1.11%	1.63%	1.63%
Ownership				
For profit, incorporated	0.76%	0.59%	0.90%	0.89%
For profit, unincorporated	1.97%	1.71%	2.08%	2.16%
Nonprofit	1.60%	1.41%	2.01%	2.00%
Age of firm				
Less than 5 years	3.33%	2.87%	4.34%	4.36%
5-9 years	3.46%	2.24%	3.89%	3.78%
10-19 years	1.89%	1.83%	1.98%	2.12%
20 or more years	0.68%	0.53%	0.80%	0.79%
Multi/single status				
2 or more locations	0.64%	0.37%	0.83%	0.67%
1 location only	1.19%	1.03%	1.34%	1.41%
Percent full-time employees				
Less than 25%	3.28%	2.93%	3.46%	3.79%
25-49 %	1.77%	1.16%	3.31%	2.62%
50-74 %	1.72%	1.38%	2.06%	2.11%
75% or more	0.79%	0.64%	0.89%	0.90%
Union presence				
No union employees	0.70%	0.58%	0.83%	0.83%
Has union employees	2.02%	1.20%	1.99%	1.87%
Percent low wage employees **				
50% or more low-wage	1.55%	1.20%	1.85%	1.79%
Less than 50% low-wage	0.73%	0.59%	0.84%	0.85%
Percent women employees				
Less than 25%	1.29%	1.08%	1.50%	1.56%
25-49 %	1.29%	0.93%	1.65%	1.61%
50-74 %	1.25%	0.96%	1.40%	1.40%
75% or more	1.45%	1.26%	1.66%	1.68%
Percent age 50 or older employees				
Less than 25%	1.02%	0.81%	1.25%	1.24%
25-49 %	0.97%	0.72%	1.08%	1.04%
50-74 %	2.01%	1.90%	2.01%	2.18%
75% or more	2.95%	2.17%	3.70%	3.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2021

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	74.6%	53.8%	80.8%	86.7%	89.6%	79.7%	65.2%	83.1%
Industry group **								
Agric., fish., forest.	77.3%	--	--	82.5%	98.5%	80.9%	75.3%	95.7%
Mining and manufacturing	82.7%	69.1%	90.4%	94.0%	90.1%	66.4%	83.6%	81.6%
Construction	72.0%	51.1%	87.7%	92.4%	93.5%	90.7%	68.3%	91.4%
Utilities and transp.	74.4%	62.4%	87.7%	86.2%	84.5%	70.8%	69.9%	77.1%
Wholesale trade	78.3%	64.4%	89.5%	91.0%	93.1%	72.7%	75.4%	81.6%
Fin. svcs. and real estate	76.1%	49.9%	77.5%	80.1%	86.3%	85.6%	57.1%	85.5%
Retail trade	86.7%	77.9%	91.2%	91.3%	94.9%	85.7%	84.1%	87.7%
Professional services	65.4%	48.3%	75.1%	81.8%	86.8%	65.1%	58.7%	73.3%
Other services	74.1%	45.5%	75.2%	86.2%	91.6%	87.8%	59.1%	88.9%
Ownership								
For profit, incorporated	76.1%	54.8%	82.0%	89.0%	90.0%	80.8%	66.8%	83.6%
For profit, unincorporated	72.7%	57.3%	86.0%	86.8%	89.4%	74.0%	67.4%	80.8%
Nonprofit	66.9%	37.6%	61.9%	74.0%	88.3%	74.3%	48.9%	82.2%
Age of firm								
Less than 5 years	67.1%	63.9%	64.3%	90.5%	85.5%	--	65.5%	86.7%
5-9 years	64.8%	50.5%	81.8%	91.4%	88.8%	95.3%	60.6%	91.1%
10-19 years	72.0%	52.2%	78.2%	88.3%	90.5%	89.9%	64.5%	90.0%
20 or more years	77.1%	52.2%	84.3%	85.3%	89.6%	79.2%	66.9%	82.3%
Multi/single status								
2 or more locations	83.0%	85.0%	87.1%	87.1%	90.0%	79.7%	84.4%	82.8%
1 location only	65.6%	53.1%	80.1%	86.5%	86.9%	86.7%	63.5%	86.4%
Percent full-time employees								
Less than 25%	71.3%	32.9%	72.2%	81.2%	92.1%	92.5%	47.7%	91.2%
25-49 %	83.0%	61.8%	81.2%	82.5%	94.2%	91.1%	68.9%	91.6%
50-74 %	77.0%	49.3%	83.6%	89.0%	91.8%	91.1%	62.8%	91.3%
75% or more	73.5%	55.5%	80.7%	87.2%	88.5%	75.2%	66.5%	80.0%
Union presence								
No union employees	76.1%	54.4%	81.2%	86.7%	89.6%	85.8%	65.5%	87.2%
Has union employees	61.0%	25.5% *	66.8%	88.4%	89.7%	58.9%	51.8%	62.2%
Percent low-wage employees								
50% or more low-wage	80.9%	37.5%	72.4%	86.5%	94.3%	91.1%	56.8%	91.3%
Less than 50% low-wage	73.6%	55.2%	81.6%	86.8%	88.5%	76.9%	66.0%	81.2%
Percent women employees								
Less than 25%	72.5%	52.5%	86.5%	90.6%	91.5%	74.2%	66.6%	82.9%
25-49 %	71.3%	63.5%	81.7%	84.2%	85.4%	65.8%	71.2%	71.4%
50-74 %	79.0%	53.8%	73.0%	84.3%	89.7%	88.5%	62.7%	88.4%
75% or more	74.9%	49.6%	76.1%	85.0%	90.5%	87.4%	60.8%	88.4%
Percent age 50 or older employees								
Less than 25%	78.1%	57.0%	80.0%	88.5%	92.0%	87.0%	67.9%	89.0%
25-49 %	75.7%	57.8%	84.2%	84.6%	87.8%	74.1%	72.0%	77.2%
50-74 %	70.8%	53.2%	78.5%	85.8%	86.8%	80.9%	62.0%	84.4%
75% or more	55.5%	42.4%	78.7%	79.8%	86.6%	95.8%	48.3%	89.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2021

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	0.77%	2.23%	1.55%	0.85%	0.78%	0.99%	1.41%	0.68%
Industry group **								
Agric., fish., forest.	12.33%	--	--	14.25%	1.31%	15.98%	14.02%	3.38%
Mining and manufacturing	2.37%	9.79%	3.12%	1.71%	2.14%	3.44%	4.03%	1.81%
Construction	3.24%	5.94%	3.31%	1.99%	2.52%	3.80%	3.75%	2.04%
Utilities and transp.	4.20%	14.51%	6.32%	4.35%	4.66%	4.33%	9.51%	3.10%
Wholesale trade	2.50%	7.17%	3.42%	2.52%	2.74%	3.47%	4.20%	2.19%
Fin. svcs. and real estate	1.95%	6.09%	6.10%	3.59%	2.17%	1.49%	4.75%	1.21%
Retail trade	1.39%	5.27%	2.43%	2.39%	1.62%	2.03%	2.81%	1.61%
Professional services	1.62%	3.65%	3.45%	1.88%	1.60%	2.53%	2.56%	1.73%
Other services	1.70%	4.44%	3.52%	1.64%	1.53%	1.87%	2.94%	1.22%
Ownership								
For profit, incorporated	0.89%	2.75%	1.91%	0.98%	0.97%	1.07%	1.71%	0.78%
For profit, unincorporated	2.18%	4.67%	2.76%	2.08%	2.08%	3.43%	3.24%	2.15%
Nonprofit	2.16%	5.78%	5.05%	2.86%	1.71%	3.43%	3.78%	1.65%
Age of firm								
Less than 5 years	3.89%	5.08%	8.63%	3.02%	7.75%	--	4.22%	4.37%
5-9 years	3.95%	6.71%	3.36%	1.87%	4.15%	2.69%	4.61%	2.19%
10-19 years	2.10%	4.30%	3.35%	1.74%	1.77%	2.70%	2.79%	1.32%
20 or more years	0.82%	3.08%	1.63%	1.13%	0.88%	1.03%	1.85%	0.75%
Multi/single status								
2 or more locations	0.70%	8.87%	3.36%	1.50%	0.85%	0.99%	2.37%	0.73%
1 location only	1.39%	2.27%	1.68%	1.01%	1.65%	4.45%	1.51%	1.25%
Percent full-time employees								
Less than 25%	3.85%	8.58%	8.91%	4.61%	2.47%	2.68%	6.42%	1.86%
25-49 %	2.26%	12.31%	5.18%	3.34%	1.89%	1.93%	6.66%	1.44%
50-74 %	2.25%	5.42%	3.29%	2.07%	1.89%	1.82%	3.83%	1.29%
75% or more	0.90%	2.44%	1.84%	0.98%	0.97%	1.27%	1.58%	0.86%
Union presence								
No union employees	0.81%	2.25%	1.57%	0.88%	0.80%	0.83%	1.43%	0.55%
Has union employees	2.48%	10.63% *	9.10%	3.33%	3.34%	2.79%	8.13%	2.55%
Percent low-wage employees								
50% or more low-wage	1.83%	7.02%	5.26%	2.38%	1.37%	1.59%	4.46%	1.16%
Less than 50% low-wage	0.85%	2.33%	1.62%	0.92%	0.90%	1.16%	1.49%	0.79%
Percent women employees								
Less than 25%	1.59%	3.84%	2.33%	1.30%	1.41%	2.61%	2.34%	1.47%
25-49 %	1.66%	5.29%	3.60%	2.24%	2.02%	2.36%	3.24%	1.82%
50-74 %	1.28%	4.36%	3.89%	1.77%	1.42%	1.11%	2.93%	0.86%
75% or more	1.73%	4.37%	3.23%	1.89%	1.48%	1.74%	2.98%	1.13%
Percent age 50 or older employees								
Less than 25%	1.15%	3.46%	2.36%	1.06%	1.01%	1.32%	2.04%	0.82%
25-49 %	1.17%	5.00%	2.27%	1.68%	1.41%	1.50%	2.77%	1.18%
50-74 %	2.17%	4.63%	3.90%	2.53%	2.36%	2.81%	3.28%	1.70%
75% or more	3.77%	4.99%	6.48%	5.74%	4.03%	2.10%	4.34%	2.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2021

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	9.8%	6.2%
Firm size		
Less than 50 employees	1.3%	1.7%
50+ employees	17.6%	10.2%
Less than 10 employees	1.3%	1.4%
10-24 employees	1.4%	2.5%
25-99 employees	2.1%	1.9%
100-999 employees	4.5%	3.4%
1000+ employees	25.3%	14.4%
Industry group **		
Agric., fish., forest.	0.2% *	1.1% *
Mining and manufacturing	4.4%	3.8%
Construction	0.8% *	1.9%
Utilities and transp.	18.3%	17.6%
Wholesale trade	6.3%	2.9%
Fin. svcs. and real estate	19.3%	10.0%
Retail trade	15.0%	9.0%
Professional services	10.3%	6.0%
Other services	2.4%	2.4%
Ownership		
For profit, incorporated	11.0%	6.9%
For profit, unincorporated	6.5%	3.8%
Nonprofit	6.6%	5.1%
Age of firm		
Less than 5 years	1.8% *	0.4% *
5-9 years	1.1% *	1.2% *
10-19 years	2.3%	1.1%
20 or more years	13.3%	8.4%
Multi/single status		
2 or more locations	17.7%	10.4%
1 location only	1.3%	1.7%
Percent full-time employees		
Less than 25%	3.7% *	2.1% *
25-49 %	4.4%	3.1%
50-74 %	5.9%	6.9%
75% or more	11.6%	6.7%
Union presence		
No union employees	6.9%	4.5%
Has union employees	37.3%	21.9%
Percent low wage employees **		
50% or more low-wage	4.9%	4.2%
Less than 50% low-wage	10.7%	6.5%
Percent women employees		
Less than 25%	6.7%	4.4%
25-49 %	17.2%	10.9%
50-74 %	12.3%	7.7%
75% or more	4.1%	2.4%
Percent age 50 or older employees		
Less than 25%	5.0%	4.0%
25-49 %	19.7%	11.1%
50-74 %	4.9%	3.0%
75% or more	3.0% *	2.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.A.2.h Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2021

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.45%	0.35%
Firm size		
Less than 50 employees	0.22%	0.28%
50+ employees	0.77%	0.61%
Less than 10 employees	0.31%	0.37%
10-24 employees	0.36%	0.56%
25-99 employees	0.41%	0.36%
100-999 employees	0.54%	0.51%
1000+ employees	1.14%	0.92%
Industry group **		
Agric., fish., forest.	0.19% *	0.94% *
Mining and manufacturing	0.60%	0.55%
Construction	0.31% *	0.54%
Utilities and transp.	2.56%	2.78%
Wholesale trade	0.94%	0.62%
Fin. svcs. and real estate	1.62%	1.18%
Retail trade	1.54%	1.19%
Professional services	0.92%	0.71%
Other services	0.46%	0.42%
Ownership		
For profit, incorporated	0.57%	0.45%
For profit, unincorporated	0.93%	0.71%
Nonprofit	0.78%	0.76%
Age of firm		
Less than 5 years	0.84% *	0.24% *
5-9 years	0.44% *	0.49% *
10-19 years	0.45%	0.25%
20 or more years	0.61%	0.49%
Multi/single status		
2 or more locations	0.78%	0.62%
1 location only	0.21%	0.27%
Percent full-time employees		
Less than 25%	1.18% *	0.73% *
25-49 %	0.75%	0.64%
50-74 %	1.03%	1.17%
75% or more	0.57%	0.42%
Union presence		
No union employees	0.39%	0.31%
Has union employees	2.39%	2.07%
Percent low wage employees **		
50% or more low-wage	0.82%	0.76%
Less than 50% low-wage	0.50%	0.39%
Percent women employees		
Less than 25%	0.73%	0.51%
25-49 %	1.35%	1.12%
50-74 %	0.93%	0.74%
75% or more	0.48%	0.39%
Percent age 50 or older employees		
Less than 25%	0.49%	0.43%
25-49 %	1.05%	0.82%
50-74 %	0.67%	0.48%
75% or more	0.91% *	0.96% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.A.2.i Percent of private-sector establishments that offer health insurance that use a private exchange by firm size and selected characteristics: United States, 2021

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	29.1%	35.1%	37.7%	37.3%	30.4%	17.3%	36.0%	22.9%
Industry group **								
Agric., fish., forest.	54.2% *	--	--	--	50.0%	--	55.0% *	47.7%
Mining and manufacturing	28.0%	19.7% *	32.0%	34.1%	27.3%	24.6%	27.3%	28.9%
Construction	34.1%	33.2%	34.7%	37.1%	44.3%	8.3% *	34.0%	34.6%
Utilities and transp.	25.6%	38.2% *	24.5% *	47.2%	24.4%	11.7%	35.9%	19.4%
Wholesale trade	31.2%	37.0%	28.9%	37.5%	21.2%	27.1%	34.3%	27.6%
Fin. svcs. and real estate	24.2%	38.6%	24.5%	37.9%	29.1%	12.4%	36.9%	17.9%
Retail trade	25.4%	33.1%	36.3%	34.5%	34.6%	18.3%	34.5%	22.0%
Professional services	28.3%	32.4%	41.5%	34.3%	28.7%	14.2%	35.0%	20.6%
Other services	33.5%	35.4%	44.8%	40.0%	33.0%	23.6%	38.8%	28.2%
Ownership								
For profit, incorporated	29.2%	37.7%	36.2%	37.8%	32.7%	17.1%	37.4%	22.5%
For profit, unincorporated	30.2%	29.3%	41.1%	38.3%	30.0%	19.9%	32.7%	26.3%
Nonprofit	27.1%	29.5%	42.3%	33.6%	23.5%	14.7%	33.3%	21.8%
Age of firm								
Less than 5 years	31.6%	28.0%	41.1%	41.4%	35.8%	--	30.6%	43.0%
5-9 years	38.5%	37.8%	40.3%	42.6%	36.8%	16.5% *	37.9%	42.0%
10-19 years	32.3%	32.3%	31.5%	38.4%	31.9%	23.2%	32.8%	30.9%
20 or more years	27.1%	37.8%	39.4%	35.9%	29.7%	17.0%	38.2%	21.4%
Multi/single status								
2 or more locations	22.7%	50.8%	43.1%	32.4%	30.1%	17.3%	40.4%	21.3%
1 location only	36.1%	34.7%	37.1%	40.6%	32.7%	27.6%	35.7%	40.6%
Percent full-time employees								
Less than 25%	35.4%	34.6%	40.6%	39.9%	31.3%	35.1%	36.5%	34.5%
25-49 %	37.2%	60.2%	38.8%	49.6%	38.8%	20.9%	54.3%	26.7%
50-74 %	26.5%	31.4%	38.1%	35.7%	30.8%	12.1%	33.9%	19.2%
75% or more	28.3%	33.6%	37.4%	36.1%	29.3%	16.6%	34.8%	22.2%
Union presence								
No union employees	30.8%	35.1%	37.8%	37.8%	30.7%	19.5%	36.2%	25.1%
Has union employees	13.9%	33.5% *	32.8%	25.0%	24.8%	9.7%	30.9%	11.5%
Percent low-wage employees								
50% or more low-wage	32.8%	42.3%	35.2%	43.8%	37.5%	24.1%	41.4%	29.0%
Less than 50% low-wage	28.5%	34.4%	37.9%	36.2%	28.7%	15.6%	35.5%	21.4%
Percent women employees								
Less than 25%	33.6%	38.8%	35.9%	38.2%	33.0%	17.2%	37.8%	26.1%
25-49 %	23.7%	32.7%	37.3%	36.9%	29.6%	11.6%	35.1%	16.9%
50-74 %	26.1%	30.1%	36.5%	33.7%	29.0%	19.3%	31.6%	22.9%
75% or more	32.0%	34.9%	42.6%	40.1%	29.9%	21.7%	37.7%	26.4%
Percent age 50 or older employees								
Less than 25%	32.5%	36.7%	38.5%	38.9%	34.4%	20.2%	37.6%	27.1%
25-49 %	24.3%	36.7%	39.3%	38.4%	26.4%	15.0%	37.9%	18.7%
50-74 %	30.4%	37.2%	35.1%	32.7%	24.7%	15.7%	36.3%	21.2%
75% or more	28.4%	26.9%	29.6%	23.3%	35.5%	39.0%	26.7%	36.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by firm size and selected characteristics: United States, 2021

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	0.78%	2.23%	1.78%	1.33%	1.23%	0.87%	1.44%	0.68%
Industry group **								
Agric., fish., forest.	17.38% *	--	--	--	13.37%	--	19.15% *	10.72%
Mining and manufacturing	2.21%	6.19% *	5.50%	3.80%	3.51%	2.97%	3.53%	2.23%
Construction	2.97%	5.58%	4.55%	3.96%	6.24%	4.10% *	3.46%	3.86%
Utilities and transp.	3.63%	12.92% *	11.06% *	6.50%	5.60%	3.10%	8.23%	2.83%
Wholesale trade	2.82%	7.55%	5.16%	5.16%	4.52%	3.88%	4.64%	2.77%
Fin. svcs. and real estate	1.88%	5.93%	6.49%	4.78%	3.10%	1.63%	4.59%	1.47%
Retail trade	1.80%	7.32%	5.69%	3.71%	3.86%	2.29%	4.24%	1.89%
Professional services	1.36%	3.33%	3.26%	2.42%	2.18%	1.43%	2.31%	1.19%
Other services	1.56%	4.13%	4.29%	2.89%	2.61%	1.78%	2.77%	1.45%
Ownership								
For profit, incorporated	0.96%	2.88%	2.12%	1.61%	1.60%	0.99%	1.83%	0.80%
For profit, unincorporated	1.77%	3.77%	4.21%	3.12%	3.04%	2.18%	2.72%	1.75%
Nonprofit	1.79%	5.25%	5.19%	3.54%	2.31%	2.32%	3.42%	1.63%
Age of firm								
Less than 5 years	3.59%	4.55%	7.36%	6.72%	9.60%	--	3.84%	6.51%
5-9 years	4.55%	7.29%	4.98%	4.44%	5.73%	5.57% *	5.25%	4.38%
10-19 years	1.92%	3.96%	3.56%	2.89%	3.26%	4.04%	2.55%	2.24%
20 or more years	0.78%	2.98%	2.35%	1.62%	1.38%	0.89%	1.78%	0.72%
Multi/single status								
2 or more locations	0.72%	13.20%	5.49%	2.24%	1.36%	0.87%	3.46%	0.71%
1 location only	1.41%	2.26%	1.89%	1.63%	2.36%	7.39%	1.54%	1.95%
Percent full-time employees								
Less than 25%	3.70%	9.04%	9.39%	6.50%	4.25%	6.85%	6.32%	4.28%
25-49 %	4.46%	12.70%	6.37%	5.16%	4.66%	2.39%	8.63%	2.10%
50-74 %	1.86%	4.85%	4.91%	3.85%	3.25%	1.84%	3.33%	1.65%
75% or more	0.82%	2.25%	2.05%	1.50%	1.45%	0.97%	1.48%	0.77%
Union presence								
No union employees	0.85%	2.26%	1.82%	1.36%	1.29%	1.04%	1.46%	0.76%
Has union employees	1.54%	15.29% *	8.98%	5.08%	3.58%	1.21%	8.25%	1.16%
Percent low-wage employees								
50% or more low-wage	1.82%	7.39%	5.57%	3.62%	2.96%	2.15%	4.40%	1.68%
Less than 50% low-wage	0.86%	2.33%	1.88%	1.43%	1.34%	0.93%	1.52%	0.73%
Percent women employees								
Less than 25%	1.76%	4.05%	2.79%	2.20%	2.57%	1.81%	2.58%	1.42%
25-49 %	1.46%	5.15%	4.41%	3.27%	2.72%	1.29%	3.28%	1.18%
50-74 %	1.22%	3.94%	4.16%	2.59%	2.18%	1.41%	2.68%	1.15%
75% or more	1.57%	4.01%	3.59%	2.88%	2.39%	2.61%	2.68%	1.73%
Percent age 50 or older employees								
Less than 25%	1.31%	3.69%	2.59%	1.86%	1.89%	1.62%	2.25%	1.14%
25-49 %	0.99%	4.51%	3.28%	2.35%	1.93%	1.07%	2.52%	0.92%
50-74 %	2.12%	4.56%	4.37%	3.56%	2.86%	2.45%	3.23%	1.81%
75% or more	3.28%	4.49%	6.49%	6.35%	6.30%	8.96%	3.83%	4.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.j Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2021

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	35.5%	22.6%	16.6%
Firm size			
Less than 50 employees	15.9%	5.5%	4.4%
50+ employees	90.0%	69.7%	50.2%
Less than 10 employees	9.5%	3.7%	2.7%
10-24 employees	33.0%	8.9%	7.7%
25-99 employees	59.5%	24.8%	22.3%
100-999 employees	85.7%	51.1%	43.6%
1000+ employees	95.7%	84.9%	57.2%
Industry group **			
Agric., fish., forest.	17.1% *	3.9% *	2.3% *
Mining and manufacturing	40.7%	20.5%	18.2%
Construction	19.5%	6.2%	5.2%
Utilities and transp.	42.2%	29.9%	21.6%
Wholesale trade	41.3%	25.7%	20.4%
Fin. svcs. and real estate	49.6%	37.6%	31.5%
Retail trade	45.1%	31.7%	20.7%
Professional services	37.5%	25.5%	16.2%
Other services	25.8%	13.2%	10.9%
Ownership			
For profit, incorporated	38.4%	24.4%	18.1%
For profit, unincorporated	23.9%	13.1%	10.0%
Nonprofit	43.1%	32.4%	21.0%
Age of firm			
Less than 5 years	10.3%	4.6%	2.7%
5-9 years	17.3%	6.5%	5.7%
10-19 years	23.4%	8.5%	8.8%
20 or more years	53.5%	38.3%	27.0%
Multi/single status			
2 or more locations	87.6%	67.7%	48.6%
1 location only	16.4%	6.0%	4.8%
Percent full-time employees			
Less than 25%	10.7%	5.9%	4.3%
25-49 %	35.6%	23.5%	16.0%
50-74 %	33.4%	20.4%	14.3%
75% or more	41.5%	26.6%	19.8%
Union presence			
No union employees	33.1%	19.7%	15.3%
Has union employees	75.2%	70.1%	37.3%
Percent low wage employees **			
50% or more low-wage	24.8%	15.2%	12.2%
Less than 50% low-wage	38.3%	24.5%	17.7%
Percent women employees			
Less than 25%	27.3%	13.9%	10.8%
25-49 %	50.5%	34.7%	21.3%
50-74 %	42.5%	30.5%	23.0%
75% or more	30.5%	18.9%	15.0%
Percent age 50 or older employees			
Less than 25%	32.6%	17.6%	13.8%
25-49 %	59.3%	45.8%	30.5%
50-74 %	31.3%	17.7%	14.7%
75% or more	11.5%	6.3%	5.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.j Standard errors for percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2021

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.42%	0.34%	0.32%
Firm size			
Less than 50 employees	0.52%	0.32%	0.29%
50+ employees	0.43%	0.67%	0.83%
Less than 10 employees	0.60%	0.37%	0.33%
10-24 employees	1.24%	0.73%	0.67%
25-99 employees	1.19%	1.01%	0.98%
100-999 employees	0.94%	1.32%	1.31%
1000+ employees	0.39%	0.74%	1.16%
Industry group **			
Agric., fish., forest.	5.27% *	1.47% *	1.06% *
Mining and manufacturing	2.30%	1.49%	1.58%
Construction	1.44%	0.76%	0.55%
Utilities and transp.	3.17%	2.72%	2.48%
Wholesale trade	2.43%	1.89%	1.76%
Fin. svcs. and real estate	1.74%	1.55%	1.48%
Retail trade	1.61%	1.39%	1.19%
Professional services	1.03%	0.89%	0.64%
Other services	0.88%	0.60%	0.57%
Ownership			
For profit, incorporated	0.57%	0.46%	0.43%
For profit, unincorporated	1.01%	0.69%	0.62%
Nonprofit	1.65%	1.43%	1.13%
Age of firm			
Less than 5 years	1.16%	0.77%	0.57%
5-9 years	1.37%	0.89%	0.80%
10-19 years	0.98%	0.53%	0.67%
20 or more years	0.71%	0.62%	0.56%
Multi/single status			
2 or more locations	0.55%	0.74%	0.85%
1 location only	0.51%	0.32%	0.28%
Percent full-time employees			
Less than 25%	0.84%	0.65%	0.65%
25-49 %	1.99%	1.57%	1.22%
50-74 %	1.46%	1.11%	0.95%
75% or more	0.61%	0.49%	0.45%
Union presence			
No union employees	0.45%	0.35%	0.32%
Has union employees	2.19%	2.21%	2.09%
Percent low wage employees **			
50% or more low-wage	0.92%	0.73%	0.69%
Less than 50% low-wage	0.53%	0.42%	0.38%
Percent women employees			
Less than 25%	0.83%	0.60%	0.51%
25-49 %	1.46%	1.28%	1.00%
50-74 %	1.04%	0.90%	0.82%
75% or more	0.98%	0.78%	0.71%
Percent age 50 or older employees			
Less than 25%	0.74%	0.54%	0.49%
25-49 %	1.09%	1.01%	0.89%
50-74 %	1.39%	1.02%	0.94%
75% or more	1.04%	0.72%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.k Among small firms, percent of private-sector establishments that offer health insurance that use a third party to help purchase the insurance plans by firm size and selected characteristics: United States, 2021

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	81.8%	77.0%	88.3%	88.8%	89.7%
Industry group **					
Agric., fish., forest.	90.8%	94.1%	100.0%	--	--
Mining and manufacturing	86.1%	77.4%	88.4%	96.4%	79.9%
Construction	77.3%	71.7%	79.8%	91.6%	100.0%
Utilities and transp.	83.4%	75.8%	95.6%	89.3%	95.6%
Wholesale trade	89.9%	85.6%	95.4%	94.4%	98.0%
Fin. svcs. and real estate	77.7%	74.4%	90.8%	80.5%	82.5%
Retail trade	82.7%	78.3%	81.1%	92.9%	99.6%
Professional services	84.1%	79.1%	92.7%	90.1%	96.4%
Other services	77.3%	71.4%	86.0%	84.7%	77.8%
Ownership					
For profit, incorporated	81.9%	76.4%	87.8%	92.0%	91.4%
For profit, unincorporated	84.6%	81.4%	91.7%	85.2%	97.5%
Nonprofit	74.8%	70.2%	84.9%	76.7%	65.5%
Age of firm					
Less than 5 years	77.9%	76.0%	83.7%	84.2%	100.0%
5-9 years	83.3%	79.8%	92.6%	87.2%	96.7%
10-19 years	86.6%	83.6%	91.2%	90.5%	81.6%
20 or more years	80.2%	73.2%	86.6%	88.9%	90.7%
Multi/single status					
2 or more locations	87.9%	75.8%	91.6%	89.5%	87.4%
1 location only	81.2%	77.0%	87.9%	88.5%	91.7%
Percent full-time employees					
Less than 25%	74.9%	65.4%	86.4%	95.7%	93.3%
25-49 %	81.2%	77.6%	84.4%	91.0%	--
50-74 %	79.0%	74.8%	85.9%	82.2%	95.7%
75% or more	82.8%	78.2%	89.1%	89.1%	90.0%
Union presence					
No union employees	82.7%	77.9%	89.3%	89.3%	90.1%
Has union employees	47.9%	31.1% *	50.5%	75.5%	--
Percent low-wage employees					
50% or more low-wage	77.0%	71.7%	82.9%	83.1%	96.7%
Less than 50% low-wage	82.2%	77.5%	88.8%	89.7%	89.5%
Percent women employees					
Less than 25%	81.8%	76.4%	88.0%	91.6%	96.0%
25-49 %	83.0%	78.2%	87.6%	91.1%	90.0%
50-74 %	79.8%	76.6%	85.2%	82.8%	87.5%
75% or more	82.8%	77.6%	92.1%	88.1%	84.1%
Percent age 50 or older employees					
Less than 25%	82.2%	77.1%	87.6%	89.8%	88.9%
25-49 %	84.1%	78.9%	87.9%	87.4%	99.8%
50-74 %	84.4%	81.6%	90.7%	89.8%	78.8%
75% or more	72.7%	69.8%	90.4%	80.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.A.2.k Standard errors among small firms for percent of private-sector establishments that offer health insurance that use a third party to help purchase the insurance plans by firm size and selected characteristics: United States, 2021

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	1.08%	1.75%	1.21%	1.16%	3.45%
Industry group **					
Agric., fish., forest.	6.27%	6.22%	0.00%	--	--
Mining and manufacturing	3.66%	9.21%	3.62%	1.22%	13.52%
Construction	3.24%	5.43%	3.98%	2.19%	0.00%
Utilities and transp.	6.92%	11.86%	2.60%	4.43%	4.52%
Wholesale trade	2.93%	5.17%	1.61%	2.79%	1.59%
Fin. svcs. and real estate	4.07%	5.46%	3.49%	5.31%	12.55%
Retail trade	3.26%	6.05%	4.48%	2.57%	0.44%
Professional services	1.84%	2.85%	1.72%	2.21%	3.16%
Other services	2.41%	3.86%	3.30%	2.75%	10.07%
Ownership					
For profit, incorporated	1.31%	2.17%	1.48%	1.04%	3.61%
For profit, unincorporated	2.41%	3.63%	2.54%	3.67%	2.29%
Nonprofit	3.05%	5.08%	3.46%	4.40%	16.68%
Age of firm					
Less than 5 years	3.72%	4.63%	5.79%	6.39%	0.00%
5-9 years	3.09%	4.47%	2.18%	4.07%	3.39%
10-19 years	1.75%	2.86%	2.05%	2.72%	10.50%
20 or more years	1.48%	2.65%	1.73%	1.37%	3.84%
Multi/single status					
2 or more locations	2.30%	11.56%	2.40%	2.27%	6.26%
1 location only	1.16%	1.77%	1.32%	1.35%	3.35%
Percent full-time employees					
Less than 25%	5.65%	8.70%	5.32%	2.67%	5.26%
25-49 %	4.36%	7.91%	4.96%	2.87%	--
50-74 %	2.92%	4.53%	3.49%	4.41%	3.74%
75% or more	1.23%	1.99%	1.37%	1.32%	3.89%
Union presence					
No union employees	1.06%	1.73%	1.19%	1.17%	3.52%
Has union employees	7.47%	10.98% *	9.68%	7.36%	--
Percent low-wage employees					
50% or more low-wage	3.56%	6.14%	4.53%	3.76%	3.51%
Less than 50% low-wage	1.13%	1.83%	1.25%	1.21%	3.56%
Percent women employees					
Less than 25%	1.72%	2.84%	1.96%	1.37%	2.57%
25-49 %	2.68%	4.56%	3.04%	2.61%	5.60%
50-74 %	2.31%	3.57%	3.01%	3.44%	7.39%
75% or more	2.28%	3.66%	1.95%	2.13%	10.28%
Percent age 50 or older employees					
Less than 25%	1.50%	2.60%	1.90%	1.34%	4.38%
25-49 %	1.99%	3.89%	2.13%	2.57%	0.23%
50-74 %	2.54%	3.73%	2.01%	2.99%	15.13%
75% or more	3.88%	4.61%	3.56%	8.90%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.1 Number of private-sector employees by firm size and selected characteristics: United States, 2021

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	129,677,058	14,008,489	11,377,872	17,359,376	23,922,565	63,008,756	33,882,008	95,795,050
Industry group **								
Agric., fish., forest.	1,345,725	356,131	188,314 *	--	355,707 *	216,648 *	671,915	673,810
Mining and manufacturing	12,207,143	518,185	767,560	1,719,441	2,948,756	6,253,201	2,073,769	10,133,375
Construction	7,129,103	1,364,454	1,219,503	1,765,358	1,589,029	1,190,758	3,488,127	3,640,975
Utilities and transp.	6,413,575	473,110	351,551	801,256	1,121,029	3,666,629	1,173,575	5,240,000
Wholesale trade	5,881,870	653,386	532,961	1,009,630	977,909	2,707,984	1,671,552	4,210,317
Fin. svcs. and real estate	12,664,592	1,105,090	471,982	700,024	1,925,136	8,462,360	1,886,825	10,777,766
Retail trade	15,641,211	1,755,233	1,154,087	1,695,170	1,973,215	9,063,506	3,674,319	11,966,892
Professional services	36,274,868	3,468,699	2,754,282	4,063,620	7,310,867	18,677,401	8,140,394	28,134,475
Other services	32,118,971	4,314,200	3,937,633	5,375,952	5,720,918	12,770,269	11,101,531	21,017,440
Ownership								
For profit, incorporated	87,666,623	8,900,359	7,675,371	11,765,535	14,807,135	44,518,222	22,342,936	65,323,687
For profit, unincorporated	21,637,738	3,892,020	2,763,789	3,501,110	3,683,259	7,797,560	8,405,587	13,232,151
Nonprofit	20,372,697	1,216,110	938,712	2,092,731	5,432,171	10,692,974	3,133,484	17,239,212
Age of firm								
Less than 5 years	6,454,240	2,891,723	1,480,705	1,417,962	637,104	--	5,109,346	1,344,894
5-9 years	9,124,240	2,780,799	1,697,651	2,309,826	1,694,863	641,101	5,580,885	3,543,355
10-19 years	17,186,227	3,165,712	3,013,596	3,915,581	4,334,086	2,757,251	8,156,754	9,029,472
20 or more years	96,912,351	5,170,255	5,185,919	9,716,007	17,256,512	59,583,658	15,035,022	81,877,329
Multi/single status								
2 or more locations	79,503,459	184,500	578,279	3,227,126	13,977,962	61,535,593	1,784,060	77,719,398
1 location only	50,173,599	13,823,989	10,799,593	14,132,250	9,944,604	1,473,163	32,097,947	18,075,652
Percent full-time employees								
Less than 25%	9,649,160	2,386,286	1,520,683	1,769,900	1,696,121	2,276,169	4,937,363	4,711,797
25-49 %	11,586,883	1,390,335	1,144,447	1,760,843	2,062,979	5,228,279	3,486,498	8,100,385
50-74 %	19,359,066	2,320,045	1,714,616	2,230,646	3,292,354	9,801,404	5,154,738	14,204,328
75% or more	89,081,949	7,911,822	6,998,126	11,597,987	16,871,112	45,702,903	20,303,409	68,778,541
Union presence								
No union employees	106,511,530	13,778,613	10,999,439	16,615,808	21,114,800	44,002,869	32,921,225	73,590,305
Has union employees	23,165,528	229,876	378,433	743,568	2,807,765	19,005,886	960,783	22,204,745
Percent low-wage employees								
50% or more low-wage	20,610,945	2,941,787	2,356,431	2,976,218	3,480,164	8,856,345	6,968,163	13,642,782
Less than 50% low-wage	109,066,113	11,066,701	9,021,441	14,383,158	20,442,401	54,152,411	26,913,845	82,152,268
Percent women employees								
Less than 25%	30,663,259	4,803,252	3,949,807	6,020,586	6,483,134	9,406,480	11,881,959	18,781,300
25-49 %	32,911,524	2,201,170	2,035,022	3,290,241	5,619,693	19,765,398	5,688,166	27,223,358
50-74 %	40,240,617	3,260,741	2,600,840	4,527,909	7,127,600	22,723,527	7,958,315	32,282,302
75% or more	25,861,658	3,743,326	2,792,202	3,520,640	4,692,138	11,113,351	8,353,568	17,508,089
Percent age 50 or older employees								
Less than 25%	53,787,856	6,755,752	6,673,046	10,274,962	9,695,365	20,388,730	18,582,294	35,205,562
25-49 %	58,010,517	2,672,593	2,879,781	4,856,353	10,513,670	37,088,119	7,671,386	50,339,131
50-74 %	13,640,404	2,348,083	1,284,210	1,820,136	3,249,514	4,938,460	4,598,100	9,042,304
75% or more	4,238,282	2,232,060	540,835	407,925	464,016	593,446	3,030,228	1,208,053

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Totals may not sum exactly because of rounding.

Table I.B.1 Standard errors for number of private-sector employees by firm size and selected characteristics: United States, 2021

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	1,106,237	213,916	259,284	346,395	508,496	954,756	339,075	1,086,830
Industry group **								
Agric., fish., forest.	194,722	94,261	59,222 *	--	121,636 *	76,801 *	120,150	153,354
Mining and manufacturing	406,511	52,275	69,843	135,089	206,787	313,590	117,174	390,209
Construction	373,429	83,141	101,341	152,147	207,143	238,291	158,641	339,276
Utilities and transp.	374,634	59,788	60,980	111,703	163,391	306,835	104,478	359,926
Wholesale trade	372,734	64,712	59,589	107,477	141,785	315,793	111,606	356,004
Fin. svcs. and real estate	548,415	70,674	67,784	82,558	177,871	504,082	107,958	537,747
Retail trade	554,703	114,754	97,381	134,017	186,291	483,987	167,524	529,265
Professional services	769,939	129,163	148,249	210,268	350,083	634,306	222,965	739,640
Other services	764,987	160,886	182,436	253,918	350,236	596,251	276,010	718,786
Ownership								
For profit, incorporated	1,078,099	193,737	229,275	318,336	456,652	915,788	326,558	1,043,051
For profit, unincorporated	598,615	161,536	152,715	205,797	257,237	454,653	248,281	547,847
Nonprofit	641,968	87,426	80,003	154,114	345,861	510,538	144,124	626,522
Age of firm								
Less than 5 years	269,209	134,395	135,443	153,702	119,956	--	210,909	168,859
5-9 years	391,826	148,207	112,825	180,633	236,823	179,374	208,237	334,105
10-19 years	499,023	126,312	153,248	205,041	307,106	281,818	228,352	448,332
20 or more years	1,080,889	162,808	187,348	290,383	462,309	946,224	287,548	1,052,210
Multi/single status								
2 or more locations	1,019,814	38,170	63,265	163,554	406,882	948,737	101,643	1,015,372
1 location only	637,659	213,757	258,650	333,325	431,627	251,214	345,933	582,942
Percent full-time employees								
Less than 25%	365,541	115,463	108,141	146,916	179,070	237,837	187,304	314,966
25-49 %	439,758	111,727	84,586	143,296	205,132	335,549	163,371	409,363
50-74 %	689,855	126,855	123,043	158,514	257,396	597,467	198,537	661,730
75% or more	1,050,051	187,426	228,474	323,488	477,382	874,820	324,787	1,014,048
Union presence								
No union employees	1,024,123	214,343	254,906	345,264	490,590	848,407	336,934	1,000,190
Has union employees	812,389	39,293	63,351	98,159	274,961	756,369	96,306	806,860
Percent low-wage employees								
50% or more low-wage	583,230	127,595	131,900	174,249	215,285	485,539	211,910	545,504
Less than 50% low-wage	1,093,625	211,974	244,099	338,334	514,626	918,106	340,268	1,064,359
Percent women employees								
Less than 25%	667,421	166,635	193,010	248,615	386,691	426,783	293,473	606,517
25-49 %	808,567	125,441	132,310	212,808	302,125	702,893	211,813	781,827
50-74 %	885,189	138,065	148,187	229,461	364,568	759,014	230,742	857,303
75% or more	653,992	143,919	126,855	190,908	251,968	545,531	217,103	619,567
Percent age 50 or older employees								
Less than 25%	914,187	203,598	230,889	318,165	403,894	719,439	338,847	863,858
25-49 %	991,102	128,150	146,159	228,514	426,206	860,939	224,788	968,151
50-74 %	464,406	112,614	93,577	142,443	237,534	346,343	173,808	431,537
75% or more	194,366	98,064	68,612	61,253	88,663	109,859	128,039	146,372

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.

Totals may not sum exactly because of rounding.

Table I.B.1.a Percent of number of private-sector employees by firm size and selected characteristics: United States, 2021

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	129,677,058	10.8%	8.8%	13.4%	18.4%	48.6%	26.1%	73.9%
Industry group **								
Agric., fish., forest.	1,345,725	26.5%	14.0% *	--	26.4%	16.1% *	49.9%	50.1%
Mining and manufacturing	12,207,143	4.2%	6.3%	14.1%	24.2%	51.2%	17.0%	83.0%
Construction	7,129,103	19.1%	17.1%	24.8%	22.3%	16.7%	48.9%	51.1%
Utilities and transp.	6,413,575	7.4%	5.5%	12.5%	17.5%	57.2%	18.3%	81.7%
Wholesale trade	5,881,870	11.1%	9.1%	17.2%	16.6%	46.0%	28.4%	71.6%
Fin. svcs. and real estate	12,664,592	8.7%	3.7%	5.5%	15.2%	66.8%	14.9%	85.1%
Retail trade	15,641,211	11.2%	7.4%	10.8%	12.6%	57.9%	23.5%	76.5%
Professional services	36,274,868	9.6%	7.6%	11.2%	20.2%	51.5%	22.4%	77.6%
Other services	32,118,971	13.4%	12.3%	16.7%	17.8%	39.8%	34.6%	65.4%
Ownership								
For profit, incorporated	87,666,623	10.2%	8.8%	13.4%	16.9%	50.8%	25.5%	74.5%
For profit, unincorporated	21,637,738	18.0%	12.8%	16.2%	17.0%	36.0%	38.8%	61.2%
Nonprofit	20,372,697	6.0%	4.6%	10.3%	26.7%	52.5%	15.4%	84.6%
Age of firm								
Less than 5 years	6,454,240	44.8%	22.9%	22.0%	9.9%	0.4% *	79.2%	20.8%
5-9 years	9,124,240	30.5%	18.6%	25.3%	18.6%	7.0%	61.2%	38.8%
10-19 years	17,186,227	18.4%	17.5%	22.8%	25.2%	16.0%	47.5%	52.5%
20 or more years	96,912,351	5.3%	5.4%	10.0%	17.8%	61.5%	15.5%	84.5%
Multi/single status								
2 or more locations	79,503,459	0.2%	0.7%	4.1%	17.6%	77.4%	2.2%	97.8%
1 location only	50,173,599	27.6%	21.5%	28.2%	19.8%	2.9%	64.0%	36.0%
Percent full-time employees								
Less than 25%	9,649,160	24.7%	15.8%	18.3%	17.6%	23.6%	51.2%	48.8%
25-49 %	11,586,883	12.0%	9.9%	15.2%	17.8%	45.1%	30.1%	69.9%
50-74 %	19,359,066	12.0%	8.9%	11.5%	17.0%	50.6%	26.6%	73.4%
75% or more	89,081,949	8.9%	7.9%	13.0%	18.9%	51.3%	22.8%	77.2%
Union presence								
No union employees	106,511,530	12.9%	10.3%	15.6%	19.8%	41.3%	30.9%	69.1%
Has union employees	23,165,528	1.0%	1.6%	3.2%	12.1%	82.0%	4.1%	95.9%
Percent low-wage employees								
50% or more low-wage	20,610,945	14.3%	11.4%	14.4%	16.9%	43.0%	33.8%	66.2%
Less than 50% low-wage	109,066,113	10.1%	8.3%	13.2%	18.7%	49.7%	24.7%	75.3%
Percent women employees								
Less than 25%	30,663,259	15.7%	12.9%	19.6%	21.1%	30.7%	38.7%	61.3%
25-49 %	32,911,524	6.7%	6.2%	10.0%	17.1%	60.1%	17.3%	82.7%
50-74 %	40,240,617	8.1%	6.5%	11.3%	17.7%	56.5%	19.8%	80.2%
75% or more	25,861,658	14.5%	10.8%	13.6%	18.1%	43.0%	32.3%	67.7%
Percent age 50 or older employees								
Less than 25%	53,787,856	12.6%	12.4%	19.1%	18.0%	37.9%	34.5%	65.5%
25-49 %	58,010,517	4.6%	5.0%	8.4%	18.1%	63.9%	13.2%	86.8%
50-74 %	13,640,404	17.2%	9.4%	13.3%	23.8%	36.2%	33.7%	66.3%
75% or more	4,238,282	52.7%	12.8%	9.6%	10.9%	14.0%	71.5%	28.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.

Percents may not add to 100% because of rounding.

Table I.B.1.a Standard errors for percent of number of private-sector employees by firm size and selected characteristics: United States, 2021

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	1,106,237	0.18%	0.20%	0.27%	0.37%	0.46%	0.31%	0.31%
Industry group **								
Agric., fish., forest.	194,722	6.15%	4.25% *	--	7.29%	5.24% *	7.24%	7.24%
Mining and manufacturing	406,511	0.43%	0.58%	1.05%	1.47%	1.67%	0.97%	0.97%
Construction	373,429	1.36%	1.47%	2.00%	2.46%	2.86%	2.60%	2.60%
Utilities and transp.	374,634	0.96%	0.95%	1.68%	2.30%	2.81%	1.68%	1.68%
Wholesale trade	372,734	1.20%	1.08%	1.84%	2.23%	3.29%	2.20%	2.20%
Fin. svcs. and real estate	548,415	0.63%	0.54%	0.66%	1.35%	1.76%	0.96%	0.96%
Retail trade	554,703	0.76%	0.63%	0.85%	1.13%	1.65%	1.14%	1.14%
Professional services	769,939	0.38%	0.41%	0.57%	0.87%	1.06%	0.66%	0.66%
Other services	764,987	0.54%	0.58%	0.77%	0.98%	1.28%	0.97%	0.97%
Ownership								
For profit, incorporated	1,078,099	0.24%	0.27%	0.36%	0.48%	0.63%	0.42%	0.42%
For profit, unincorporated	598,615	0.78%	0.71%	0.91%	1.08%	1.49%	1.22%	1.22%
Nonprofit	641,968	0.44%	0.40%	0.75%	1.44%	1.57%	0.77%	0.77%
Age of firm								
Less than 5 years	269,209	2.03%	1.84%	2.02%	1.72%	0.18% *	2.18%	2.18%
5-9 years	391,826	1.67%	1.28%	1.78%	2.21%	1.85%	2.42%	2.42%
10-19 years	499,023	0.80%	0.89%	1.12%	1.46%	1.43%	1.43%	1.43%
20 or more years	1,080,889	0.17%	0.19%	0.29%	0.45%	0.54%	0.31%	0.31%
Multi/single status								
2 or more locations	1,019,814	0.05%	0.08%	0.21%	0.49%	0.52%	0.13%	0.13%
1 location only	637,659	0.48%	0.52%	0.60%	0.72%	0.49%	0.81%	0.81%
Percent full-time employees								
Less than 25%	365,541	1.27%	1.11%	1.40%	1.64%	2.00%	1.93%	1.93%
25-49 %	439,758	0.96%	0.76%	1.19%	1.58%	1.94%	1.45%	1.45%
50-74 %	689,855	0.72%	0.66%	0.83%	1.24%	1.78%	1.18%	1.18%
75% or more	1,050,051	0.22%	0.26%	0.36%	0.49%	0.60%	0.39%	0.39%
Union presence								
No union employees	1,024,123	0.22%	0.25%	0.32%	0.42%	0.53%	0.38%	0.38%
Has union employees	812,389	0.17%	0.28%	0.43%	1.12%	1.22%	0.42%	0.42%
Percent low-wage employees								
50% or more low-wage	583,230	0.66%	0.65%	0.83%	0.98%	1.51%	1.13%	1.13%
Less than 50% low-wage	1,093,625	0.20%	0.23%	0.31%	0.43%	0.53%	0.35%	0.35%
Percent women employees								
Less than 25%	667,421	0.57%	0.62%	0.77%	1.07%	1.10%	0.98%	0.98%
25-49 %	808,567	0.39%	0.41%	0.63%	0.86%	1.14%	0.67%	0.67%
50-74 %	885,189	0.36%	0.37%	0.56%	0.84%	1.06%	0.63%	0.63%
75% or more	653,992	0.60%	0.52%	0.72%	0.91%	1.35%	0.97%	0.97%
Percent age 50 or older employees								
Less than 25%	914,187	0.40%	0.44%	0.58%	0.68%	0.93%	0.71%	0.71%
25-49 %	991,102	0.23%	0.25%	0.39%	0.67%	0.79%	0.40%	0.40%
50-74 %	464,406	0.89%	0.70%	1.01%	1.50%	1.82%	1.36%	1.36%
75% or more	194,366	2.36%	1.52%	1.37%	1.92%	2.29%	2.62%	2.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.

Percents may not add to 100% because of rounding.

Table I.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	85.7%	31.1%	56.4%	82.4%	97.3%	99.6%	50.4%	98.1%
Industry group **								
Agric., fish., forest.	66.6%	48.4%	11.5% *	--	94.2%	100.0%	40.1%	93.0%
Mining and manufacturing	93.2%	30.0%	66.0%	88.8%	99.7%	99.9%	63.1%	99.3%
Construction	80.2%	32.7%	73.7%	92.4%	97.8%	100.0%	61.8%	97.9%
Utilities and transp.	90.1%	28.8%	56.2%	91.6%	93.2%	99.9%	54.1%	98.1%
Wholesale trade	91.8%	45.6%	87.5%	94.6%	99.6%	100.0%	72.3%	99.6%
Fin. svcs. and real estate	93.0%	40.7%	75.9%	94.3%	99.8%	99.1%	57.4%	99.2%
Retail trade	85.9%	21.1%	49.6%	88.3%	98.2%	99.9%	42.6%	99.2%
Professional services	89.2%	39.0%	68.0%	85.6%	96.8%	99.5%	58.2%	98.2%
Other services	75.9%	22.6%	38.6%	68.4%	96.1%	99.4%	37.1%	96.3%
Ownership								
For profit, incorporated	86.6%	32.8%	58.9%	82.3%	96.8%	99.8%	52.3%	98.3%
For profit, unincorporated	75.1%	24.9%	46.5%	78.5%	95.8%	99.0%	41.6%	96.4%
Nonprofit	93.0%	38.2%	65.0%	89.8%	99.6%	98.9%	60.4%	98.9%
Age of firm								
Less than 5 years	42.9%	24.0%	36.6%	66.5%	91.6%	--	31.4%	86.7%
5-9 years	60.8%	27.4%	48.3%	76.0%	92.4%	100.0%	41.4%	91.2%
10-19 years	72.0%	26.7%	53.1%	79.3%	93.8%	99.9%	47.0%	94.5%
20 or more years	93.3%	39.8%	66.6%	87.6%	98.9%	99.6%	62.1%	99.0%
Multi/single status								
2 or more locations	98.8%	46.1%	75.9%	87.0%	99.3%	99.6%	72.6%	99.4%
1 location only	64.9%	30.9%	55.3%	81.4%	94.4%	96.7%	49.2%	92.8%
Percent full-time employees								
Less than 25%	49.4%	7.8%	16.1%	44.3%	84.1%	93.2%	16.8%	83.5%
25-49 %	79.0%	23.9%	36.1%	70.9%	95.4%	99.2%	37.0%	97.0%
50-74 %	84.5%	30.9%	52.5%	76.0%	99.1%	99.9%	46.9%	98.2%
75% or more	90.7%	39.5%	69.4%	91.3%	98.5%	99.9%	61.8%	99.3%
Union presence								
No union employees	83.1%	30.9%	56.6%	82.1%	97.5%	99.6%	50.0%	97.9%
Has union employees	97.4%	43.3%	51.1%	91.1%	95.4%	99.5%	63.7%	98.9%
Percent low-wage employees								
50% or more low-wage	71.3%	9.8%	22.4%	63.0%	92.1%	99.3%	23.9%	95.5%
Less than 50% low-wage	88.4%	36.8%	65.3%	86.5%	98.2%	99.6%	57.3%	98.6%
Percent women employees								
Less than 25%	83.6%	34.9%	71.5%	90.6%	97.0%	99.8%	60.5%	98.2%
25-49 %	90.9%	34.9%	55.9%	83.1%	98.9%	99.7%	52.5%	98.9%
50-74 %	87.3%	28.8%	45.4%	77.3%	97.1%	99.4%	44.0%	98.0%
75% or more	79.0%	26.0%	45.6%	74.4%	96.0%	99.5%	40.8%	97.2%
Percent age 50 or older employees								
Less than 25%	80.7%	30.9%	52.2%	79.4%	97.2%	99.5%	49.7%	97.1%
25-49 %	93.5%	34.0%	61.2%	89.2%	97.8%	99.6%	57.5%	99.0%
50-74 %	82.7%	35.9%	67.9%	84.2%	96.1%	99.5%	53.1%	97.8%
75% or more	50.6%	23.3%	55.3%	71.3%	96.7%	98.4%	32.6%	95.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.26%	1.11%	1.36%	0.93%	0.50%	0.12%	0.74%	0.18%
Industry group **								
Agric., fish., forest.	6.08%	13.42%	7.02% *	--	5.11%	0.00%	9.25%	4.00%
Mining and manufacturing	0.59%	4.83%	4.31%	2.25%	0.29%	0.05%	2.67%	0.29%
Construction	1.40%	3.38%	3.63%	1.64%	1.61%	0.00%	2.10%	0.86%
Utilities and transp.	1.38%	6.75%	8.61%	2.88%	5.32%	0.09%	4.37%	1.23%
Wholesale trade	0.92%	5.12%	3.27%	1.71%	0.37%	0.01%	2.68%	0.25%
Fin. svcs. and real estate	0.67%	3.39%	4.93%	2.47%	0.15%	0.71%	2.73%	0.56%
Retail trade	0.86%	3.25%	4.27%	2.47%	1.49%	0.06%	2.33%	0.30%
Professional services	0.44%	2.12%	2.38%	1.79%	0.84%	0.18%	1.41%	0.28%
Other services	0.80%	1.74%	2.53%	2.18%	1.15%	0.26%	1.38%	0.54%
Ownership								
For profit, incorporated	0.31%	1.40%	1.65%	1.08%	0.63%	0.04%	0.92%	0.19%
For profit, unincorporated	0.99%	2.13%	2.86%	2.44%	1.90%	0.42%	1.58%	0.72%
Nonprofit	0.57%	3.76%	4.08%	2.34%	0.24%	0.62%	2.22%	0.47%
Age of firm								
Less than 5 years	2.25%	2.63%	4.72%	5.02%	4.79%	--	2.23%	3.82%
5-9 years	1.92%	2.81%	3.42%	2.98%	3.38%	0.00%	1.98%	2.07%
10-19 years	1.11%	1.93%	2.65%	2.04%	1.64%	0.10%	1.52%	0.99%
20 or more years	0.22%	1.80%	1.78%	0.99%	0.39%	0.13%	1.02%	0.15%
Multi/single status								
2 or more locations	0.12%	10.23%	3.89%	1.51%	0.18%	0.12%	2.63%	0.11%
1 location only	0.66%	1.12%	1.42%	1.09%	1.16%	1.90%	0.77%	0.86%
Percent full-time employees								
Less than 25%	1.93%	1.34%	2.74%	4.25%	4.53%	2.88%	1.60%	2.51%
25-49 %	1.17%	4.17%	3.76%	3.19%	1.82%	0.37%	2.46%	0.61%
50-74 %	0.83%	2.97%	3.64%	3.02%	0.53%	0.07%	2.02%	0.42%
75% or more	0.25%	1.46%	1.61%	0.81%	0.42%	0.06%	0.90%	0.14%
Union presence								
No union employees	0.31%	1.12%	1.38%	0.96%	0.46%	0.11%	0.75%	0.20%
Has union employees	0.47%	8.91%	8.46%	3.02%	2.36%	0.32%	4.84%	0.42%
Percent low-wage employees								
50% or more low-wage	1.05%	1.35%	2.42%	2.80%	1.89%	0.25%	1.43%	0.62%
Less than 50% low-wage	0.26%	1.30%	1.44%	0.95%	0.48%	0.14%	0.81%	0.19%
Percent women employees								
Less than 25%	0.61%	2.01%	2.14%	1.07%	1.21%	0.15%	1.23%	0.46%
25-49 %	0.49%	3.03%	3.29%	2.46%	0.45%	0.14%	1.93%	0.28%
50-74 %	0.53%	2.15%	2.94%	2.03%	0.89%	0.29%	1.55%	0.35%
75% or more	0.77%	1.98%	2.43%	2.26%	1.20%	0.20%	1.41%	0.42%
Percent age 50 or older employees								
Less than 25%	0.52%	1.77%	1.88%	1.29%	0.67%	0.18%	1.07%	0.33%
25-49 %	0.31%	2.51%	2.58%	1.37%	0.69%	0.18%	1.52%	0.22%
50-74 %	1.00%	2.51%	3.28%	3.11%	2.00%	0.18%	1.95%	0.76%
75% or more	2.32%	2.06%	6.48%	7.13%	2.66%	1.19%	2.10%	1.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	80.3%	81.9%	80.3%	78.5%	78.5%	81.2%	79.7%	80.4%
Industry group **								
Agric., fish., forest.	89.5%	81.9%	--	79.5%	95.1%	97.6%	73.5%	96.4%
Mining and manufacturing	95.1%	86.2%	84.7%	92.9%	96.2%	96.1%	88.3%	96.0%
Construction	84.4%	86.5%	88.4%	88.9%	85.7%	72.7%	88.2%	82.1%
Utilities and transp.	89.6%	84.0%	85.4%	91.9%	91.3%	89.1%	87.1%	89.9%
Wholesale trade	93.1%	90.8%	90.2%	92.9%	92.6%	94.0%	91.5%	93.5%
Fin. svcs. and real estate	93.2%	93.4%	93.8%	91.2%	93.4%	93.3%	92.6%	93.3%
Retail trade	69.9%	75.2%	76.0%	78.9%	79.6%	65.7%	75.7%	69.2%
Professional services	82.2%	82.3%	83.2%	81.8%	77.8%	83.8%	81.8%	82.2%
Other services	63.9%	72.6%	65.5%	55.9%	56.4%	68.6%	64.1%	63.8%
Ownership								
For profit, incorporated	81.3%	85.0%	81.9%	81.3%	80.9%	81.1%	82.4%	81.1%
For profit, unincorporated	78.5%	79.9%	80.3%	73.3%	78.7%	79.9%	77.3%	78.9%
Nonprofit	77.5%	66.1%	68.4%	71.3%	71.9%	82.4%	67.5%	78.6%
Age of firm								
Less than 5 years	77.9%	81.8%	82.1%	73.7%	76.1%	76.0%	79.5%	75.7%
5-9 years	76.2%	88.5%	81.0%	72.2%	78.8%	59.9%	80.6%	73.0%
10-19 years	79.1%	82.0%	80.0%	80.6%	78.3%	77.0%	79.8%	78.8%
20 or more years	80.7%	79.4%	80.0%	79.5%	78.6%	81.6%	79.5%	80.9%
Multi/single status								
2 or more locations	81.0%	88.6%	78.3%	81.6%	79.3%	81.4%	80.2%	81.1%
1 location only	78.4%	81.7%	80.4%	77.7%	77.3%	71.7%	79.7%	77.1%
Percent full-time employees								
Less than 25%	29.7%	43.4%	27.4%	21.9%	23.0%	36.0%	27.2%	30.2%
25-49 %	43.3%	55.3%	42.3%	39.2%	41.5%	44.3%	44.0%	43.2%
50-74 %	67.3%	71.7%	63.7%	63.1%	63.6%	69.2%	65.7%	67.6%
75% or more	90.0%	89.3%	89.3%	89.8%	90.6%	90.1%	89.5%	90.1%
Union presence								
No union employees	79.7%	81.9%	80.5%	78.6%	78.6%	80.3%	79.9%	79.7%
Has union employees	82.4%	79.9%	74.2%	77.2%	77.9%	83.3%	75.0%	82.6%
Percent low-wage employees								
50% or more low-wage	55.4%	67.0%	56.8%	54.1%	54.3%	55.7%	54.9%	55.5%
Less than 50% low-wage	84.0%	82.9%	82.4%	82.2%	82.4%	85.4%	82.4%	84.4%
Percent women employees								
Less than 25%	87.2%	84.5%	84.8%	87.9%	88.6%	86.9%	85.3%	87.9%
25-49 %	84.3%	85.9%	82.4%	76.1%	82.0%	86.2%	78.9%	84.9%
50-74 %	74.2%	79.6%	74.2%	69.4%	71.3%	75.5%	74.6%	74.1%
75% or more	76.1%	76.2%	74.0%	73.6%	71.1%	78.9%	73.8%	76.5%
Percent age 50 or older employees								
Less than 25%	74.3%	80.5%	78.3%	74.2%	73.7%	73.2%	77.3%	73.5%
25-49 %	84.5%	85.9%	84.1%	84.2%	82.7%	85.1%	83.9%	84.6%
50-74 %	82.7%	83.1%	78.6%	85.3%	78.9%	84.9%	81.1%	83.1%
75% or more	80.0%	78.4%	86.2%	76.6%	78.7%	81.0%	79.7%	80.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.36%	1.09%	1.08%	0.88%	0.79%	0.51%	0.64%	0.41%
Industry group **								
Agric., fish., forest.	2.91%	8.09%	--	11.02%	1.34%	1.42%	7.52%	0.95%
Mining and manufacturing	0.35%	3.44%	2.83%	1.35%	0.47%	0.40%	1.59%	0.32%
Construction	2.18%	2.94%	2.23%	1.89%	3.61%	7.42%	1.43%	3.31%
Utilities and transp.	1.16%	3.82%	4.11%	2.09%	2.24%	1.62%	2.47%	1.27%
Wholesale trade	0.71%	2.49%	1.80%	1.41%	1.72%	1.04%	1.09%	0.84%
Fin. svcs. and real estate	0.60%	1.70%	1.59%	1.89%	0.94%	0.80%	1.14%	0.65%
Retail trade	1.03%	5.22%	2.86%	2.01%	1.70%	1.37%	2.05%	1.13%
Professional services	0.52%	1.82%	1.52%	1.20%	1.18%	0.72%	0.99%	0.59%
Other services	1.02%	2.61%	3.17%	2.06%	2.14%	1.47%	1.66%	1.18%
Ownership								
For profit, incorporated	0.44%	1.25%	1.32%	1.05%	0.91%	0.64%	0.77%	0.50%
For profit, unincorporated	0.94%	2.19%	2.16%	2.21%	2.04%	1.48%	1.35%	1.14%
Nonprofit	0.81%	3.38%	3.31%	2.15%	1.96%	0.87%	1.83%	0.87%
Age of firm								
Less than 5 years	2.10%	3.08%	4.18%	3.88%	5.30%	6.37%	2.37%	3.77%
5-9 years	1.90%	2.00%	2.59%	3.01%	4.53%	4.67%	1.76%	2.94%
10-19 years	1.11%	2.46%	2.08%	1.68%	2.12%	3.13%	1.31%	1.50%
20 or more years	0.39%	1.55%	1.51%	1.11%	0.87%	0.51%	0.85%	0.43%
Multi/single status								
2 or more locations	0.43%	4.16%	4.52%	1.47%	0.91%	0.50%	2.15%	0.43%
1 location only	0.66%	1.11%	1.11%	1.03%	1.45%	5.21%	0.67%	1.10%
Percent full-time employees								
Less than 25%	1.56%	6.87%	5.58%	2.41%	1.89%	2.75%	2.64%	1.81%
25-49 %	1.25%	7.78%	2.61%	1.67%	2.11%	1.89%	2.71%	1.39%
50-74 %	0.75%	2.48%	2.13%	1.53%	1.68%	1.04%	1.31%	0.85%
75% or more	0.31%	0.99%	1.02%	0.72%	0.59%	0.47%	0.53%	0.36%
Union presence								
No union employees	0.39%	1.10%	1.09%	0.90%	0.84%	0.60%	0.64%	0.46%
Has union employees	0.86%	8.12%	6.83%	4.05%	2.68%	0.94%	4.11%	0.88%
Percent low-wage employees								
50% or more low-wage	1.08%	4.27%	3.54%	2.62%	2.13%	1.51%	2.19%	1.19%
Less than 50% low-wage	0.35%	1.11%	1.11%	0.88%	0.82%	0.49%	0.63%	0.40%
Percent women employees								
Less than 25%	0.62%	1.60%	1.70%	1.00%	1.13%	1.26%	0.94%	0.78%
25-49 %	0.71%	2.33%	2.16%	2.38%	1.61%	0.90%	1.57%	0.77%
50-74 %	0.71%	2.47%	2.64%	2.02%	1.72%	0.90%	1.47%	0.77%
75% or more	0.75%	2.51%	2.22%	1.84%	1.53%	1.07%	1.34%	0.85%
Percent age 50 or older employees								
Less than 25%	0.65%	1.78%	1.71%	1.31%	1.34%	1.08%	0.97%	0.78%
25-49 %	0.45%	1.72%	1.50%	1.16%	1.06%	0.57%	1.01%	0.48%
50-74 %	1.05%	2.31%	2.43%	1.89%	2.67%	1.36%	1.51%	1.27%
75% or more	2.11%	2.91%	2.40%	4.55%	5.42%	5.36%	2.08%	3.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.B.2.a.(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	69.8%	71.4%	67.0%	64.9%	68.6%	71.5%	67.5%	70.2%
Industry group **								
Agric., fish., forest.	57.8%	--	--	--	60.5%	70.7%	49.4%	60.5%
Mining and manufacturing	77.4%	70.9%	73.5%	70.0%	76.1%	80.2%	70.2%	78.2%
Construction	68.2%	64.2%	68.8%	66.9%	71.1%	67.4%	66.8%	69.1%
Utilities and transp.	72.5%	56.1%	54.8%	66.9%	73.7%	74.9%	57.6%	74.3%
Wholesale trade	77.7%	79.1%	72.2%	75.2%	75.8%	79.9%	75.0%	78.4%
Fin. svcs. and real estate	76.8%	76.9%	76.2%	75.7%	78.0%	76.6%	76.0%	76.9%
Retail trade	64.4%	68.2%	65.4%	55.6%	66.1%	65.5%	63.3%	64.6%
Professional services	72.8%	72.8%	66.5%	65.9%	69.8%	75.7%	68.5%	73.5%
Other services	55.4%	76.2%	61.2%	56.7%	51.5%	54.1%	64.0%	53.6%
Ownership								
For profit, incorporated	69.4%	71.0%	68.4%	64.5%	66.3%	71.4%	67.6%	69.7%
For profit, unincorporated	66.4%	69.0%	58.9%	62.8%	69.3%	67.2%	63.4%	67.2%
Nonprofit	74.6%	81.2%	75.0%	70.1%	74.8%	74.9%	75.3%	74.5%
Age of firm								
Less than 5 years	64.7%	71.3%	66.5%	60.2%	61.6%	--	67.0%	61.4%
5-9 years	62.1%	71.3%	60.5%	57.2%	64.7%	57.0%	63.4%	61.1%
10-19 years	64.1%	70.5%	63.4%	60.5%	63.8%	66.9%	64.5%	63.9%
20 or more years	71.2%	71.9%	70.3%	68.4%	70.3%	71.8%	69.8%	71.3%
Multi/single status								
2 or more locations	71.1%	82.4%	67.6%	67.9%	69.6%	71.5%	69.5%	71.1%
1 location only	66.7%	71.2%	67.0%	64.1%	67.0%	70.0%	67.3%	66.1%
Percent full-time employees								
Less than 25%	43.3%	74.8%	68.2%	47.8%	54.6%	31.9%	63.9%	39.4%
25-49 %	57.4%	57.6%	59.1%	52.4%	59.0%	57.7%	59.0%	57.1%
50-74 %	63.5%	65.5%	58.2%	54.8%	58.9%	66.6%	59.1%	64.2%
75% or more	72.0%	73.3%	68.5%	66.9%	70.8%	73.8%	69.1%	72.5%
Union presence								
No union employees	68.7%	71.8%	66.4%	64.2%	68.5%	70.2%	67.0%	69.1%
Has union employees	73.9%	56.0%	88.7%	78.6%	69.1%	74.4%	80.0%	73.8%
Percent low-wage employees								
50% or more low-wage	56.0%	79.3%	58.2%	48.2%	48.4%	59.2%	60.5%	55.4%
Less than 50% low-wage	71.2%	71.0%	67.6%	66.5%	70.7%	72.8%	68.0%	71.8%
Percent women employees								
Less than 25%	70.4%	67.0%	67.8%	66.4%	71.1%	73.7%	67.3%	71.6%
25-49 %	73.5%	75.1%	72.6%	67.3%	69.5%	75.3%	71.0%	73.7%
50-74 %	67.7%	78.8%	69.0%	62.3%	67.2%	68.0%	69.5%	67.5%
75% or more	66.5%	69.1%	57.7%	61.6%	65.0%	68.9%	62.4%	67.3%
Percent age 50 or older employees								
Less than 25%	64.5%	67.3%	63.4%	62.1%	63.7%	65.6%	64.5%	64.4%
25-49 %	72.7%	68.6%	71.4%	67.0%	71.2%	73.9%	68.2%	73.1%
50-74 %	73.0%	77.7%	70.1%	71.8%	72.1%	73.5%	73.4%	72.8%
75% or more	76.2%	83.1%	71.2%	63.9%	75.9%	78.9%	75.4%	76.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.B.2.a.(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.39%	1.59%	1.17%	0.81%	0.84%	0.57%	0.71%	0.44%
Industry group **								
Agric., fish., forest.	5.41%	--	--	--	8.38%	5.23%	11.05%	5.68%
Mining and manufacturing	0.72%	4.56%	2.74%	2.22%	1.29%	0.99%	2.08%	0.77%
Construction	1.69%	3.52%	2.87%	2.35%	4.07%	4.69%	1.83%	2.50%
Utilities and transp.	1.41%	14.94%	6.91%	3.73%	3.51%	1.63%	4.92%	1.41%
Wholesale trade	1.51%	3.50%	3.04%	2.19%	2.22%	2.58%	1.73%	1.85%
Fin. svcs. and real estate	0.85%	3.42%	2.60%	1.90%	1.50%	1.11%	1.82%	0.92%
Retail trade	1.00%	3.69%	3.02%	2.02%	2.15%	1.37%	1.84%	1.11%
Professional services	0.53%	2.32%	2.31%	1.51%	1.38%	0.63%	1.22%	0.58%
Other services	1.29%	2.73%	3.06%	1.95%	2.54%	2.00%	1.74%	1.50%
Ownership								
For profit, incorporated	0.48%	1.82%	1.33%	0.98%	1.15%	0.68%	0.83%	0.55%
For profit, unincorporated	1.19%	4.11%	2.82%	1.90%	1.64%	2.15%	1.80%	1.43%
Nonprofit	0.63%	3.26%	3.41%	2.13%	1.36%	0.78%	1.75%	0.67%
Age of firm								
Less than 5 years	2.38%	3.16%	6.89%	3.68%	5.79%	--	2.92%	3.91%
5-9 years	1.98%	4.94%	3.63%	2.68%	4.36%	9.40%	2.34%	3.03%
10-19 years	1.50%	2.34%	2.04%	1.74%	2.73%	5.06%	1.37%	2.09%
20 or more years	0.41%	2.41%	1.33%	0.96%	0.82%	0.55%	0.88%	0.44%
Multi/single status								
2 or more locations	0.47%	5.61%	3.20%	1.34%	0.85%	0.57%	1.71%	0.48%
1 location only	0.70%	1.62%	1.23%	0.95%	1.67%	5.80%	0.76%	1.17%
Percent full-time employees								
Less than 25%	2.59%	5.81%	5.46%	5.54%	4.22%	2.98%	3.72%	2.76%
25-49 %	1.49%	7.96%	4.62%	3.20%	3.73%	1.92%	3.42%	1.66%
50-74 %	0.99%	5.58%	3.33%	2.58%	2.49%	1.24%	2.28%	1.08%
75% or more	0.44%	1.54%	1.30%	0.87%	0.95%	0.66%	0.76%	0.51%
Union presence								
No union employees	0.43%	1.58%	1.19%	0.83%	0.85%	0.70%	0.72%	0.51%
Has union employees	0.91%	14.05%	3.59%	3.19%	3.33%	0.96%	4.48%	0.93%
Percent low-wage employees								
50% or more low-wage	1.19%	3.32%	5.11%	2.68%	2.37%	1.61%	2.75%	1.30%
Less than 50% low-wage	0.41%	1.67%	1.19%	0.83%	0.88%	0.60%	0.73%	0.47%
Percent women employees								
Less than 25%	0.75%	3.02%	1.82%	1.24%	1.69%	1.33%	1.19%	0.93%
25-49 %	0.77%	2.59%	2.22%	1.75%	1.63%	1.02%	1.47%	0.83%
50-74 %	0.73%	2.35%	2.53%	2.01%	1.51%	0.97%	1.42%	0.80%
75% or more	0.93%	2.95%	2.75%	1.60%	1.94%	1.41%	1.50%	1.07%
Percent age 50 or older employees								
Less than 25%	0.75%	2.58%	1.89%	1.15%	1.60%	1.29%	1.08%	0.91%
25-49 %	0.50%	3.31%	1.62%	1.38%	1.15%	0.63%	1.25%	0.54%
50-74 %	0.83%	2.43%	2.59%	1.78%	1.45%	1.44%	1.41%	0.99%
75% or more	1.78%	2.49%	3.32%	5.49%	3.87%	3.67%	2.46%	2.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	56.0%	58.5%	53.8%	50.9%	53.8%	58.1%	53.8%	56.4%
Industry group **								
Agric., fish., forest.	51.7%	--	--	--	57.5%	69.0%	36.3%	58.4%
Mining and manufacturing	73.6%	61.1%	62.2%	65.0%	73.2%	77.1%	62.0%	75.1%
Construction	57.6%	55.5%	60.8%	59.4%	61.0%	49.0%	58.9%	56.8%
Utilities and transp.	65.0%	47.1%	46.8%	61.5%	67.3%	66.7%	50.1%	66.8%
Wholesale trade	72.3%	71.8%	65.1%	69.9%	70.3%	75.1%	68.6%	73.3%
Fin. svcs. and real estate	71.6%	71.8%	71.4%	69.1%	72.8%	71.5%	70.4%	71.7%
Retail trade	45.0%	51.3%	49.8%	43.9%	52.6%	43.1%	47.9%	44.7%
Professional services	59.8%	59.9%	55.3%	53.9%	54.3%	63.5%	56.0%	60.5%
Other services	35.4%	55.4%	40.1%	31.7%	29.0%	37.1%	41.0%	34.2%
Ownership								
For profit, incorporated	56.4%	60.4%	56.0%	52.5%	53.7%	58.0%	55.7%	56.6%
For profit, unincorporated	52.1%	55.1%	47.3%	46.0%	54.5%	53.6%	49.0%	53.0%
Nonprofit	57.8%	53.7%	51.3%	50.0%	53.8%	61.7%	50.8%	58.5%
Age of firm								
Less than 5 years	50.4%	58.3%	54.6%	44.3%	46.9%	--	53.2%	46.5%
5-9 years	47.3%	63.1%	49.0%	41.3%	51.0%	34.1%	51.2%	44.6%
10-19 years	50.7%	57.8%	50.7%	48.8%	50.0%	51.5%	51.5%	50.3%
20 or more years	57.5%	57.1%	56.2%	54.4%	55.3%	58.6%	55.4%	57.7%
Multi/single status								
2 or more locations	57.6%	73.0%	52.9%	55.4%	55.2%	58.2%	55.7%	57.6%
1 location only	52.2%	58.2%	53.9%	49.8%	51.8%	50.2%	53.6%	51.0%
Percent full-time employees								
Less than 25%	12.8%	32.5%	18.7%	10.5%	12.6%	11.5%	17.4%	11.9%
25-49 %	24.8%	31.9%	25.0%	20.6%	24.5%	25.6%	26.0%	24.7%
50-74 %	42.7%	46.9%	37.0%	34.6%	37.5%	46.1%	38.9%	43.4%
75% or more	64.8%	65.5%	61.1%	60.1%	64.1%	66.5%	61.9%	65.3%
Union presence								
No union employees	54.8%	58.8%	53.4%	50.4%	53.8%	56.4%	53.5%	55.1%
Has union employees	60.9%	44.7%	65.8%	60.7%	53.8%	62.0%	60.0%	60.9%
Percent low-wage employees								
50% or more low-wage	31.0%	53.2%	33.1%	26.1%	26.3%	33.0%	33.2%	30.8%
Less than 50% low-wage	59.8%	58.9%	55.7%	54.6%	58.2%	62.1%	56.0%	60.6%
Percent women employees								
Less than 25%	61.4%	56.7%	57.5%	58.3%	63.0%	64.1%	57.4%	62.9%
25-49 %	62.0%	64.5%	59.8%	51.2%	57.0%	64.9%	56.0%	62.6%
50-74 %	50.2%	62.8%	51.2%	43.2%	47.9%	51.4%	51.9%	50.0%
75% or more	50.6%	52.7%	42.7%	45.4%	46.2%	54.4%	46.1%	51.5%
Percent age 50 or older employees								
Less than 25%	47.9%	54.1%	49.7%	46.1%	47.0%	48.1%	49.9%	47.3%
25-49 %	61.4%	58.9%	60.1%	56.5%	58.9%	62.9%	57.2%	61.8%
50-74 %	60.3%	64.6%	55.1%	61.2%	56.9%	62.4%	59.5%	60.6%
75% or more	61.0%	65.2%	61.4%	48.9%	59.7%	63.9%	60.1%	61.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.41%	1.46%	1.24%	0.87%	0.92%	0.60%	0.72%	0.47%
Industry group **								
Agric., fish., forest.	5.59%	--	--	--	8.30%	4.80%	9.05%	5.56%
Mining and manufacturing	0.73%	4.38%	3.16%	2.24%	1.29%	0.98%	2.11%	0.77%
Construction	2.20%	3.14%	2.96%	2.37%	4.52%	6.80%	1.84%	3.33%
Utilities and transp.	1.65%	12.97%	5.78%	3.61%	3.83%	2.12%	4.46%	1.74%
Wholesale trade	1.66%	3.38%	3.22%	2.42%	2.61%	2.80%	1.78%	2.03%
Fin. svcs. and real estate	0.98%	3.32%	2.97%	2.40%	1.83%	1.28%	1.92%	1.07%
Retail trade	1.03%	4.19%	3.31%	1.90%	2.23%	1.36%	1.96%	1.13%
Professional services	0.61%	2.18%	2.44%	1.49%	1.48%	0.79%	1.28%	0.68%
Other services	0.90%	2.66%	2.50%	1.56%	1.76%	1.42%	1.42%	1.05%
Ownership								
For profit, incorporated	0.52%	1.64%	1.48%	1.07%	1.21%	0.74%	0.85%	0.60%
For profit, unincorporated	1.14%	3.90%	2.66%	2.05%	2.05%	1.96%	1.72%	1.37%
Nonprofit	0.79%	3.46%	3.76%	2.11%	1.91%	0.88%	1.86%	0.85%
Age of firm								
Less than 5 years	2.50%	3.08%	7.33%	3.88%	5.87%	--	3.07%	4.08%
5-9 years	2.05%	4.39%	3.20%	2.74%	4.76%	7.29%	2.09%	3.16%
10-19 years	1.38%	2.31%	2.20%	1.68%	2.72%	4.05%	1.41%	1.89%
20 or more years	0.45%	2.25%	1.51%	1.10%	0.96%	0.59%	0.92%	0.49%
Multi/single status								
2 or more locations	0.50%	5.25%	4.71%	1.48%	1.01%	0.59%	2.25%	0.51%
1 location only	0.73%	1.48%	1.29%	1.01%	1.71%	5.72%	0.75%	1.22%
Percent full-time employees								
Less than 25%	0.70%	5.53%	3.55%	1.02%	1.48%	0.87%	1.96%	0.73%
25-49 %	1.09%	2.22%	2.40%	1.20%	2.39%	1.63%	1.27%	1.25%
50-74 %	0.88%	4.41%	2.74%	1.80%	2.11%	1.16%	1.74%	0.98%
75% or more	0.46%	1.49%	1.37%	0.91%	1.02%	0.68%	0.76%	0.53%
Union presence								
No union employees	0.45%	1.47%	1.26%	0.89%	0.95%	0.70%	0.73%	0.53%
Has union employees	1.05%	10.26%	7.20%	3.79%	3.31%	1.15%	4.40%	1.07%
Percent low-wage employees								
50% or more low-wage	0.94%	3.63%	3.25%	1.70%	1.77%	1.34%	1.78%	1.04%
Less than 50% low-wage	0.44%	1.55%	1.28%	0.91%	0.98%	0.63%	0.75%	0.50%
Percent women employees								
Less than 25%	0.82%	2.77%	2.05%	1.26%	1.82%	1.52%	1.22%	1.03%
25-49 %	0.86%	2.88%	2.30%	2.18%	1.85%	1.14%	1.64%	0.94%
50-74 %	0.78%	2.55%	2.93%	1.89%	1.69%	1.03%	1.53%	0.85%
75% or more	0.84%	2.54%	2.24%	1.68%	1.86%	1.21%	1.31%	0.96%
Percent age 50 or older employees								
Less than 25%	0.70%	2.26%	1.92%	1.19%	1.57%	1.14%	1.07%	0.84%
25-49 %	0.57%	3.09%	1.82%	1.44%	1.31%	0.72%	1.24%	0.61%
50-74 %	1.06%	2.74%	2.80%	2.12%	2.25%	1.65%	1.64%	1.27%
75% or more	2.37%	3.27%	3.51%	4.42%	5.03%	6.38%	2.48%	3.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	57.9%	17.1%	11.2%	19.3%	42.5%	78.2%	14.5%	65.4%
Industry group **								
Agric., fish., forest.	55.1%	--	0.0%	--	54.5% *	90.6%	15.5% *	65.8%
Mining and manufacturing	61.9%	16.9% *	13.0%	19.8%	51.2%	79.5%	13.9%	67.1%
Construction	33.2%	20.6%	13.8%	20.2%	39.7%	68.1%	16.3%	43.8%
Utilities and transp.	64.4%	--	9.5% *	16.1% *	50.2%	81.1%	11.4% *	69.3%
Wholesale trade	51.6%	12.2% *	8.1% *	22.6%	49.8%	72.2%	11.4%	62.4%
Fin. svcs. and real estate	70.6%	18.9%	5.3% *	22.2%	55.9%	83.3%	14.2%	76.2%
Retail trade	61.5%	3.8% *	10.3% *	20.6%	40.4%	80.4%	11.0%	68.6%
Professional services	59.7%	19.5%	12.7%	16.3%	37.0%	80.9%	15.6%	66.7%
Other services	44.5%	20.1%	10.2%	20.5%	27.1%	63.6%	15.2%	51.7%
Ownership								
For profit, incorporated	57.2%	15.5%	10.8%	18.6%	41.7%	76.9%	13.1%	65.1%
For profit, unincorporated	52.8%	19.8%	8.9%	24.8%	53.8%	71.7%	16.6%	62.0%
Nonprofit	64.4%	22.5%	18.9%	16.1%	37.0%	87.4%	19.9%	68.7%
Age of firm								
Less than 5 years	15.2%	22.5%	6.3% *	16.7%	11.3% *	--	16.7%	12.8% *
5-9 years	25.2%	22.8%	17.6%	17.6%	33.2%	40.4% *	18.3%	30.8%
10-19 years	37.1%	17.1%	11.1%	22.4%	38.3%	72.8%	15.5%	47.0%
20 or more years	63.2%	12.9%	10.7%	18.8%	45.1%	78.6%	12.8%	68.8%
Multi/single status								
2 or more locations	70.6%	0.0%	13.5% *	23.3%	45.6%	78.5%	17.3%	71.5%
1 location only	24.0%	17.5%	11.0%	18.2%	37.6%	59.4%	14.2%	33.8%
Percent full-time employees								
Less than 25%	39.6%	34.9% *	7.8% *	22.7% *	25.8%	62.6%	23.8%	44.4%
25-49 %	51.1%	10.5% *	9.2% *	14.0%	25.0%	74.4%	11.0%	58.1%
50-74 %	56.3%	8.6% *	11.6%	16.5%	30.0%	75.5%	10.8%	63.4%
75% or more	58.6%	18.3%	11.3%	19.8%	45.0%	78.9%	14.9%	66.2%
Union presence								
No union employees	51.8%	16.9%	10.4%	18.8%	42.4%	74.4%	13.8%	60.3%
Has union employees	79.2%	27.0% *	32.0% *	27.7%	43.4%	86.2%	30.0%	80.6%
Percent low-wage employees								
50% or more low-wage	50.2%	19.3% *	10.7% *	14.4%	29.4%	66.3%	18.2%	54.6%
Less than 50% low-wage	58.5%	17.0%	11.2%	19.7%	43.4%	79.2%	14.2%	66.3%
Percent women employees								
Less than 25%	46.5%	12.6%	11.0%	19.6%	43.2%	78.0%	12.6%	58.6%
25-49 %	66.1%	14.3% *	11.1%	16.1%	49.7%	80.6%	11.9%	71.5%
50-74 %	58.3%	29.3%	12.2%	20.9%	36.8%	73.2%	20.9%	62.6%
75% or more	59.6%	13.9%	11.0%	20.4%	39.4%	82.6%	14.8%	67.6%
Percent age 50 or older employees								
Less than 25%	47.7%	18.6%	12.6%	15.4%	35.0%	75.4%	15.3%	56.9%
25-49 %	66.7%	13.6%	9.9%	23.6%	47.7%	79.9%	13.7%	71.0%
50-74 %	50.3%	17.7%	9.3%	22.8%	42.8%	75.2%	13.4%	60.3%
75% or more	36.2%	16.5%	10.2% *	27.3% *	45.3%	63.7%	13.5%	55.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.2.b.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.72%	1.83%	1.15%	1.32%	1.71%	0.96%	0.86%	0.82%
Industry group **								
Agric., fish., forest.	10.29%	--	0.00%	--	19.67% *	7.06%	10.69% *	10.50%
Mining and manufacturing	1.77%	11.09% *	3.58%	3.66%	3.85%	2.06%	2.65%	1.86%
Construction	3.62%	5.47%	3.40%	4.31%	8.61%	9.11%	2.86%	5.22%
Utilities and transp.	3.24%	--	6.99% *	4.95% *	7.81%	3.62%	3.99% *	3.43%
Wholesale trade	3.61%	4.48% *	2.88% *	4.69%	7.85%	7.37%	2.25%	4.92%
Fin. svcs. and real estate	1.92%	4.64%	2.24% *	5.31%	5.14%	2.06%	2.53%	1.99%
Retail trade	2.21%	2.17% *	4.29% *	3.53%	5.63%	2.38%	2.34%	2.34%
Professional services	1.30%	3.72%	2.38%	2.36%	2.78%	1.44%	1.67%	1.41%
Other services	1.99%	4.13%	2.33%	3.41%	3.74%	2.95%	1.94%	2.36%
Ownership								
For profit, incorporated	0.89%	2.18%	1.39%	1.58%	2.21%	1.18%	0.97%	1.01%
For profit, unincorporated	2.01%	3.67%	2.07%	3.55%	4.15%	3.01%	2.20%	2.31%
Nonprofit	1.74%	6.76%	4.26%	2.62%	3.30%	1.64%	2.80%	1.86%
Age of firm								
Less than 5 years	2.47%	5.12%	2.70% *	4.49%	5.41% *	--	3.17%	3.94% *
5-9 years	3.44%	5.60%	4.79%	4.62%	8.78%	13.34% *	3.02%	5.67%
10-19 years	2.25%	3.81%	2.09%	3.05%	4.29%	4.63%	1.95%	2.96%
20 or more years	0.79%	2.09%	1.43%	1.62%	1.92%	0.98%	0.99%	0.86%
Multi/single status								
2 or more locations	0.85%	0.00%	5.89% *	2.55%	1.93%	0.96%	2.84%	0.86%
1 location only	1.23%	1.87%	1.15%	1.53%	3.24%	8.60%	0.90%	2.19%
Percent full-time employees								
Less than 25%	3.95%	11.33% *	3.46% *	8.56% *	6.91%	5.77%	6.50%	4.65%
25-49 %	3.54%	5.51% *	5.13% *	3.89%	6.20%	4.25%	2.89%	3.95%
50-74 %	2.38%	2.91% *	3.06%	3.14%	4.52%	2.83%	1.82%	2.62%
75% or more	0.79%	2.15%	1.28%	1.47%	1.89%	1.06%	0.97%	0.90%
Union presence								
No union employees	0.80%	1.85%	1.10%	1.33%	1.79%	1.24%	0.83%	0.95%
Has union employees	1.40%	11.83% *	10.48% *	6.89%	5.70%	1.27%	6.93%	1.42%
Percent low-wage employees								
50% or more low-wage	2.60%	5.96% *	3.31% *	3.14%	4.19%	3.59%	3.05%	2.89%
Less than 50% low-wage	0.75%	1.91%	1.20%	1.39%	1.80%	0.99%	0.89%	0.85%
Percent women employees								
Less than 25%	1.47%	2.13%	1.74%	2.00%	3.61%	1.97%	1.20%	1.82%
25-49 %	1.32%	4.68% *	2.49%	2.97%	3.17%	1.50%	1.89%	1.37%
50-74 %	1.50%	4.60%	3.24%	2.92%	3.09%	1.99%	2.30%	1.66%
75% or more	1.65%	3.49%	1.94%	3.28%	2.94%	1.96%	1.83%	1.78%
Percent age 50 or older employees								
Less than 25%	1.28%	2.79%	1.84%	1.55%	2.74%	1.68%	1.28%	1.52%
25-49 %	1.04%	3.47%	1.90%	2.57%	2.57%	1.27%	1.52%	1.11%
50-74 %	2.16%	4.60%	2.43%	4.31%	3.81%	3.10%	2.17%	2.46%
75% or more	4.17%	3.89%	3.54% *	9.00% *	10.42%	8.78%	2.53%	6.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.2.b.1.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and selected characteristics: United States, 2021

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	84.0%	29.5%	48.2%	59.3%	79.1%	87.4%	42.0%	85.6%
Industry group **								
Agric., fish., forest.	93.2%	--	--	--	97.9%	98.9%	--	98.4%
Mining and manufacturing	84.6%	--	74.0%	75.9%	70.8%	89.5%	54.6%	85.3%
Construction	70.1%	23.8% *	47.9%	39.7% *	68.7%	96.5%	39.3%	77.3%
Utilities and transp.	94.7%	--	--	89.8%	93.8%	95.2%	--	95.1%
Wholesale trade	82.8%	--	--	54.9%	84.8%	86.9%	40.9%	84.9%
Fin. svcs. and real estate	85.1%	48.4%	--	53.3%	84.8%	86.3%	45.8%	85.8%
Retail trade	92.2%	--	--	87.1%	82.4%	94.1%	71.8%	92.7%
Professional services	82.1%	18.6% *	40.3%	58.5%	77.2%	85.2%	34.9%	83.9%
Other services	76.1%	36.1%	43.5%	45.6%	81.1%	79.9%	37.6%	78.8%
Ownership								
For profit, incorporated	85.5%	20.7%	51.5%	60.3%	78.1%	89.2%	40.1%	87.1%
For profit, unincorporated	81.9%	46.2%	59.8%	60.9%	82.1%	85.8%	51.7%	84.0%
Nonprofit	80.1%	41.2% *	22.3% *	49.9%	79.3%	82.0%	36.5%	81.3%
Age of firm								
Less than 5 years	46.9%	19.4% *	80.7%	55.6%	84.8%	100.0%	33.0%	75.5%
5-9 years	68.2%	30.2%	65.7%	54.1%	84.3%	89.2%	44.4%	79.8%
10-19 years	69.8%	23.5% *	36.9%	56.0%	80.2%	73.2%	43.1%	73.9%
20 or more years	85.5%	38.4%	44.2%	61.6%	78.5%	87.9%	42.8%	86.4%
Multi/single status								
2 or more locations	86.5%	--	55.5%	74.9%	81.1%	87.4%	62.0%	86.6%
1 location only	63.8%	29.5%	47.5%	53.9%	75.3%	87.1%	40.0%	73.7%
Percent full-time employees								
Less than 25%	72.6%	--	--	--	64.7%	91.1%	19.0% *	81.4%
25-49 %	85.6%	--	--	69.2%	84.3%	87.6%	38.3% *	87.2%
50-74 %	86.7%	--	38.0%	49.6%	76.3%	89.8%	40.8%	87.9%
75% or more	83.6%	28.9%	50.8%	60.5%	79.3%	87.0%	42.9%	85.2%
Union presence								
No union employees	81.2%	28.7%	48.7%	59.7%	78.5%	85.3%	40.7%	83.3%
Has union employees	90.3%	--	--	54.7%	83.3%	91.3%	56.4%	90.6%
Percent low-wage employees								
50% or more low-wage	77.1%	--	36.4% *	44.9%	82.5%	78.4%	42.3%	78.7%
Less than 50% low-wage	84.4%	28.0%	48.8%	60.1%	78.9%	88.1%	42.0%	86.0%
Percent women employees								
Less than 25%	82.4%	33.5%	50.9%	57.9%	78.7%	89.5%	48.6%	85.0%
25-49 %	89.4%	23.2% *	56.2%	68.9%	82.9%	91.5%	41.7%	90.2%
50-74 %	81.4%	33.1%	42.5%	60.9%	80.0%	83.6%	38.8%	83.0%
75% or more	79.3%	20.6% *	36.9%	51.9%	71.3%	83.3%	33.1%	81.1%
Percent age 50 or older employees								
Less than 25%	80.6%	21.7%	49.5%	51.5%	73.9%	86.9%	41.6%	83.6%
25-49 %	86.4%	29.0%	48.7%	62.2%	80.8%	88.4%	36.2%	87.2%
50-74 %	80.1%	40.4%	38.3% *	77.5%	86.4%	80.7%	52.6%	81.8%
75% or more	69.5%	41.1% *	--	31.6% *	60.3%	88.3%	45.5%	74.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.2.b.1.a Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and selected characteristics: United States, 2021

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	0.73%	4.52%	4.95%	3.65%	2.11%	0.80%	2.89%	0.75%
Industry group **								
Agric., fish., forest.	4.86%	--	--	--	2.26%	1.16%	--	1.12%
Mining and manufacturing	1.92%	--	10.69%	7.70%	6.57%	1.30%	10.07%	1.94%
Construction	4.66%	11.28% *	12.99%	12.05% *	8.92%	1.36%	10.04%	4.61%
Utilities and transp.	1.17%	--	--	6.88%	2.22%	1.34%	--	1.16%
Wholesale trade	2.24%	--	--	11.48%	4.96%	2.24%	10.03%	2.19%
Fin. svcs. and real estate	1.94%	12.67%	--	13.86%	3.58%	2.21%	8.63%	1.97%
Retail trade	1.10%	--	--	4.24%	5.57%	1.01%	8.98%	1.10%
Professional services	1.43%	7.18% *	7.76%	7.40%	3.85%	1.59%	4.49%	1.46%
Other services	2.67%	9.27%	11.23%	9.54%	4.74%	3.26%	5.67%	2.83%
Ownership								
For profit, incorporated	0.78%	4.62%	6.09%	4.55%	2.83%	0.78%	3.31%	0.79%
For profit, unincorporated	2.30%	10.72%	10.87%	8.07%	3.96%	3.03%	7.32%	2.40%
Nonprofit	2.11%	16.32% *	8.39% *	7.59%	4.66%	2.43%	6.80%	2.15%
Age of firm								
Less than 5 years	7.94%	9.58% *	10.11%	13.34%	9.84%	0.00%	8.18%	12.23%
5-9 years	6.14%	8.44%	11.54%	14.27%	9.05%	6.43%	6.70%	6.99%
10-19 years	3.98%	10.03% *	9.23%	7.63%	6.36%	7.03%	6.93%	4.53%
20 or more years	0.73%	7.93%	6.90%	4.51%	2.28%	0.78%	3.87%	0.74%
Multi/single status								
2 or more locations	0.75%	--	12.32%	4.84%	2.11%	0.81%	7.06%	0.76%
1 location only	2.66%	4.52%	5.25%	4.57%	4.58%	5.46%	3.07%	3.36%
Percent full-time employees								
Less than 25%	5.30%	--	--	--	13.41%	3.24%	9.69% *	4.45%
25-49 %	2.31%	--	--	10.20%	5.72%	2.45%	13.66% *	2.24%
50-74 %	2.54%	--	11.26%	9.92%	6.01%	2.85%	7.45%	2.60%
75% or more	0.79%	4.93%	5.41%	3.97%	2.29%	0.86%	3.20%	0.81%
Union presence								
No union employees	0.90%	4.56%	4.96%	3.78%	2.27%	1.02%	2.78%	0.92%
Has union employees	1.21%	--	--	14.14%	5.32%	1.24%	13.59%	1.21%
Percent low-wage employees								
50% or more low-wage	3.57%	--	11.80% *	10.05%	4.61%	4.20%	8.04%	3.74%
Less than 50% low-wage	0.74%	4.64%	5.15%	3.79%	2.19%	0.79%	3.06%	0.75%
Percent women employees								
Less than 25%	1.54%	8.11%	7.84%	5.46%	4.64%	1.35%	4.92%	1.60%
25-49 %	0.83%	12.04% *	10.93%	8.53%	3.04%	0.81%	6.71%	0.83%
50-74 %	1.60%	7.86%	11.34%	7.72%	3.23%	1.84%	5.26%	1.64%
75% or more	2.15%	8.35% *	8.56%	9.02%	5.67%	2.42%	5.57%	2.21%
Percent age 50 or older employees								
Less than 25%	1.47%	5.80%	6.77%	5.41%	4.85%	1.52%	4.29%	1.53%
25-49 %	0.87%	8.06%	9.73%	5.72%	2.55%	0.93%	4.83%	0.87%
50-74 %	3.00%	10.49%	11.53% *	8.40%	3.21%	4.18%	6.99%	3.16%
75% or more	6.28%	12.79% *	--	16.91% *	14.40%	5.55%	9.65%	7.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and selected characteristics: United States, 2021

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	62.8%	25.3%	37.1%	46.7%	83.4%	60.6%	34.4%	63.9%
Industry group **								
Agric., fish., forest.	77.0%	--	--	--	84.7%	78.5%	--	81.2%
Mining and manufacturing	68.4%	--	6.7% *	66.2%	88.2%	63.4%	34.4%	69.2%
Construction	71.3%	0.0%	47.6%	24.5% *	88.6%	91.8%	27.3% *	81.6%
Utilities and transp.	65.7%	--	--	55.8%	92.5%	61.2%	--	65.7%
Wholesale trade	65.1%	--	--	56.3%	84.8%	63.2%	37.6%	66.4%
Fin. svcs. and real estate	59.5%	24.4% *	--	47.6%	85.3%	56.2%	33.4%	60.0%
Retail trade	46.0%	--	--	58.3%	76.8%	41.5%	51.0%	45.8%
Professional services	65.4%	17.9% *	37.5%	58.0%	84.4%	64.0%	30.1%	66.7%
Other services	62.3%	44.3%	37.8% *	20.4% *	57.8%	67.4%	38.5%	64.0%
Ownership								
For profit, incorporated	59.8%	22.2% *	37.7%	51.9%	83.4%	57.1%	33.8%	60.7%
For profit, unincorporated	66.2%	33.3% *	48.3%	37.6%	82.0%	65.2%	39.5%	68.0%
Nonprofit	71.1%	25.3% *	24.5% *	32.4%	84.9%	70.5%	29.2%	72.3%
Age of firm								
Less than 5 years	33.8%	12.9% *	--	35.2% *	73.6%	100.0%	21.3% *	59.5%
5-9 years	67.5%	44.3%	62.1%	28.4% *	90.0%	89.4%	49.0%	76.6%
10-19 years	69.5%	22.2% *	36.0%	45.3%	77.7%	78.0%	37.7%	74.4%
20 or more years	62.4%	20.7% *	27.3%	50.8%	84.1%	59.9%	30.9%	63.0%
Multi/single status								
2 or more locations	63.0%	--	66.1%	61.3%	85.5%	60.2%	56.0%	63.0%
1 location only	61.2%	25.3%	34.6%	41.6%	79.6%	89.9%	32.1%	73.4%
Percent full-time employees								
Less than 25%	74.9%	--	--	--	77.6%	90.8%	10.1% *	85.6%
25-49 %	65.7%	--	--	22.8% *	86.4%	65.7%	27.0% *	67.0%
50-74 %	50.4%	--	24.0% *	29.6%	72.4%	49.2%	27.2%	51.0%
75% or more	64.2%	26.5%	39.3%	49.0%	84.3%	61.9%	36.0%	65.3%
Union presence								
No union employees	68.5%	26.0%	35.7%	45.3%	82.2%	68.2%	33.3%	70.3%
Has union employees	49.6%	0.0%	--	62.6%	92.7%	46.8%	46.3%	49.6%
Percent low-wage employees								
50% or more low-wage	70.8%	--	15.5% *	28.0% *	65.8%	74.4%	19.0%	73.2%
Less than 50% low-wage	62.2%	25.9%	38.2%	47.6%	84.3%	59.6%	35.6%	63.2%
Percent women employees								
Less than 25%	66.7%	22.0% *	43.0%	46.4%	80.9%	66.3%	40.8%	68.7%
25-49 %	51.9%	28.0% *	30.0% *	47.1%	85.9%	47.2%	32.5%	52.2%
50-74 %	67.9%	33.4%	38.7%	52.2%	82.9%	67.3%	35.4%	69.1%
75% or more	71.2%	8.3% *	26.6%	39.6%	84.9%	71.9%	20.0%	73.2%
Percent age 50 or older employees								
Less than 25%	65.0%	14.1% *	38.7%	41.2%	76.1%	66.8%	31.6%	67.6%
25-49 %	60.8%	34.0% *	42.4%	54.6%	86.6%	57.1%	38.1%	61.1%
50-74 %	70.1%	36.2% *	26.3% *	43.0%	84.3%	70.2%	38.4%	72.0%
75% or more	56.5%	37.2% *	--	29.8% *	94.9%	49.0%	33.0%	61.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and selected characteristics: United States, 2021

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	1.01%	5.12%	4.94%	3.63%	1.65%	1.19%	2.81%	1.04%
Industry group **								
Agric., fish., forest.	10.54%	--	--	--	15.92%	11.03%	--	9.68%
Mining and manufacturing	2.36%	--	4.58% *	9.09%	3.84%	2.91%	10.25%	2.40%
Construction	4.92%	0.00%	13.00%	8.49% *	4.89%	3.44%	8.45% *	4.55%
Utilities and transp.	3.54%	--	--	15.79%	2.84%	4.06%	--	3.59%
Wholesale trade	3.65%	--	--	11.71%	5.59%	4.53%	10.22%	3.81%
Fin. svcs. and real estate	2.57%	11.27% *	--	13.14%	3.53%	2.92%	8.13%	2.62%
Retail trade	2.81%	--	--	9.21%	6.86%	2.94%	10.91%	2.86%
Professional services	1.97%	7.39% *	7.62%	6.86%	2.59%	2.29%	4.31%	2.04%
Other services	2.67%	11.90%	11.94% *	6.45% *	7.54%	3.06%	6.96%	2.82%
Ownership								
For profit, incorporated	1.22%	6.87% *	6.09%	4.66%	2.09%	1.40%	3.50%	1.26%
For profit, unincorporated	2.66%	10.07% *	11.79%	7.37%	4.28%	3.45%	6.44%	2.80%
Nonprofit	2.33%	12.65% *	10.05% *	6.91%	3.27%	2.76%	6.25%	2.38%
Age of firm								
Less than 5 years	7.40%	8.04% *	--	11.86% *	15.49%	0.00%	6.59% *	14.64%
5-9 years	6.23%	10.91%	11.36%	10.84% *	4.99%	3.66%	7.29%	7.61%
10-19 years	3.31%	13.34% *	9.37%	7.04%	5.70%	4.60%	6.05%	3.55%
20 or more years	1.07%	6.72% *	6.43%	4.66%	1.73%	1.22%	3.73%	1.09%
Multi/single status								
2 or more locations	1.10%	--	8.16%	5.90%	1.60%	1.20%	7.21%	1.10%
1 location only	2.54%	5.12%	5.17%	4.35%	3.68%	3.73%	2.99%	3.03%
Percent full-time employees								
Less than 25%	4.79%	--	--	--	9.33%	2.53%	5.74% *	3.14%
25-49 %	5.68%	--	--	10.40% *	5.07%	6.55%	10.62% *	5.91%
50-74 %	3.30%	--	10.13% *	8.65%	7.22%	3.71%	7.00%	3.39%
75% or more	1.08%	5.74%	5.46%	3.96%	1.72%	1.28%	3.12%	1.11%
Union presence								
No union employees	1.01%	5.24%	4.84%	3.80%	1.82%	1.24%	2.81%	1.05%
Has union employees	2.18%	0.00%	--	9.61%	2.17%	2.26%	11.37%	2.20%
Percent low-wage employees								
50% or more low-wage	2.60%	--	8.88% *	9.29% *	7.07%	2.78%	5.61%	2.60%
Less than 50% low-wage	1.06%	5.43%	5.13%	3.77%	1.68%	1.25%	2.97%	1.10%
Percent women employees								
Less than 25%	1.81%	7.98% *	7.94%	5.14%	3.46%	2.29%	4.55%	1.91%
25-49 %	1.89%	12.79% *	10.61% *	9.87%	2.88%	2.05%	6.64%	1.92%
50-74 %	1.68%	9.47%	11.16%	7.72%	3.24%	1.92%	5.74%	1.72%
75% or more	2.45%	5.17% *	7.96%	9.36%	2.69%	2.93%	4.22%	2.53%
Percent age 50 or older employees								
Less than 25%	1.70%	5.33% *	6.85%	4.85%	3.37%	2.12%	3.78%	1.80%
25-49 %	1.36%	14.76% *	9.64%	6.01%	2.11%	1.52%	5.83%	1.38%
50-74 %	2.82%	11.89% *	10.67% *	10.39%	3.34%	3.70%	7.34%	2.94%
75% or more	8.04%	12.25% *	--	16.62% *	3.54%	12.46%	9.51%	9.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2021

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	73.9%	28.2%	37.2%	57.7%	68.5%	86.6%	41.0%	79.9%
Industry group **								
Agric., fish., forest.	55.7%	--	--	--	71.7%	80.7%	15.9% *	72.8%
Mining and manufacturing	70.1%	28.2% *	34.4%	49.4%	68.6%	79.9%	39.3%	74.2%
Construction	61.4%	30.2%	38.0%	57.8%	68.2%	86.9%	42.9%	72.6%
Utilities and transp.	74.3%	24.3% *	35.7% *	57.2%	62.7%	85.1%	40.0%	78.6%
Wholesale trade	68.3%	28.7% *	38.3%	61.6%	62.2%	82.3%	44.8%	75.0%
Fin. svcs. and real estate	82.4%	29.2%	42.0%	65.9%	72.7%	90.5%	42.2%	86.4%
Retail trade	78.1%	19.9% *	36.8%	57.7%	71.2%	87.9%	39.4%	83.2%
Professional services	76.9%	33.4%	39.1%	64.0%	72.9%	87.8%	43.1%	82.7%
Other services	70.2%	26.9%	34.6%	53.3%	62.6%	86.0%	39.2%	76.5%
Ownership								
For profit, incorporated	73.9%	27.3%	34.5%	56.9%	66.9%	86.9%	39.9%	80.1%
For profit, unincorporated	72.8%	28.7%	48.2%	65.3%	73.0%	85.1%	45.3%	80.4%
Nonprofit	75.0%	32.8%	34.6%	51.0%	69.8%	86.2%	40.0%	78.9%
Age of firm								
Less than 5 years	56.2%	34.9%	46.1%	72.5%	64.1%	--	46.7%	69.2%
5-9 years	62.2%	40.8%	40.5%	70.2%	62.2%	93.1%	47.3%	72.8%
10-19 years	66.3%	24.3%	43.3%	59.5%	72.4%	91.3%	42.4%	77.1%
20 or more years	76.2%	22.9%	32.3%	52.9%	68.3%	86.3%	38.0%	80.7%
Multi/single status								
2 or more locations	81.6%	29.3% *	39.9%	53.0%	67.6%	86.5%	43.3%	82.3%
1 location only	55.4%	28.2%	37.1%	58.9%	69.8%	90.3%	40.9%	69.1%
Percent full-time employees								
Less than 25%	70.5%	21.7% *	17.6% *	58.8%	61.4%	91.3%	37.2%	77.5%
25-49 %	73.9%	34.2%	32.5%	46.7%	65.1%	89.7%	40.0%	79.5%
50-74 %	75.4%	19.5%	38.4%	57.8%	71.5%	87.2%	36.8%	82.0%
75% or more	73.9%	30.0%	38.4%	58.9%	69.0%	85.9%	42.2%	79.7%
Union presence								
No union employees	71.3%	28.4%	37.7%	57.6%	69.3%	85.4%	41.0%	78.2%
Has union employees	84.3%	21.2% *	22.9% *	59.4%	62.8%	89.2%	41.0%	85.5%
Percent low-wage employees								
50% or more low-wage	74.6%	27.3%	41.1%	52.0%	60.3%	88.3%	41.0%	78.9%
Less than 50% low-wage	73.8%	28.3%	36.9%	58.6%	69.9%	86.3%	41.1%	80.1%
Percent women employees								
Less than 25%	64.5%	24.4%	35.5%	56.6%	65.3%	84.6%	39.6%	74.2%
25-49 %	77.3%	22.9%	39.0%	59.3%	71.6%	85.7%	43.1%	81.1%
50-74 %	78.4%	36.8%	46.2%	58.7%	68.4%	87.9%	46.8%	81.9%
75% or more	73.2%	30.6%	31.3%	57.1%	69.4%	87.0%	36.3%	80.5%
Percent age 50 or older employees								
Less than 25%	70.9%	29.8%	38.9%	58.9%	65.7%	87.9%	43.2%	78.4%
25-49 %	77.8%	25.3%	35.5%	56.6%	70.0%	85.7%	40.0%	81.1%
50-74 %	70.4%	26.9%	32.5%	56.4%	72.4%	87.6%	37.2%	79.6%
75% or more	56.3%	29.2%	42.6%	48.4%	66.7%	83.4%	35.3%	74.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2021

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	0.55%	2.04%	1.88%	1.48%	1.34%	0.65%	1.14%	0.59%
Industry group **								
Agric., fish., forest.	9.43%	--	--	--	12.68%	9.34%	7.56% *	8.49%
Mining and manufacturing	1.67%	10.16% *	5.81%	4.37%	3.24%	2.28%	3.81%	1.80%
Construction	2.84%	6.67%	4.91%	4.50%	5.71%	4.59%	3.29%	3.60%
Utilities and transp.	2.45%	11.03% *	12.01% *	7.37%	6.49%	2.60%	6.62%	2.50%
Wholesale trade	2.88%	9.25% *	6.23%	5.24%	8.18%	3.33%	4.38%	3.38%
Fin. svcs. and real estate	1.46%	5.50%	8.99%	5.15%	4.35%	1.45%	4.37%	1.47%
Retail trade	1.52%	6.08% *	5.67%	4.21%	4.41%	1.65%	3.57%	1.57%
Professional services	1.00%	3.59%	3.48%	2.72%	2.14%	1.28%	2.08%	1.07%
Other services	1.32%	4.28%	4.17%	3.26%	3.14%	1.43%	2.45%	1.43%
Ownership								
For profit, incorporated	0.67%	2.43%	2.21%	1.82%	1.77%	0.73%	1.39%	0.71%
For profit, unincorporated	1.40%	4.66%	4.36%	3.21%	2.89%	1.85%	2.59%	1.50%
Nonprofit	1.45%	6.38%	5.41%	3.97%	2.76%	1.95%	3.24%	1.54%
Age of firm								
Less than 5 years	3.93%	6.42%	8.34%	5.96%	9.42%	--	4.58%	6.35%
5-9 years	2.99%	5.96%	5.06%	3.96%	7.02%	3.98%	3.32%	4.18%
10-19 years	1.67%	4.13%	3.86%	3.08%	3.22%	1.71%	2.39%	1.95%
20 or more years	0.60%	2.57%	2.44%	1.90%	1.50%	0.68%	1.48%	0.63%
Multi/single status								
2 or more locations	0.62%	14.14% *	6.94%	2.87%	1.66%	0.66%	3.48%	0.63%
1 location only	1.11%	2.06%	1.95%	1.71%	2.25%	3.34%	1.20%	1.67%
Percent full-time employees								
Less than 25%	2.48%	7.82% *	7.31% *	6.16%	5.26%	1.91%	5.56%	2.55%
25-49 %	1.93%	9.48%	6.11%	5.36%	4.83%	1.71%	4.30%	2.01%
50-74 %	1.60%	4.27%	5.43%	4.14%	3.32%	2.04%	3.13%	1.69%
75% or more	0.65%	2.42%	2.17%	1.71%	1.61%	0.75%	1.32%	0.70%
Union presence								
No union employees	0.61%	2.08%	1.92%	1.52%	1.38%	0.75%	1.16%	0.67%
Has union employees	1.30%	9.15% *	8.98% *	6.83%	4.94%	1.29%	6.37%	1.31%
Percent low-wage employees								
50% or more low-wage	1.45%	6.96%	6.12%	4.13%	3.36%	1.45%	3.56%	1.50%
Less than 50% low-wage	0.60%	2.13%	1.97%	1.59%	1.45%	0.72%	1.21%	0.65%
Percent women employees								
Less than 25%	1.24%	3.15%	2.92%	2.36%	3.03%	1.58%	1.87%	1.46%
25-49 %	1.08%	4.72%	4.63%	3.68%	2.49%	1.22%	2.85%	1.11%
50-74 %	0.93%	4.69%	4.45%	3.06%	2.46%	0.99%	2.44%	0.97%
75% or more	1.30%	4.11%	3.42%	3.34%	2.59%	1.76%	2.25%	1.42%
Percent age 50 or older employees								
Less than 25%	0.93%	3.28%	2.73%	2.03%	2.28%	0.98%	1.67%	1.02%
25-49 %	0.80%	4.22%	3.30%	2.63%	1.94%	0.93%	2.13%	0.83%
50-74 %	1.59%	4.18%	4.79%	4.25%	3.04%	1.79%	2.83%	1.66%
75% or more	3.70%	4.79%	7.95%	8.71%	8.83%	6.34%	3.94%	5.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.B.2.d Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP) or neither by selected characteristics: United States, 2021

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	2.3%	5.2%	92.6%
Firm size			
Less than 50 employees	3.0%	7.4%	89.5%
50+ employees	2.1%	4.8%	93.1%
Less than 10 employees	2.8%	7.9%	89.3%
10-24 employees	3.3%	5.8%	90.8%
25-99 employees	2.5%	9.6%	87.9%
100-999 employees	3.0%	6.1%	90.9%
1000+ employees	1.8%	3.7%	94.5%
Industry group **			
Agric., fish., forest.	0.0%	6.2% *	93.8%
Mining and manufacturing	2.4%	3.2%	94.4%
Construction	8.7%	8.7%	82.6%
Utilities and transp.	3.0% *	5.7%	91.3%
Wholesale trade	2.0% *	9.2% *	88.7%
Fin. svcs. and real estate	1.6% *	3.7%	94.6%
Retail trade	3.3%	7.0%	89.7%
Professional services	1.0%	4.6%	94.4%
Other services	2.4% *	5.0%	92.6%
Ownership			
For profit, incorporated	2.7%	5.1%	92.2%
For profit, unincorporated	1.6%	5.5%	92.9%
Nonprofit	0.9%	5.4%	93.7%
Age of firm			
Less than 5 years	1.3% *	8.6%	90.2%
5-9 years	6.6% *	6.3%	87.1%
10-19 years	1.6% *	5.8%	92.6%
20 or more years	2.1%	5.0%	92.9%
Multi/single status			
2 or more locations	2.0%	4.2%	93.7%
1 location only	2.9%	7.7%	89.4%
Percent full-time employees			
Less than 25%	2.4% *	9.6% *	87.9%
25-49 %	0.8% *	3.8%	95.4%
50-74 %	2.4%	6.8%	90.9%
75% or more	2.3%	5.0%	92.7%
Union presence			
No union employees	0.6%	5.7%	93.7%
Has union employees	8.0%	3.4%	88.6%
Percent low wage employees **			
50% or more low-wage	0.6% *	5.1%	94.2%
Less than 50% low-wage	2.4%	5.2%	92.4%
Percent women employees			
Less than 25%	4.1%	6.2%	89.7%
25-49 %	2.0%	4.0%	94.0%
50-74 %	1.7%	5.7%	92.6%
75% or more	0.9%	5.0%	94.1%
Percent age 50 or older employees			
Less than 25%	2.7%	6.2%	91.2%
25-49 %	1.9%	4.7%	93.4%
50-74 %	2.6%	4.6%	92.8%
75% or more	2.0% *	6.2%	91.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.2.d Standard errors for Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2021

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	0.22%	0.41%	0.45%
Firm size			
Less than 50 employees	0.49%	0.68%	0.81%
50+ employees	0.24%	0.47%	0.52%
Less than 10 employees	0.61%	1.08%	1.23%
10-24 employees	0.76%	0.86%	1.13%
25-99 employees	0.60%	1.11%	1.22%
100-999 employees	0.72%	0.66%	0.96%
1000+ employees	0.23%	0.62%	0.65%
Industry group **			
Agric., fish., forest.	0.00%	3.35% *	3.35%
Mining and manufacturing	0.40%	0.50%	0.64%
Construction	2.01%	1.49%	2.39%
Utilities and transp.	0.91% *	1.70%	1.93%
Wholesale trade	0.68% *	4.59% *	4.50%
Fin. svcs. and real estate	0.70% *	0.80%	1.04%
Retail trade	0.66%	1.19%	1.30%
Professional services	0.18%	0.49%	0.52%
Other services	0.76% *	0.62%	0.95%
Ownership			
For profit, incorporated	0.30%	0.55%	0.61%
For profit, unincorporated	0.45%	0.75%	0.86%
Nonprofit	0.21%	0.73%	0.76%
Age of firm			
Less than 5 years	0.67% *	2.25%	2.35%
5-9 years	2.91% *	1.44%	3.08%
10-19 years	0.55% *	0.88%	1.02%
20 or more years	0.20%	0.47%	0.50%
Multi/single status			
2 or more locations	0.25%	0.52%	0.56%
1 location only	0.46%	0.62%	0.75%
Percent full-time employees			
Less than 25%	1.25% *	3.00% *	3.16%
25-49 %	0.38% *	0.61%	0.73%
50-74 %	0.60%	1.19%	1.30%
75% or more	0.24%	0.46%	0.51%
Union presence			
No union employees	0.13%	0.50%	0.52%
Has union employees	0.84%	0.51%	0.97%
Percent low wage employees **			
50% or more low-wage	0.21% *	0.74%	0.77%
Less than 50% low-wage	0.23%	0.44%	0.49%
Percent women employees			
Less than 25%	0.64%	0.59%	0.85%
25-49 %	0.28%	0.50%	0.57%
50-74 %	0.39%	1.18%	1.22%
75% or more	0.22%	0.65%	0.69%
Percent age 50 or older employees			
Less than 25%	0.53%	0.54%	0.74%
25-49 %	0.20%	0.68%	0.69%
50-74 %	0.60%	0.65%	0.87%
75% or more	0.88% *	1.70%	1.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.2.e Percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and selected characteristics: United States, 2021

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	98.1%	79.8%	91.0%	96.5%	99.4%	99.9%	89.3%	99.7%
Industry group **								
Agric., fish., forest.	91.0%	--	--	92.3%	100.0%	100.0%	70.2%	100.0%
Mining and manufacturing	99.0%	75.6%	89.1%	98.9%	99.9%	100.0%	91.6%	100.0%
Construction	97.8%	86.3%	94.7%	99.1%	100.0%	100.0%	94.3%	100.0%
Utilities and transp.	99.5%	94.1%	95.5%	98.2%	100.0%	100.0%	96.5%	99.8%
Wholesale trade	97.7%	83.6%	92.5%	95.6%	100.0%	100.0%	91.2%	99.5%
Fin. svcs. and real estate	98.9%	82.3%	93.7%	96.3%	99.9%	100.0%	88.9%	99.9%
Retail trade	98.2%	59.0%	95.2%	96.7%	99.8%	99.9%	86.4%	99.8%
Professional services	98.3%	81.7%	91.2%	96.4%	99.8%	100.0%	89.0%	99.9%
Other services	97.0%	80.5%	86.9%	94.5%	98.0%	99.7%	87.0%	99.0%
Ownership								
For profit, incorporated	98.1%	81.0%	91.9%	95.9%	99.2%	99.9%	89.7%	99.6%
For profit, unincorporated	97.2%	74.1%	89.8%	98.3%	99.4%	100.0%	87.8%	99.8%
Nonprofit	98.9%	83.7%	87.1%	97.0%	99.9%	100.0%	89.4%	99.9%
Age of firm								
Less than 5 years	92.3%	77.1%	93.5%	98.0%	99.9%	95.9%	86.8%	99.8%
5-9 years	95.7%	88.2%	89.7%	96.6%	99.8%	99.6%	90.5%	99.4%
10-19 years	96.3%	82.6%	91.0%	95.7%	99.0%	100.0%	90.0%	99.1%
20 or more years	98.7%	76.4%	91.0%	96.6%	99.5%	99.9%	89.1%	99.8%
Multi/single status								
2 or more locations	99.7%	90.5%	85.6%	97.0%	99.4%	99.9%	91.2%	99.8%
1 location only	94.3%	79.6%	91.4%	96.4%	99.5%	99.7%	89.1%	99.2%
Percent full-time employees								
Less than 25%	94.3%	53.6%	82.9%	86.5%	97.8%	99.8%	76.4%	98.1%
25-49 %	97.3%	83.7%	87.6%	93.4%	97.3%	99.9%	88.3%	98.8%
50-74 %	97.2%	68.8%	83.5%	96.6%	99.1%	100.0%	82.5%	99.7%
75% or more	98.6%	83.4%	93.1%	97.6%	99.9%	99.9%	91.5%	99.9%
Union presence								
No union employees	97.6%	79.5%	91.0%	96.3%	99.4%	99.9%	89.0%	99.6%
Has union employees	99.9%	91.9%	94.0%	100.0%	99.9%	100.0%	96.8%	100.0%
Percent low-wage employees								
50% or more low-wage	98.2%	77.9%	92.9%	95.1%	97.7%	100.0%	90.3%	99.2%
Less than 50% low-wage	98.1%	79.9%	90.9%	96.7%	99.7%	99.9%	89.2%	99.8%
Percent women employees								
Less than 25%	97.3%	78.1%	93.7%	97.4%	99.9%	99.9%	90.8%	99.8%
25-49 %	98.9%	85.4%	92.5%	97.5%	99.4%	99.9%	91.5%	99.8%
50-74 %	98.6%	81.6%	89.3%	96.4%	99.0%	99.9%	88.9%	99.6%
75% or more	97.0%	76.6%	85.5%	93.9%	99.4%	100.0%	84.4%	99.6%
Percent age 50 or older employees								
Less than 25%	97.1%	77.7%	90.9%	95.7%	98.9%	99.9%	88.9%	99.3%
25-49 %	99.3%	85.1%	92.1%	97.8%	99.9%	100.0%	91.9%	99.9%
50-74 %	97.2%	80.3%	90.4%	97.4%	99.3%	99.9%	88.1%	99.7%
75% or more	92.5%	78.0%	88.6%	96.1%	99.9%	100.0%	83.9%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.2.e Standard errors for percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and selected characteristics: United States, 2021

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	0.13%	1.99%	1.12%	0.47%	0.15%	0.03%	0.76%	0.06%
Industry group **								
Agric., fish., forest.	5.90%	--	--	5.85%	0.00%	0.00%	16.37%	0.00%
Mining and manufacturing	0.25%	7.67%	3.94%	0.85%	0.09%	0.00%	2.07%	0.03%
Construction	0.41%	3.39%	1.69%	0.49%	0.00%	0.00%	1.06%	0.00%
Utilities and transp.	0.22%	4.07%	3.60%	1.28%	0.00%	0.00%	1.64%	0.15%
Wholesale trade	0.64%	5.24%	3.13%	2.67%	0.04%	0.02%	2.34%	0.42%
Fin. svcs. and real estate	0.23%	4.15%	3.08%	1.93%	0.06%	0.00%	2.28%	0.06%
Retail trade	0.43%	9.67%	1.55%	1.20%	0.19%	0.05%	3.24%	0.10%
Professional services	0.21%	2.75%	2.09%	1.05%	0.13%	0.00%	1.33%	0.06%
Other services	0.35%	3.34%	3.19%	1.11%	0.62%	0.16%	1.65%	0.22%
Ownership								
For profit, incorporated	0.15%	2.19%	1.25%	0.64%	0.23%	0.05%	0.86%	0.08%
For profit, unincorporated	0.49%	5.41%	2.96%	0.59%	0.35%	0.00%	2.06%	0.10%
Nonprofit	0.20%	4.31%	3.76%	1.04%	0.04%	0.00%	1.87%	0.04%
Age of firm								
Less than 5 years	2.05%	6.77%	2.70%	0.94%	0.11%	4.40%	3.39%	0.11%
5-9 years	0.80%	2.94%	3.25%	1.37%	0.13%	0.28%	1.72%	0.43%
10-19 years	0.54%	2.80%	2.44%	1.34%	0.41%	0.00%	1.52%	0.29%
20 or more years	0.12%	3.02%	1.51%	0.54%	0.18%	0.04%	1.00%	0.06%
Multi/single status								
2 or more locations	0.06%	6.33%	6.65%	0.80%	0.16%	0.03%	2.67%	0.04%
1 location only	0.42%	2.02%	1.09%	0.55%	0.29%	0.22%	0.79%	0.24%
Percent full-time employees								
Less than 25%	0.95%	8.94%	6.46%	3.70%	1.10%	0.15%	4.17%	0.59%
25-49 %	0.54%	5.80%	5.03%	2.24%	1.39%	0.03%	2.65%	0.43%
50-74 %	0.48%	6.66%	4.08%	1.17%	0.42%	0.00%	2.82%	0.10%
75% or more	0.13%	2.03%	1.13%	0.47%	0.05%	0.05%	0.77%	0.04%
Union presence								
No union employees	0.16%	2.02%	1.15%	0.49%	0.17%	0.05%	0.78%	0.07%
Has union employees	0.05%	6.35%	3.74%	0.00%	0.08%	0.04%	1.58%	0.03%
Percent low-wage employees								
50% or more low-wage	0.27%	5.68%	2.20%	1.24%	0.67%	0.02%	1.67%	0.20%
Less than 50% low-wage	0.15%	2.09%	1.20%	0.51%	0.14%	0.04%	0.82%	0.06%
Percent women employees								
Less than 25%	0.34%	3.50%	1.25%	0.75%	0.07%	0.07%	1.14%	0.08%
25-49 %	0.25%	5.99%	3.08%	0.90%	0.43%	0.10%	2.13%	0.12%
50-74 %	0.18%	3.18%	2.83%	0.89%	0.33%	0.02%	1.47%	0.09%
75% or more	0.34%	3.52%	3.00%	1.37%	0.26%	0.02%	1.69%	0.16%
Percent age 50 or older employees								
Less than 25%	0.28%	3.49%	1.57%	0.72%	0.28%	0.10%	1.15%	0.14%
25-49 %	0.10%	2.99%	2.13%	0.61%	0.04%	0.02%	1.19%	0.02%
50-74 %	0.46%	3.54%	2.84%	1.17%	0.73%	0.06%	1.77%	0.26%
75% or more	1.36%	4.05%	4.42%	2.97%	0.06%	0.00%	2.70%	0.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.B.2.f Percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and selected characteristics: United States, 2021

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	49.3%	35.4%	38.4%	42.1%	44.2%	54.9%	38.1%	51.3%
Industry group **								
Agric., fish., forest.	33.1%	--	0.0%	--	28.0% *	36.6% *	30.3% *	34.3% *
Mining and manufacturing	38.2%	23.8% *	23.4%	40.1%	40.0%	38.4%	28.1%	39.5%
Construction	40.0%	30.7%	30.9%	44.2%	41.8%	42.3%	35.3%	42.9%
Utilities and transp.	45.1%	45.1% *	44.0%	48.4%	45.0%	44.5%	41.9%	45.5%
Wholesale trade	51.7%	44.5%	37.2%	44.6%	38.5%	62.2%	40.4%	54.9%
Fin. svcs. and real estate	59.8%	44.2%	56.5%	44.1%	45.0%	65.4%	46.3%	61.1%
Retail trade	52.6%	27.8%	33.5%	44.9%	36.6%	59.5%	36.0%	54.8%
Professional services	52.7%	32.6%	47.1%	45.4%	48.9%	57.5%	41.4%	54.6%
Other services	46.2%	35.9%	35.0%	36.2%	45.2%	51.7%	36.9%	48.1%
Ownership								
For profit, incorporated	50.2%	34.0%	37.4%	43.3%	42.0%	56.8%	37.6%	52.5%
For profit, unincorporated	47.9%	39.6%	39.1%	46.6%	44.7%	52.4%	39.8%	50.2%
Nonprofit	46.5%	35.4%	44.5%	29.8%	49.6%	48.6%	38.2%	47.5%
Age of firm								
Less than 5 years	48.5%	35.3%	51.5%	54.5%	51.7%	--	45.0%	53.2%
5-9 years	50.5%	49.9%	39.6%	49.0%	50.0%	70.8%	45.6%	54.0%
10-19 years	42.1%	33.7%	36.5%	40.6%	42.1%	49.6%	34.4%	45.6%
20 or more years	50.2%	30.8%	37.0%	39.9%	43.9%	54.9%	36.6%	51.8%
Multi/single status								
2 or more locations	52.2%	60.7%	35.3%	41.2%	44.5%	54.6%	38.7%	52.5%
1 location only	42.1%	34.9%	38.6%	42.4%	43.7%	66.0%	38.1%	45.9%
Percent full-time employees								
Less than 25%	45.0%	23.5% *	30.8%	38.8%	43.5%	51.8%	31.2%	47.9%
25-49 %	43.8%	42.8%	37.0%	31.9%	41.5%	48.2%	38.6%	44.7%
50-74 %	55.6%	23.5%	38.9%	44.1%	54.2%	61.9%	35.8%	59.0%
75% or more	48.9%	38.0%	38.8%	43.3%	42.6%	54.3%	39.0%	50.7%
Union presence								
No union employees	47.7%	35.7%	38.7%	42.3%	43.4%	53.8%	38.4%	49.8%
Has union employees	55.5%	23.4% *	29.7% *	39.5%	50.3%	57.3%	29.9%	56.3%
Percent low-wage employees								
50% or more low-wage	43.3%	30.4%	33.0%	32.2%	34.4%	49.9%	34.8%	44.4%
Less than 50% low-wage	50.2%	35.8%	38.9%	43.6%	45.7%	55.7%	38.5%	52.4%
Percent women employees								
Less than 25%	42.6%	35.3%	39.6%	39.1%	38.1%	49.8%	38.0%	44.4%
25-49 %	52.3%	40.5%	36.5%	49.7%	46.3%	55.7%	38.1%	53.9%
50-74 %	55.6%	36.7%	41.8%	43.3%	50.9%	60.4%	40.1%	57.3%
75% or more	42.4%	30.3%	34.3%	39.0%	39.7%	46.3%	36.4%	43.6%
Percent age 50 or older employees								
Less than 25%	48.6%	34.4%	40.8%	43.6%	49.1%	53.1%	40.0%	50.9%
25-49 %	51.4%	43.2%	37.3%	41.2%	40.5%	56.6%	37.4%	52.7%
50-74 %	44.4%	31.5%	32.8%	40.3%	44.7%	49.8%	34.4%	47.2%
75% or more	34.8%	32.0%	33.3%	24.6% *	22.5%	52.8%	32.3%	37.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.B.2.f Standard errors for percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and selected characteristics: United States, 2021

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	0.71%	2.27%	1.97%	1.51%	1.46%	1.05%	1.15%	0.81%
Industry group **								
Agric., fish., forest.	8.85%	--	0.00%	--	14.35% *	15.28% *	16.44% *	10.60% *
Mining and manufacturing	1.84%	7.89% *	4.81%	4.40%	3.80%	2.56%	3.51%	2.02%
Construction	3.19%	6.44%	4.48%	4.75%	6.52%	10.03%	3.10%	4.74%
Utilities and transp.	3.25%	15.82% *	12.02%	7.50%	7.35%	4.35%	6.77%	3.55%
Wholesale trade	3.38%	8.64%	6.04%	5.78%	8.10%	4.93%	4.36%	4.01%
Fin. svcs. and real estate	2.26%	6.09%	8.71%	6.31%	4.66%	2.86%	4.39%	2.44%
Retail trade	2.06%	7.68%	5.75%	4.32%	4.70%	2.65%	3.54%	2.26%
Professional services	1.30%	3.43%	3.72%	2.95%	2.61%	1.89%	2.13%	1.47%
Other services	1.62%	4.48%	4.45%	3.11%	3.32%	2.47%	2.45%	1.87%
Ownership								
For profit, incorporated	0.86%	2.76%	2.43%	1.85%	1.86%	1.22%	1.43%	0.98%
For profit, unincorporated	1.82%	5.03%	4.20%	3.54%	3.58%	3.03%	2.52%	2.20%
Nonprofit	1.82%	6.75%	5.60%	3.46%	3.32%	2.66%	3.20%	1.99%
Age of firm								
Less than 5 years	3.98%	6.35%	8.53%	6.82%	9.91%	--	4.71%	6.85%
5-9 years	3.27%	6.40%	4.99%	4.85%	7.42%	9.81%	3.36%	5.03%
10-19 years	1.98%	4.08%	3.75%	3.23%	3.88%	5.18%	2.22%	2.67%
20 or more years	0.80%	2.91%	2.60%	1.85%	1.63%	1.07%	1.49%	0.87%
Multi/single status								
2 or more locations	0.89%	13.20%	6.54%	2.83%	1.71%	1.05%	3.36%	0.90%
1 location only	1.18%	2.29%	2.06%	1.75%	2.67%	7.21%	1.22%	1.96%
Percent full-time employees								
Less than 25%	3.31%	7.68% *	8.53%	6.82%	5.81%	5.37%	5.27%	3.77%
25-49 %	2.38%	11.45%	6.50%	4.60%	5.30%	3.32%	4.56%	2.67%
50-74 %	2.07%	4.72%	5.31%	4.32%	3.91%	2.98%	3.08%	2.32%
75% or more	0.83%	2.57%	2.31%	1.75%	1.74%	1.21%	1.33%	0.94%
Union presence								
No union employees	0.76%	2.30%	2.01%	1.54%	1.53%	1.19%	1.18%	0.88%
Has union employees	1.92%	9.85% *	9.16% *	7.13%	5.12%	2.15%	5.49%	1.96%
Percent low-wage employees								
50% or more low-wage	2.01%	7.37%	5.72%	3.91%	3.17%	2.84%	3.42%	2.20%
Less than 50% low-wage	0.77%	2.38%	2.09%	1.62%	1.61%	1.13%	1.22%	0.88%
Percent women employees								
Less than 25%	1.36%	4.02%	3.26%	2.40%	3.20%	2.37%	1.94%	1.73%
25-49 %	1.44%	5.55%	4.56%	3.71%	2.99%	1.91%	2.76%	1.56%
50-74 %	1.31%	4.62%	4.39%	3.13%	2.74%	1.73%	2.39%	1.42%
75% or more	1.61%	4.10%	3.60%	3.36%	2.76%	2.57%	2.25%	1.88%
Percent age 50 or older employees								
Less than 25%	1.15%	3.62%	2.92%	2.09%	2.33%	1.91%	1.69%	1.38%
25-49 %	1.06%	4.92%	3.34%	2.68%	2.29%	1.36%	2.10%	1.14%
50-74 %	2.04%	4.17%	4.68%	4.28%	3.81%	3.60%	2.72%	2.48%
75% or more	3.86%	4.89%	7.19%	7.51% *	6.15%	9.20%	3.81%	6.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.2.g Percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and selected characteristics: United States, 2021

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	47.2%	33.5%	36.1%	40.1%	41.3%	53.2%	36.2%	49.2%
Industry group **								
Agric., fish., forest.	27.9%	--	0.0%	--	15.2% *	35.2% *	30.2% *	26.9% *
Mining and manufacturing	37.7%	23.8% *	22.8%	39.0%	38.5%	38.5%	28.1%	38.9%
Construction	39.8%	30.9%	29.3%	43.6%	42.5%	42.3%	34.5%	43.0%
Utilities and transp.	42.0%	21.2% *	42.4%	46.1%	37.6%	43.2%	38.0%	42.5%
Wholesale trade	47.4%	41.8%	33.8%	43.1%	36.3%	55.9%	37.3%	50.3%
Fin. svcs. and real estate	58.8%	41.7%	56.3%	43.9%	42.7%	64.7%	45.0%	60.2%
Retail trade	49.5%	27.4%	30.7%	39.8%	34.8%	56.3%	34.6%	51.4%
Professional services	50.7%	31.6%	42.8%	42.3%	46.1%	56.3%	38.6%	52.8%
Other services	43.9%	34.5%	33.9%	34.8%	41.3%	49.6%	35.1%	45.7%
Ownership								
For profit, incorporated	48.2%	32.1%	35.1%	41.1%	39.2%	55.1%	35.6%	50.5%
For profit, unincorporated	45.9%	37.1%	36.0%	46.3%	40.8%	50.8%	39.0%	47.8%
Nonprofit	44.5%	34.8%	44.0%	26.1%	47.3%	46.8%	35.1%	45.6%
Age of firm								
Less than 5 years	47.1%	35.3%	46.3%	50.7%	56.5%	--	43.4%	52.3%
5-9 years	49.0%	42.8%	39.0%	50.2%	47.1%	70.8%	44.0%	52.6%
10-19 years	40.4%	33.4%	33.3%	40.7%	39.9%	46.9%	32.8%	43.8%
20 or more years	48.1%	29.5%	35.1%	36.6%	40.6%	53.3%	34.5%	49.6%
Multi/single status								
2 or more locations	50.2%	47.4%	28.2%	38.9%	41.2%	52.9%	34.2%	50.4%
1 location only	40.2%	33.2%	36.7%	40.4%	41.5%	66.3%	36.4%	43.8%
Percent full-time employees								
Less than 25%	44.1%	22.9% *	33.6%	38.8%	42.7%	50.2%	31.9%	46.7%
25-49 %	39.8%	42.8%	31.2%	28.7%	39.3%	43.2%	34.3%	40.7%
50-74 %	52.5%	23.4%	35.0%	38.2%	47.1%	60.4%	34.0%	55.7%
75% or more	47.2%	35.5%	36.8%	41.9%	40.3%	52.9%	37.2%	49.1%
Union presence								
No union employees	45.5%	33.8%	36.2%	40.4%	40.3%	52.1%	36.6%	47.6%
Has union employees	53.9%	22.3% *	31.7%	34.3%	48.8%	55.8%	27.9%	54.7%
Percent low-wage employees								
50% or more low-wage	39.3%	30.7%	31.4%	33.1%	31.2%	44.2%	34.2%	39.9%
Less than 50% low-wage	48.5%	33.7%	36.5%	41.2%	42.9%	54.6%	36.5%	50.8%
Percent women employees								
Less than 25%	40.6%	31.3%	36.7%	38.4%	36.5%	47.6%	35.5%	42.6%
25-49 %	50.8%	39.8%	35.2%	45.7%	43.2%	55.0%	36.4%	52.4%
50-74 %	53.2%	36.8%	40.7%	40.6%	46.8%	58.5%	39.3%	54.7%
75% or more	40.0%	29.0%	31.2%	37.3%	37.2%	43.8%	34.5%	41.1%
Percent age 50 or older employees								
Less than 25%	46.1%	33.2%	38.4%	42.3%	46.0%	50.4%	38.6%	48.1%
25-49 %	49.8%	38.7%	35.1%	38.0%	38.8%	55.2%	34.9%	51.1%
50-74 %	42.0%	31.3%	32.5%	37.5%	38.1%	49.3%	32.9%	44.4%
75% or more	33.3%	29.1%	26.0%	23.9% *	22.1%	54.1%	28.4%	37.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.2.g Standard errors for percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and selected characteristics: United States, 2021

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	0.71%	2.22%	1.96%	1.50%	1.45%	1.05%	1.14%	0.81%
Industry group **								
Agric., fish., forest.	8.36%	--	0.00%	--	10.49% *	15.05% *	16.44% *	9.52% *
Mining and manufacturing	1.84%	7.89% *	4.76%	4.39%	3.80%	2.58%	3.50%	2.03%
Construction	3.19%	6.44%	4.43%	4.75%	6.53%	10.03%	3.07%	4.74%
Utilities and transp.	3.27%	9.47% *	12.04%	7.52%	7.49%	4.36%	6.55%	3.58%
Wholesale trade	3.55%	8.76%	5.76%	5.81%	8.24%	5.42%	4.35%	4.25%
Fin. svcs. and real estate	2.28%	6.12%	8.72%	6.32%	4.64%	2.87%	4.39%	2.46%
Retail trade	2.09%	7.66%	5.64%	4.23%	4.68%	2.70%	3.50%	2.30%
Professional services	1.30%	3.40%	3.79%	2.92%	2.62%	1.90%	2.12%	1.48%
Other services	1.62%	4.48%	4.43%	3.08%	3.30%	2.48%	2.43%	1.87%
Ownership								
For profit, incorporated	0.87%	2.69%	2.42%	1.85%	1.85%	1.23%	1.41%	0.99%
For profit, unincorporated	1.82%	4.99%	4.12%	3.54%	3.46%	3.05%	2.52%	2.21%
Nonprofit	1.82%	6.76%	5.60%	3.28%	3.35%	2.66%	3.14%	1.99%
Age of firm								
Less than 5 years	4.00%	6.35%	8.97%	6.95%	9.71%	--	4.73%	6.89%
5-9 years	3.28%	6.53%	4.99%	4.86%	7.38%	9.81%	3.35%	5.05%
10-19 years	1.96%	4.08%	3.67%	3.23%	3.81%	5.15%	2.19%	2.65%
20 or more years	0.80%	2.89%	2.58%	1.82%	1.64%	1.08%	1.47%	0.88%
Multi/single status								
2 or more locations	0.89%	14.15%	6.12%	2.78%	1.71%	1.06%	3.24%	0.90%
1 location only	1.18%	2.25%	2.05%	1.74%	2.64%	7.18%	1.21%	1.96%
Percent full-time employees								
Less than 25%	3.32%	7.67% *	8.62%	6.82%	5.83%	5.44%	5.26%	3.79%
25-49 %	2.38%	11.45%	6.14%	4.38%	5.32%	3.34%	4.51%	2.67%
50-74 %	2.10%	4.71%	5.24%	4.25%	4.07%	3.01%	3.04%	2.37%
75% or more	0.83%	2.50%	2.30%	1.75%	1.73%	1.21%	1.32%	0.95%
Union presence								
No union employees	0.76%	2.26%	2.00%	1.54%	1.52%	1.20%	1.17%	0.89%
Has union employees	1.92%	9.67% *	9.24%	6.95%	5.13%	2.16%	5.24%	1.97%
Percent low-wage employees								
50% or more low-wage	2.03%	7.36%	5.55%	3.94%	3.10%	2.94%	3.40%	2.24%
Less than 50% low-wage	0.77%	2.33%	2.08%	1.62%	1.60%	1.13%	1.21%	0.88%
Percent women employees								
Less than 25%	1.36%	3.88%	3.27%	2.40%	3.20%	2.38%	1.93%	1.73%
25-49 %	1.44%	5.54%	4.51%	3.70%	2.96%	1.91%	2.72%	1.56%
50-74 %	1.33%	4.62%	4.39%	3.10%	2.78%	1.76%	2.38%	1.44%
75% or more	1.60%	4.06%	3.47%	3.33%	2.74%	2.56%	2.22%	1.87%
Percent age 50 or older employees								
Less than 25%	1.16%	3.62%	2.93%	2.08%	2.35%	1.94%	1.69%	1.39%
25-49 %	1.07%	4.74%	3.28%	2.65%	2.28%	1.36%	2.03%	1.14%
50-74 %	2.04%	4.17%	4.67%	4.25%	3.79%	3.60%	2.69%	2.48%
75% or more	3.87%	4.80%	6.09%	7.50% *	6.10%	9.06%	3.62%	6.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.3 Number of full-time private-sector employees by firm size and selected characteristics: United States, 2021

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	102,457,483	9,535,109	8,166,397	13,270,609	19,143,927	52,341,442	23,958,567	78,498,916
Industry group **								
Agric., fish., forest.	1,057,117	223,424	--	--	345,422 *	215,243 *	402,931	654,187
Mining and manufacturing	11,721,290	395,524	633,245	1,629,629	2,879,433	6,183,460	1,768,419	9,952,872
Construction	6,740,377	1,174,924	1,136,127	1,680,451	1,564,811	1,184,064	3,168,261	3,572,116
Utilities and transp.	5,776,868	375,763	276,733	749,928	977,176	3,397,267	974,079	4,802,789
Wholesale trade	5,453,794	544,547	469,999	948,994	921,674	2,568,581	1,471,248	3,982,546
Fin. svcs. and real estate	11,612,442	862,776	418,395	639,213	1,798,323	7,893,736	1,561,035	10,051,408
Retail trade	10,613,121	1,132,181	786,370	1,350,559	1,596,380	5,747,631	2,518,389	8,094,732
Professional services	29,237,129	2,433,649	2,078,420	3,179,963	5,680,024	15,865,074	5,955,094	23,282,035
Other services	20,245,344	2,392,322	2,273,031	2,912,920	3,380,684	9,286,387	6,139,112	14,106,232
Ownership								
For profit, incorporated	71,177,537	6,533,478	5,800,336	9,353,394	12,252,862	37,237,467	16,796,923	54,380,614
For profit, unincorporated	16,140,516	2,409,854	1,791,275	2,454,174	2,991,134	6,494,078	5,349,220	10,791,295
Nonprofit	15,139,431	591,777	574,786	1,463,041	3,899,931	8,609,896	1,812,424	13,327,006
Age of firm								
Less than 5 years	4,235,680	1,871,960	958,591	920,990	461,320	--	3,249,505	986,175
5-9 years	6,325,768	1,911,364	1,140,441	1,547,495	1,341,001	385,466 *	3,765,775	2,559,993
10-19 years	13,051,284	2,176,247	2,112,915	3,046,843	3,449,495	2,265,784	5,760,548	7,290,736
20 or more years	78,844,752	3,575,539	3,954,449	7,755,281	13,892,110	49,667,372	11,182,739	67,662,013
Multi/single status								
2 or more locations	65,627,195	118,082	456,305	2,579,342	11,237,343	51,236,123	1,368,274	64,258,921
1 location only	36,830,288	9,417,027	7,710,092	10,691,267	7,906,584	1,105,319	22,590,293	14,239,995
Percent full-time employees								
Less than 25%	987,639	104,132	132,152	214,968	204,728	331,659	344,988	642,651
25-49 %	4,193,699	469,829	409,367	661,961	776,089	1,876,453	1,233,170	2,960,529
50-74 %	12,300,709	1,364,371	1,050,010	1,375,240	2,041,240	6,469,848	3,099,993	9,200,716
75% or more	84,975,436	7,596,777	6,574,868	11,018,440	16,121,869	43,663,482	19,280,416	65,695,020
Union presence								
No union employees	82,943,859	9,366,530	7,881,778	12,628,037	16,845,911	36,221,602	23,220,018	59,723,841
Has union employees	19,513,624	168,579	284,618	642,572	2,298,016	16,119,840	738,549	18,775,075
Percent low-wage employees								
50% or more low-wage	11,232,076	1,356,055	1,120,385	1,545,115	1,958,642	5,251,879	3,281,108	7,950,968
Less than 50% low-wage	91,225,407	8,179,054	7,046,012	11,725,494	17,185,284	47,089,563	20,677,459	70,547,948
Percent women employees								
Less than 25%	27,495,469	3,717,325	3,437,100	5,441,362	5,979,456	8,920,225	9,935,738	17,559,731
25-49 %	27,621,376	1,639,414	1,502,464	2,454,118	4,778,488	17,246,892	4,150,291	23,471,085
50-74 %	29,232,391	2,090,305	1,539,044	3,018,908	5,023,734	17,560,402	4,971,826	24,260,565
75% or more	18,108,247	2,088,064	1,687,790	2,356,221	3,362,249	8,613,923	4,900,713	13,207,535
Percent age 50 or older employees								
Less than 25%	39,400,136	4,527,475	4,620,569	7,496,177	7,461,168	15,294,747	12,784,118	26,616,019
25-49 %	49,013,235	1,844,881	2,206,719	4,030,868	8,739,881	32,190,886	5,775,479	43,237,755
50-74 %	11,088,271	1,718,960	960,996	1,467,335	2,597,614	4,343,366	3,413,613	7,674,657
75% or more	2,955,842	1,443,793	378,113	276,229	345,263	512,443	1,985,357	970,485

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Totals may not sum exactly because of rounding.

Table I.B.3 Standard errors for number of full-time private-sector employees by firm size and selected characteristics: United States, 2021

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	990,944	177,102	220,098	302,364	451,357	846,654	297,836	967,287
Industry group **								
Agric., fish., forest.	165,375	57,273	--	--	117,370 *	76,522 *	71,849	149,028
Mining and manufacturing	396,587	43,329	59,727	129,394	201,502	309,979	104,554	383,421
Construction	365,716	76,695	95,713	146,646	203,802	236,990	150,476	334,486
Utilities and transp.	338,824	54,380	47,916	106,834	144,663	278,281	92,627	326,050
Wholesale trade	357,025	57,896	54,617	104,599	135,602	303,246	104,162	341,847
Fin. svcs. and real estate	514,099	59,983	62,817	78,110	172,073	471,438	96,539	505,009
Retail trade	400,352	90,602	68,600	115,369	165,373	327,949	130,859	378,795
Professional services	662,730	100,458	126,887	177,535	288,988	554,290	179,099	639,891
Other services	610,682	109,248	141,837	170,749	249,200	506,275	197,299	579,966
Ownership								
For profit, incorporated	963,733	157,766	200,337	279,845	414,796	814,366	284,537	931,945
For profit, unincorporated	516,172	118,861	112,105	160,711	225,117	407,919	180,487	485,397
Nonprofit	506,000	54,795	57,183	117,392	256,766	416,313	97,253	497,115
Age of firm								
Less than 5 years	214,714	108,771	105,993	115,282	103,103	--	163,714	139,796
5-9 years	303,441	106,263	90,197	139,947	198,944	120,326 *	154,468	262,528
10-19 years	438,298	96,499	118,972	177,276	269,957	260,764	181,101	402,205
20 or more years	951,964	126,603	162,688	251,633	398,978	835,367	241,946	928,206
Multi/single status								
2 or more locations	905,503	24,352	49,975	141,422	353,392	843,238	80,109	902,426
1 location only	551,120	177,065	219,476	287,266	373,739	195,880	300,754	494,038
Percent full-time employees								
Less than 25%	57,524	12,265	12,427	24,327	21,635	44,367	22,438	53,082
25-49 %	164,490	37,726	30,298	55,314	80,869	123,734	57,954	154,345
50-74 %	464,558	76,585	74,068	99,302	162,650	411,825	120,356	449,325
75% or more	1,011,870	178,730	218,194	309,479	457,869	845,223	310,863	977,592
Union presence								
No union employees	921,223	176,218	216,849	299,421	427,854	763,367	294,413	894,315
Has union employees	688,560	34,195	49,152	87,558	234,592	640,174	79,393	684,129
Percent low-wage employees								
50% or more low-wage	407,759	73,848	77,445	110,285	152,465	348,923	121,183	390,266
Less than 50% low-wage	986,558	177,385	215,739	300,492	456,394	826,223	302,832	956,835
Percent women employees								
Less than 25%	624,562	137,260	178,911	232,524	360,582	406,526	263,642	572,327
25-49 %	721,826	105,180	105,882	167,621	267,850	636,573	169,483	702,502
50-74 %	723,373	100,100	101,254	177,202	280,676	635,246	163,160	706,240
75% or more	528,531	94,527	90,974	150,219	197,180	451,274	147,318	509,120
Percent age 50 or older employees								
Less than 25%	781,929	154,062	194,288	265,863	357,271	611,662	277,246	740,506
25-49 %	862,459	101,887	118,536	200,030	362,381	754,284	184,618	844,665
50-74 %	408,705	93,668	76,295	120,705	187,866	322,685	140,188	384,594
75% or more	154,310	67,559	48,540	43,658	68,026	102,257	88,237	126,640

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Totals may not sum exactly because of rounding.

Table I.B.3.a Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2021

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	102,457,483	9.3%	8.0%	13.0%	18.7%	51.1%	23.4%	76.6%
Industry group **								
Agric., fish., forest.	1,057,117	21.1%	--	--	32.7%	20.4% *	38.1%	61.9%
Mining and manufacturing	11,721,290	3.4%	5.4%	13.9%	24.6%	52.8%	15.1%	84.9%
Construction	6,740,377	17.4%	16.9%	24.9%	23.2%	17.6%	47.0%	53.0%
Utilities and transp.	5,776,868	6.5%	4.8%	13.0%	16.9%	58.8%	16.9%	83.1%
Wholesale trade	5,453,794	10.0%	8.6%	17.4%	16.9%	47.1%	27.0%	73.0%
Fin. svcs. and real estate	11,612,442	7.4%	3.6%	5.5%	15.5%	68.0%	13.4%	86.6%
Retail trade	10,613,121	10.7%	7.4%	12.7%	15.0%	54.2%	23.7%	76.3%
Professional services	29,237,129	8.3%	7.1%	10.9%	19.4%	54.3%	20.4%	79.6%
Other services	20,245,344	11.8%	11.2%	14.4%	16.7%	45.9%	30.3%	69.7%
Ownership								
For profit, incorporated	71,177,537	9.2%	8.1%	13.1%	17.2%	52.3%	23.6%	76.4%
For profit, unincorporated	16,140,516	14.9%	11.1%	15.2%	18.5%	40.2%	33.1%	66.9%
Nonprofit	15,139,431	3.9%	3.8%	9.7%	25.8%	56.9%	12.0%	88.0%
Age of firm								
Less than 5 years	4,235,680	44.2%	22.6%	21.7%	10.9%	0.5% *	76.7%	23.3%
5-9 years	6,325,768	30.2%	18.0%	24.5%	21.2%	6.1%	59.5%	40.5%
10-19 years	13,051,284	16.7%	16.2%	23.3%	26.4%	17.4%	44.1%	55.9%
20 or more years	78,844,752	4.5%	5.0%	9.8%	17.6%	63.0%	14.2%	85.8%
Multi/single status								
2 or more locations	65,627,195	0.2%	0.7%	3.9%	17.1%	78.1%	2.1%	97.9%
1 location only	36,830,288	25.6%	20.9%	29.0%	21.5%	3.0%	61.3%	38.7%
Percent full-time employees								
Less than 25%	987,639	10.5%	13.4%	21.8%	20.7%	33.6%	34.9%	65.1%
25-49 %	4,193,699	11.2%	9.8%	15.8%	18.5%	44.7%	29.4%	70.6%
50-74 %	12,300,709	11.1%	8.5%	11.2%	16.6%	52.6%	25.2%	74.8%
75% or more	84,975,436	8.9%	7.7%	13.0%	19.0%	51.4%	22.7%	77.3%
Union presence								
No union employees	82,943,859	11.3%	9.5%	15.2%	20.3%	43.7%	28.0%	72.0%
Has union employees	19,513,624	0.9%	1.5%	3.3%	11.8%	82.6%	3.8%	96.2%
Percent low-wage employees								
50% or more low-wage	11,232,076	12.1%	10.0%	13.8%	17.4%	46.8%	29.2%	70.8%
Less than 50% low-wage	91,225,407	9.0%	7.7%	12.9%	18.8%	51.6%	22.7%	77.3%
Percent women employees								
Less than 25%	27,495,469	13.5%	12.5%	19.8%	21.7%	32.4%	36.1%	63.9%
25-49 %	27,621,376	5.9%	5.4%	8.9%	17.3%	62.4%	15.0%	85.0%
50-74 %	29,232,391	7.2%	5.3%	10.3%	17.2%	60.1%	17.0%	83.0%
75% or more	18,108,247	11.5%	9.3%	13.0%	18.6%	47.6%	27.1%	72.9%
Percent age 50 or older employees								
Less than 25%	39,400,136	11.5%	11.7%	19.0%	18.9%	38.8%	32.4%	67.6%
25-49 %	49,013,235	3.8%	4.5%	8.2%	17.8%	65.7%	11.8%	88.2%
50-74 %	11,088,271	15.5%	8.7%	13.2%	23.4%	39.2%	30.8%	69.2%
75% or more	2,955,842	48.8%	12.8%	9.3%	11.7%	17.3%	67.2%	32.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Percents may not add to 100% because of rounding.

Table I.B.3.a Standard errors for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2021

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	990,944	0.18%	0.22%	0.29%	0.41%	0.50%	0.32%	0.32%
Industry group **								
Agric., fish., forest.	165,375	5.28%	--	--	8.30%	6.42% *	6.83%	6.83%
Mining and manufacturing	396,587	0.37%	0.52%	1.05%	1.49%	1.69%	0.91%	0.91%
Construction	365,716	1.32%	1.48%	2.05%	2.55%	2.99%	2.62%	2.62%
Utilities and transp.	338,824	0.96%	0.84%	1.76%	2.27%	2.80%	1.64%	1.64%
Wholesale trade	357,025	1.15%	1.07%	1.92%	2.31%	3.36%	2.20%	2.20%
Fin. svcs. and real estate	514,099	0.58%	0.55%	0.68%	1.41%	1.78%	0.93%	0.93%
Retail trade	400,352	0.86%	0.66%	1.06%	1.42%	1.84%	1.27%	1.27%
Professional services	662,730	0.37%	0.44%	0.59%	0.90%	1.11%	0.66%	0.66%
Other services	610,682	0.59%	0.71%	0.84%	1.13%	1.57%	1.11%	1.11%
Ownership								
For profit, incorporated	963,733	0.24%	0.28%	0.39%	0.54%	0.68%	0.44%	0.44%
For profit, unincorporated	516,172	0.78%	0.71%	0.97%	1.26%	1.71%	1.25%	1.25%
Nonprofit	506,000	0.37%	0.39%	0.77%	1.47%	1.62%	0.69%	0.69%
Age of firm								
Less than 5 years	214,714	2.44%	2.20%	2.33%	2.22%	0.25% *	2.69%	2.69%
5-9 years	303,441	1.80%	1.44%	1.98%	2.60%	1.81%	2.67%	2.67%
10-19 years	438,298	0.83%	0.94%	1.28%	1.68%	1.72%	1.58%	1.58%
20 or more years	951,964	0.16%	0.21%	0.31%	0.47%	0.57%	0.32%	0.32%
Multi/single status								
2 or more locations	905,503	0.04%	0.08%	0.21%	0.51%	0.54%	0.12%	0.12%
1 location only	551,120	0.53%	0.58%	0.70%	0.84%	0.52%	0.91%	0.91%
Percent full-time employees								
Less than 25%	57,524	1.26%	1.33%	2.25%	2.07%	3.24%	2.40%	2.40%
25-49 %	164,490	0.91%	0.76%	1.26%	1.70%	2.00%	1.46%	1.46%
50-74 %	464,558	0.69%	0.64%	0.83%	1.25%	1.84%	1.18%	1.18%
75% or more	1,011,870	0.22%	0.26%	0.36%	0.50%	0.61%	0.39%	0.39%
Union presence								
No union employees	921,223	0.23%	0.27%	0.36%	0.47%	0.60%	0.41%	0.41%
Has union employees	688,560	0.18%	0.25%	0.45%	1.13%	1.23%	0.41%	0.41%
Percent low-wage employees								
50% or more low-wage	407,759	0.72%	0.72%	0.98%	1.27%	1.88%	1.27%	1.27%
Less than 50% low-wage	986,558	0.20%	0.24%	0.32%	0.46%	0.56%	0.36%	0.36%
Percent women employees								
Less than 25%	624,562	0.53%	0.64%	0.81%	1.11%	1.15%	0.98%	0.98%
25-49 %	721,826	0.39%	0.39%	0.60%	0.91%	1.17%	0.65%	0.65%
50-74 %	723,373	0.36%	0.35%	0.60%	0.90%	1.15%	0.62%	0.62%
75% or more	528,531	0.57%	0.53%	0.81%	1.02%	1.50%	0.97%	0.97%
Percent age 50 or older employees								
Less than 25%	781,929	0.42%	0.50%	0.66%	0.82%	1.07%	0.79%	0.79%
25-49 %	862,459	0.21%	0.24%	0.40%	0.68%	0.80%	0.39%	0.39%
50-74 %	408,705	0.91%	0.70%	1.06%	1.51%	1.98%	1.38%	1.38%
75% or more	154,310	2.58%	1.57%	1.42%	2.11%	2.94%	3.04%	3.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	89.5%	37.3%	65.2%	88.4%	98.4%	99.8%	58.4%	99.0%
Industry group **								
Agric., fish., forest.	74.3%	47.0%	--	70.9%	94.0%	100.0%	42.5%	93.9%
Mining and manufacturing	94.6%	34.3%	70.0%	89.4%	99.7%	100.0%	67.2%	99.4%
Construction	82.2%	33.6%	75.1%	93.6%	98.0%	100.0%	63.9%	98.4%
Utilities and transp.	92.5%	30.8%	57.3%	92.6%	99.9%	100.0%	57.1%	99.7%
Wholesale trade	93.8%	50.7%	92.6%	96.4%	99.8%	100.0%	77.3%	99.9%
Fin. svcs. and real estate	94.7%	44.3%	79.7%	94.5%	99.7%	99.9%	61.7%	99.9%
Retail trade	87.4%	26.2%	57.2%	90.8%	97.8%	100.0%	49.5%	99.2%
Professional services	92.1%	45.4%	74.8%	90.4%	98.0%	99.8%	65.2%	99.0%
Other services	82.2%	31.0%	47.9%	77.7%	97.3%	99.6%	45.8%	98.0%
Ownership								
For profit, incorporated	89.6%	37.7%	66.9%	88.1%	98.0%	99.9%	59.2%	99.0%
For profit, unincorporated	82.6%	33.0%	57.0%	87.0%	98.1%	99.3%	51.5%	98.1%
Nonprofit	96.3%	50.1%	74.4%	92.9%	99.9%	99.9%	71.0%	99.8%
Age of firm								
Less than 5 years	51.7%	31.1%	47.2%	76.1%	97.3%	--	40.0%	90.3%
5-9 years	67.3%	32.7%	59.4%	84.2%	94.6%	100.0%	48.9%	94.4%
10-19 years	77.8%	32.2%	61.1%	85.3%	95.7%	100.0%	54.5%	96.3%
20 or more years	95.3%	46.1%	73.5%	92.0%	99.5%	99.9%	68.9%	99.6%
Multi/single status								
2 or more locations	99.3%	58.8%	80.0%	91.0%	99.5%	99.9%	78.5%	99.7%
1 location only	72.1%	37.0%	64.4%	87.8%	96.8%	96.1%	57.2%	95.8%
Percent full-time employees								
Less than 25%	70.4%	16.9%	26.8%	57.0%	92.9%	99.5%	32.3%	90.9%
25-49 %	79.6%	24.1%	36.3%	71.1%	95.7%	99.3%	37.6%	97.0%
50-74 %	85.6%	31.8%	53.2%	76.8%	99.1%	99.9%	47.9%	98.4%
75% or more	90.8%	39.4%	69.7%	91.5%	98.5%	99.9%	61.8%	99.3%
Union presence								
No union employees	87.4%	37.0%	65.4%	88.2%	98.3%	99.8%	57.9%	98.8%
Has union employees	98.6%	55.0%	62.2%	93.5%	99.1%	99.9%	72.5%	99.7%
Percent low-wage employees								
50% or more low-wage	77.2%	14.9%	28.7%	71.6%	92.1%	99.6%	30.2%	96.6%
Less than 50% low-wage	91.0%	41.0%	71.1%	90.6%	99.1%	99.9%	62.8%	99.3%
Percent women employees								
Less than 25%	86.6%	38.1%	74.1%	92.8%	98.3%	100.0%	64.6%	99.0%
25-49 %	93.0%	41.2%	62.7%	87.2%	99.0%	99.7%	57.6%	99.2%
50-74 %	91.4%	36.6%	58.8%	84.2%	98.6%	99.9%	53.9%	99.0%
75% or more	85.7%	33.5%	55.5%	84.8%	97.6%	99.8%	50.9%	98.6%
Percent age 50 or older employees								
Less than 25%	85.0%	36.8%	61.5%	85.8%	97.8%	99.7%	57.7%	98.1%
25-49 %	95.5%	41.0%	68.4%	92.5%	98.7%	99.9%	64.8%	99.5%
50-74 %	87.3%	42.1%	74.5%	90.9%	99.2%	99.8%	60.4%	99.3%
75% or more	59.5%	28.3%	69.3%	85.6%	99.1%	99.4%	40.5%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.22%	1.27%	1.41%	0.76%	0.37%	0.06%	0.78%	0.12%
Industry group **								
Agric., fish., forest.	5.45%	13.04%	--	12.73%	5.24%	0.00%	9.02%	3.50%
Mining and manufacturing	0.52%	5.46%	4.24%	2.25%	0.29%	0.05%	2.66%	0.28%
Construction	1.34%	3.58%	3.52%	1.52%	1.36%	0.00%	2.13%	0.73%
Utilities and transp.	0.95%	7.79%	8.50%	2.55%	0.07%	0.00%	4.55%	0.27%
Wholesale trade	0.76%	5.37%	2.35%	1.25%	0.19%	0.01%	2.47%	0.11%
Fin. svcs. and real estate	0.43%	3.65%	4.29%	2.47%	0.16%	0.04%	2.78%	0.05%
Retail trade	0.90%	4.36%	4.33%	2.70%	1.83%	0.02%	2.65%	0.40%
Professional services	0.36%	2.28%	2.32%	1.25%	0.71%	0.09%	1.39%	0.20%
Other services	0.79%	2.36%	3.26%	2.14%	1.17%	0.28%	1.73%	0.45%
Ownership								
For profit, incorporated	0.28%	1.52%	1.67%	0.93%	0.52%	0.03%	0.95%	0.15%
For profit, unincorporated	0.85%	2.64%	3.11%	1.86%	0.98%	0.42%	1.76%	0.50%
Nonprofit	0.34%	4.68%	4.40%	1.52%	0.06%	0.08%	2.32%	0.11%
Age of firm								
Less than 5 years	2.55%	3.44%	5.68%	5.00%	2.03%	--	2.79%	3.46%
5-9 years	1.90%	2.93%	3.87%	2.48%	2.74%	0.00%	2.14%	1.68%
10-19 years	1.07%	2.25%	2.76%	1.83%	1.61%	0.01%	1.63%	0.92%
20 or more years	0.17%	1.96%	1.78%	0.74%	0.14%	0.06%	1.02%	0.06%
Multi/single status								
2 or more locations	0.07%	10.14%	3.50%	1.28%	0.18%	0.02%	2.41%	0.04%
1 location only	0.63%	1.28%	1.48%	0.89%	0.85%	2.45%	0.82%	0.65%
Percent full-time employees								
Less than 25%	2.26%	4.19%	4.54%	5.62%	2.59%	0.42%	3.27%	2.11%
25-49 %	1.17%	4.20%	3.75%	3.26%	1.71%	0.39%	2.47%	0.60%
50-74 %	0.80%	3.08%	3.56%	2.97%	0.58%	0.07%	2.03%	0.39%
75% or more	0.25%	1.46%	1.61%	0.78%	0.42%	0.06%	0.89%	0.13%
Union presence								
No union employees	0.27%	1.27%	1.43%	0.78%	0.41%	0.08%	0.79%	0.16%
Has union employees	0.23%	9.69%	8.78%	2.81%	0.49%	0.06%	4.66%	0.11%
Percent low-wage employees								
50% or more low-wage	1.12%	2.21%	3.34%	2.78%	2.50%	0.18%	1.88%	0.70%
Less than 50% low-wage	0.22%	1.39%	1.45%	0.78%	0.28%	0.06%	0.83%	0.11%
Percent women employees								
Less than 25%	0.54%	2.06%	2.17%	0.91%	0.75%	0.01%	1.25%	0.29%
25-49 %	0.41%	3.44%	3.31%	2.08%	0.45%	0.16%	2.04%	0.19%
50-74 %	0.43%	2.62%	3.27%	1.97%	0.67%	0.05%	1.70%	0.23%
75% or more	0.65%	2.43%	2.77%	1.64%	1.09%	0.08%	1.59%	0.32%
Percent age 50 or older employees								
Less than 25%	0.50%	1.98%	2.06%	1.17%	0.67%	0.17%	1.16%	0.30%
25-49 %	0.23%	2.95%	2.47%	1.02%	0.56%	0.04%	1.53%	0.12%
50-74 %	0.78%	2.86%	3.17%	1.68%	0.38%	0.12%	1.99%	0.18%
75% or more	2.33%	2.41%	5.75%	4.24%	0.50%	0.57%	2.37%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	92.0%	92.0%	92.3%	92.7%	92.8%	91.5%	92.3%	91.9%
Industry group **								
Agric., fish., forest.	96.9%	96.5%	--	93.9%	97.9%	98.0%	92.3%	98.1%
Mining and manufacturing	96.7%	93.3%	93.0%	96.4%	97.8%	96.6%	94.4%	97.0%
Construction	86.1%	92.1%	92.0%	90.8%	86.5%	73.0%	91.7%	82.8%
Utilities and transp.	94.7%	90.9%	93.9%	96.5%	96.4%	94.0%	94.0%	94.8%
Wholesale trade	96.0%	92.9%	94.2%	95.7%	97.3%	96.3%	94.7%	96.4%
Fin. svcs. and real estate	96.9%	97.7%	98.2%	98.3%	97.4%	96.5%	97.6%	96.8%
Retail trade	92.0%	90.4%	90.2%	93.9%	93.9%	91.3%	90.7%	92.2%
Professional services	92.0%	92.0%	94.4%	95.6%	92.7%	90.8%	94.0%	91.6%
Other services	85.4%	88.6%	87.2%	83.0%	85.6%	85.4%	87.2%	85.0%
Ownership								
For profit, incorporated	92.4%	92.4%	91.7%	93.0%	93.3%	92.1%	92.4%	92.5%
For profit, unincorporated	91.3%	91.7%	95.2%	90.2%	92.0%	90.6%	92.3%	91.0%
Nonprofit	90.8%	89.9%	90.7%	94.1%	91.9%	89.7%	91.6%	90.7%
Age of firm								
Less than 5 years	93.7%	90.9%	97.1%	93.5%	93.9%	95.4%	93.4%	94.1%
5-9 years	90.9%	93.7%	92.8%	90.4%	93.8%	75.4%	92.3%	89.9%
10-19 years	92.1%	94.3%	93.7%	93.7%	91.6%	89.4%	93.5%	91.5%
20 or more years	92.0%	90.7%	90.8%	92.6%	93.0%	91.8%	91.7%	92.0%
Multi/single status								
2 or more locations	92.2%	99.9%	90.2%	95.5%	94.0%	91.6%	93.8%	92.1%
1 location only	91.6%	91.8%	92.4%	91.9%	91.0%	87.9%	92.2%	91.0%
Percent full-time employees								
Less than 25%	88.8%	95.7%	90.3%	88.9%	88.2%	88.6%	92.7%	88.0%
25-49 %	90.9%	96.0%	92.6%	87.0%	90.3%	91.6%	92.2%	90.6%
50-74 %	89.1%	93.0%	89.2%	90.4%	89.2%	88.5%	89.7%	89.0%
75% or more	92.5%	91.7%	92.7%	93.2%	93.4%	92.0%	92.6%	92.5%
Union presence								
No union employees	92.7%	92.2%	92.7%	93.1%	94.0%	92.0%	92.7%	92.7%
Has union employees	89.5%	84.3%	78.2%	84.3%	84.4%	90.6%	82.8%	89.7%
Percent low-wage employees								
50% or more low-wage	83.2%	82.3%	81.5%	84.3%	85.3%	82.3%	81.1%	83.4%
Less than 50% low-wage	92.9%	92.6%	93.0%	93.5%	93.6%	92.6%	93.2%	92.9%
Percent women employees								
Less than 25%	92.2%	91.9%	91.6%	93.7%	93.5%	90.6%	92.3%	92.1%
25-49 %	93.6%	92.6%	94.9%	93.7%	93.1%	93.7%	93.8%	93.6%
50-74 %	91.0%	91.3%	91.1%	90.0%	93.0%	90.6%	91.2%	91.0%
75% or more	90.8%	92.3%	92.4%	92.2%	90.9%	90.1%	92.2%	90.5%
Percent age 50 or older employees								
Less than 25%	90.6%	90.8%	92.2%	90.7%	91.6%	89.7%	91.9%	90.2%
25-49 %	92.9%	95.6%	93.3%	95.3%	94.2%	92.2%	94.1%	92.8%
50-74 %	92.6%	90.9%	89.6%	94.6%	91.8%	93.2%	90.6%	93.1%
75% or more	92.2%	92.4%	94.6%	92.3%	91.6%	91.2%	92.7%	91.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.B.3.b.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.29%	0.86%	0.94%	0.66%	0.55%	0.44%	0.48%	0.34%
Industry group **								
Agric., fish., forest.	1.08%	3.16%	--	3.65%	1.62%	1.24%	3.58%	0.96%
Mining and manufacturing	0.28%	2.42%	1.98%	0.84%	0.41%	0.39%	1.01%	0.29%
Construction	2.28%	2.69%	2.10%	1.93%	3.69%	7.52%	1.39%	3.39%
Utilities and transp.	0.73%	3.28%	3.48%	1.52%	1.33%	1.01%	2.00%	0.78%
Wholesale trade	0.52%	2.76%	1.43%	1.33%	0.99%	0.73%	1.05%	0.59%
Fin. svcs. and real estate	0.41%	1.07%	0.73%	0.77%	0.67%	0.54%	0.68%	0.44%
Retail trade	0.67%	3.16%	2.04%	1.13%	1.08%	0.98%	1.33%	0.75%
Professional services	0.42%	1.55%	0.83%	0.55%	0.79%	0.64%	0.62%	0.48%
Other services	1.02%	2.33%	3.69%	2.56%	1.92%	1.51%	1.68%	1.18%
Ownership								
For profit, incorporated	0.37%	0.99%	1.23%	0.81%	0.68%	0.55%	0.61%	0.43%
For profit, unincorporated	0.73%	1.80%	0.99%	1.72%	1.52%	1.19%	0.91%	0.90%
Nonprofit	0.58%	3.69%	2.42%	0.99%	1.25%	0.77%	1.33%	0.62%
Age of firm								
Less than 5 years	0.97%	2.31%	0.96%	1.56%	2.32%	2.56%	1.27%	1.48%
5-9 years	1.28%	1.38%	2.13%	2.12%	1.89%	5.61%	1.14%	2.06%
10-19 years	0.84%	1.70%	1.25%	1.07%	1.55%	2.63%	0.78%	1.17%
20 or more years	0.33%	1.40%	1.51%	0.93%	0.63%	0.44%	0.74%	0.36%
Multi/single status								
2 or more locations	0.36%	0.12%	2.62%	0.75%	0.54%	0.44%	1.12%	0.36%
1 location only	0.51%	0.87%	0.99%	0.80%	1.11%	4.12%	0.52%	0.86%
Percent full-time employees								
Less than 25%	2.56%	4.22%	5.62%	3.15%	2.37%	5.03%	2.79%	2.97%
25-49 %	0.94%	2.31%	2.20%	2.62%	2.46%	1.15%	1.53%	1.06%
50-74 %	0.90%	1.91%	2.08%	1.64%	1.70%	1.32%	1.28%	1.03%
75% or more	0.32%	0.98%	1.06%	0.74%	0.61%	0.48%	0.54%	0.37%
Union presence								
No union employees	0.29%	0.85%	0.93%	0.65%	0.47%	0.48%	0.47%	0.34%
Has union employees	0.85%	8.16%	7.52%	4.21%	2.91%	0.91%	4.14%	0.87%
Percent low-wage employees								
50% or more low-wage	1.35%	5.72%	4.42%	2.44%	2.31%	1.97%	2.43%	1.49%
Less than 50% low-wage	0.29%	0.82%	0.95%	0.68%	0.55%	0.42%	0.48%	0.33%
Percent women employees								
Less than 25%	0.55%	1.33%	1.74%	0.79%	0.93%	1.12%	0.85%	0.69%
25-49 %	0.63%	1.64%	1.12%	1.41%	1.34%	0.85%	0.79%	0.69%
50-74 %	0.54%	2.32%	1.84%	2.13%	1.04%	0.69%	1.07%	0.59%
75% or more	0.59%	1.66%	1.16%	1.03%	1.08%	0.93%	0.77%	0.69%
Percent age 50 or older employees								
Less than 25%	0.58%	1.50%	1.50%	1.08%	0.95%	1.05%	0.74%	0.72%
25-49 %	0.36%	0.99%	1.14%	0.66%	0.67%	0.48%	0.62%	0.39%
50-74 %	0.74%	1.91%	2.60%	1.51%	1.99%	0.89%	1.44%	0.85%
75% or more	1.64%	1.75%	1.41%	2.43%	3.94%	4.59%	1.21%	2.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.3.b.(1).(a) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	71.3%	73.7%	68.1%	65.9%	69.6%	73.3%	68.9%	71.8%
Industry group **								
Agric., fish., forest.	60.6%	--	--	--	60.5%	70.8%	60.4%	60.6%
Mining and manufacturing	77.6%	72.2%	74.7%	70.3%	76.4%	80.2%	71.1%	78.3%
Construction	68.5%	66.1%	69.2%	66.9%	71.2%	67.4%	67.5%	69.2%
Utilities and transp.	73.3%	55.2%	56.5%	67.0%	74.5%	75.6%	58.1%	75.0%
Wholesale trade	78.4%	79.1%	73.1%	75.7%	76.1%	81.1%	75.4%	79.3%
Fin. svcs. and real estate	77.5%	77.5%	77.4%	76.1%	78.4%	77.4%	76.8%	77.6%
Retail trade	66.5%	70.0%	67.6%	55.9%	67.1%	68.5%	64.9%	66.8%
Professional services	74.6%	75.4%	68.2%	67.1%	71.0%	77.9%	70.3%	75.3%
Other services	57.5%	78.0%	61.1%	59.5%	52.9%	56.5%	65.7%	55.8%
Ownership								
For profit, incorporated	70.8%	73.6%	69.4%	65.3%	67.5%	73.0%	68.9%	71.1%
For profit, unincorporated	68.1%	70.1%	59.8%	64.1%	70.3%	69.6%	64.8%	69.0%
Nonprofit	76.8%	84.4%	77.8%	71.9%	75.8%	77.7%	77.7%	76.7%
Age of firm								
Less than 5 years	65.7%	71.4%	66.9%	61.7%	63.5%	--	67.5%	63.0%
5-9 years	64.9%	77.6%	60.7%	59.2%	65.9%	67.6%	66.4%	63.7%
10-19 years	65.3%	71.7%	64.8%	61.6%	65.2%	68.2%	65.6%	65.2%
20 or more years	72.7%	73.9%	71.6%	69.1%	71.2%	73.6%	71.1%	72.8%
Multi/single status								
2 or more locations	72.7%	81.7%	68.3%	68.5%	70.8%	73.3%	69.9%	72.7%
1 location only	68.0%	73.5%	68.1%	65.2%	68.0%	73.7%	68.8%	67.2%
Percent full-time employees								
Less than 25%	58.0%	83.0%	79.7%	60.1%	59.0%	52.8%	67.9%	56.0%
25-49 %	61.3%	84.0%	63.9%	58.6%	60.4%	60.7%	69.7%	60.0%
50-74 %	66.5%	70.2%	60.9%	57.0%	61.1%	70.0%	62.9%	67.1%
75% or more	72.5%	73.8%	69.0%	67.2%	71.2%	74.5%	69.6%	73.0%
Union presence								
No union employees	70.2%	74.1%	67.5%	65.3%	69.6%	72.1%	68.4%	70.6%
Has union employees	75.5%	56.5%	90.7%	79.1%	69.9%	76.1%	81.3%	75.4%
Percent low-wage employees								
50% or more low-wage	58.5%	80.8%	59.2%	50.9%	49.5%	62.4%	62.8%	58.0%
Less than 50% low-wage	72.5%	73.3%	68.6%	67.3%	71.6%	74.4%	69.3%	73.1%
Percent women employees								
Less than 25%	71.0%	70.4%	68.3%	66.7%	71.6%	74.1%	68.4%	72.0%
25-49 %	75.0%	75.6%	74.1%	68.6%	70.9%	76.9%	72.3%	75.3%
50-74 %	69.6%	79.4%	70.0%	64.3%	68.4%	70.2%	71.0%	69.4%
75% or more	68.5%	72.4%	59.8%	62.9%	66.2%	71.4%	64.7%	69.3%
Percent age 50 or older employees								
Less than 25%	66.6%	70.6%	64.3%	63.4%	64.9%	68.7%	66.0%	66.7%
25-49 %	73.9%	70.3%	72.8%	67.6%	72.2%	75.2%	69.6%	74.3%
50-74 %	74.1%	78.9%	72.3%	72.8%	73.3%	74.4%	75.2%	73.8%
75% or more	76.4%	83.9%	71.8%	64.0%	76.4%	78.7%	75.8%	77.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.3.b.(1).(a) Standard errors for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.40%	1.59%	1.19%	0.80%	0.83%	0.58%	0.71%	0.45%
Industry group **								
Agric., fish., forest.	5.52%	--	--	--	8.39%	5.24%	15.27%	5.69%
Mining and manufacturing	0.72%	4.53%	2.62%	2.21%	1.30%	1.00%	2.07%	0.77%
Construction	1.69%	3.73%	2.88%	2.31%	4.06%	4.70%	1.85%	2.50%
Utilities and transp.	1.42%	15.79%	7.96%	3.73%	3.47%	1.62%	5.19%	1.41%
Wholesale trade	1.50%	3.69%	2.98%	2.21%	2.21%	2.51%	1.73%	1.82%
Fin. svcs. and real estate	0.86%	3.60%	2.62%	1.90%	1.50%	1.12%	1.85%	0.93%
Retail trade	0.92%	4.01%	2.98%	2.00%	2.15%	1.22%	1.89%	1.02%
Professional services	0.54%	2.29%	2.30%	1.50%	1.43%	0.66%	1.20%	0.60%
Other services	1.35%	2.69%	3.15%	1.95%	2.44%	2.16%	1.80%	1.58%
Ownership								
For profit, incorporated	0.48%	1.74%	1.35%	0.97%	1.12%	0.69%	0.83%	0.55%
For profit, unincorporated	1.20%	4.33%	2.90%	1.92%	1.59%	2.19%	1.84%	1.44%
Nonprofit	0.68%	3.33%	2.92%	2.02%	1.44%	0.88%	1.63%	0.73%
Age of firm								
Less than 5 years	2.43%	3.19%	6.94%	3.70%	6.02%	--	2.99%	3.99%
5-9 years	1.90%	4.50%	3.70%	2.61%	4.38%	6.32%	2.35%	2.86%
10-19 years	1.51%	2.42%	2.08%	1.69%	2.57%	5.31%	1.39%	2.10%
20 or more years	0.42%	2.57%	1.33%	0.97%	0.83%	0.56%	0.89%	0.45%
Multi/single status								
2 or more locations	0.48%	5.62%	3.26%	1.36%	0.86%	0.58%	1.73%	0.49%
1 location only	0.69%	1.61%	1.26%	0.94%	1.64%	5.41%	0.76%	1.13%
Percent full-time employees								
Less than 25%	2.18%	9.08%	3.91%	4.39%	4.06%	3.44%	4.36%	2.44%
25-49 %	1.38%	3.98%	3.60%	2.90%	3.31%	1.90%	2.67%	1.56%
50-74 %	1.01%	7.01%	3.52%	2.56%	2.63%	1.22%	2.56%	1.08%
75% or more	0.45%	1.56%	1.31%	0.87%	0.92%	0.67%	0.76%	0.51%
Union presence								
No union employees	0.44%	1.56%	1.21%	0.82%	0.86%	0.72%	0.72%	0.52%
Has union employees	0.92%	14.38%	3.14%	3.06%	3.06%	0.99%	4.47%	0.94%
Percent low-wage employees								
50% or more low-wage	1.15%	3.53%	5.64%	2.79%	2.08%	1.51%	2.88%	1.24%
Less than 50% low-wage	0.42%	1.66%	1.21%	0.82%	0.86%	0.62%	0.74%	0.48%
Percent women employees								
Less than 25%	0.75%	3.08%	1.85%	1.24%	1.67%	1.34%	1.18%	0.93%
25-49 %	0.76%	2.59%	2.27%	1.69%	1.47%	1.03%	1.49%	0.82%
50-74 %	0.73%	2.42%	2.54%	1.98%	1.53%	0.97%	1.39%	0.80%
75% or more	1.02%	3.10%	2.88%	1.66%	2.01%	1.61%	1.57%	1.19%
Percent age 50 or older employees								
Less than 25%	0.77%	2.61%	1.92%	1.14%	1.61%	1.38%	1.09%	0.94%
25-49 %	0.50%	3.52%	1.63%	1.36%	1.10%	0.64%	1.26%	0.54%
50-74 %	0.84%	2.38%	2.49%	1.82%	1.39%	1.49%	1.38%	1.00%
75% or more	1.82%	2.47%	3.38%	5.58%	3.91%	3.75%	2.52%	2.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	65.6%	67.8%	62.9%	61.1%	64.6%	67.1%	63.6%	66.0%
Industry group **								
Agric., fish., forest.	58.7%	--	--	--	59.3%	69.4%	55.7%	59.5%
Mining and manufacturing	75.0%	67.3%	69.5%	67.8%	74.7%	77.4%	67.1%	76.0%
Construction	59.0%	60.9%	63.6%	60.8%	61.6%	49.3%	61.9%	57.3%
Utilities and transp.	69.4%	50.2% *	53.0%	64.7%	71.8%	71.1%	54.6%	71.1%
Wholesale trade	75.3%	73.4%	68.9%	72.4%	74.0%	78.1%	71.4%	76.4%
Fin. svcs. and real estate	75.1%	75.7%	76.0%	74.8%	76.4%	74.7%	74.9%	75.1%
Retail trade	61.2%	63.3%	61.0%	52.5%	63.0%	62.5%	58.9%	61.6%
Professional services	68.6%	69.4%	64.4%	64.1%	65.9%	70.7%	66.1%	69.0%
Other services	49.1%	69.1%	53.3%	49.4%	45.3%	48.3%	57.3%	47.4%
Ownership								
For profit, incorporated	65.4%	68.0%	63.6%	60.8%	63.0%	67.2%	63.7%	65.7%
For profit, unincorporated	62.2%	64.3%	57.0%	57.9%	64.6%	63.0%	59.8%	62.8%
Nonprofit	69.7%	75.9%	70.6%	67.6%	69.7%	69.7%	71.2%	69.5%
Age of firm								
Less than 5 years	61.5%	64.9%	65.0%	57.7%	59.6%	--	63.0%	59.3%
5-9 years	59.0%	72.7%	56.3%	53.5%	61.8%	51.0%	61.3%	57.3%
10-19 years	60.1%	67.6%	60.7%	57.7%	59.7%	60.9%	61.3%	59.6%
20 or more years	66.8%	67.1%	65.0%	64.0%	66.2%	67.5%	65.2%	67.0%
Multi/single status								
2 or more locations	67.0%	81.6%	61.6%	65.4%	66.5%	67.2%	65.5%	67.0%
1 location only	62.3%	67.5%	63.0%	60.0%	61.9%	64.8%	63.4%	61.1%
Percent full-time employees								
Less than 25%	51.5%	79.5%	71.9%	53.5%	52.0%	46.8%	62.9%	49.3%
25-49 %	55.7%	80.7%	59.2%	51.0%	54.6%	55.6%	64.3%	54.3%
50-74 %	59.2%	65.3%	54.3%	51.5%	54.5%	62.0%	56.5%	59.7%
75% or more	67.0%	67.6%	64.0%	62.6%	66.6%	68.5%	64.5%	67.5%
Union presence								
No union employees	65.1%	68.4%	62.6%	60.8%	65.4%	66.3%	63.5%	65.5%
Has union employees	67.6%	47.6%	70.9%	66.7%	59.0%	69.0%	67.3%	67.6%
Percent low-wage employees								
50% or more low-wage	48.7%	66.5%	48.3%	43.0%	42.2%	51.4%	50.9%	48.4%
Less than 50% low-wage	67.4%	67.9%	63.8%	62.9%	67.0%	68.9%	64.6%	67.9%
Percent women employees								
Less than 25%	65.5%	64.7%	62.6%	62.5%	66.9%	67.2%	63.1%	66.3%
25-49 %	70.2%	70.1%	70.3%	64.3%	66.0%	72.1%	67.8%	70.5%
50-74 %	63.3%	72.6%	63.8%	57.9%	63.6%	63.6%	64.7%	63.1%
75% or more	62.2%	66.8%	55.3%	58.0%	60.1%	64.4%	59.6%	62.7%
Percent age 50 or older employees								
Less than 25%	60.3%	64.0%	59.2%	57.6%	59.4%	61.7%	60.7%	60.2%
25-49 %	68.6%	67.1%	67.9%	64.4%	68.0%	69.3%	65.5%	68.9%
50-74 %	68.6%	71.7%	64.8%	68.9%	67.3%	69.3%	68.2%	68.7%
75% or more	70.5%	77.5%	67.9%	59.0%	70.0%	71.8%	70.2%	70.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.3.b.(2) Standard errors for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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%	1.52%	1.28%	0.84%	0.91%	0.62%	0.73%	0.48%
Industry group **								
Agric., fish., forest.	5.49%	--	--	--	8.89%	4.87%	13.51%	5.83%
Mining and manufacturing	0.73%	4.56%	2.81%	2.20%	1.32%	0.99%	2.04%	0.77%
Construction	2.29%	3.34%	3.02%	2.35%	4.64%	6.90%	1.89%	3.41%
Utilities and transp.	1.51%	15.52% *	8.05%	3.69%	3.66%	1.80%	5.22%	1.52%
Wholesale trade	1.59%	3.37%	3.00%	2.47%	2.30%	2.67%	1.71%	1.93%
Fin. svcs. and real estate	0.92%	3.56%	2.72%	1.97%	1.72%	1.19%	1.88%	0.99%
Retail trade	0.98%	3.92%	3.06%	1.85%	2.21%	1.35%	1.88%	1.09%
Professional services	0.59%	2.31%	2.30%	1.47%	1.49%	0.77%	1.21%	0.66%
Other services	1.21%	2.85%	3.39%	2.15%	2.43%	1.84%	1.83%	1.39%
Ownership								
For profit, incorporated	0.53%	1.75%	1.53%	1.03%	1.21%	0.76%	0.87%	0.61%
For profit, unincorporated	1.16%	3.77%	2.80%	1.98%	1.84%	2.06%	1.72%	1.40%
Nonprofit	0.75%	3.86%	3.48%	2.01%	1.79%	0.89%	1.80%	0.80%
Age of firm								
Less than 5 years	2.33%	2.77%	7.00%	3.36%	5.88%	--	2.90%	3.82%
5-9 years	1.88%	4.79%	3.45%	2.71%	4.36%	5.47%	2.33%	2.81%
10-19 years	1.51%	2.49%	2.14%	1.64%	2.80%	4.85%	1.40%	2.09%
20 or more years	0.46%	2.34%	1.62%	1.09%	0.94%	0.61%	0.94%	0.50%
Multi/single status								
2 or more locations	0.52%	5.63%	4.06%	1.39%	0.92%	0.62%	1.96%	0.52%
1 location only	0.73%	1.54%	1.34%	0.99%	1.79%	5.10%	0.77%	1.22%
Percent full-time employees								
Less than 25%	2.71%	9.33%	5.33%	4.36%	3.88%	4.63%	4.53%	3.03%
25-49 %	1.42%	4.53%	3.55%	2.91%	3.27%	1.97%	2.72%	1.60%
50-74 %	1.07%	6.29%	3.49%	2.41%	2.74%	1.39%	2.37%	1.18%
75% or more	0.48%	1.53%	1.42%	0.93%	1.02%	0.71%	0.79%	0.55%
Union presence								
No union employees	0.46%	1.51%	1.30%	0.86%	0.92%	0.73%	0.73%	0.54%
Has union employees	1.06%	10.85%	7.70%	3.95%	3.45%	1.16%	4.69%	1.09%
Percent low-wage employees								
50% or more low-wage	1.16%	4.88%	4.80%	2.46%	2.12%	1.63%	2.52%	1.27%
Less than 50% low-wage	0.44%	1.59%	1.31%	0.88%	0.95%	0.65%	0.75%	0.51%
Percent women employees								
Less than 25%	0.82%	2.88%	2.11%	1.23%	1.85%	1.48%	1.23%	1.02%
25-49 %	0.88%	2.65%	2.22%	1.82%	1.75%	1.19%	1.47%	0.95%
50-74 %	0.77%	2.62%	2.78%	2.24%	1.67%	1.00%	1.46%	0.84%
75% or more	0.96%	2.96%	2.63%	1.64%	2.01%	1.46%	1.46%	1.11%
Percent age 50 or older employees								
Less than 25%	0.80%	2.38%	2.03%	1.22%	1.67%	1.41%	1.10%	0.97%
25-49 %	0.54%	3.67%	1.77%	1.35%	1.25%	0.69%	1.27%	0.58%
50-74 %	0.95%	2.53%	3.01%	1.93%	1.94%	1.53%	1.60%	1.12%
75% or more	2.28%	2.74%	3.02%	5.03%	4.68%	6.07%	2.38%	3.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2021

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	27,219,575	4,473,380	3,211,475	4,088,767	4,778,639	10,667,314	9,923,440	17,296,134
Industry group **								
Agric., fish., forest.	288,608	132,707 *	--	--	--	--	268,984	19,623 *
Mining and manufacturing	485,853	122,661	134,315	89,812	69,323	69,741	305,350	180,503
Construction	388,725	189,531	83,376	84,907	24,218 *	6,694 *	319,866	68,859
Utilities and transp.	636,707	97,347	74,818 *	51,328	143,852 *	269,362	199,496	437,211
Wholesale trade	428,076	108,839	62,962	60,636	56,235	139,403 *	200,304	227,771
Fin. svcs. and real estate	1,052,149	242,314	53,587	60,811	126,813	568,625	325,791	726,359
Retail trade	5,028,090	623,052	367,716	344,611	376,835	3,315,875	1,155,930	3,872,159
Professional services	7,037,739	1,035,051	675,862	883,657	1,630,843	2,812,327	2,185,300	4,852,440
Other services	11,873,627	1,921,878	1,664,602	2,463,031	2,340,234	3,483,881	4,962,419	6,911,208
Ownership								
For profit, incorporated	16,489,086	2,366,881	1,875,036	2,412,141	2,554,273	7,280,755	5,546,013	10,943,073
For profit, unincorporated	5,497,223	1,482,166	972,514	1,046,936	692,125	1,303,482	3,056,367	2,440,855
Nonprofit	5,233,266	624,333	363,926	629,690	1,532,240	2,083,077	1,321,060	3,912,206
Age of firm								
Less than 5 years	2,218,561	1,019,764	522,114	496,972	175,784	--	1,859,841	358,720
5-9 years	2,798,472	869,435	557,210	762,331	353,862	255,635 *	1,815,110	983,362
10-19 years	4,134,943	989,465	900,681	868,738	884,591	491,467	2,396,207	1,738,736
20 or more years	18,067,599	1,594,716	1,231,470	1,960,726	3,364,402	9,916,286	3,852,283	14,215,316
Multi/single status								
2 or more locations	13,876,264	66,418 *	121,974	647,784	2,740,619	10,299,469	415,786	13,460,477
1 location only	13,343,311	4,406,962	3,089,502	3,440,983	2,038,020	367,844 *	9,507,654	3,835,657
Percent full-time employees								
Less than 25%	8,661,521	2,282,154	1,388,532	1,554,932	1,491,393	1,944,510	4,592,376	4,069,146
25-49 %	7,393,183	920,506	735,080	1,098,882	1,286,889	3,351,826	2,253,327	5,139,856
50-74 %	7,058,357	955,675	664,606	855,406	1,251,114	3,331,556	2,054,745	5,003,612
75% or more	4,106,513	315,045	423,258	579,547	749,242	2,039,421	1,022,993	3,083,521
Union presence								
No union employees	23,567,671	4,412,083	3,117,661	3,987,771	4,268,889	7,781,267	9,701,207	13,866,465
Has union employees	3,651,903	61,297	93,815 *	100,996	509,749	2,886,047	222,234	3,429,670
Percent low-wage employees								
50% or more low-wage	9,378,869	1,585,733	1,236,046	1,431,103	1,521,522	3,604,466	3,687,055	5,691,815
Less than 50% low-wage	17,840,705	2,887,647	1,975,430	2,657,664	3,257,117	7,062,848	6,236,385	11,604,320
Percent women employees								
Less than 25%	3,167,790	1,085,927	512,708	579,224	503,678	486,254	1,946,220	1,221,570
25-49 %	5,290,148	561,755	532,559	836,123	841,204	2,518,506	1,537,875	3,752,273
50-74 %	11,008,226	1,170,436	1,061,796	1,509,001	2,103,867	5,163,125	2,986,489	8,021,737
75% or more	7,753,411	1,655,262	1,104,413	1,164,419	1,329,890	2,499,428	3,452,856	4,300,555
Percent age 50 or older employees								
Less than 25%	14,387,719	2,228,277	2,052,478	2,778,785	2,234,197	5,093,983	5,798,176	8,589,543
25-49 %	8,997,282	827,712	673,062	825,486	1,773,789	4,897,233	1,895,906	7,101,376
50-74 %	2,552,133	629,123	323,214	352,801	651,900	595,094	1,184,486	1,367,647
75% or more	1,282,440	788,268	162,721	131,696	118,752	81,003	1,044,871	237,569

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Totals may not sum exactly because of rounding.

Table I.B.4 Standard errors for number of part-time private-sector employees by firm size and selected characteristics: United States, 2021

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	453,349	131,535	119,482	157,378	214,280	335,383	199,874	411,774
Industry group **								
Agric., fish., forest.	71,035	48,281 *	--	--	--	--	70,495	8,750 *
Mining and manufacturing	39,234	22,084	21,453	18,990	11,584	10,054	32,694	21,709
Construction	33,122	21,115	17,106	17,245	7,402 *	2,945 *	28,941	16,135
Utilities and transp.	99,907	19,516	25,881 *	12,087	67,219 *	65,320	33,451	94,142
Wholesale trade	66,683	22,913	14,887	12,957	16,214	57,187 *	28,302	60,382
Fin. svcs. and real estate	98,017	27,032	10,985	12,813	19,437	90,662	30,144	93,268
Retail trade	220,586	48,728	43,160	38,522	44,904	202,790	69,323	209,450
Professional services	219,719	63,133	50,929	73,598	113,215	155,652	100,950	195,674
Other services	334,082	98,707	87,358	137,762	177,404	215,034	155,776	298,125
Ownership								
For profit, incorporated	359,764	101,732	92,792	118,945	139,605	282,922	154,597	326,918
For profit, unincorporated	218,675	85,280	73,630	95,427	88,869	136,813	132,275	174,901
Nonprofit	233,913	51,497	38,606	66,111	153,956	151,506	76,462	221,332
Age of firm								
Less than 5 years	124,352	69,425	61,664	72,899	41,916	--	109,420	59,598
5-9 years	187,672	75,855	48,595	80,043	101,461	102,923 *	104,574	156,238
10-19 years	164,215	63,447	71,994	71,291	87,893	73,234	106,490	125,871
20 or more years	388,672	79,693	68,321	107,268	177,841	316,693	122,537	369,961
Multi/single status								
2 or more locations	351,237	21,083 *	23,134	53,652	146,637	316,310	41,652	348,831
1 location only	303,091	130,451	117,948	150,594	168,986	120,406 *	198,170	235,767
Percent full-time employees								
Less than 25%	320,204	108,991	99,749	126,578	162,022	199,263	172,617	270,618
25-49 %	279,308	74,691	55,175	88,962	125,735	215,067	106,822	258,738
50-74 %	233,582	51,975	50,642	61,148	97,676	191,117	80,958	219,534
75% or more	100,699	20,521	21,761	29,559	44,290	81,109	33,382	95,344
Union presence								
No union employees	397,669	131,359	114,001	155,844	196,284	270,411	195,706	351,516
Has union employees	243,977	13,513	37,109 *	27,217	95,663	219,458	45,978	239,614
Percent low-wage employees								
50% or more low-wage	288,041	88,608	85,759	102,733	108,676	215,713	144,720	250,050
Less than 50% low-wage	377,866	106,682	88,205	127,493	191,327	274,885	154,964	347,635
Percent women employees								
Less than 25%	151,200	71,703	44,066	55,852	84,684	75,332	95,100	117,824
25-49 %	218,790	49,487	56,185	93,456	82,360	164,653	91,735	199,126
50-74 %	341,817	75,125	78,775	95,368	167,944	262,709	122,417	319,914
75% or more	235,200	87,484	68,817	87,736	98,954	162,017	130,051	196,770
Percent age 50 or older employees								
Less than 25%	329,289	105,899	95,713	133,107	132,628	236,259	162,174	289,754
25-49 %	304,400	59,954	58,633	69,509	138,188	250,317	93,601	289,967
50-74 %	164,526	48,604	35,230	59,631	121,845	72,289	80,518	143,535
75% or more	89,639	59,378	42,429	33,614	32,533	23,279	79,015	42,394

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.

Totals may not sum exactly because of rounding.

Table I.B.4.a Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2021

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	27,219,575	16.4%	11.8%	15.0%	17.6%	39.2%	36.5%	63.5%
Industry group **								
Agric., fish., forest.	288,608	46.0%	--	--	3.6% *	0.5% *	93.2%	6.8% *
Mining and manufacturing	485,853	25.2%	27.6%	18.5%	14.3%	14.4%	62.8%	37.2%
Construction	388,725	48.8%	21.4%	21.8%	6.2%	1.7% *	82.3%	17.7%
Utilities and transp.	636,707	15.3%	11.8% *	8.1%	22.6% *	42.3%	31.3%	68.7%
Wholesale trade	428,076	25.4%	14.7%	14.2%	13.1%	32.6%	46.8%	53.2%
Fin. svcs. and real estate	1,052,149	23.0%	5.1%	5.8%	12.1%	54.0%	31.0%	69.0%
Retail trade	5,028,090	12.4%	7.3%	6.9%	7.5%	65.9%	23.0%	77.0%
Professional services	7,037,739	14.7%	9.6%	12.6%	23.2%	40.0%	31.1%	68.9%
Other services	11,873,627	16.2%	14.0%	20.7%	19.7%	29.3%	41.8%	58.2%
Ownership								
For profit, incorporated	16,489,086	14.4%	11.4%	14.6%	15.5%	44.2%	33.6%	66.4%
For profit, unincorporated	5,497,223	27.0%	17.7%	19.0%	12.6%	23.7%	55.6%	44.4%
Nonprofit	5,233,266	11.9%	7.0%	12.0%	29.3%	39.8%	25.2%	74.8%
Age of firm								
Less than 5 years	2,218,561	46.0%	23.5%	22.4%	7.9%	0.2% *	83.8%	16.2%
5-9 years	2,798,472	31.1%	19.9%	27.2%	12.6%	9.1% *	64.9%	35.1%
10-19 years	4,134,943	23.9%	21.8%	21.0%	21.4%	11.9%	58.0%	42.0%
20 or more years	18,067,599	8.8%	6.8%	10.9%	18.6%	54.9%	21.3%	78.7%
Multi/single status								
2 or more locations	13,876,264	0.5% *	0.9%	4.7%	19.8%	74.2%	3.0%	97.0%
1 location only	13,343,311	33.0%	23.2%	25.8%	15.3%	2.8% *	71.3%	28.7%
Percent full-time employees								
Less than 25%	8,661,521	26.3%	16.0%	18.0%	17.2%	22.4%	53.0%	47.0%
25-49 %	7,393,183	12.5%	9.9%	14.9%	17.4%	45.3%	30.5%	69.5%
50-74 %	7,058,357	13.5%	9.4%	12.1%	17.7%	47.2%	29.1%	70.9%
75% or more	4,106,513	7.7%	10.3%	14.1%	18.2%	49.7%	24.9%	75.1%
Union presence								
No union employees	23,567,671	18.7%	13.2%	16.9%	18.1%	33.0%	41.2%	58.8%
Has union employees	3,651,903	1.7%	2.6% *	2.8%	14.0%	79.0%	6.1%	93.9%
Percent low-wage employees								
50% or more low-wage	9,378,869	16.9%	13.2%	15.3%	16.2%	38.4%	39.3%	60.7%
Less than 50% low-wage	17,840,705	16.2%	11.1%	14.9%	18.3%	39.6%	35.0%	65.0%
Percent women employees								
Less than 25%	3,167,790	34.3%	16.2%	18.3%	15.9%	15.3%	61.4%	38.6%
25-49 %	5,290,148	10.6%	10.1%	15.8%	15.9%	47.6%	29.1%	70.9%
50-74 %	11,008,226	10.6%	9.6%	13.7%	19.1%	46.9%	27.1%	72.9%
75% or more	7,753,411	21.3%	14.2%	15.0%	17.2%	32.2%	44.5%	55.5%
Percent age 50 or older employees								
Less than 25%	14,387,719	15.5%	14.3%	19.3%	15.5%	35.4%	40.3%	59.7%
25-49 %	8,997,282	9.2%	7.5%	9.2%	19.7%	54.4%	21.1%	78.9%
50-74 %	2,552,133	24.7%	12.7%	13.8%	25.5%	23.3%	46.4%	53.6%
75% or more	1,282,440	61.5%	12.7%	10.3%	9.3%	6.3%	81.5%	18.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.a Standard errors for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2021

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	453,349	0.49%	0.44%	0.55%	0.71%	0.88%	0.73%	0.73%
Industry group **								
Agric., fish., forest.	71,035	12.27%	--	--	1.87% *	0.23% *	3.28%	3.28% *
Mining and manufacturing	39,234	3.80%	3.71%	3.45%	2.32%	2.10%	3.76%	3.76%
Construction	33,122	4.25%	3.80%	3.82%	1.86%	0.76% *	3.66%	3.66%
Utilities and transp.	99,907	3.50%	4.01% *	2.15%	8.58% *	7.76%	5.87%	5.87%
Wholesale trade	66,683	5.46%	3.71%	3.38%	3.84%	9.38%	7.48%	7.48%
Fin. svcs. and real estate	98,017	2.86%	1.10%	1.27%	1.96%	4.40%	3.38%	3.38%
Retail trade	220,586	1.00%	0.86%	0.77%	0.89%	1.79%	1.43%	1.43%
Professional services	219,719	0.89%	0.72%	0.99%	1.39%	1.60%	1.32%	1.32%
Other services	334,082	0.83%	0.75%	1.07%	1.29%	1.43%	1.31%	1.31%
Ownership								
For profit, incorporated	359,764	0.61%	0.56%	0.69%	0.79%	1.13%	0.92%	0.92%
For profit, unincorporated	218,675	1.51%	1.29%	1.57%	1.49%	2.04%	2.07%	2.07%
Nonprofit	233,913	1.01%	0.75%	1.23%	2.31%	2.22%	1.53%	1.53%
Age of firm								
Less than 5 years	124,352	2.75%	2.43%	2.76%	1.79%	0.07% *	2.39%	2.39%
5-9 years	187,672	2.68%	1.91%	2.67%	3.25%	3.38% *	3.86%	3.86%
10-19 years	164,215	1.47%	1.58%	1.56%	1.82%	1.62%	2.08%	2.08%
20 or more years	388,672	0.44%	0.38%	0.58%	0.89%	1.06%	0.69%	0.69%
Multi/single status								
2 or more locations	351,237	0.15% *	0.17%	0.39%	0.97%	1.04%	0.30%	0.30%
1 location only	303,091	0.97%	0.86%	1.00%	1.11%	0.88% *	1.34%	1.34%
Percent full-time employees								
Less than 25%	320,204	1.31%	1.13%	1.35%	1.65%	1.90%	1.91%	1.91%
25-49 %	279,308	1.00%	0.77%	1.16%	1.53%	1.93%	1.47%	1.47%
50-74 %	233,582	0.77%	0.72%	0.86%	1.26%	1.69%	1.22%	1.22%
75% or more	100,699	0.50%	0.54%	0.71%	0.97%	1.23%	0.85%	0.85%
Union presence								
No union employees	397,669	0.55%	0.48%	0.62%	0.74%	0.88%	0.79%	0.79%
Has union employees	243,977	0.38%	1.00% *	0.75%	2.41%	2.64%	1.25%	1.25%
Percent low-wage employees								
50% or more low-wage	288,041	0.93%	0.89%	1.03%	1.08%	1.62%	1.41%	1.41%
Less than 50% low-wage	377,866	0.60%	0.50%	0.68%	0.95%	1.10%	0.89%	0.89%
Percent women employees								
Less than 25%	151,200	2.08%	1.39%	1.66%	2.34%	2.11%	2.56%	2.56%
25-49 %	218,790	0.94%	1.04%	1.60%	1.45%	2.09%	1.65%	1.65%
50-74 %	341,817	0.69%	0.71%	0.86%	1.34%	1.58%	1.13%	1.13%
75% or more	235,200	1.08%	0.87%	1.06%	1.16%	1.58%	1.47%	1.47%
Percent age 50 or older employees								
Less than 25%	329,289	0.71%	0.66%	0.86%	0.85%	1.21%	1.06%	1.06%
25-49 %	304,400	0.68%	0.65%	0.77%	1.38%	1.66%	1.07%	1.07%
50-74 %	164,526	2.10%	1.45%	2.18%	3.72%	2.56%	3.11%	3.11%
75% or more	89,639	3.69%	2.99%	2.45%	2.38%	1.75%	2.93%	2.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Percents may not add to 100% because of rounding.

Table I.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	71.2%	18.0%	33.8%	63.0%	92.9%	98.3%	31.2%	94.2%
Industry group **								
Agric., fish., forest.	38.3% *	50.8% *	--	--	99.6%	100.0%	36.5% *	63.1% *
Mining and manufacturing	59.9%	16.4% *	47.1%	77.1%	99.8%	99.0%	39.4%	94.5%
Construction	46.8%	27.3%	55.9%	67.4%	80.2%	100.0%	40.4%	76.2%
Utilities and transp.	68.1%	20.7% *	52.4% *	77.3%	47.7% *	98.7%	39.5%	81.1%
Wholesale trade	67.2%	19.9%	49.7%	67.2%	96.8%	100.0%	35.7%	94.9%
Fin. svcs. and real estate	73.2%	27.9%	45.7%	93.1%	99.9%	87.0%	36.3%	89.8%
Retail trade	82.6%	11.9%	33.5%	78.5%	99.7%	99.9%	27.4%	99.1%
Professional services	77.1%	23.8%	47.2%	68.4%	92.3%	97.7%	39.3%	94.0%
Other services	65.1%	12.2%	25.9%	57.5%	94.3%	98.8%	26.3%	93.0%
Ownership								
For profit, incorporated	73.5%	19.5%	34.2%	59.9%	91.2%	99.4%	31.6%	94.7%
For profit, unincorporated	53.0%	11.8%	27.0%	58.5%	85.5%	97.7%	24.1%	89.2%
Nonprofit	83.2%	26.8%	50.2%	82.5%	99.0%	94.6%	46.0%	95.8%
Age of firm								
Less than 5 years	26.1%	10.9%	17.1%	48.6%	76.7%	--	16.3%	76.6%
5-9 years	46.0%	15.8%	25.6%	59.4%	84.3%	100.0%	25.9%	83.0%
10-19 years	53.5%	14.7%	34.2%	58.1%	86.4%	99.4%	29.2%	87.0%
20 or more years	84.7%	25.7%	44.4%	70.3%	96.3%	98.2%	42.2%	96.3%
Multi/single status								
2 or more locations	96.3%	23.5% *	60.5%	71.2%	98.4%	98.2%	53.0%	97.7%
1 location only	45.1%	17.9%	32.8%	61.5%	85.4%	98.6%	30.3%	81.9%
Percent full-time employees								
Less than 25%	46.9%	7.4%	15.1%	42.5%	82.9%	92.1%	15.6%	82.3%
25-49 %	78.6%	23.8%	35.9%	70.8%	95.3%	99.2%	36.7%	97.0%
50-74 %	82.6%	29.6%	51.5%	74.8%	99.1%	99.9%	45.4%	97.9%
75% or more	89.5%	42.2%	64.0%	86.1%	98.2%	99.9%	60.9%	99.0%
Union presence								
No union employees	68.2%	18.1%	34.3%	62.7%	94.5%	98.5%	31.1%	94.1%
Has union employees	90.9%	10.9% *	17.7% *	76.0%	78.9%	97.6%	34.5%	94.6%
Percent low-wage employees								
50% or more low-wage	64.3%	5.5%	16.7%	53.6%	92.1%	98.9%	18.2%	94.1%
Less than 50% low-wage	74.9%	24.8%	44.6%	68.1%	93.2%	97.9%	38.9%	94.2%
Percent women employees								
Less than 25%	57.6%	24.1%	54.2%	70.1%	82.4%	95.7%	39.4%	86.7%
25-49 %	79.8%	16.4%	36.7%	71.1%	98.7%	99.6%	38.5%	96.7%
50-74 %	76.6%	15.1%	26.1%	63.4%	93.6%	97.9%	27.5%	94.9%
75% or more	63.3%	16.5%	30.5%	53.3%	92.0%	98.2%	26.6%	92.8%
Percent age 50 or older employees								
Less than 25%	69.1%	18.9%	31.2%	61.9%	95.1%	98.9%	32.1%	94.1%
25-49 %	82.9%	18.4%	37.6%	73.2%	93.6%	97.7%	35.4%	95.6%
50-74 %	62.8%	18.8%	48.4%	56.3%	83.7%	98.0%	32.3%	89.1%
75% or more	30.0%	14.2%	22.7% *	41.3%	89.6%	92.2%	17.6%	84.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.73%	1.35%	1.81%	2.06%	1.75%	0.64%	1.05%	0.72%
Industry group **								
Agric., fish., forest.	12.09% *	18.08% *	--	--	0.48%	0.00%	12.91% *	24.91% *
Mining and manufacturing	4.14%	5.16% *	8.00%	8.13%	0.24%	0.99%	5.11%	3.70%
Construction	4.26%	5.96%	10.56%	11.11%	16.48%	0.00%	4.51%	12.93%
Utilities and transp.	8.15%	8.56% *	17.45% *	8.52%	22.58% *	1.28%	8.32%	12.09%
Wholesale trade	6.39%	5.94%	11.79%	12.34%	3.20%	0.00%	5.71%	3.86%
Fin. svcs. and real estate	4.86%	5.59%	9.97%	3.15%	0.06%	9.30%	4.60%	7.48%
Retail trade	1.25%	2.36%	5.14%	4.25%	0.21%	0.13%	2.61%	0.32%
Professional services	1.27%	2.72%	3.83%	4.66%	2.13%	1.00%	2.25%	1.02%
Other services	1.24%	1.58%	2.44%	2.85%	2.06%	0.55%	1.49%	1.10%
Ownership								
For profit, incorporated	0.87%	1.99%	2.37%	2.51%	2.18%	0.18%	1.42%	0.69%
For profit, unincorporated	1.99%	1.91%	3.14%	4.71%	8.03%	1.35%	1.76%	2.76%
Nonprofit	1.62%	3.76%	5.36%	4.95%	0.77%	3.01%	2.94%	1.84%
Age of firm								
Less than 5 years	2.58%	2.09%	4.08%	7.36%	11.39%	--	2.10%	6.87%
5-9 years	3.50%	4.21%	3.59%	5.16%	10.98%	0.00%	2.77%	5.03%
10-19 years	2.00%	2.23%	3.65%	4.11%	3.79%	0.53%	2.02%	2.44%
20 or more years	0.74%	2.27%	2.86%	2.66%	1.84%	0.69%	1.67%	0.73%
Multi/single status								
2 or more locations	0.55%	12.17% *	8.45%	3.67%	0.46%	0.66%	5.03%	0.54%
1 location only	1.25%	1.36%	1.82%	2.34%	3.84%	0.91%	1.07%	2.52%
Percent full-time employees								
Less than 25%	1.91%	1.27%	2.61%	4.15%	4.97%	3.32%	1.50%	2.71%
25-49 %	1.19%	4.19%	3.82%	3.19%	1.91%	0.37%	2.48%	0.62%
50-74 %	0.91%	2.89%	3.88%	3.19%	0.47%	0.07%	2.06%	0.50%
75% or more	0.60%	3.34%	2.61%	1.89%	1.09%	0.07%	1.71%	0.36%
Union presence								
No union employees	0.76%	1.36%	1.82%	2.09%	1.34%	0.45%	1.06%	0.66%
Has union employees	2.50%	6.07% *	8.77% *	10.89%	10.59%	2.02%	9.27%	2.49%
Percent low-wage employees								
50% or more low-wage	1.37%	1.08%	2.26%	3.68%	1.98%	0.41%	1.52%	0.81%
Less than 50% low-wage	0.89%	1.90%	2.37%	2.46%	2.40%	0.94%	1.36%	1.00%
Percent women employees								
Less than 25%	2.39%	3.56%	4.38%	4.86%	10.60%	2.79%	2.53%	4.95%
25-49 %	1.49%	2.77%	4.99%	5.20%	0.72%	0.22%	2.97%	1.17%
50-74 %	1.19%	2.05%	3.02%	3.01%	2.35%	1.23%	1.80%	1.07%
75% or more	1.41%	2.07%	2.89%	3.91%	2.38%	0.82%	1.66%	1.09%
Percent age 50 or older employees								
Less than 25%	0.97%	2.22%	2.26%	2.39%	1.37%	0.46%	1.44%	0.74%
25-49 %	1.22%	2.62%	3.98%	4.09%	2.67%	1.30%	2.37%	1.21%
50-74 %	3.09%	2.92%	5.50%	9.02%	8.73%	0.88%	2.95%	4.44%
75% or more	3.12%	2.42%	7.24% *	11.69%	8.93%	7.52%	2.38%	6.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	24.7%	37.1%	21.5%	14.0%	17.7%	29.6%	22.7%	25.0%
Industry group **								
Agric., fish., forest.	37.5% *	--	0.0%	1.2% *	--	--	--	11.9% *
Mining and manufacturing	32.7%	38.6% *	26.5% *	18.6% *	29.2%	54.3%	27.8%	36.1%
Construction	33.2%	43.9%	23.5% *	35.8% *	24.8% *	20.8% *	32.7%	34.4% *
Utilities and transp.	26.7%	--	--	10.7% *	18.8% *	26.2%	38.1% *	24.2%
Wholesale trade	40.0%	64.3%	34.2%	28.1%	13.0% *	51.6% *	40.4%	39.9% *
Fin. svcs. and real estate	41.0%	69.1%	33.4% *	15.9%	36.1%	41.7%	52.1%	39.0%
Retail trade	20.6%	14.8% *	24.4%	10.8%	20.2%	21.5%	16.6%	20.9%
Professional services	33.5%	38.6%	28.4%	16.0%	22.4%	43.6%	26.7%	34.8%
Other services	17.6%	22.1%	10.8%	12.4%	12.8%	23.4%	14.2%	18.3%
Ownership								
For profit, incorporated	22.7%	45.9%	22.7%	14.6%	17.2%	24.6%	25.6%	22.2%
For profit, unincorporated	20.4%	26.6%	22.4%	14.6%	13.2%	25.4%	21.1%	20.2%
Nonprofit	32.9%	23.9%	16.1%	11.6%	20.4%	50.5%	16.4%	35.6%
Age of firm								
Less than 5 years	18.1%	33.6%	6.1% *	16.1% *	17.1% *	--	19.9%	16.1% *
5-9 years	27.3%	65.1%	24.7%	19.7%	14.8%	36.4%	34.9%	22.9%
10-19 years	19.3%	22.9%	22.8%	13.1%	21.0%	19.7%	18.3%	19.7%
20 or more years	25.5%	33.7%	22.5%	12.1%	17.3%	29.9%	21.6%	25.9%
Multi/single status								
2 or more locations	26.8%	--	19.5% *	11.2%	18.3%	29.8%	14.2%	27.0%
1 location only	20.0%	37.1%	21.7%	14.6%	16.9%	24.4% *	23.4%	16.9%
Percent full-time employees								
Less than 25%	19.5%	38.0%	16.8% *	9.5%	13.0%	26.3%	17.0%	20.1%
25-49 %	16.0%	34.3% *	14.0%	10.3%	12.0%	17.8%	16.9%	15.9%
50-74 %	27.9%	39.0%	22.0%	18.0%	21.9%	31.7%	27.5%	28.0%
75% or more	38.8%	36.5%	32.0%	20.5%	28.3%	48.2%	29.9%	40.7%
Union presence								
No union employees	21.3%	37.2%	21.4%	13.8%	15.4%	25.1%	22.8%	20.9%
Has union employees	41.1%	--	--	21.4% *	41.0%	41.8%	20.4% *	41.6%
Percent low-wage employees								
50% or more low-wage	15.6%	31.4% *	18.3%	10.5%	14.4%	16.5%	16.4%	15.5%
Less than 50% low-wage	28.8%	37.8%	22.3%	15.5%	19.3%	36.3%	24.5%	29.7%
Percent women employees								
Less than 25%	21.8%	44.6%	22.1%	14.6%	19.6%	16.8%	26.6%	18.2%
25-49 %	27.9%	36.8%	22.3% *	12.7%	18.6%	34.7%	18.9%	29.4%
50-74 %	20.8%	29.0%	18.9%	14.6%	16.8%	23.3%	20.6%	20.8%
75% or more	29.6%	35.2%	22.7%	13.8%	18.0%	39.7%	23.8%	30.9%
Percent age 50 or older employees								
Less than 25%	19.4%	39.8%	16.7%	12.4%	12.5%	23.3%	19.7%	19.3%
25-49 %	32.1%	38.0%	29.1%	16.0%	23.1%	37.2%	27.1%	32.6%
50-74 %	22.8%	35.3%	27.9%	22.9%	18.0%	23.4%	29.6%	20.7%
75% or more	24.2%	27.5%	26.5%	8.1% *	37.0% *	11.7% *	23.2%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.83%	4.15%	2.16%	1.31%	1.42%	1.28%	1.60%	0.95%
Industry group **								
Agric., fish., forest.	22.15% *	--	0.00%	1.59% *	--	--	--	6.15% *
Mining and manufacturing	4.00%	16.10% *	9.01% *	6.68% *	6.43%	6.94%	6.50%	5.00%
Construction	5.67%	11.79%	7.26% *	11.13% *	9.60% *	11.05% *	6.28%	11.99% *
Utilities and transp.	4.47%	--	--	5.14% *	11.19% *	4.81%	13.64% *	4.22%
Wholesale trade	11.95%	12.10%	8.46%	7.59%	5.48% *	19.83% *	6.49%	15.78% *
Fin. svcs. and real estate	3.13%	8.99%	10.97% *	4.20%	7.63%	4.01%	7.26%	3.38%
Retail trade	1.71%	4.53% *	6.19%	2.89%	3.72%	2.07%	3.00%	1.84%
Professional services	1.39%	6.29%	3.83%	2.24%	2.30%	2.19%	2.67%	1.58%
Other services	1.40%	4.60%	2.32%	1.96%	2.14%	2.52%	1.70%	1.64%
Ownership								
For profit, incorporated	1.08%	5.90%	2.90%	1.93%	1.74%	1.56%	2.44%	1.19%
For profit, unincorporated	1.92%	5.34%	4.62%	2.57%	2.63%	3.55%	2.61%	2.42%
Nonprofit	1.81%	5.59%	4.08%	2.13%	3.03%	2.72%	2.29%	2.07%
Age of firm								
Less than 5 years	3.28%	7.65%	2.54% *	4.90% *	8.02% *	--	3.94%	5.33% *
5-9 years	3.80%	11.52%	6.07%	4.05%	4.14%	8.08%	6.59%	4.51%
10-19 years	1.96%	5.37%	4.00%	3.53%	4.01%	4.12%	2.32%	2.65%
20 or more years	0.95%	4.27%	3.17%	1.35%	1.63%	1.33%	1.78%	1.04%
Multi/single status								
2 or more locations	1.06%	--	7.35% *	2.23%	1.81%	1.29%	3.44%	1.07%
1 location only	1.28%	4.22%	2.25%	1.52%	2.32%	8.50% *	1.69%	1.88%
Percent full-time employees								
Less than 25%	2.00%	7.50%	6.89% *	2.82%	2.19%	3.70%	3.17%	2.32%
25-49 %	1.77%	11.73% *	3.53%	2.16%	2.98%	2.63%	4.11%	1.94%
50-74 %	1.46%	5.94%	3.81%	2.90%	2.84%	2.13%	2.75%	1.66%
75% or more	1.10%	4.91%	2.94%	2.17%	2.93%	1.40%	1.88%	1.25%
Union presence								
No union employees	0.85%	4.17%	2.18%	1.32%	1.22%	1.46%	1.63%	0.98%
Has union employees	2.33%	--	--	8.05% *	7.62%	2.50%	6.40% *	2.37%
Percent low-wage employees								
50% or more low-wage	1.40%	9.99% *	4.37%	2.13%	2.72%	2.00%	2.69%	1.54%
Less than 50% low-wage	1.04%	4.48%	2.46%	1.62%	1.68%	1.63%	1.88%	1.20%
Percent women employees								
Less than 25%	2.42%	9.19%	3.56%	2.96%	5.06%	3.75%	4.26%	2.74%
25-49 %	1.76%	8.28%	7.08% *	3.02%	3.21%	2.44%	3.18%	1.97%
50-74 %	1.27%	5.68%	3.83%	2.33%	2.31%	1.81%	2.45%	1.38%
75% or more	1.71%	6.00%	3.60%	2.11%	2.21%	2.80%	2.57%	2.00%
Percent age 50 or older employees								
Less than 25%	1.11%	6.88%	2.42%	1.60%	1.35%	1.85%	2.25%	1.27%
25-49 %	1.45%	7.01%	5.25%	2.80%	2.97%	1.89%	3.16%	1.56%
50-74 %	2.02%	6.55%	5.36%	4.07%	3.60%	3.29%	3.37%	2.37%
75% or more	4.24%	6.72%	7.54%	3.29% *	11.57% *	7.00% *	4.57%	6.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	43.1%	46.4%	43.5%	33.5%	45.0%	43.4%	41.3%	43.4%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	55.3%	--	44.5% *	36.6% *	32.4%	80.0%	41.2% *	63.0%
Construction	43.9%	--	38.3%	62.7%	31.3% *	--	37.1%	59.9% *
Utilities and transp.	39.8%	--	--	--	--	38.8%	--	36.8%
Wholesale trade	45.4%	79.6%	36.5% *	42.1%	47.2% *	40.4%	59.5%	40.7%
Fin. svcs. and real estate	52.9%	72.4%	--	49.7%	60.6%	48.0%	63.9%	50.2%
Retail trade	43.5%	--	36.1% *	44.4%	46.6%	43.8%	28.5%	44.5%
Professional services	48.6%	45.2%	38.9%	33.1%	50.9%	50.1%	40.7%	49.7%
Other services	33.6%	53.6%	63.4%	26.4%	37.4%	30.9%	42.6%	32.2%
Ownership								
For profit, incorporated	40.1%	42.7%	44.3%	34.2%	33.1%	41.7%	40.3%	40.0%
For profit, unincorporated	30.7%	51.2%	44.4%	32.8%	33.6%	24.0%	40.4%	27.3%
Nonprofit	54.1%	60.2%	38.1%	32.4%	63.3%	52.8%	47.0%	54.7%
Age of firm								
Less than 5 years	46.0%	70.2%	--	34.8% *	--	--	56.7%	31.4% *
5-9 years	31.6%	29.8% *	57.7%	30.2%	34.0% *	23.7% *	32.9%	30.5%
10-19 years	37.0%	46.8%	39.4%	22.6% *	37.7%	40.7%	39.4%	36.0%
20 or more years	44.7%	50.6%	42.1%	39.4%	48.7%	44.1%	43.2%	44.9%
Multi/single status								
2 or more locations	44.1%	--	50.8%	41.3%	45.4%	43.8%	57.5%	43.9%
1 location only	40.3%	45.5%	43.0%	32.2%	44.3%	31.1% *	40.5%	40.0%
Percent full-time employees								
Less than 25%	31.9%	72.6%	57.7%	26.5% *	50.1%	18.9%	60.5%	26.7%
25-49 %	44.4%	19.3% *	41.0% *	21.3%	52.2%	49.0%	26.2% *	47.6%
50-74 %	46.3%	48.1%	40.1%	36.6%	44.1%	48.2%	39.3%	47.6%
75% or more	44.9%	49.8%	41.8%	44.0%	37.1%	46.7%	42.7%	45.2%
Union presence								
No union employees	38.9%	46.5%	43.7%	32.0%	41.2%	37.6%	41.2%	38.3%
Has union employees	53.7%	--	--	--	59.4%	52.8%	--	53.8%
Percent low-wage employees								
50% or more low-wage	36.8%	70.5%	50.9%	17.0% *	40.2%	35.9%	43.5%	35.9%
Less than 50% low-wage	44.7%	44.0%	42.1%	38.3%	46.7%	45.2%	40.9%	45.4%
Percent women employees								
Less than 25%	37.1%	29.9% *	49.2%	46.4%	37.3%	30.9%	36.1%	38.1%
25-49 %	42.2%	64.7%	40.4%	31.1%	29.6%	44.6%	44.9%	41.9%
50-74 %	41.8%	70.7%	53.4%	28.9%	51.4%	38.9%	48.0%	41.1%
75% or more	47.1%	47.1%	33.9%	34.3%	49.0%	48.9%	38.9%	48.6%
Percent age 50 or older employees								
Less than 25%	31.3%	37.7%	43.0%	25.6%	34.6%	29.7%	37.3%	29.9%
25-49 %	51.0%	47.7%	45.3%	45.2%	49.9%	51.9%	41.0%	51.9%
50-74 %	46.1%	59.5%	38.8%	43.3%	42.8%	47.5%	44.3%	46.9%
75% or more	72.1%	73.7%	--	--	72.2%	88.4%	68.1%	75.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.B.4.b.(1).(a) Standard errors for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	1.53%	7.13%	4.17%	3.62%	3.76%	1.97%	3.31%	1.69%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	6.81%	--	20.80% *	14.75% *	8.32%	5.01%	13.53% *	7.15%
Construction	9.34%	--	11.45%	17.48%	12.95% *	--	6.67%	20.24% *
Utilities and transp.	6.88%	--	--	--	--	8.21%	--	7.36%
Wholesale trade	3.69%	9.26%	12.10% *	8.83%	18.67% *	1.39%	7.05%	2.16%
Fin. svcs. and real estate	4.34%	8.14%	--	10.30%	9.51%	5.43%	7.76%	4.93%
Retail trade	4.02%	--	11.09% *	12.95%	8.25%	4.69%	7.31%	4.25%
Professional services	1.76%	10.44%	6.34%	5.46%	3.68%	2.14%	5.03%	1.84%
Other services	3.62%	9.92%	8.59%	4.73%	9.17%	4.96%	4.93%	4.14%
Ownership								
For profit, incorporated	2.09%	9.08%	5.03%	5.24%	4.09%	2.78%	4.56%	2.34%
For profit, unincorporated	3.05%	10.03%	9.31%	6.49%	5.75%	3.44%	5.53%	3.23%
Nonprofit	2.22%	10.03%	10.46%	6.42%	5.18%	2.46%	6.21%	2.32%
Age of firm								
Less than 5 years	7.90%	11.35%	--	11.94% *	--	--	8.52%	11.22% *
5-9 years	5.76%	14.45% *	9.84%	8.70%	10.54% *	8.19% *	9.19%	7.21%
10-19 years	4.51%	7.63%	8.02%	7.16% *	9.16%	8.94%	5.29%	6.00%
20 or more years	1.64%	6.06%	5.44%	4.14%	4.14%	1.99%	3.39%	1.78%
Multi/single status								
2 or more locations	1.78%	--	8.47%	5.91%	4.90%	1.95%	8.24%	1.80%
1 location only	2.81%	7.13%	4.41%	4.05%	5.71%	12.08% *	3.40%	4.70%
Percent full-time employees								
Less than 25%	3.31%	6.26%	8.54%	9.02% *	6.75%	2.83%	5.26%	3.33%
25-49 %	4.62%	11.08% *	12.53% *	5.68%	12.57%	5.33%	8.36% *	4.82%
50-74 %	2.66%	9.72%	8.62%	6.30%	4.80%	3.62%	5.02%	2.97%
75% or more	1.57%	8.00%	5.00%	5.98%	5.19%	1.71%	3.48%	1.73%
Union presence								
No union employees	1.54%	7.17%	4.21%	3.56%	2.94%	2.19%	3.36%	1.74%
Has union employees	3.37%	--	--	--	12.67%	3.45%	--	3.41%
Percent low-wage employees								
50% or more low-wage	4.42%	6.83%	10.48%	5.20% *	11.31%	5.56%	7.00%	4.95%
Less than 50% low-wage	1.59%	7.48%	4.53%	4.20%	3.48%	2.06%	3.68%	1.75%
Percent women employees								
Less than 25%	4.97%	10.84% *	7.98%	9.39%	8.33%	8.98%	7.59%	6.19%
25-49 %	3.02%	12.29%	9.33%	8.91%	7.32%	3.60%	6.30%	3.27%
50-74 %	2.85%	7.13%	7.75%	5.48%	6.32%	3.56%	5.05%	3.11%
75% or more	2.24%	10.34%	7.16%	5.02%	4.90%	2.82%	5.11%	2.41%
Percent age 50 or older employees								
Less than 25%	2.10%	9.96%	6.72%	3.80%	4.29%	2.87%	5.10%	2.33%
25-49 %	2.18%	8.59%	6.10%	7.93%	6.22%	2.54%	4.63%	2.32%
50-74 %	3.32%	10.12%	10.21%	7.95%	7.43%	4.67%	6.15%	3.95%
75% or more	6.43%	10.02%	--	--	11.80%	5.28%	8.83%	8.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	10.6%	17.2%	9.4%	4.7%	8.0%	12.8%	9.4%	10.9%
Industry group **								
Agric., fish., forest.	2.7% *	--	0.0%	0.0%	--	--	--	--
Mining and manufacturing	18.1%	19.2% *	11.8% *	6.8% *	9.5%	43.5%	11.5% *	22.7%
Construction	14.6% *	14.7% *	9.0% *	22.4% *	7.8% *	6.0% *	12.1%	20.6% *
Utilities and transp.	10.6%	--	--	6.3% *	3.1% *	10.2%	18.4% *	8.9%
Wholesale trade	18.2%	51.2%	12.5% *	11.8% *	6.1% *	20.9% *	24.0%	16.2% *
Fin. svcs. and real estate	21.7%	50.1%	8.9% *	7.9% *	21.9% *	20.0%	33.3%	19.6%
Retail trade	9.0%	3.6% *	8.8% *	4.8% *	9.4%	9.4%	4.7% *	9.3%
Professional services	16.3%	17.4%	11.1%	5.3%	11.4%	21.8%	10.9%	17.3%
Other services	5.9%	11.8%	6.8%	3.3%	4.8% *	7.2%	6.0%	5.9%
Ownership								
For profit, incorporated	9.1%	19.6%	10.1%	5.0%	5.7%	10.3%	10.3%	8.9%
For profit, unincorporated	6.3%	13.6%	9.9% *	4.8%	4.4%	6.1%	8.5%	5.5%
Nonprofit	17.8%	14.4% *	6.1% *	3.8%	12.9%	26.7%	7.7%	19.5%
Age of firm								
Less than 5 years	8.3%	23.6% *	2.2% *	5.6% *	4.8% *	--	11.3%	5.1% *
5-9 years	8.6%	19.4% *	14.2% *	5.9% *	5.0%	8.6% *	11.5%	7.0%
10-19 years	7.1%	10.7%	9.0%	3.0%	7.9%	8.0%	7.2%	7.1%
20 or more years	11.4%	17.0%	9.5%	4.8%	8.4%	13.2%	9.3%	11.6%
Multi/single status								
2 or more locations	11.8%	--	9.9% *	4.6%	8.3%	13.0%	8.2% *	11.9%
1 location only	8.0%	16.9%	9.3%	4.7%	7.5%	7.6% *	9.5%	6.8%
Percent full-time employees								
Less than 25%	6.2%	27.6%	9.7% *	2.5% *	6.5%	5.0%	10.3%	5.4%
25-49 %	7.1%	6.6% *	5.7% *	2.2%	6.2% *	8.7%	4.4%	7.6%
50-74 %	12.9%	18.7%	8.8%	6.6%	9.7%	15.3%	10.8%	13.3%
75% or more	17.4%	18.2%	13.3%	9.0%	10.5%	22.5%	12.8%	18.4%
Union presence								
No union employees	8.3%	17.3%	9.3%	4.4%	6.4%	9.4%	9.4%	8.0%
Has union employees	22.1%	--	--	13.9% *	24.3% *	22.1%	8.5% *	22.4%
Percent low-wage employees								
50% or more low-wage	5.7%	22.1% *	9.3% *	1.8%	5.8% *	5.9%	7.1%	5.6%
Less than 50% low-wage	12.8%	16.6%	9.4%	5.9%	9.0%	16.4%	10.0%	13.5%
Percent women employees								
Less than 25%	8.1%	13.3%	10.9%	6.8% *	7.3% *	5.2%	9.6%	6.9%
25-49 %	11.8%	23.8% *	9.0% *	4.0%	5.5%	15.5%	8.5%	12.3%
50-74 %	8.7%	20.5%	10.1%	4.2%	8.6%	9.1%	9.9%	8.6%
75% or more	13.9%	16.5%	7.7%	4.7%	8.8%	19.4%	9.3%	15.0%
Percent age 50 or older employees								
Less than 25%	6.1%	15.0%	7.2%	3.2%	4.3%	6.9%	7.3%	5.8%
25-49 %	16.4%	18.1% *	13.2%	7.2%	11.5%	19.3%	11.1%	16.9%
50-74 %	10.5%	21.0%	10.8% *	9.9%	7.7%	11.1%	13.1%	9.7%
75% or more	17.5%	20.3% *	15.1% *	--	26.7% *	10.4% *	15.8%	19.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.53%	2.30%	1.40%	0.61%	1.05%	0.83%	0.82%	0.62%
Industry group **								
Agric., fish., forest.	2.39% *	--	0.00%	0.00%	--	--	--	--
Mining and manufacturing	3.38%	11.84% *	8.23% *	3.06% *	2.50%	7.58%	4.92% *	4.54%
Construction	4.55% *	6.49% *	3.36% *	11.68% *	3.22% *	4.21% *	3.14%	12.91% *
Utilities and transp.	2.73%	--	--	4.34% *	1.75% *	3.01%	9.19% *	2.29%
Wholesale trade	4.59%	10.22%	5.41% *	3.79% *	4.15% *	7.79% *	5.10%	6.27% *
Fin. svcs. and real estate	2.69%	8.77%	4.90% *	2.83% *	7.29% *	3.16%	6.81%	2.81%
Retail trade	1.16%	2.35% *	3.57% *	2.33% *	2.73%	1.40%	1.55% *	1.25%
Professional services	0.99%	4.07%	2.38%	1.06%	1.60%	1.59%	1.56%	1.13%
Other services	0.85%	2.98%	1.87%	0.65%	1.66% *	1.51%	0.93%	1.00%
Ownership								
For profit, incorporated	0.66%	3.43%	1.88%	0.93%	0.90%	1.01%	1.19%	0.75%
For profit, unincorporated	0.57%	3.52%	3.20% *	1.17%	0.95%	0.71%	1.52%	0.56%
Nonprofit	1.38%	4.43% *	1.88% *	0.84%	2.63%	2.04%	1.46%	1.58%
Age of firm								
Less than 5 years	1.96%	7.28% *	1.27% *	2.44% *	2.26% *	--	3.13%	2.11% *
5-9 years	1.32%	7.42% *	5.00% *	2.15% *	1.23%	2.66% *	2.55%	1.44%
10-19 years	1.01%	3.00%	2.33%	0.80%	2.32%	2.02%	1.25%	1.36%
20 or more years	0.64%	3.08%	2.01%	0.73%	1.32%	0.88%	1.13%	0.70%
Multi/single status								
2 or more locations	0.72%	--	4.43% *	1.24%	1.51%	0.85%	2.73% *	0.73%
1 location only	0.62%	2.29%	1.46%	0.69%	1.30%	2.45% *	0.85%	0.88%
Percent full-time employees								
Less than 25%	0.73%	5.90%	4.20% *	0.90% *	1.53%	0.88%	2.16%	0.75%
25-49 %	1.20%	2.85% *	2.30% *	0.60%	2.83% *	1.78%	1.10%	1.39%
50-74 %	1.10%	3.97%	2.60%	1.53%	1.88%	1.70%	1.62%	1.27%
75% or more	0.73%	3.95%	2.10%	1.79%	1.20%	1.05%	1.34%	0.83%
Union presence								
No union employees	0.45%	2.32%	1.41%	0.59%	0.75%	0.76%	0.84%	0.52%
Has union employees	2.10%	--	--	6.55% *	7.57% *	2.22%	2.58% *	2.15%
Percent low-wage employees								
50% or more low-wage	0.99%	7.40% *	3.13% *	0.52%	2.53% *	1.31%	1.62%	1.10%
Less than 50% low-wage	0.63%	2.38%	1.56%	0.84%	1.02%	1.05%	0.94%	0.74%
Percent women employees								
Less than 25%	1.17%	3.91%	2.80%	2.23% *	3.02% *	1.39%	1.72%	1.59%
25-49 %	1.16%	7.65% *	4.04% *	1.17%	1.40%	1.75%	2.01%	1.30%
50-74 %	0.81%	4.76%	2.82%	0.95%	1.96%	1.08%	1.58%	0.88%
75% or more	1.13%	3.63%	1.98%	0.93%	1.60%	1.89%	1.37%	1.33%
Percent age 50 or older employees								
Less than 25%	0.50%	2.95%	1.61%	0.50%	0.74%	0.86%	0.90%	0.58%
25-49 %	1.12%	5.50% *	3.26%	1.85%	2.37%	1.49%	1.92%	1.22%
50-74 %	1.19%	5.98%	3.90% *	2.92%	1.90%	1.85%	2.67%	1.30%
75% or more	4.03%	6.49% *	6.74% *	--	11.26% *	6.15% *	4.32%	6.65% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	7,380	7,707	7,509	7,101	7,588	7,325	7,382	7,380
Industry group **								
Agric., fish., forest.	6,996	8,111	10,582	6,492	7,159	6,418	7,607	6,843
Mining and manufacturing	7,141	7,307	7,772	7,336	7,128	7,035	7,567	7,083
Construction	6,546	7,357	6,944	6,462	6,079	6,670	6,861	6,336
Utilities and transp.	7,036	7,076	8,599	6,927	7,494	6,858	7,454	6,994
Wholesale trade	7,439	9,185	7,354	7,313	8,288	6,924	7,467	7,430
Fin. svcs. and real estate	7,666	7,454	7,594	7,974	8,113	7,537	7,579	7,675
Retail trade	6,823	7,924	7,097	6,732	7,560	6,544	7,214	6,764
Professional services	7,896	7,445	7,399	7,189	8,126	8,036	7,335	7,998
Other services	7,131	7,789	8,058	7,143	7,114	6,913	7,652	6,991
Ownership								
For profit, incorporated	7,166	7,639	7,423	6,989	7,329	7,087	7,287	7,141
For profit, unincorporated	7,095	7,425	7,248	6,862	7,339	6,981	7,092	7,096
Nonprofit	8,436	8,732	8,651	8,029	8,363	8,522	8,492	8,430
Age of firm								
Less than 5 years	6,484	6,641	6,923	6,110	6,349	8,144	6,709	6,112
5-9 years	6,949	7,074	6,556	6,932	7,313	6,375	6,656	7,208
10-19 years	7,023	7,638	7,175	6,621	7,201	6,890	7,110	6,983
20 or more years	7,480	8,346	7,930	7,382	7,736	7,352	7,761	7,444
Multi/single status								
2 or more locations	7,415	7,653	7,298	7,500	7,740	7,333	7,470	7,414
1 location only	7,299	7,709	7,522	6,996	7,352	6,982	7,375	7,222
Percent full-time employees								
Less than 25%	6,798	6,219	8,981	6,678	7,830	5,990	7,446	6,621
25-49 %	7,081	7,993	7,814	6,819	6,927	7,071	7,499	7,008
50-74 %	7,607	8,007	7,973	7,142	8,095	7,462	7,854	7,565
75% or more	7,370	7,689	7,417	7,116	7,550	7,332	7,314	7,381
Union presence								
No union employees	7,350	7,705	7,439	7,070	7,477	7,323	7,343	7,352
Has union employees	7,505	7,918	10,920	7,833	8,600	7,330	8,878	7,475
Percent low-wage employees								
50% or more low-wage	7,072	8,094	7,001	6,908	6,937	7,105	7,190	7,056
Less than 50% low-wage	7,410	7,685	7,534	7,118	7,649	7,349	7,394	7,413
Percent women employees								
Less than 25%	7,064	7,630	7,363	6,722	7,182	6,992	7,130	7,037
25-49 %	7,228	7,939	7,401	7,492	7,546	7,059	7,627	7,180
50-74 %	7,569	7,418	8,312	7,313	7,823	7,492	7,614	7,563
75% or more	7,760	7,924	7,192	7,334	7,977	7,824	7,473	7,821
Percent age 50 or older employees								
Less than 25%	7,061	7,353	6,836	6,612	7,375	7,112	6,828	7,131
25-49 %	7,479	7,622	7,814	7,493	7,641	7,405	7,555	7,471
50-74 %	7,786	7,669	9,017	7,925	7,864	7,488	8,287	7,631
75% or more	8,336	9,272	8,329	8,629	8,374	7,182	8,872	7,829

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	36.74	184.85	139.91	88.25	108.60	41.54	84.28	40.76
Industry group **								
Agric., fish., forest.	236.78	623.28	345.61	677.06	384.53	258.23	618.51	255.91
Mining and manufacturing	81.97	850.14	317.64	286.04	197.05	79.54	310.38	81.97
Construction	135.83	427.79	305.24	207.34	299.18	271.49	180.84	184.74
Utilities and transp.	126.32	694.67	552.24	396.19	333.02	145.55	304.12	135.05
Wholesale trade	266.68	1,430.65	388.85	476.53	917.23	217.09	456.86	320.53
Fin. svcs. and real estate	81.19	403.33	496.34	247.75	189.56	97.64	252.12	85.73
Retail trade	124.44	443.02	231.80	176.83	551.54	83.81	180.75	140.84
Professional services	63.37	272.11	282.81	165.48	149.68	80.51	151.28	69.32
Other services	78.83	309.88	400.30	177.78	204.90	97.35	193.99	85.22
Ownership								
For profit, incorporated	45.02	240.91	172.68	112.92	157.54	45.09	106.63	49.65
For profit, unincorporated	74.38	349.70	277.68	185.67	197.77	84.93	167.68	82.86
Nonprofit	80.86	387.35	387.10	185.82	153.70	114.00	190.03	87.50
Age of firm								
Less than 5 years	188.70	326.89	449.41	346.88	364.38	915.36	230.44	302.62
5-9 years	169.37	389.17	545.18	278.73	284.40	399.29	258.84	217.79
10-19 years	99.33	279.81	250.90	137.01	223.14	173.52	139.47	130.74
20 or more years	41.35	324.58	176.15	116.94	132.49	42.87	118.00	44.12
Multi/single status								
2 or more locations	42.95	637.13	347.01	138.59	144.89	41.74	181.70	43.60
1 location only	70.38	187.92	147.20	105.14	156.64	335.59	89.81	109.07
Percent full-time employees								
Less than 25%	255.06	424.60	1,238.88	405.99	674.60	216.48	499.29	297.32
25-49 %	99.88	823.20	461.76	291.10	262.94	111.53	304.25	105.07
50-74 %	112.25	358.73	366.67	206.59	277.57	146.04	201.48	127.44
75% or more	40.83	214.09	156.92	99.71	123.05	44.64	95.65	45.14
Union presence								
No union employees	40.35	186.94	139.34	90.97	106.10	49.80	85.33	45.74
Has union employees	88.98	779.99	1,016.06	328.37	470.58	76.36	489.94	90.15
Percent low-wage employees								
50% or more low-wage	108.46	496.99	543.82	245.49	222.69	149.06	263.27	117.76
Less than 50% low-wage	38.91	193.38	144.42	93.56	116.77	43.06	88.23	43.28
Percent women employees								
Less than 25%	88.73	246.23	171.45	111.39	290.74	82.38	104.96	117.09
25-49 %	64.83	670.23	366.45	277.41	155.70	68.15	278.96	64.20
50-74 %	67.53	274.96	466.30	180.76	161.37	82.78	198.64	71.83
75% or more	67.53	326.35	212.12	180.65	150.49	89.57	151.39	75.03
Percent age 50 or older employees								
Less than 25%	69.58	231.38	166.34	119.90	233.55	77.52	98.20	85.40
25-49 %	45.91	313.31	237.07	130.58	125.93	52.66	138.58	48.53
50-74 %	108.41	317.24	492.49	298.72	216.46	146.57	255.64	115.79
75% or more	338.67	926.80	499.77	367.49	778.58	437.82	540.84	386.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	7,413	7,524	7,468	6,888	7,565	7,489	7,319	7,440
Industry group **								
Agric., fish., forest.	7,184	10,019	--	7,318	7,008	--	8,178	6,912
Mining and manufacturing	6,889	--	7,670	6,917	6,413	7,215	7,800	6,666
Construction	6,622	7,491	6,775	6,588	5,855	8,679	6,843	6,381
Utilities and transp.	6,725	--	--	5,809	7,043	6,751	7,216	6,643
Wholesale trade	8,433	9,215	8,385	6,948	11,292	6,922	7,824	8,785
Fin. svcs. and real estate	8,081	8,083	5,498	8,339	8,414	8,153	7,176	8,286
Retail trade	7,217	8,152	6,460	6,652	8,025	6,797	7,300	7,198
Professional services	7,893	7,033	7,853	7,198	7,949	8,140	7,404	7,993
Other services	6,722	6,784	7,914	6,555	6,814	6,459	7,174	6,568
Ownership								
For profit, incorporated	7,265	7,562	7,595	6,791	7,537	7,169	7,378	7,230
For profit, unincorporated	6,880	7,156	6,936	6,489	7,085	6,805	6,848	6,895
Nonprofit	8,155	8,223	7,435	7,933	7,927	8,333	7,876	8,187
Age of firm								
Less than 5 years	6,281	6,544	7,647	5,467	5,968	--	6,754	5,323
5-9 years	7,339	6,787	7,368	7,607	7,464	7,708	7,060	7,603
10-19 years	6,896	7,944	6,676	6,334	7,256	6,666	6,947	6,872
20 or more years	7,570	8,286	7,714	7,144	7,718	7,534	7,637	7,558
Multi/single status								
2 or more locations	7,685	--	6,874	7,924	8,106	7,507	7,707	7,684
1 location only	7,012	7,501	7,502	6,683	6,770	7,071	7,297	6,704
Percent full-time employees								
Less than 25%	7,269	--	--	7,196	7,826	5,880	8,851	6,656
25-49 %	7,020	10,681	6,570	6,634	6,480	7,017	7,777	6,842
50-74 %	7,269	7,744	7,502	6,651	7,093	7,365	7,469	7,231
75% or more	7,469	7,328	7,450	6,926	7,668	7,593	7,248	7,536
Union presence								
No union employees	7,220	7,495	7,338	6,882	7,321	7,222	7,275	7,200
Has union employees	8,309	--	12,268	7,026	9,198	8,063	9,141	8,284
Percent low-wage employees								
50% or more low-wage	6,681	8,277	5,663	6,451	6,127	6,932	6,644	6,688
Less than 50% low-wage	7,480	7,485	7,537	6,927	7,674	7,555	7,363	7,514
Percent women employees								
Less than 25%	7,190	8,103	7,145	6,509	7,666	6,807	7,096	7,248
25-49 %	7,381	7,322	8,342	7,236	7,268	7,379	8,023	7,241
50-74 %	7,516	6,751	8,448	7,059	7,575	7,566	7,268	7,557
75% or more	7,562	7,477	6,514	7,199	7,742	7,702	7,152	7,658
Percent age 50 or older employees								
Less than 25%	6,986	7,208	6,529	6,468	7,713	6,812	6,736	7,086
25-49 %	7,629	8,515	7,898	7,228	7,335	7,759	7,741	7,612
50-74 %	8,081	7,393	10,253	7,842	8,008	7,961	8,660	7,889
75% or more	7,695	7,378	8,203	8,202	6,391	9,781	7,745	7,624

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.C.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	95.72	214.58	330.41	167.41	277.87	96.45	161.80	113.84
Industry group **								
Agric., fish., forest.	384.47	440.99	--	697.51	466.72	--	901.31	480.53
Mining and manufacturing	257.28	--	810.40	707.10	423.07	254.36	868.53	226.06
Construction	202.29	652.69	339.43	287.98	349.57	697.90	240.77	321.98
Utilities and transp.	404.69	--	--	828.41	988.02	560.86	520.25	459.02
Wholesale trade	951.74	800.86	781.12	541.82	1,983.92	265.15	522.20	1,403.47
Fin. svcs. and real estate	213.92	758.12	584.00	746.39	272.64	295.02	515.04	229.11
Retail trade	385.12	413.63	542.71	339.66	1,196.74	210.89	277.66	473.13
Professional services	113.68	392.77	731.44	287.19	210.93	149.36	321.61	118.66
Other services	164.38	375.07	1,005.60	287.25	354.31	156.56	431.39	157.63
Ownership								
For profit, incorporated	142.12	287.06	406.25	219.18	433.45	127.23	218.30	174.28
For profit, unincorporated	119.09	325.96	527.55	285.53	227.25	176.55	225.87	138.88
Nonprofit	121.61	672.30	985.27	226.24	255.75	162.10	360.26	128.52
Age of firm								
Less than 5 years	385.07	536.91	1,349.68	566.31	822.98	--	413.66	566.99
5-9 years	318.98	325.40	1,481.04	478.04	484.53	344.81	532.70	350.38
10-19 years	195.18	557.04	421.38	222.38	402.70	312.49	231.71	265.32
20 or more years	115.60	356.05	387.90	237.78	367.10	100.65	230.26	130.53
Multi/single status								
2 or more locations	133.69	--	594.33	355.37	400.86	97.33	457.88	136.17
1 location only	119.24	215.80	346.90	183.35	235.52	542.52	169.24	162.38
Percent full-time employees								
Less than 25%	430.39	--	--	716.81	489.33	351.45	1,163.47	318.34
25-49 %	215.11	1,284.85	619.57	554.61	354.21	284.05	563.05	228.15
50-74 %	155.75	647.91	715.39	338.50	278.42	223.19	362.09	172.03
75% or more	116.22	229.15	370.33	191.26	324.20	114.36	185.56	140.09
Union presence								
No union employees	97.67	215.21	331.68	173.09	261.09	109.46	163.20	119.18
Has union employees	263.14	--	1,107.00	442.03	994.13	175.09	1,053.92	269.61
Percent low-wage employees								
50% or more low-wage	160.34	978.33	887.34	425.04	385.23	185.33	474.78	167.91
Less than 50% low-wage	102.90	219.18	338.64	178.64	293.90	105.58	169.21	123.24
Percent women employees								
Less than 25%	303.47	370.23	291.90	178.43	809.13	277.81	174.93	476.16
25-49 %	159.97	416.86	951.44	599.85	283.63	193.49	507.26	154.62
50-74 %	136.01	458.60	1,244.69	298.76	261.04	172.81	464.76	138.37
75% or more	120.94	415.98	343.20	373.41	276.44	143.24	230.38	135.97
Percent age 50 or older employees								
Less than 25%	196.26	269.26	325.81	176.68	607.20	170.63	157.35	265.13
25-49 %	90.64	557.60	575.29	264.37	210.42	104.39	311.70	92.97
50-74 %	263.04	637.89	1,432.70	813.78	298.01	413.29	769.25	231.88
75% or more	474.07	590.62	573.19	759.71	851.61	1,140.09	417.19	967.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.C.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	7,378	7,909	7,694	7,149	7,578	7,307	7,459	7,365
Industry group **								
Agric., fish., forest.	6,848	--	--	--	7,314	6,364	8,673	6,615
Mining and manufacturing	7,226	7,831	8,062	7,434	7,485	7,011	7,606	7,184
Construction	6,424	7,435	7,480	6,190	5,741	6,560	6,966	6,133
Utilities and transp.	7,031	7,407	9,517	7,077	7,674	6,785	7,851	6,967
Wholesale trade	7,179	9,605	6,764	7,288	7,275	6,923	7,356	7,137
Fin. svcs. and real estate	7,630	7,376	8,552	7,892	7,993	7,495	7,920	7,605
Retail trade	6,626	6,699	7,432	6,782	7,267	6,431	7,014	6,583
Professional services	7,900	7,439	7,224	7,159	8,166	8,029	7,223	8,004
Other services	7,341	8,530	8,228	7,445	7,277	7,121	7,976	7,199
Ownership								
For profit, incorporated	7,151	7,868	7,596	7,001	7,249	7,084	7,333	7,123
For profit, unincorporated	7,202	7,238	7,270	7,081	7,659	7,045	7,063	7,233
Nonprofit	8,565	9,261	9,190	7,995	8,339	8,724	8,839	8,534
Age of firm								
Less than 5 years	6,740	6,706	6,671	6,734	6,843	9,434	6,648	6,912
5-9 years	6,871	7,123	6,397	6,745	7,277	6,562	6,431	7,199
10-19 years	7,124	7,519	7,636	6,626	7,349	6,954	7,236	7,077
20 or more years	7,442	8,610	8,150	7,394	7,660	7,326	7,861	7,399
Multi/single status								
2 or more locations	7,370	7,303	7,459	7,421	7,647	7,313	7,480	7,368
1 location only	7,403	7,930	7,713	7,065	7,463	6,935	7,457	7,350
Percent full-time employees								
Less than 25%	6,841	5,287	9,143	6,381	7,977	6,230	7,001	6,807
25-49 %	7,049	7,143	8,311	6,838	6,869	7,074	7,416	6,998
50-74 %	7,770	8,280	8,139	7,298	8,289	7,664	8,040	7,726
75% or more	7,352	7,950	7,597	7,158	7,538	7,282	7,395	7,345
Union presence								
No union employees	7,407	7,928	7,642	7,106	7,532	7,373	7,419	7,405
Has union employees	7,262	6,814	10,632	8,113	8,054	7,148	8,823	7,231
Percent low-wage employees								
50% or more low-wage	7,222	8,216	7,038	7,086	7,243	7,212	7,464	7,197
Less than 50% low-wage	7,393	7,890	7,725	7,155	7,612	7,317	7,459	7,382
Percent women employees								
Less than 25%	7,011	7,592	7,618	6,710	6,841	7,033	7,224	6,940
25-49 %	7,174	9,072	7,313	7,605	7,640	6,983	7,595	7,140
50-74 %	7,598	7,499	8,201	7,284	7,962	7,509	7,674	7,590
75% or more	7,950	8,241	7,740	7,522	8,061	8,010	7,676	7,999
Percent age 50 or older employees								
Less than 25%	7,113	7,288	7,168	6,641	7,225	7,215	6,855	7,175
25-49 %	7,441	7,478	7,862	7,505	7,670	7,360	7,546	7,433
50-74 %	7,699	7,757	8,864	7,974	7,930	7,322	8,258	7,543
75% or more	8,640	11,208	8,375	8,904	9,264	6,512	9,915	7,739

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.C.1.b Standard errors for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	40.01	314.96	149.37	107.87	104.03	48.83	108.80	43.04
Industry group **								
Agric., fish., forest.	292.60	--	--	--	765.69	270.23	887.07	296.05
Mining and manufacturing	80.78	862.27	320.78	228.19	212.10	88.21	232.28	85.37
Construction	185.57	728.05	390.27	265.97	414.36	279.07	248.86	232.17
Utilities and transp.	129.54	1,142.90	601.84	392.20	386.97	138.39	431.81	134.71
Wholesale trade	233.65	2,362.59	408.67	630.38	280.48	251.69	746.77	227.32
Fin. svcs. and real estate	87.35	536.85	355.53	236.26	207.39	104.72	275.54	91.72
Retail trade	82.76	994.97	260.97	207.53	221.12	94.02	230.74	87.46
Professional services	77.59	307.69	270.85	199.76	198.65	98.79	161.08	85.53
Other services	97.16	481.39	431.48	226.16	275.60	123.02	239.48	107.34
Ownership								
For profit, incorporated	44.52	416.25	173.27	134.99	125.43	51.00	135.51	46.85
For profit, unincorporated	89.74	547.82	345.50	258.18	242.55	98.23	225.64	97.84
Nonprofit	111.69	506.04	402.62	248.78	215.18	156.32	228.64	121.82
Age of firm								
Less than 5 years	239.25	487.21	462.26	446.62	519.88	999.18	303.86	366.88
5-9 years	187.70	567.77	344.68	331.38	367.44	441.33	239.79	263.01
10-19 years	120.90	373.54	286.99	185.82	270.89	213.48	180.31	154.44
20 or more years	44.21	545.21	193.70	139.27	120.94	50.43	153.81	45.99
Multi/single status								
2 or more locations	43.65	672.21	460.92	139.53	109.92	49.37	207.79	44.24
1 location only	92.57	323.71	156.90	134.94	208.48	294.05	117.85	142.47
Percent full-time employees								
Less than 25%	375.03	367.89	1,089.96	507.44	993.43	310.70	531.89	440.98
25-49 %	120.79	1,239.49	544.33	347.85	347.45	123.35	412.90	126.29
50-74 %	160.89	438.10	484.67	273.55	448.43	212.37	276.40	182.54
75% or more	41.82	364.04	160.23	121.44	108.15	49.61	121.79	44.45
Union presence								
No union employees	45.36	319.99	147.21	110.86	109.55	58.69	110.37	49.80
Has union employees	84.41	733.15	1,629.60	475.17	325.14	87.57	575.98	84.96
Percent low-wage employees								
50% or more low-wage	140.97	762.92	661.85	267.31	280.76	190.16	349.08	151.42
Less than 50% low-wage	41.72	330.74	153.08	114.72	111.49	50.08	113.58	44.86
Percent women employees								
Less than 25%	70.58	377.40	215.18	140.53	184.12	93.44	142.06	81.18
25-49 %	73.29	1,645.78	288.55	308.49	199.38	73.68	397.32	72.23
50-74 %	81.52	324.00	435.70	231.10	184.02	101.64	213.03	87.40
75% or more	84.72	391.62	262.59	199.69	207.12	113.49	185.71	93.82
Percent age 50 or older employees								
Less than 25%	65.44	347.24	200.48	157.92	145.83	92.17	125.92	75.03
25-49 %	55.47	471.27	234.66	160.17	166.44	62.94	163.51	58.42
50-74 %	109.80	451.10	416.85	287.30	238.91	142.67	234.89	122.28
75% or more	498.06	1,566.84	588.03	427.14	793.28	426.73	929.24	449.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.C.1.c Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	7,314	7,505	6,888	7,396	7,695	7,100	7,207	7,347
Industry group **								
Agric., fish., forest.	7,005	7,031	--	--	--	8,058	--	7,963
Mining and manufacturing	7,021	--	6,645	8,254	6,733	7,029	6,696	7,071
Construction	6,920	6,794	5,611	7,460	7,468	6,489	6,510	7,181
Utilities and transp.	7,553	5,174	--	7,831	7,266	7,906	6,309	7,731
Wholesale trade	7,580	7,903	6,641	7,937	8,012	6,945	7,252	7,864
Fin. svcs. and real estate	7,131	5,660	6,166	7,665	8,283	6,833	6,793	7,167
Retail trade	7,133	9,666	7,180	6,704	6,763	7,099	7,832	6,965
Professional services	7,873	8,223	7,269	7,343	8,383	7,730	7,614	7,960
Other services	6,721	7,286	7,662	6,662	7,158	6,176	7,331	6,461
Ownership								
For profit, incorporated	7,038	7,099	6,467	7,485	7,174	6,938	6,905	7,087
For profit, unincorporated	6,904	8,417	7,854	6,578	6,237	6,755	7,822	6,545
Nonprofit	8,518	7,950	8,500	8,611	9,328	7,814	8,324	8,540
Age of firm								
Less than 5 years	6,064	6,784	7,176	5,362	5,839	--	6,876	5,486
5-9 years	6,228	7,673	5,647	5,818	6,476	5,440	6,459	5,876
10-19 years	6,865	7,492	6,372	7,301	6,590	6,909	6,988	6,779
20 or more years	7,564	7,633	7,548	7,965	8,207	7,164	7,596	7,558
Multi/single status								
2 or more locations	7,145	--	7,387	7,004	7,272	7,106	6,634	7,154
1 location only	7,534	7,514	6,875	7,472	8,228	--	7,231	7,874
Percent full-time employees								
Less than 25%	5,962	6,210	--	7,700	6,915	5,374	6,379	5,809
25-49 %	7,499	4,245	8,945	7,580	8,400	7,234	7,029	7,623
50-74 %	7,631	8,014	7,939	7,699	9,022	6,703	7,983	7,572
75% or more	7,262	7,635	6,643	7,366	7,267	7,295	7,132	7,308
Union presence								
No union employees	7,271	7,498	6,870	7,366	7,576	6,991	7,188	7,304
Has union employees	7,498	--	7,906	8,231	9,269	7,266	8,366	7,481
Percent low-wage employees								
50% or more low-wage	6,943	7,491	8,215	7,115	6,971	6,658	7,315	6,871
Less than 50% low-wage	7,358	7,506	6,778	7,431	7,763	7,170	7,198	7,411
Percent women employees								
Less than 25%	7,120	6,722	6,707	7,306	7,438	6,721	6,755	7,275
25-49 %	7,362	7,186	6,290	7,545	7,863	7,398	6,872	7,514
50-74 %	7,485	8,219	8,550	8,311	7,547	7,129	8,145	7,360
75% or more	7,315	8,103	6,835	6,727	8,318	6,965	7,472	7,261
Percent age 50 or older employees								
Less than 25%	6,909	7,904	6,274	6,870	7,069	6,782	6,949	6,887
25-49 %	7,441	6,529	7,353	8,002	8,121	7,087	7,169	7,479
50-74 %	7,644	7,770	7,467	7,827	7,221	8,075	7,711	7,613
75% or more	8,418	7,658	8,344	8,477	10,368	7,854	8,089	8,887

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.C.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	105.08	407.32	336.25	254.63	256.41	105.70	216.99	120.01
Industry group **								
Agric., fish., forest.	691.26	698.84	--	--	--	582.68	--	560.33
Mining and manufacturing	208.74	--	455.13	696.11	351.45	214.23	516.14	227.44
Construction	332.85	779.51	915.72	524.17	440.14	624.86	645.91	315.88
Utilities and transp.	375.15	312.52	--	1,196.95	494.96	554.34	320.62	416.76
Wholesale trade	387.40	524.87	688.58	894.32	513.93	901.67	515.65	549.69
Fin. svcs. and real estate	264.44	632.89	387.20	583.20	1,078.58	151.65	591.50	287.19
Retail trade	217.99	1,715.73	442.55	500.59	310.20	243.09	689.60	206.73
Professional services	227.79	945.58	626.69	546.87	475.44	219.64	457.48	260.22
Other services	186.43	570.09	740.00	377.77	428.05	185.49	400.42	183.66
Ownership								
For profit, incorporated	99.11	392.36	369.91	309.40	197.69	108.82	228.22	105.97
For profit, unincorporated	290.73	1,105.65	931.58	465.37	646.65	316.48	633.25	280.34
Nonprofit	239.20	1,069.28	842.80	690.53	262.27	285.89	566.46	257.85
Age of firm								
Less than 5 years	387.52	692.01	1,058.02	731.71	264.49	--	511.78	459.73
5-9 years	531.48	1,515.67	686.58	677.80	468.41	159.11	819.99	346.73
10-19 years	270.68	654.37	752.15	365.73	483.88	306.66	426.90	349.31
20 or more years	110.24	507.98	398.15	326.64	249.04	99.88	255.16	122.13
Multi/single status								
2 or more locations	101.15	--	445.93	406.29	303.01	89.71	350.01	102.81
1 location only	196.91	409.81	344.46	293.69	342.69	--	225.99	313.69
Percent full-time employees								
Less than 25%	284.56	812.63	--	821.52	478.69	358.77	652.55	311.21
25-49 %	285.52	784.07	990.19	641.58	685.82	266.40	748.02	307.96
50-74 %	282.89	861.09	746.75	507.35	340.50	107.07	476.46	325.18
75% or more	115.06	473.67	372.38	280.97	246.67	147.27	249.85	128.45
Union presence								
No union employees	123.68	410.33	341.14	262.73	276.26	128.70	219.79	149.09
Has union employees	173.88	--	503.85	664.54	566.24	176.34	874.15	175.87
Percent low-wage employees								
50% or more low-wage	298.59	993.46	1,175.22	1,017.40	527.43	342.89	727.83	321.94
Less than 50% low-wage	110.73	430.32	342.09	259.27	273.08	102.85	227.11	126.16
Percent women employees								
Less than 25%	234.81	517.72	616.80	362.49	472.36	206.33	320.80	289.89
25-49 %	168.24	439.31	511.05	656.73	350.70	203.07	381.10	180.87
50-74 %	215.60	847.08	900.28	579.63	661.41	192.93	491.11	236.73
75% or more	202.76	1,108.09	571.93	472.14	360.10	206.51	515.53	201.26
Percent age 50 or older employees								
Less than 25%	166.30	816.65	466.06	336.68	277.47	179.04	365.00	159.93
25-49 %	144.31	473.09	444.64	398.28	313.16	129.84	265.18	159.28
50-74 %	346.56	495.35	664.37	808.01	812.11	512.99	355.67	477.75
75% or more	631.49	1,359.57	1,335.64	317.79	544.86	427.09	953.23	601.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	1,643	1,565	1,647	1,762	1,637	1,623	1,650	1,641
Industry group **								
Agric., fish., forest.	1,922	--	--	--	1,911	1,472	1,971	1,910
Mining and manufacturing	1,491	1,432	1,380	1,504	1,490	1,499	1,366	1,508
Construction	1,711	2,240	1,667	1,892	1,654	1,254	1,826	1,634
Utilities and transp.	1,502	2,041 *	2,385	1,624	1,825	1,330	2,116	1,441
Wholesale trade	1,673	1,639	1,446	2,051	1,904	1,472	1,569	1,707
Fin. svcs. and real estate	1,557	1,450	1,299	1,534	1,458	1,603	1,349	1,580
Retail trade	1,834	1,855	1,956	2,242	2,264	1,624	2,030	1,804
Professional services	1,578	1,452	1,659	1,623	1,502	1,600	1,628	1,569
Other services	1,822	1,366	1,728	1,694	1,622	2,002	1,588	1,885
Ownership								
For profit, incorporated	1,684	1,703	1,687	1,878	1,756	1,612	1,749	1,671
For profit, unincorporated	1,668	1,366	1,774	1,793	1,671	1,650	1,613	1,683
Nonprofit	1,464	1,114	1,102	1,095	1,329	1,646	1,098	1,507
Age of firm								
Less than 5 years	1,874	1,956	1,835	1,848	1,829	2,356	1,995	1,674
5-9 years	1,892	1,944	1,991	2,095	1,675	1,503	1,981	1,814
10-19 years	1,663	1,472	1,834	1,907	1,560	1,511	1,748	1,623
20 or more years	1,619	1,326	1,471	1,648	1,646	1,629	1,481	1,637
Multi/single status								
2 or more locations	1,636	2,472	1,942	1,614	1,672	1,625	1,629	1,636
1 location only	1,659	1,545	1,628	1,801	1,582	1,529	1,652	1,666
Percent full-time employees								
Less than 25%	1,762	1,386	3,073	2,144	1,437	1,706	2,206	1,641
25-49 %	1,816	1,433 *	1,890	1,852	1,571	1,923	1,648	1,846
50-74 %	1,752	1,698	1,516	1,971	1,787	1,729	1,764	1,749
75% or more	1,617	1,555	1,633	1,729	1,624	1,588	1,626	1,615
Union presence								
No union employees	1,703	1,575	1,665	1,777	1,632	1,735	1,665	1,713
Has union employees	1,394	--	758 *	1,398	1,680	1,365	1,078	1,401
Percent low-wage employees								
50% or more low-wage	1,889	887	2,122	1,723	1,710	2,016	1,427	1,950
Less than 50% low-wage	1,619	1,605	1,623	1,765	1,630	1,580	1,665	1,610
Percent women employees								
Less than 25%	1,700	1,765	1,721	1,857	1,677	1,593	1,753	1,678
25-49 %	1,539	1,786	1,326	1,836	1,676	1,462	1,597	1,532
50-74 %	1,681	1,212	1,446	1,785	1,601	1,732	1,519	1,703
75% or more	1,667	1,406	2,002	1,425	1,571	1,755	1,607	1,680
Percent age 50 or older employees								
Less than 25%	1,707	1,748	1,716	1,825	1,502	1,748	1,736	1,698
25-49 %	1,570	1,588	1,416	1,700	1,598	1,553	1,525	1,574
50-74 %	1,738	1,357	1,757	1,587	2,020	1,695	1,623	1,774
75% or more	1,837	1,200	2,043	2,234	2,453	1,669	1,582	2,079

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	19.27	106.97	72.94	59.09	48.70	23.00	47.46	21.10
Industry group **								
Agric., fish., forest.	239.70	--	--	--	147.86	172.76	525.66	269.22
Mining and manufacturing	36.68	331.98	157.50	109.89	79.72	44.65	115.24	38.55
Construction	92.38	316.92	216.20	148.15	201.80	141.55	134.81	125.15
Utilities and transp.	66.36	709.58 *	365.39	244.37	175.28	62.55	249.40	67.75
Wholesale trade	109.34	461.92	219.17	363.14	252.45	95.15	178.49	132.64
Fin. svcs. and real estate	48.50	297.48	300.17	274.27	105.12	54.98	175.18	49.95
Retail trade	60.57	511.02	190.78	116.73	201.07	56.60	165.07	64.65
Professional services	36.45	163.15	139.06	99.33	89.47	46.53	88.72	39.91
Other services	46.31	184.82	169.21	116.04	93.07	66.33	96.51	52.91
Ownership								
For profit, incorporated	23.31	134.93	88.89	75.54	61.15	26.63	59.42	25.29
For profit, unincorporated	47.75	207.07	155.52	127.92	96.55	68.33	97.05	54.89
Nonprofit	47.15	208.62	198.92	90.94	100.77	59.24	103.49	51.28
Age of firm								
Less than 5 years	141.85	355.03	292.35	221.14	169.51	449.46	209.39	138.23
5-9 years	105.37	237.64	273.19	201.42	204.48	158.53	139.46	154.33
10-19 years	56.66	179.82	134.64	96.22	115.61	109.75	87.03	71.99
20 or more years	20.98	141.27	89.43	78.76	56.85	23.66	58.60	22.45
Multi/single status								
2 or more locations	21.13	726.40	229.94	87.96	56.41	23.30	126.55	21.39
1 location only	41.23	107.99	75.94	71.11	87.16	155.40	50.24	65.91
Percent full-time employees								
Less than 25%	118.32	313.84	802.20	256.73	228.44	127.69	323.52	114.77
25-49 %	64.31	461.26 *	288.60	145.61	117.72	87.99	172.82	69.06
50-74 %	67.82	282.21	193.23	185.92	219.93	76.45	160.08	74.51
75% or more	20.87	121.30	80.43	65.67	50.87	24.74	51.70	22.80
Union presence								
No union employees	21.56	108.03	74.09	61.20	47.46	28.03	48.39	24.11
Has union employees	41.23	--	323.17 *	161.41	231.77	35.61	191.50	41.95
Percent low-wage employees								
50% or more low-wage	60.24	240.95	231.63	209.51	87.32	82.15	119.03	66.01
Less than 50% low-wage	20.27	111.81	75.47	61.60	52.57	23.67	49.96	22.17
Percent women employees								
Less than 25%	43.36	185.68	102.20	79.63	119.88	52.01	70.85	53.67
25-49 %	35.81	308.14	153.14	182.08	72.14	39.21	124.97	37.18
50-74 %	34.34	172.80	214.76	130.98	73.51	42.00	115.98	35.81
75% or more	40.09	155.25	151.22	99.63	97.10	53.16	82.40	45.40
Percent age 50 or older employees								
Less than 25%	36.45	183.41	95.12	82.37	92.34	50.47	66.46	43.00
25-49 %	23.29	196.21	114.58	101.74	59.38	26.14	76.57	24.48
50-74 %	59.76	181.72	286.77	161.79	108.47	86.02	145.84	63.71
75% or more	171.71	255.17	320.18	334.71	648.62	138.04	191.03	278.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	1,758	1,839	1,919	1,957	1,636	1,718	1,843	1,734
Industry group **								
Agric., fish., forest.	2,769	--	--	--	1,862	--	3,905	--
Mining and manufacturing	1,458	--	1,570	1,337	1,487	1,491	1,389	1,475
Construction	2,172	2,406	2,525	2,325	1,466	2,952	2,282	2,052
Utilities and transp.	1,551	--	--	1,523 *	2,011	1,338	1,728 *	1,522
Wholesale trade	2,094	1,939 *	1,683	2,226	2,569	1,919	1,788	2,270
Fin. svcs. and real estate	1,845	1,925 *	713 *	2,316 *	1,440	2,012	1,459	1,933
Retail trade	1,889	2,355	2,251	2,326	2,386	1,330	2,352	1,779
Professional services	1,638	1,279	2,275	1,660	1,341	1,755	1,734	1,619
Other services	1,761	1,591	1,499	2,008	1,557	1,876	1,631	1,805
Ownership								
For profit, incorporated	1,851	2,107	2,038	2,044	1,784	1,714	2,021	1,797
For profit, unincorporated	1,755	1,392	1,910	2,004	1,822	1,657	1,622	1,819
Nonprofit	1,505	1,258 *	825	1,409	1,142	1,746	1,152	1,546
Age of firm								
Less than 5 years	1,926	2,239	2,254	1,559	1,574	--	2,178	1,418
5-9 years	2,129	1,647	2,897	2,811	1,637	1,374 *	2,150	2,110
10-19 years	1,688	1,544	2,060	1,948	1,443	1,622	1,930	1,578
20 or more years	1,731	1,861	1,634	1,848	1,690	1,725	1,664	1,743
Multi/single status								
2 or more locations	1,759	--	2,241	2,036	1,760	1,731	1,983	1,755
1 location only	1,756	1,812	1,900	1,941	1,453	1,399	1,835	1,671
Percent full-time employees								
Less than 25%	1,737	--	--	2,336	1,713	1,239	2,120 *	1,589
25-49 %	1,749	--	1,517	1,698	1,544	1,787	1,827	1,730
50-74 %	1,685	2,115	1,659	1,896	1,420	1,694	1,919	1,640
75% or more	1,773	1,782	1,924	1,975	1,668	1,725	1,829	1,756
Union presence								
No union employees	1,791	1,844	1,962	1,983	1,580	1,803	1,866	1,765
Has union employees	1,605	--	--	1,316	2,008	1,534	919 *	1,626
Percent low-wage employees								
50% or more low-wage	1,875	--	2,550	1,627 *	1,527	2,108	1,222	2,001
Less than 50% low-wage	1,747	1,876	1,894	1,986	1,644	1,671	1,883	1,708
Percent women employees								
Less than 25%	1,907	1,788	1,782	2,118	1,892	1,745	1,828	1,955
25-49 %	1,631	2,273	2,167	1,967	1,717	1,315	2,151	1,517
50-74 %	1,780	1,530	2,153	1,954	1,590	1,799	1,761	1,783
75% or more	1,705	1,678	1,806	1,545	1,235	1,996	1,646	1,719
Percent age 50 or older employees								
Less than 25%	1,804	2,133	1,882	1,911	1,589	1,803	1,924	1,756
25-49 %	1,671	1,515	1,659	2,063	1,570	1,656	1,570	1,686
50-74 %	1,951	2,057	2,897	1,754	2,003	1,749	2,272	1,844
75% or more	1,658	958 *	1,828	2,982	1,457	2,308	1,463	1,931

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	45.44	209.55	153.36	108.49	102.41	60.09	94.35	51.80
Industry group **								
Agric., fish., forest.	541.59	--	--	--	208.43	--	485.04	--
Mining and manufacturing	75.77	--	294.63	165.13	144.13	85.74	195.95	80.81
Construction	154.39	417.35	400.79	230.85	199.06	497.31	222.24	211.56
Utilities and transp.	184.53	--	--	584.31 *	240.84	211.98	574.58 *	192.09
Wholesale trade	208.06	610.80 *	355.13	285.63	441.99	118.75	231.96	260.68
Fin. svcs. and real estate	158.30	713.15 *	260.39 *	966.80 *	183.46	168.46	389.49	166.73
Retail trade	176.59	643.06	263.11	223.42	416.96	126.68	300.97	202.83
Professional services	68.80	284.54	365.00	179.99	106.15	97.95	193.02	72.53
Other services	99.74	366.92	240.74	232.12	179.68	170.70	172.94	121.20
Ownership								
For profit, incorporated	60.05	256.53	186.91	128.15	145.04	76.13	116.87	69.75
For profit, unincorporated	122.17	374.24	304.69	315.33	170.93	228.22	186.86	158.00
Nonprofit	75.38	437.33 *	233.17	215.71	92.95	101.25	200.78	80.54
Age of firm								
Less than 5 years	289.92	581.39	613.14	312.89	210.66	--	381.69	241.45
5-9 years	223.54	383.84	696.18	390.69	345.59	466.15 *	315.58	316.32
10-19 years	119.00	361.42	284.36	189.89	183.48	350.76	179.97	144.99
20 or more years	50.17	287.21	152.45	140.70	126.17	60.60	104.53	56.23
Multi/single status								
2 or more locations	59.95	--	556.84	202.64	155.26	61.03	313.16	60.87
1 location only	69.48	209.22	159.20	123.78	94.13	321.20	98.18	97.26
Percent full-time employees								
Less than 25%	297.52	--	--	512.80	290.06	298.43	840.69 *	231.73
25-49 %	120.83	--	363.04	217.22	274.26	155.27	327.08	127.26
50-74 %	96.04	568.43	370.10	291.68	104.80	133.38	282.82	99.61
75% or more	53.71	237.64	167.75	123.07	119.27	72.75	104.95	62.36
Union presence								
No union employees	46.81	211.09	156.06	111.75	82.64	72.89	95.99	53.38
Has union employees	137.13	--	--	309.01	502.15	102.03	315.49 *	140.61
Percent low-wage employees								
50% or more low-wage	108.93	--	461.82	556.57 *	95.80	95.83	204.36	118.94
Less than 50% low-wage	48.56	218.12	158.05	107.34	109.74	65.59	98.85	55.62
Percent women employees								
Less than 25%	107.19	310.99	194.18	141.96	260.64	130.87	125.31	153.23
25-49 %	90.40	524.01	343.16	282.20	132.91	105.11	265.01	88.11
50-74 %	80.18	393.81	555.02	296.51	109.42	102.71	245.36	84.18
75% or more	75.27	299.87	255.31	163.00	98.92	105.52	152.94	85.68
Percent age 50 or older employees								
Less than 25%	79.74	314.66	186.87	117.40	213.65	117.74	127.75	99.24
25-49 %	57.63	404.62	191.65	277.91	94.64	70.55	150.14	62.46
50-74 %	136.72	444.30	781.51	222.62	199.05	260.29	338.83	144.59
75% or more	190.76	311.35 *	224.44	742.25	139.58	275.76	277.57	271.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.C.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	1,600	1,423	1,543	1,665	1,613	1,598	1,571	1,605
Industry group **								
Agric., fish., forest.	1,437	--	--	--	1,843	1,353	--	1,497
Mining and manufacturing	1,496	1,525	1,252	1,550	1,498	1,500	1,262	1,521
Construction	1,391	1,891	1,383	1,569	1,365	1,087	1,576	1,292
Utilities and transp.	1,433	--	2,637	1,581	1,835	1,274	2,142	1,377
Wholesale trade	1,566	1,574 *	1,340	2,012	1,693	1,399	1,556	1,568
Fin. svcs. and real estate	1,501	1,288	1,560	1,315	1,534	1,516	1,354	1,514
Retail trade	1,805	1,042 *	1,852	2,281	2,137	1,686	1,951	1,789
Professional services	1,569	1,618	1,341	1,587	1,572	1,581	1,586	1,566
Other services	1,838	1,151	1,927	1,589	1,586	2,028	1,558	1,900
Ownership								
For profit, incorporated	1,624	1,530	1,556	1,808	1,719	1,576	1,660	1,618
For profit, unincorporated	1,617	1,379	1,699	1,672	1,547	1,638	1,620	1,617
Nonprofit	1,477	857	1,144	929	1,392	1,677	968	1,536
Age of firm								
Less than 5 years	1,901	1,547	1,786	2,186	2,021	--	1,880	1,939
5-9 years	1,777	2,544	1,616	1,793	1,510	1,637	2,041	1,579
10-19 years	1,598	1,406	1,803	1,822	1,509	1,469	1,653	1,575
20 or more years	1,586	1,086	1,375	1,561	1,630	1,603	1,405	1,605
Multi/single status								
2 or more locations	1,600	--	1,776	1,487	1,630	1,598	1,540	1,601
1 location only	1,600	1,397	1,524	1,721	1,584	1,600	1,575	1,624
Percent full-time employees								
Less than 25%	1,755	--	--	2,107	1,252	1,831	2,398	1,620
25-49 %	1,828	754 *	2,181	2,016	1,585	1,929	1,591	1,860
50-74 %	1,864	1,546	1,382	1,973	2,095	1,848	1,700	1,891
75% or more	1,556	1,433	1,527	1,609	1,571	1,550	1,541	1,558
Union presence								
No union employees	1,667	1,436	1,555	1,677	1,634	1,708	1,584	1,684
Has union employees	1,334	--	--	1,403	1,393	1,331	1,150	1,337
Percent low-wage employees								
50% or more low-wage	1,877	1,034 *	1,939	1,686	1,743	1,973	1,552	1,911
Less than 50% low-wage	1,574	1,446	1,524	1,664	1,599	1,559	1,573	1,574
Percent women employees								
Less than 25%	1,637	1,895	1,710	1,714	1,583	1,578	1,756	1,597
25-49 %	1,494	1,008	1,063	1,812	1,615	1,463	1,306	1,509
50-74 %	1,642	1,076	1,154	1,621	1,649	1,694	1,396	1,669
75% or more	1,675	1,260	2,074	1,432	1,595	1,752	1,565	1,694
Percent age 50 or older employees								
Less than 25%	1,658	1,591	1,684	1,760	1,405	1,717	1,665	1,657
25-49 %	1,546	1,708	1,341	1,540	1,627	1,532	1,563	1,545
50-74 %	1,669	994	1,231	1,594	2,039	1,687	1,321	1,767
75% or more	1,699	1,141 *	2,331	1,858	2,123	1,473	1,569	1,791

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.C.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	21.14	140.05	89.18	75.30	47.00	25.75	60.21	22.56
Industry group **								
Agric., fish., forest.	122.16	--	--	--	152.05	174.16	--	115.52
Mining and manufacturing	43.39	346.55	214.79	148.78	96.57	52.27	142.29	45.26
Construction	91.40	502.34	197.27	161.02	213.23	102.08	151.69	113.29
Utilities and transp.	75.30	--	419.99	321.24	257.74	63.62	314.18	76.14
Wholesale trade	125.76	729.66 *	342.47	497.67	218.63	98.44	285.98	139.97
Fin. svcs. and real estate	48.38	277.53	412.11	158.85	114.78	56.74	198.23	49.56
Retail trade	52.69	321.52 *	290.76	147.81	149.73	60.94	170.57	55.35
Professional services	41.59	243.88	132.21	127.44	92.23	54.07	114.55	44.62
Other services	55.09	256.39	250.51	132.84	110.54	73.23	131.01	60.58
Ownership								
For profit, incorporated	25.23	176.88	104.46	100.58	59.77	28.79	75.65	26.67
For profit, unincorporated	53.59	311.60	206.59	130.91	113.07	74.13	130.85	58.67
Nonprofit	55.72	207.50	275.55	94.58	100.13	80.08	117.94	60.03
Age of firm								
Less than 5 years	193.12	429.31	359.19	317.54	361.43	--	269.24	228.01
5-9 years	115.86	370.10	198.34	205.76	201.65	255.43	149.96	157.11
10-19 years	59.31	218.84	183.27	102.16	132.03	85.31	108.68	70.73
20 or more years	23.04	194.11	116.89	101.13	52.30	26.71	77.95	24.11
Multi/single status								
2 or more locations	22.60	--	300.22	96.19	48.57	26.09	150.04	22.85
1 location only	50.63	142.20	92.67	93.99	95.72	150.51	64.41	77.95
Percent full-time employees								
Less than 25%	152.89	--	--	320.33	293.07	158.59	382.21	157.94
25-49 %	78.56	317.83 *	433.15	196.94	140.27	107.33	221.43	83.54
50-74 %	77.45	332.31	251.72	253.42	170.55	99.56	233.55	81.43
75% or more	22.48	159.35	96.94	82.33	51.17	26.69	63.62	24.02
Union presence								
No union employees	24.27	142.10	90.37	78.15	50.01	31.15	61.54	26.38
Has union employees	36.52	--	--	204.61	135.53	38.61	254.70	36.95
Percent low-wage employees								
50% or more low-wage	77.80	387.92 *	244.23	177.21	124.56	107.47	150.81	84.28
Less than 50% low-wage	21.76	146.31	92.43	80.11	50.18	25.72	63.30	23.11
Percent women employees								
Less than 25%	42.68	274.43	134.80	99.72	93.86	57.87	96.98	46.80
25-49 %	39.60	256.75	143.04	247.75	89.43	42.52	108.03	41.91
50-74 %	39.88	211.22	199.30	138.55	94.47	48.54	143.60	41.26
75% or more	46.26	210.42	236.56	133.03	92.34	61.51	116.34	50.56
Percent age 50 or older employees								
Less than 25%	41.78	255.28	131.37	118.43	75.39	57.05	86.43	47.47
25-49 %	25.04	274.65	136.48	89.76	61.79	29.28	95.53	25.93
50-74 %	68.91	178.03	218.29	226.38	140.35	89.81	166.79	73.41
75% or more	165.57	384.82 *	531.69	314.91	477.55	152.26	289.62	194.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.C.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	1,666	1,411	1,492	1,797	1,763	1,649	1,530	1,708
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1,518	--	1,544	1,828	1,459	1,500	1,852	1,466
Construction	2,192	2,654 *	916 *	2,330	2,839	--	1,617	2,557
Utilities and transp.	1,892	--	--	1,926	1,613	1,940	2,711	1,775
Wholesale trade	1,709	--	--	2,019 *	1,735	1,788	1,230	2,123
Fin. svcs. and real estate	1,436	610 *	--	1,178	1,006 *	1,679	895	1,494
Retail trade	1,882	--	1,701	1,837	2,495	1,837	1,194	2,047
Professional services	1,474	1,277	1,734	1,731	1,596 *	1,252	1,586	1,435
Other services	1,872	1,607	1,401	1,414	2,140	2,074	1,615	1,981
Ownership								
For profit, incorporated	1,758	1,415	1,435	1,820	1,886	1,823	1,506	1,851
For profit, unincorporated	1,787	1,283	1,850	1,942	1,960	1,745	1,562	1,875
Nonprofit	1,277	--	1,376 *	1,333	1,446 *	1,064	1,660	1,233
Age of firm								
Less than 5 years	1,670	--	--	1,337	1,794	--	1,964	1,460
5-9 years	1,746	1,382	1,435	2,058	3,788	1,378	1,434	2,225
10-19 years	1,893	1,548 *	1,615	2,135	1,983	1,712	1,737	2,001
20 or more years	1,612	1,147	1,473	1,683	1,621	1,657	1,389	1,655
Multi/single status								
2 or more locations	1,655	--	2,418	1,539	1,670	1,652	1,346	1,660
1 location only	1,680	1,415	1,466	1,847	1,879	1,557	1,538	1,839
Percent full-time employees								
Less than 25%	1,823	1,771	--	--	1,946	1,808	1,884	1,801
25-49 %	1,954	--	--	1,509 *	1,538	2,351	1,364	2,109
50-74 %	1,442	910 *	1,796	2,256	1,658 *	1,235	1,673	1,403
75% or more	1,702	1,463	1,427	1,773	1,802	1,735	1,508	1,772
Union presence								
No union employees	1,736	1,420	1,490	1,804	1,748	1,883	1,537	1,817
Has union employees	1,367	--	--	--	1,956	1,295	1,102 *	1,373
Percent low-wage employees								
50% or more low-wage	1,986	--	2,111 *	2,069	1,915	2,148	1,399	2,099
Less than 50% low-wage	1,628	1,497	1,440	1,764	1,748	1,571	1,540	1,656
Percent women employees								
Less than 25%	1,646	1,246	1,615	1,974	1,589	1,561	1,537	1,693
25-49 %	1,755	2,150	850 *	1,526	2,001	1,844	1,366	1,876
50-74 %	1,729	1,182 *	1,205	2,336	1,336	1,897	1,531	1,766
75% or more	1,535	1,199	2,117	1,143	2,500	1,132	1,657	1,493
Percent age 50 or older employees								
Less than 25%	1,765	1,214	1,506	1,942	1,753	1,984	1,556	1,882
25-49 %	1,533	1,383	1,104 *	1,821	1,512	1,538	1,259	1,572
50-74 %	1,679	1,490	2,066	1,042	1,974	1,628	1,753	1,644
75% or more	2,880 *	2,219 *	1,657	--	--	2,107	1,894	4,285 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.C.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	71.23	181.83	169.05	155.96	221.47	67.58	107.10	88.01
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	93.84	--	284.31	419.63	129.69	122.76	376.32	88.31
Construction	368.57	934.08 *	408.86 *	493.66	689.72	--	465.12	453.23
Utilities and transp.	142.52	--	--	383.18	343.70	172.46	257.88	157.44
Wholesale trade	247.69	--	--	629.09 *	225.27	248.02	299.63	338.02
Fin. svcs. and real estate	137.81	263.14 *	--	346.42	316.52 *	146.80	266.94	149.20
Retail trade	127.61	--	312.40	310.39	254.91	176.60	246.34	136.51
Professional services	160.89	281.15	268.17	262.41	493.50 *	110.09	163.88	206.04
Other services	119.94	336.53	415.64	371.57	152.32	171.89	234.73	138.88
Ownership								
For profit, incorporated	68.74	230.86	200.14	186.51	186.01	73.29	131.76	78.40
For profit, unincorporated	135.58	342.27	300.33	384.27	354.89	144.12	191.28	174.31
Nonprofit	219.29	--	578.44 *	256.26	552.66 *	101.35	370.79	236.28
Age of firm								
Less than 5 years	200.72	--	--	215.64	145.67	--	404.40	168.19
5-9 years	253.44	288.72	386.45	298.81	789.02	71.89	217.57	581.42
10-19 years	196.21	475.54 *	229.89	345.58	403.21	227.14	203.52	299.95
20 or more years	82.26	240.23	272.09	206.60	264.63	71.22	154.11	94.17
Multi/single status								
2 or more locations	58.37	--	408.79	194.71	120.63	70.07	251.64	59.26
1 location only	146.18	182.90	171.52	181.86	489.90	102.90	111.22	293.83
Percent full-time employees								
Less than 25%	140.36	330.28	--	--	423.14	169.68	283.50	156.55
25-49 %	228.97	--	--	491.42 *	311.53	305.40	366.70	260.68
50-74 %	258.78	288.85 *	440.62	270.48	813.37 *	170.64	270.02	294.58
75% or more	62.64	215.40	185.31	171.80	156.99	61.32	122.01	71.92
Union presence								
No union employees	84.29	182.98	171.12	161.13	234.41	72.07	108.61	111.35
Has union employees	97.07	--	--	--	513.63	91.55	471.74 *	98.85
Percent low-wage employees								
50% or more low-wage	164.26	--	655.49 *	572.55	232.36	233.59	366.42	181.86
Less than 50% low-wage	76.24	190.43	169.36	157.85	240.25	66.33	112.04	95.05
Percent women employees								
Less than 25%	172.36	353.52	248.72	231.18	412.77	97.83	173.71	237.19
25-49 %	110.52	352.32	318.39 *	229.09	218.07	119.62	281.17	102.60
50-74 %	96.45	368.70 *	290.82	423.72	185.95	99.08	254.36	104.23
75% or more	154.74	289.27	221.80	201.03	553.27	109.40	161.67	199.43
Percent age 50 or older employees								
Less than 25%	103.40	262.25	191.85	188.76	299.19	140.64	144.84	138.15
25-49 %	97.66	292.07	374.73 *	307.08	285.71	82.48	195.57	108.51
50-74 %	136.60	370.82	450.12	271.16	264.55	123.62	251.33	159.68
75% or more	915.17 *	945.16 *	429.12	--	--	236.43	472.46	1,807.66 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	22.3%	20.3%	21.9%	24.8%	21.6%	22.2%	22.4%	22.2%
Industry group **								
Agric., fish., forest.	27.5%	--	--	--	26.7%	22.9%	25.9%	27.9%
Mining and manufacturing	20.9%	19.6%	17.8%	20.5%	20.9%	21.3%	18.1%	21.3%
Construction	26.1%	30.4%	24.0%	29.3%	27.2%	18.8%	26.6%	25.8%
Utilities and transp.	21.3%	28.8%	27.7%	23.4%	24.4%	19.4%	28.4%	20.6%
Wholesale trade	22.5%	17.8% *	19.7%	28.0%	23.0%	21.3%	21.0%	23.0%
Fin. svcs. and real estate	20.3%	19.4%	17.1%	19.2%	18.0%	21.3%	17.8%	20.6%
Retail trade	26.9%	23.4%	27.6%	33.3%	29.9%	24.8%	28.1%	26.7%
Professional services	20.0%	19.5%	22.4%	22.6%	18.5%	19.9%	22.2%	19.6%
Other services	25.5%	17.5%	21.4%	23.7%	22.8%	29.0%	20.7%	27.0%
Ownership								
For profit, incorporated	23.5%	22.3%	22.7%	26.9%	24.0%	22.7%	24.0%	23.4%
For profit, unincorporated	23.5%	18.4%	24.5%	26.1%	22.8%	23.6%	22.7%	23.7%
Nonprofit	17.4%	12.8%	12.7%	13.6%	15.9%	19.3%	12.9%	17.9%
Age of firm								
Less than 5 years	28.9%	29.4%	26.5%	30.2%	28.8%	28.9%	29.7%	27.4%
5-9 years	27.2%	27.5%	30.4%	30.2%	22.9%	23.6%	29.8%	25.2%
10-19 years	23.7%	19.3%	25.6%	28.8%	21.7%	21.9%	24.6%	23.2%
20 or more years	21.6%	15.9%	18.6%	22.3%	21.3%	22.2%	19.1%	22.0%
Multi/single status								
2 or more locations	22.1%	32.3% *	26.6%	21.5%	21.6%	22.2%	21.8%	22.1%
1 location only	22.7%	20.0%	21.6%	25.7%	21.5%	21.9%	22.4%	23.1%
Percent full-time employees								
Less than 25%	25.9%	22.3%	34.2%	32.1%	18.3%	28.5%	29.6%	24.8%
25-49 %	25.7%	17.9% *	24.2%	27.2%	22.7%	27.2%	22.0%	26.3%
50-74 %	23.0%	21.2%	19.0%	27.6%	22.1%	23.2%	22.5%	23.1%
75% or more	21.9%	20.2%	22.0%	24.3%	21.5%	21.7%	22.2%	21.9%
Union presence								
No union employees	23.2%	20.4%	22.4%	25.1%	21.8%	23.7%	22.7%	23.3%
Has union employees	18.6%	--	6.9% *	17.8%	19.5%	18.6%	12.1%	18.7%
Percent low-wage employees								
50% or more low-wage	26.7%	11.0%	30.3%	24.9%	24.7%	28.4%	19.8%	27.6%
Less than 50% low-wage	21.9%	20.9%	21.5%	24.8%	21.3%	21.5%	22.5%	21.7%
Percent women employees								
Less than 25%	24.1%	23.1%	23.4%	27.6%	23.3%	22.8%	24.6%	23.8%
25-49 %	21.3%	22.5%	17.9%	24.5%	22.2%	20.7%	20.9%	21.3%
50-74 %	22.2%	16.3%	17.4%	24.4%	20.5%	23.1%	19.9%	22.5%
75% or more	21.5%	17.7%	27.8%	19.4%	19.7%	22.4%	21.5%	21.5%
Percent age 50 or older employees								
Less than 25%	24.2%	23.8%	25.1%	27.6%	20.4%	24.6%	25.4%	23.8%
25-49 %	21.0%	20.8%	18.1%	22.7%	20.9%	21.0%	20.2%	21.1%
50-74 %	22.3%	17.7%	19.5%	20.0%	25.7%	22.6%	19.6%	23.2%
75% or more	22.0%	12.9%	24.5%	25.9%	29.3%	23.2%	17.8%	26.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.25%	1.42%	0.93%	0.80%	0.60%	0.30%	0.66%	0.27%
Industry group **								
Agric., fish., forest.	3.21%	--	--	--	1.96%	2.52%	6.86%	3.63%
Mining and manufacturing	0.51%	5.51%	2.11%	1.86%	1.03%	0.56%	1.80%	0.51%
Construction	1.36%	3.94%	3.11%	2.11%	3.30%	1.80%	1.96%	1.88%
Utilities and transp.	0.96%	8.28%	4.56%	3.22%	2.63%	0.98%	3.16%	1.00%
Wholesale trade	1.14%	5.69% *	2.75%	3.82%	1.69%	0.98%	2.76%	1.20%
Fin. svcs. and real estate	0.64%	4.03%	3.93%	3.22%	1.18%	0.77%	2.33%	0.66%
Retail trade	0.71%	6.69%	2.58%	1.58%	1.58%	0.85%	2.26%	0.73%
Professional services	0.44%	2.13%	1.68%	1.35%	1.14%	0.51%	1.15%	0.47%
Other services	0.68%	2.38%	2.11%	1.73%	1.40%	0.98%	1.28%	0.79%
Ownership								
For profit, incorporated	0.30%	1.86%	1.12%	1.02%	0.65%	0.36%	0.84%	0.31%
For profit, unincorporated	0.66%	2.65%	2.10%	1.84%	1.37%	0.94%	1.36%	0.75%
Nonprofit	0.55%	2.39%	2.35%	1.11%	1.23%	0.66%	1.24%	0.60%
Age of firm								
Less than 5 years	2.11%	4.71%	3.67%	3.84%	3.76%	4.85%	2.93%	2.63%
5-9 years	1.46%	3.35%	2.54%	3.04%	2.85%	2.45%	1.75%	2.16%
10-19 years	0.86%	2.36%	1.72%	1.48%	1.69%	1.79%	1.22%	1.12%
20 or more years	0.26%	1.74%	1.17%	0.98%	0.66%	0.30%	0.79%	0.28%
Multi/single status								
2 or more locations	0.26%	9.95% *	3.28%	1.12%	0.58%	0.30%	1.78%	0.26%
1 location only	0.57%	1.43%	0.96%	0.97%	1.28%	2.37%	0.70%	0.93%
Percent full-time employees								
Less than 25%	2.03%	5.66%	5.63%	3.93%	3.81%	2.24%	3.55%	2.32%
25-49 %	0.92%	5.69% *	3.67%	2.16%	1.50%	1.29%	2.27%	1.01%
50-74 %	0.92%	3.73%	2.61%	2.44%	2.94%	0.98%	2.06%	1.02%
75% or more	0.27%	1.60%	1.03%	0.88%	0.59%	0.32%	0.73%	0.28%
Union presence								
No union employees	0.29%	1.44%	0.94%	0.83%	0.64%	0.36%	0.67%	0.32%
Has union employees	0.48%	--	3.38% *	1.95%	1.99%	0.48%	2.33%	0.49%
Percent low-wage employees								
50% or more low-wage	0.75%	3.16%	2.85%	2.90%	1.38%	0.91%	1.75%	0.80%
Less than 50% low-wage	0.26%	1.49%	0.96%	0.83%	0.64%	0.31%	0.69%	0.28%
Percent women employees								
Less than 25%	0.57%	2.20%	1.35%	1.17%	1.48%	0.67%	0.99%	0.69%
25-49 %	0.48%	4.58%	1.86%	2.24%	0.97%	0.54%	1.80%	0.49%
50-74 %	0.44%	2.48%	2.48%	1.67%	0.93%	0.52%	1.51%	0.45%
75% or more	0.52%	1.93%	1.83%	1.34%	1.23%	0.69%	1.09%	0.59%
Percent age 50 or older employees								
Less than 25%	0.45%	2.33%	1.26%	1.07%	0.94%	0.66%	0.93%	0.51%
25-49 %	0.31%	2.47%	1.54%	1.31%	0.88%	0.33%	1.04%	0.33%
50-74 %	0.79%	2.52%	2.89%	2.23%	1.31%	1.21%	1.77%	0.86%
75% or more	2.24%	3.34%	3.69%	4.30%	7.50%	2.14%	2.59%	3.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	23.7%	24.4%	25.7%	28.4%	21.6%	22.9%	25.2%	23.3%
Industry group **								
Agric., fish., forest.	38.5%	--	--	--	26.6%	--	47.7%	--
Mining and manufacturing	21.2%	--	20.5%	19.3%	23.2%	20.7%	17.8%	22.1%
Construction	32.8%	32.1%	37.3%	35.3%	25.0%	34.0%	33.3%	32.2%
Utilities and transp.	23.1%	--	--	26.2%	28.6%	19.8%	23.9% *	22.9%
Wholesale trade	24.8%	21.0% *	20.1%	32.0%	22.7%	27.7%	22.9%	25.8%
Fin. svcs. and real estate	22.8%	23.8% *	13.0% *	27.8% *	17.1%	24.7%	20.3%	23.3%
Retail trade	26.2%	28.9%	34.8%	35.0%	29.7%	19.6%	32.2%	24.7%
Professional services	20.8%	18.2%	29.0%	23.1%	16.9%	21.6%	23.4%	20.3%
Other services	26.2%	23.5%	18.9%	30.6%	22.8%	29.1%	22.7%	27.5%
Ownership								
For profit, incorporated	25.5%	27.9%	26.8%	30.1%	23.7%	23.9%	27.4%	24.9%
For profit, unincorporated	25.5%	19.4%	27.5%	30.9%	25.7%	24.4%	23.7%	26.4%
Nonprofit	18.5%	15.3% *	11.1% *	17.8%	14.4%	20.9%	14.6%	18.9%
Age of firm								
Less than 5 years	30.7%	34.2%	29.5% *	28.5%	26.4%	--	32.2%	26.6%
5-9 years	29.0%	24.3%	39.3%	37.0%	21.9%	17.8% *	30.4%	27.8%
10-19 years	24.5%	19.4%	30.9%	30.8%	19.9%	24.3%	27.8%	23.0%
20 or more years	22.9%	22.5%	21.2%	25.9%	21.9%	22.9%	21.8%	23.1%
Multi/single status								
2 or more locations	22.9%	--	32.6%	25.7%	21.7%	23.1%	25.7%	22.8%
1 location only	25.0%	24.2%	25.3%	29.1%	21.5%	19.8%	25.1%	24.9%
Percent full-time employees								
Less than 25%	23.9%	--	--	32.5%	21.9%	21.1%	24.0%	23.9%
25-49 %	24.9%	--	23.1%	25.6%	23.8%	25.5%	23.5%	25.3%
50-74 %	23.2%	27.3%	22.1%	28.5%	20.0%	23.0%	25.7%	22.7%
75% or more	23.7%	24.3%	25.8%	28.5%	21.7%	22.7%	25.2%	23.3%
Union presence								
No union employees	24.8%	24.6%	26.7%	28.8%	21.6%	25.0%	25.6%	24.5%
Has union employees	19.3%	--	2.6% *	18.7%	21.8%	19.0%	10.1% *	19.6%
Percent low-wage employees								
50% or more low-wage	28.1%	--	45.0%	25.2% *	24.9%	30.4%	18.4%	29.9%
Less than 50% low-wage	23.4%	25.1%	25.1%	28.7%	21.4%	22.1%	25.6%	22.7%
Percent women employees								
Less than 25%	26.5%	22.1%	24.9%	32.5%	24.7%	25.6%	25.8%	27.0%
25-49 %	22.1%	31.0%	26.0%	27.2%	23.6%	17.8%	26.8%	20.9%
50-74 %	23.7%	22.7%	25.5%	27.7%	21.0%	23.8%	24.2%	23.6%
75% or more	22.6%	22.4%	27.7%	21.5%	16.0%	25.9%	23.0%	22.4%
Percent age 50 or older employees								
Less than 25%	25.8%	29.6%	28.8%	29.5%	20.6%	26.5%	28.6%	24.8%
25-49 %	21.9%	17.8%	21.0%	28.5%	21.4%	21.3%	20.3%	22.2%
50-74 %	24.1%	27.8%	28.3%	22.4%	25.0%	22.0%	26.2%	23.4%
75% or more	21.5%	13.0% *	22.3%	36.4%	22.8%	23.6%	18.9%	25.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.56%	2.77%	1.87%	1.57%	1.01%	0.81%	1.31%	0.62%
Industry group **								
Agric., fish., forest.	7.25%	--	--	--	1.66%	--	8.20%	--
Mining and manufacturing	1.37%	--	4.29%	3.77%	2.10%	1.26%	3.84%	1.25%
Construction	1.99%	5.57%	5.18%	2.97%	3.27%	3.53%	3.09%	2.39%
Utilities and transp.	2.67%	--	--	7.70%	3.08%	3.47%	7.19% *	2.87%
Wholesale trade	1.49%	7.60% *	3.62%	3.71%	0.67%	2.07%	3.02%	1.79%
Fin. svcs. and real estate	2.02%	8.75% *	4.08% *	10.37% *	1.96%	2.53%	5.30%	2.16%
Retail trade	1.88%	8.44%	3.51%	3.16%	2.74%	2.24%	3.98%	2.02%
Professional services	0.84%	4.17%	3.34%	2.52%	1.37%	1.10%	2.38%	0.87%
Other services	1.56%	4.99%	3.20%	3.08%	2.80%	2.80%	2.50%	1.93%
Ownership								
For profit, incorporated	0.71%	3.40%	2.25%	1.87%	1.19%	1.06%	1.64%	0.77%
For profit, unincorporated	1.75%	5.20%	3.84%	4.76%	2.65%	3.22%	2.73%	2.25%
Nonprofit	0.99%	5.18% *	3.41% *	2.64%	1.19%	1.37%	2.55%	1.06%
Age of firm								
Less than 5 years	4.02%	7.47%	9.75% *	4.67%	4.74%	--	5.25%	3.88%
5-9 years	2.90%	5.87%	3.92%	5.45%	5.06%	6.70% *	3.46%	4.45%
10-19 years	1.93%	4.95%	3.08%	2.96%	2.85%	5.53%	2.63%	2.40%
20 or more years	0.58%	3.30%	2.16%	2.00%	1.01%	0.81%	1.51%	0.63%
Multi/single status								
2 or more locations	0.68%	--	8.39%	2.55%	1.36%	0.82%	4.23%	0.69%
1 location only	0.98%	2.78%	1.92%	1.84%	1.46%	4.84%	1.36%	1.40%
Percent full-time employees								
Less than 25%	3.35%	--	--	7.66%	4.07%	5.47%	6.90%	3.61%
25-49 %	1.64%	--	4.90%	2.63%	4.01%	2.21%	4.02%	1.79%
50-74 %	1.39%	7.51%	4.62%	3.96%	1.54%	1.95%	3.76%	1.48%
75% or more	0.65%	3.18%	2.09%	1.78%	1.16%	0.96%	1.48%	0.72%
Union presence								
No union employees	0.63%	2.80%	1.89%	1.61%	0.98%	0.98%	1.33%	0.70%
Has union employees	1.34%	--	1.92% *	4.53%	3.68%	1.29%	4.11% *	1.37%
Percent low-wage employees								
50% or more low-wage	1.61%	--	5.62%	8.32% *	1.79%	1.38%	3.54%	1.69%
Less than 50% low-wage	0.59%	2.88%	1.90%	1.55%	1.07%	0.87%	1.36%	0.65%
Percent women employees								
Less than 25%	1.05%	3.67%	2.78%	1.95%	1.82%	1.84%	1.80%	1.29%
25-49 %	1.28%	7.08%	4.83%	4.56%	1.90%	1.50%	3.93%	1.26%
50-74 %	1.01%	6.24%	4.79%	3.68%	1.41%	1.33%	2.98%	1.06%
75% or more	1.09%	3.81%	3.10%	2.26%	1.53%	1.47%	1.97%	1.26%
Percent age 50 or older employees								
Less than 25%	0.92%	4.04%	2.60%	1.72%	1.67%	1.73%	1.78%	1.06%
25-49 %	0.78%	4.46%	3.06%	3.42%	1.57%	0.89%	2.06%	0.84%
50-74 %	1.78%	7.02%	5.08%	4.35%	2.25%	3.71%	4.13%	1.94%
75% or more	2.57%	4.60% *	3.47%	10.10%	2.18%	3.60%	3.82%	3.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	21.7%	18.0%	20.1%	23.3%	21.3%	21.9%	21.1%	21.8%
Industry group **								
Agric., fish., forest.	21.0%	1.8% *	--	--	25.2%	21.3%	--	22.6%
Mining and manufacturing	20.7%	19.5%	15.5%	20.9%	20.0%	21.4%	16.6%	21.2%
Construction	21.7%	25.4%	18.5%	25.4%	23.8%	16.6%	22.6%	21.1%
Utilities and transp.	20.4%	--	27.7%	22.3%	23.9%	18.8%	27.3%	19.8%
Wholesale trade	21.8%	16.4% *	19.8%	27.6%	23.3%	20.2%	21.2%	22.0%
Fin. svcs. and real estate	19.7%	17.5%	18.2%	16.7%	19.2%	20.2%	17.1%	19.9%
Retail trade	27.2%	15.6% *	24.9%	33.6%	29.4%	26.2%	27.8%	27.2%
Professional services	19.9%	21.8%	18.6%	22.2%	19.3%	19.7%	22.0%	19.6%
Other services	25.0%	13.5%	23.4%	21.3%	21.8%	28.5%	19.5%	26.4%
Ownership								
For profit, incorporated	22.7%	19.4%	20.5%	25.8%	23.7%	22.3%	22.6%	22.7%
For profit, unincorporated	22.5%	19.1%	23.4%	23.6%	20.2%	23.3%	22.9%	22.4%
Nonprofit	17.2%	9.3%	12.4%	11.6%	16.7%	19.2%	11.0%	18.0%
Age of firm								
Less than 5 years	28.2%	23.1%	26.8%	32.5%	29.5%	--	28.3%	28.1%
5-9 years	25.9%	35.7%	25.3%	26.6%	20.7%	24.9%	31.7%	21.9%
10-19 years	22.4%	18.7%	23.6%	27.5%	20.5%	21.1%	22.9%	22.2%
20 or more years	21.3%	12.6%	16.9%	21.1%	21.3%	21.9%	17.9%	21.7%
Multi/single status								
2 or more locations	21.7%	--	23.8%	20.0%	21.3%	21.8%	20.6%	21.7%
1 location only	21.6%	17.6%	19.8%	24.4%	21.2%	23.1%	21.1%	22.1%
Percent full-time employees								
Less than 25%	25.7%	--	--	33.0%	15.7% *	29.4%	34.2%	23.8%
25-49 %	25.9%	10.6% *	26.2%	29.5%	23.1%	27.3%	21.4%	26.6%
50-74 %	24.0%	18.7%	17.0%	27.0%	25.3%	24.1%	21.1%	24.5%
75% or more	21.2%	18.0%	20.1%	22.5%	20.8%	21.3%	20.8%	21.2%
Union presence								
No union employees	22.5%	18.1%	20.3%	23.6%	21.7%	23.2%	21.3%	22.7%
Has union employees	18.4%	--	--	17.3%	17.3%	18.6%	13.0%	18.5%
Percent low-wage employees								
50% or more low-wage	26.0%	12.6% *	27.5%	23.8%	24.1%	27.4%	20.8%	26.5%
Less than 50% low-wage	21.3%	18.3%	19.7%	23.3%	21.0%	21.3%	21.1%	21.3%
Percent women employees								
Less than 25%	23.3%	25.0%	22.5%	25.5%	23.1%	22.4%	24.3%	23.0%
25-49 %	20.8%	11.1% *	14.5%	23.8%	21.1%	21.0%	17.2%	21.1%
50-74 %	21.6%	14.4%	14.1%	22.2%	20.7%	22.6%	18.2%	22.0%
75% or more	21.1%	15.3%	26.8%	19.0%	19.8%	21.9%	20.4%	21.2%
Percent age 50 or older employees								
Less than 25%	23.3%	21.8%	23.5%	26.5%	19.4%	23.8%	24.3%	23.1%
25-49 %	20.8%	22.8%	17.1%	20.5%	21.2%	20.8%	20.7%	20.8%
50-74 %	21.7%	12.8%	13.9%	20.0%	25.7%	23.0%	16.0%	23.4%
75% or more	19.7%	10.2% *	27.8%	20.9%	22.9%	22.6%	15.8%	23.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.C.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.27%	1.81%	1.17%	0.99%	0.61%	0.33%	0.83%	0.29%
Industry group **								
Agric., fish., forest.	2.09%	1.52% *	--	--	4.38%	2.69%	--	2.10%
Mining and manufacturing	0.57%	4.15%	2.68%	2.12%	1.21%	0.66%	1.89%	0.59%
Construction	1.56%	5.96%	2.79%	2.82%	4.41%	1.36%	2.31%	2.09%
Utilities and transp.	1.07%	--	3.96%	4.16%	3.47%	1.02%	3.85%	1.11%
Wholesale trade	1.48%	8.35% *	4.70%	5.28%	2.78%	0.95%	4.53%	1.47%
Fin. svcs. and real estate	0.63%	3.92%	5.07%	1.97%	1.29%	0.76%	2.59%	0.64%
Retail trade	0.67%	5.09% *	3.70%	1.87%	1.94%	0.78%	2.39%	0.70%
Professional services	0.48%	3.08%	1.92%	1.74%	1.07%	0.59%	1.51%	0.50%
Other services	0.78%	2.95%	3.04%	1.98%	1.56%	1.06%	1.67%	0.89%
Ownership								
For profit, incorporated	0.33%	2.39%	1.34%	1.34%	0.78%	0.38%	1.07%	0.35%
For profit, unincorporated	0.72%	3.66%	2.87%	1.82%	1.42%	1.02%	1.79%	0.78%
Nonprofit	0.59%	2.27%	3.14%	1.17%	1.17%	0.80%	1.38%	0.63%
Age of firm								
Less than 5 years	2.83%	5.71%	4.21%	5.89%	5.80%	--	3.86%	3.82%
5-9 years	1.74%	4.65%	3.61%	3.48%	2.45%	2.96%	2.21%	2.19%
10-19 years	0.88%	2.71%	2.25%	1.68%	1.77%	1.55%	1.42%	1.10%
20 or more years	0.29%	2.32%	1.48%	1.22%	0.68%	0.33%	1.03%	0.30%
Multi/single status								
2 or more locations	0.28%	--	4.16%	1.26%	0.58%	0.33%	2.13%	0.29%
1 location only	0.68%	1.82%	1.20%	1.25%	1.34%	2.07%	0.89%	1.03%
Percent full-time employees								
Less than 25%	2.96%	--	--	5.17%	4.78% *	2.62%	5.51%	3.21%
25-49 %	1.09%	4.78% *	5.96%	3.30%	1.75%	1.42%	3.10%	1.16%
50-74 %	0.95%	4.38%	3.44%	3.28%	2.24%	1.19%	2.93%	1.00%
75% or more	0.29%	2.04%	1.26%	1.08%	0.67%	0.34%	0.89%	0.31%
Union presence								
No union employees	0.31%	1.84%	1.18%	1.04%	0.65%	0.39%	0.86%	0.33%
Has union employees	0.49%	--	--	2.32%	1.73%	0.53%	2.97%	0.50%
Percent low-wage employees								
50% or more low-wage	0.91%	5.02% *	3.44%	2.64%	1.89%	1.15%	2.26%	0.98%
Less than 50% low-wage	0.28%	1.90%	1.20%	1.05%	0.65%	0.33%	0.88%	0.30%
Percent women employees								
Less than 25%	0.58%	3.06%	1.64%	1.52%	1.38%	0.74%	1.30%	0.64%
25-49 %	0.51%	3.70% *	1.94%	2.76%	1.16%	0.56%	1.73%	0.53%
50-74 %	0.50%	2.96%	2.72%	1.85%	1.17%	0.58%	1.93%	0.51%
75% or more	0.58%	2.56%	2.82%	1.78%	1.07%	0.77%	1.52%	0.62%
Percent age 50 or older employees								
Less than 25%	0.54%	3.05%	1.69%	1.51%	1.02%	0.72%	1.20%	0.60%
25-49 %	0.32%	3.49%	1.80%	1.24%	0.81%	0.37%	1.30%	0.33%
50-74 %	0.91%	2.26%	2.66%	2.88%	1.73%	1.22%	2.01%	0.98%
75% or more	2.45%	4.27% *	5.61%	3.90%	6.35%	2.69%	3.67%	2.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.C.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	22.8%	18.8%	21.7%	24.3%	22.9%	23.2%	21.2%	23.3%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	21.6%	--	23.2%	22.2%	21.7%	21.3%	27.7%	20.7%
Construction	31.7%	39.1%	16.3% *	31.2%	38.0%	--	24.8%	35.6%
Utilities and transp.	25.0%	--	53.6%	24.6%	22.2%	24.5%	43.0%	23.0%
Wholesale trade	22.5%	--	--	25.4%	21.7%	25.7%	17.0%	27.0%
Fin. svcs. and real estate	20.1%	10.8% *	--	15.4% *	12.1%	24.6%	13.2% *	20.8%
Retail trade	26.4%	--	23.7%	27.4%	36.9%	25.9%	15.2%	29.4%
Professional services	18.7%	15.5%	23.9%	23.6%	19.0% *	16.2%	20.8%	18.0%
Other services	27.8%	22.1%	18.3%	21.2%	29.9%	33.6%	22.0%	30.7%
Ownership								
For profit, incorporated	25.0%	19.9%	22.2%	24.3%	26.3%	26.3%	21.8%	26.1%
For profit, unincorporated	25.9%	15.2%	23.6%	29.5%	31.4%	25.8%	20.0%	28.6%
Nonprofit	15.0%	--	16.2% *	15.5%	15.5% *	13.6%	19.9%	14.4%
Age of firm								
Less than 5 years	27.5%	--	--	24.9%	30.7%	--	28.6%	26.6%
5-9 years	28.0%	18.0%	25.4%	35.4%	58.5%	25.3%	22.2%	37.9%
10-19 years	27.6%	20.7% *	25.3%	29.2%	30.1%	24.8%	24.9%	29.5%
20 or more years	21.3%	15.0%	19.5%	21.1%	19.7%	23.1%	18.3%	21.9%
Multi/single status								
2 or more locations	23.2%	--	32.7%	22.0%	23.0%	23.3%	20.3%	23.2%
1 location only	22.3%	18.8%	21.3%	24.7%	22.8%	22.4%	21.3%	23.4%
Percent full-time employees								
Less than 25%	30.6%	--	--	--	28.1%	33.6%	29.5%	31.0%
25-49 %	26.0%	--	--	19.9% *	18.3%	32.5%	19.4%	27.7%
50-74 %	18.9%	11.4% *	22.6%	29.3%	18.4% *	18.4%	21.0%	18.5%
75% or more	23.4%	19.2%	21.5%	24.1%	24.8%	23.8%	21.1%	24.2%
Union presence								
No union employees	23.9%	18.9%	21.7%	24.5%	23.1%	26.9%	21.4%	24.9%
Has union employees	18.2%	0.9% *	--	--	21.1%	17.8%	13.2% *	18.3%
Percent low-wage employees								
50% or more low-wage	28.6%	2.1% *	25.7%	29.1%	27.5%	32.3%	19.1%	30.6%
Less than 50% low-wage	22.1%	19.9%	21.2%	23.7%	22.5%	21.9%	21.4%	22.4%
Percent women employees								
Less than 25%	23.1%	18.5%	24.1%	27.0%	21.4% *	23.2%	22.8%	23.3%
25-49 %	23.8%	29.9%	13.5% *	20.2%	25.4%	24.9%	19.9%	25.0%
50-74 %	23.1%	14.4% *	14.1%	28.1%	17.7%	26.6%	18.8%	24.0%
75% or more	21.0%	14.8%	31.0%	17.0%	30.1%	16.3%	22.2%	20.6%
Percent age 50 or older employees								
Less than 25%	25.6%	15.4%	24.0%	28.3%	24.8%	29.2%	22.4%	27.3%
25-49 %	20.6%	21.2%	15.0% *	22.8%	18.6%	21.7%	17.6%	21.0%
50-74 %	22.0%	19.2%	27.7%	13.3%	27.3%	20.2%	22.7%	21.6%
75% or more	34.2%	29.0% *	19.9% *	--	--	26.8%	23.4%	48.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	1.04%	2.47%	2.27%	2.02%	3.18%	0.91%	1.46%	1.30%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1.44%	--	3.69%	6.31%	2.48%	1.39%	5.13%	1.40%
Construction	4.83%	11.22%	8.67% *	5.14%	8.88%	--	6.72%	5.79%
Utilities and transp.	1.92%	--	3.61%	6.39%	3.85%	1.76%	3.03%	1.98%
Wholesale trade	2.93%	--	--	6.64%	3.36%	3.81%	4.31%	3.33%
Fin. svcs. and real estate	1.88%	5.26% *	--	4.96% *	2.74%	1.98%	4.30% *	2.01%
Retail trade	1.79%	--	5.24%	4.62%	3.68%	1.76%	4.03%	1.56%
Professional services	2.18%	3.08%	3.19%	3.46%	6.28% *	1.22%	2.07%	2.76%
Other services	1.69%	5.08%	4.36%	5.31%	2.59%	2.14%	3.09%	1.89%
Ownership								
For profit, incorporated	0.92%	3.34%	3.00%	2.36%	2.44%	0.96%	1.88%	1.03%
For profit, unincorporated	1.93%	4.04%	3.57%	5.15%	5.43%	1.65%	2.66%	2.38%
Nonprofit	2.61%	--	5.71% *	3.12%	5.89% *	1.02%	3.84%	2.81%
Age of firm								
Less than 5 years	3.32%	--	--	5.32%	2.67%	--	5.68%	3.71%
5-9 years	3.73%	3.07%	4.79%	3.81%	8.31%	1.13%	2.78%	8.01%
10-19 years	2.68%	6.39% *	3.99%	4.49%	5.52%	3.28%	3.11%	3.95%
20 or more years	1.17%	3.28%	3.24%	2.45%	3.47%	0.95%	1.95%	1.36%
Multi/single status								
2 or more locations	0.80%	--	5.21%	2.72%	1.71%	0.94%	3.21%	0.81%
1 location only	2.09%	2.49%	2.31%	2.33%	6.43%	3.75%	1.51%	4.06%
Percent full-time employees								
Less than 25%	2.21%	--	--	--	4.96%	2.83%	5.49%	2.27%
25-49 %	3.33%	--	--	6.42% *	3.41%	4.67%	4.74%	3.88%
50-74 %	3.72%	4.28% *	5.02%	3.46%	9.21% *	2.59%	3.43%	4.29%
75% or more	0.83%	2.84%	2.65%	2.23%	2.13%	0.76%	1.68%	0.94%
Union presence								
No union employees	1.26%	2.49%	2.30%	2.09%	3.46%	0.90%	1.48%	1.70%
Has union employees	1.16%	1.02% *	--	--	4.86%	1.16%	6.03% *	1.18%
Percent low-wage employees								
50% or more low-wage	1.84%	1.30% *	5.60%	5.50%	3.23%	2.37%	4.15%	1.92%
Less than 50% low-wage	1.11%	2.61%	2.39%	2.12%	3.40%	0.87%	1.54%	1.39%
Percent women employees								
Less than 25%	2.88%	5.34%	3.62%	3.14%	6.61% *	1.41%	2.64%	3.89%
25-49 %	1.38%	5.30%	4.73% *	3.27%	2.72%	1.57%	3.77%	1.31%
50-74 %	1.30%	4.49% *	3.71%	4.92%	2.60%	1.30%	3.07%	1.43%
75% or more	1.98%	3.30%	2.77%	3.16%	6.02%	1.72%	2.35%	2.55%
Percent age 50 or older employees								
Less than 25%	1.44%	3.35%	2.51%	2.56%	4.03%	1.95%	2.08%	1.87%
25-49 %	1.48%	4.51%	4.71% *	3.63%	4.04%	1.12%	2.67%	1.66%
50-74 %	1.83%	5.11%	5.47%	3.41%	3.41%	1.39%	3.37%	2.15%
75% or more	9.86%	10.23% *	6.37% *	--	--	1.90%	5.81%	17.21% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2021

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	56.3%	62.9%	62.8%	63.6%	59.4%	52.8%	63.2%	55.2%
Industry group **								
Agric., fish., forest.	59.0%	--	--	73.7%	55.1%	62.0%	55.9%	59.8%
Mining and manufacturing	51.9%	66.1%	64.4%	60.8%	56.2%	47.1%	64.3%	50.6%
Construction	58.2%	61.0%	62.0%	61.2%	55.4%	53.3%	60.6%	56.8%
Utilities and transp.	50.3%	47.0%	52.2%	57.0%	50.5%	48.9%	53.3%	50.0%
Wholesale trade	52.7%	61.6%	60.6%	59.2%	56.6%	47.1%	60.7%	50.5%
Fin. svcs. and real estate	50.8%	53.6%	55.5%	62.4%	53.9%	48.9%	56.0%	50.3%
Retail trade	64.6%	76.9%	60.7%	69.0%	68.7%	62.5%	68.9%	64.0%
Professional services	56.2%	61.1%	63.5%	64.6%	61.7%	52.1%	63.0%	55.1%
Other services	64.1%	70.5%	68.1%	68.7%	65.0%	61.3%	69.1%	62.8%
Ownership								
For profit, incorporated	55.7%	60.8%	61.2%	63.4%	58.0%	52.5%	61.8%	54.5%
For profit, unincorporated	59.5%	67.2%	67.3%	64.2%	58.3%	56.4%	66.5%	57.7%
Nonprofit	56.7%	68.6%	67.1%	64.0%	63.7%	51.5%	66.4%	55.7%
Age of firm								
Less than 5 years	62.8%	62.6%	60.7%	64.0%	63.3%	89.0%	63.9%	61.0%
5-9 years	60.4%	59.3%	65.7%	68.1%	51.9%	59.2%	63.0%	58.4%
10-19 years	62.4%	66.6%	60.4%	64.2%	63.1%	59.1%	62.7%	62.3%
20 or more years	55.2%	62.9%	63.5%	62.7%	59.1%	52.5%	63.3%	54.4%
Multi/single status								
2 or more locations	54.1%	53.7%	57.0%	62.2%	59.1%	52.6%	59.3%	54.0%
1 location only	62.4%	63.1%	63.2%	64.0%	59.9%	59.5%	63.5%	61.3%
Percent full-time employees								
Less than 25%	68.0%	55.2%	58.0%	77.0%	62.1%	74.3%	61.9%	69.8%
25-49 %	63.9%	54.8%	67.4%	68.2%	66.0%	62.8%	64.4%	63.8%
50-74 %	60.8%	57.7%	69.9%	72.2%	68.1%	56.9%	66.9%	59.8%
75% or more	55.3%	64.4%	61.9%	62.5%	58.1%	51.6%	62.7%	54.0%
Union presence								
No union employees	58.2%	63.2%	63.9%	64.7%	60.5%	54.2%	64.1%	56.9%
Has union employees	49.7%	45.7%	34.2%	46.6%	51.0%	49.8%	39.9%	50.0%
Percent low-wage employees								
50% or more low-wage	67.7%	57.9%	58.6%	76.3%	74.8%	65.2%	65.2%	68.0%
Less than 50% low-wage	55.5%	63.2%	63.0%	62.7%	58.3%	51.7%	63.0%	54.1%
Percent women employees								
Less than 25%	55.7%	60.4%	59.9%	61.7%	57.7%	49.5%	60.5%	54.0%
25-49 %	53.7%	62.7%	61.2%	64.5%	56.6%	51.1%	63.1%	52.8%
50-74 %	57.0%	61.2%	64.0%	63.0%	59.4%	54.9%	63.5%	56.2%
75% or more	60.9%	69.6%	72.1%	68.8%	66.9%	55.6%	70.1%	59.3%
Percent age 50 or older employees								
Less than 25%	60.5%	63.1%	63.3%	65.7%	61.7%	57.1%	63.6%	59.6%
25-49 %	53.8%	67.8%	63.0%	60.6%	58.7%	51.1%	63.8%	53.0%
50-74 %	56.3%	62.1%	60.3%	63.8%	56.5%	52.3%	62.3%	54.7%
75% or more	55.5%	55.8%	63.6%	61.6%	56.1%	48.3%	59.2%	52.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2021

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	0.30%	1.73%	1.35%	0.79%	0.73%	0.38%	0.81%	0.33%
Industry group **								
Agric., fish., forest.	3.76%	--	--	6.29%	4.39%	3.86%	10.98%	3.72%
Mining and manufacturing	0.77%	7.03%	3.07%	1.60%	1.66%	0.95%	1.94%	0.82%
Construction	1.44%	5.29%	3.69%	2.56%	2.91%	2.69%	2.29%	1.83%
Utilities and transp.	1.33%	10.76%	7.36%	4.29%	2.68%	1.66%	4.38%	1.40%
Wholesale trade	1.37%	5.64%	4.35%	3.21%	2.77%	1.49%	2.99%	1.43%
Fin. svcs. and real estate	0.81%	5.13%	4.72%	2.33%	1.94%	0.93%	2.83%	0.84%
Retail trade	0.76%	5.83%	3.91%	1.90%	2.33%	0.78%	2.53%	0.78%
Professional services	0.51%	2.77%	2.63%	1.52%	1.31%	0.58%	1.47%	0.55%
Other services	0.82%	2.96%	3.44%	1.84%	2.20%	1.09%	1.77%	0.93%
Ownership								
For profit, incorporated	0.37%	2.20%	1.69%	0.94%	0.90%	0.46%	1.01%	0.40%
For profit, unincorporated	0.80%	3.22%	2.32%	2.14%	1.40%	1.22%	1.62%	0.90%
Nonprofit	0.72%	3.79%	3.30%	1.86%	1.81%	0.71%	1.88%	0.77%
Age of firm								
Less than 5 years	2.85%	5.21%	6.96%	4.78%	5.56%	7.13%	3.83%	4.18%
5-9 years	1.78%	4.70%	3.35%	2.60%	3.11%	3.96%	2.39%	2.52%
10-19 years	0.87%	2.94%	2.36%	1.83%	1.68%	1.50%	1.62%	1.03%
20 or more years	0.33%	2.26%	1.75%	0.91%	0.81%	0.39%	0.99%	0.35%
Multi/single status								
2 or more locations	0.34%	7.77%	4.10%	1.41%	0.84%	0.38%	2.09%	0.35%
1 location only	0.63%	1.77%	1.42%	0.93%	1.35%	2.75%	0.86%	0.93%
Percent full-time employees								
Less than 25%	2.48%	12.85%	6.30%	2.98%	5.43%	1.91%	6.27%	2.51%
25-49 %	1.47%	10.64%	4.49%	2.59%	4.45%	1.48%	4.21%	1.56%
50-74 %	0.85%	5.23%	3.87%	1.94%	2.12%	0.90%	2.50%	0.90%
75% or more	0.34%	1.80%	1.49%	0.88%	0.76%	0.43%	0.88%	0.36%
Union presence								
No union employees	0.33%	1.75%	1.37%	0.78%	0.71%	0.44%	0.81%	0.36%
Has union employees	0.71%	11.25%	5.88%	3.86%	3.15%	0.71%	3.81%	0.72%
Percent low-wage employees								
50% or more low-wage	0.85%	6.38%	5.59%	2.10%	2.23%	0.89%	2.91%	0.87%
Less than 50% low-wage	0.32%	1.79%	1.39%	0.83%	0.75%	0.39%	0.84%	0.34%
Percent women employees								
Less than 25%	0.64%	2.77%	2.09%	1.24%	1.59%	0.82%	1.28%	0.75%
25-49 %	0.58%	4.50%	3.34%	1.92%	1.09%	0.71%	1.99%	0.60%
50-74 %	0.59%	3.38%	2.59%	1.62%	1.48%	0.70%	1.54%	0.62%
75% or more	0.59%	3.59%	2.23%	1.82%	1.18%	0.66%	1.71%	0.62%
Percent age 50 or older employees								
Less than 25%	0.55%	2.79%	2.09%	1.18%	1.30%	0.77%	1.25%	0.62%
25-49 %	0.41%	3.21%	2.45%	1.29%	1.08%	0.45%	1.39%	0.42%
50-74 %	0.82%	3.33%	2.49%	1.88%	1.56%	1.21%	1.66%	0.93%
75% or more	2.34%	5.05%	4.99%	4.19%	3.97%	4.35%	3.41%	3.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2021

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	12.6%	44.7%	32.7%	21.5%	13.0%	5.4%	33.7%	8.5%
Industry group **								
Agric., fish., forest.	7.6% *	--	--	--	0.0%	0.0%	27.4% *	2.6% *
Mining and manufacturing	9.6%	40.0%	29.6%	20.7%	9.2%	4.1%	30.4%	6.7%
Construction	25.3%	35.1%	39.1%	25.6%	24.5%	6.4% *	36.5%	17.8%
Utilities and transp.	14.1%	39.7%	15.5% *	31.9%	13.6% *	9.7%	26.2%	12.9%
Wholesale trade	14.7%	49.5%	44.1%	18.2%	12.9% *	3.5% *	35.7%	7.9%
Fin. svcs. and real estate	10.8%	52.9%	33.9% *	30.2%	13.8%	4.5%	43.7%	7.2%
Retail trade	4.7%	33.5% *	24.7%	12.8%	2.9% *	0.5% *	24.9%	1.6%
Professional services	14.6%	48.1%	30.7%	23.7%	15.5%	8.0%	34.6%	10.9%
Other services	12.8%	44.3%	32.1%	16.2%	13.0%	4.9% *	32.6%	7.5%
Ownership								
For profit, incorporated	11.9%	42.2%	32.8%	20.3%	10.2%	5.6%	32.4%	7.7%
For profit, unincorporated	14.4%	50.9%	24.6%	17.9%	13.5%	6.2% *	31.6%	9.3%
Nonprofit	14.1%	47.3%	47.4%	33.0%	19.2%	4.1%	45.1%	10.5%
Age of firm								
Less than 5 years	19.9%	35.8%	24.6% *	13.4% *	2.0% *	0.0%	28.0%	6.5% *
5-9 years	17.0%	28.3%	19.8%	12.4% *	18.0% *	1.1% *	21.4%	13.1% *
10-19 years	19.4%	48.8%	24.6%	16.3%	15.6%	14.2% *	29.3%	14.8%
20 or more years	11.2%	52.3%	39.8%	25.5%	12.3%	5.1%	39.0%	7.7%
Multi/single status								
2 or more locations	7.3%	27.1% *	18.9%	22.7%	11.5%	5.3%	29.5%	6.9%
1 location only	25.0%	45.1%	33.6%	21.2%	15.2%	9.5% *	34.0%	15.7%
Percent full-time employees								
Less than 25%	16.5%	39.2% *	24.9% *	18.7% *	25.8% *	--	30.6%	12.7% *
25-49 %	7.1%	47.7%	29.5%	15.0%	5.3% *	1.4% *	31.5%	2.8%
50-74 %	10.2%	47.9%	35.2%	15.3%	15.2% *	2.6%	33.3%	6.2% *
75% or more	13.2%	44.3%	32.6%	22.5%	12.8%	6.1%	33.9%	9.0%
Union presence								
No union employees	13.6%	44.4%	32.0%	21.3%	12.4%	5.1%	33.2%	8.7%
Has union employees	8.6%	--	63.6%	27.1%	17.9%	6.3%	50.2%	7.7%
Percent low-wage employees								
50% or more low-wage	7.9%	60.5%	18.7%	21.5%	9.1% *	1.7% *	31.6%	4.8%
Less than 50% low-wage	13.1%	43.8%	33.4%	21.5%	13.3%	5.8%	33.8%	8.8%
Percent women employees								
Less than 25%	17.9%	44.3%	32.5%	21.3%	16.1%	7.0%	32.0%	12.2%
25-49 %	11.1%	35.8%	40.4%	17.2%	11.0%	7.3%	34.2%	8.4%
50-74 %	10.8%	50.4%	36.2%	21.3%	13.8%	4.6%	37.5%	7.4%
75% or more	10.6%	47.3%	21.4%	26.9%	9.0%	2.0%	32.9%	5.8%
Percent age 50 or older employees								
Less than 25%	14.7%	39.7%	27.3%	20.1%	16.5%	5.8%	28.9%	10.4%
25-49 %	10.0%	44.0%	38.9%	23.7%	11.9%	5.0%	35.3%	7.5%
50-74 %	15.6%	46.1%	39.3%	23.3%	7.5%	7.1%	41.0%	7.7%
75% or more	26.6%	62.5%	30.8%	13.0% *	9.5% *	7.1% *	46.7%	7.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.C.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2021

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	0.49%	2.66%	2.19%	1.37%	1.36%	0.54%	1.28%	0.53%
Industry group **								
Agric., fish., forest.	3.16% *	--	--	--	0.00%	0.00%	11.00% *	2.10% *
Mining and manufacturing	1.05%	11.40%	6.02%	4.28%	1.99%	0.97%	4.45%	0.96%
Construction	2.51%	6.38%	6.56%	4.22%	5.02%	2.88% *	3.78%	2.93%
Utilities and transp.	2.29%	11.60%	9.20% *	8.59%	5.20% *	2.43%	5.95%	2.44%
Wholesale trade	2.01%	9.92%	7.31%	4.16%	5.29% *	1.31% *	4.77%	1.85%
Fin. svcs. and real estate	1.26%	7.20%	10.30% *	4.99%	3.53%	1.22%	5.10%	1.19%
Retail trade	0.62%	10.33% *	6.03%	2.70%	1.11% *	0.26% *	3.70%	0.39%
Professional services	1.09%	4.26%	3.75%	2.70%	3.29%	1.24%	2.27%	1.24%
Other services	1.21%	5.54%	4.84%	2.58%	2.97%	1.54% *	2.79%	1.30%
Ownership								
For profit, incorporated	0.54%	3.17%	2.62%	1.61%	1.17%	0.65%	1.54%	0.56%
For profit, unincorporated	1.39%	5.46%	4.73%	3.46%	2.70%	1.93% *	2.89%	1.52%
Nonprofit	1.54%	8.24%	6.83%	3.87%	4.15%	1.05%	3.72%	1.66%
Age of firm								
Less than 5 years	3.37%	8.23%	8.00% *	4.88% *	1.28% *	0.00%	4.83%	3.64% *
5-9 years	2.54%	5.56%	5.00%	4.53% *	6.09% *	0.83% *	2.95%	4.00% *
10-19 years	1.74%	5.17%	3.81%	2.27%	3.27%	4.80% *	2.46%	2.26%
20 or more years	0.53%	3.55%	3.06%	1.81%	1.59%	0.53%	1.74%	0.55%
Multi/single status								
2 or more locations	0.48%	12.44% *	4.87%	2.63%	1.22%	0.54%	3.72%	0.49%
1 location only	1.14%	2.71%	2.30%	1.59%	2.85%	6.36% *	1.35%	1.88%
Percent full-time employees								
Less than 25%	3.84%	11.80% *	8.05% *	6.23% *	10.47% *	--	6.18%	4.70% *
25-49 %	1.00%	9.78%	7.75%	3.64%	1.69% *	0.50% *	4.57%	0.59%
50-74 %	1.87%	6.63%	6.30%	3.14%	8.05% *	0.73%	3.54%	2.13% *
75% or more	0.53%	3.03%	2.44%	1.55%	1.17%	0.65%	1.45%	0.56%
Union presence								
No union employees	0.57%	2.69%	2.22%	1.40%	1.43%	0.66%	1.31%	0.63%
Has union employees	0.97%	--	12.85%	5.80%	4.40%	0.97%	6.88%	0.98%
Percent low-wage employees								
50% or more low-wage	1.09%	8.20%	4.58%	4.63%	3.02% *	0.71% *	3.88%	1.06%
Less than 50% low-wage	0.53%	2.76%	2.28%	1.43%	1.46%	0.60%	1.35%	0.57%
Percent women employees								
Less than 25%	1.19%	3.95%	3.14%	2.28%	3.42%	1.07%	1.94%	1.49%
25-49 %	0.96%	7.20%	5.92%	2.66%	1.92%	1.20%	3.49%	0.98%
50-74 %	0.86%	5.48%	5.38%	2.56%	2.39%	0.90%	2.84%	0.87%
75% or more	0.83%	4.85%	3.48%	3.51%	1.60%	0.57%	2.48%	0.79%
Percent age 50 or older employees								
Less than 25%	0.91%	4.19%	2.87%	1.81%	2.11%	1.39%	1.73%	1.06%
25-49 %	0.66%	5.29%	4.34%	2.53%	2.28%	0.53%	2.50%	0.68%
50-74 %	1.37%	5.50%	5.98%	4.07%	1.64%	1.92%	3.39%	1.25%
75% or more	3.24%	6.56%	7.73%	4.98% *	6.99% *	3.72% *	4.85%	3.37% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	21,381	20,521	20,624	20,333	21,430	21,631	20,406	21,523
Industry group **								
Agric., fish., forest.	16,151	--	--	--	19,143	15,147	--	17,628
Mining and manufacturing	20,789	21,956	20,321	21,393	20,998	20,653	20,829	20,787
Construction	19,167	19,587	17,178	20,001	17,897	21,281	18,961	19,283
Utilities and transp.	21,547	--	21,270	19,877	21,794	21,540	21,567	21,545
Wholesale trade	21,064	21,993	17,968	19,317	23,968	20,881	19,470	21,396
Fin. svcs. and real estate	22,102	19,667	21,719	22,003	23,032	22,041	20,671	22,230
Retail trade	20,046	22,069	21,439	21,027	19,452	19,852	21,643	19,848
Professional services	22,386	20,388	21,884	20,659	22,720	22,657	20,964	22,580
Other services	20,779	22,271	22,039	18,946	19,587	21,230	20,967	20,740
Ownership								
For profit, incorporated	21,003	20,004	20,369	20,189	20,925	21,250	20,152	21,133
For profit, unincorporated	20,831	22,051	20,792	19,629	20,761	21,097	20,517	20,896
Nonprofit	23,336	22,593	22,816	22,071	23,506	23,451	22,209	23,419
Age of firm								
Less than 5 years	19,491	19,814	20,906	17,232	21,085	--	20,328	18,156
5-9 years	19,019	18,627	19,032	18,429	19,546	19,071	18,363	19,557
10-19 years	20,032	20,743	20,021	20,072	19,471	20,469	20,214	19,941
20 or more years	21,662	21,596	21,196	20,944	21,978	21,680	21,003	21,720
Multi/single status								
2 or more locations	21,665	21,610	22,001	20,718	21,972	21,638	21,705	21,665
1 location only	20,460	20,485	20,499	20,225	20,557	21,215	20,276	20,636
Percent full-time employees								
Less than 25%	21,417	23,719	25,923	20,684	22,090	17,792	24,121	20,156
25-49 %	20,343	12,617 *	17,892	20,063	19,146	22,070	16,152	21,259
50-74 %	21,678	21,055	18,942	20,505	22,958	21,759	20,141	21,896
75% or more	21,382	20,956	20,783	20,328	21,377	21,616	20,558	21,499
Union presence								
No union employees	21,399	20,572	21,104	20,345	21,502	21,680	20,606	21,548
Has union employees	21,333	18,662	15,122	20,218	21,031	21,538	18,029	21,461
Percent low-wage employees								
50% or more low-wage	20,598	21,578	18,293	16,494	18,684	21,674	19,356	20,843
Less than 50% low-wage	21,420	20,430	20,777	20,493	21,533	21,628	20,474	21,555
Percent women employees								
Less than 25%	20,488	19,076	20,236	20,163	19,582	21,354	19,803	20,700
25-49 %	21,209	20,748	20,352	20,248	22,628	21,027	20,678	21,249
50-74 %	22,159	23,515	22,541	20,757	22,029	22,266	21,788	22,195
75% or more	21,904	19,731	20,063	20,370	22,595	22,186	20,256	22,131
Percent age 50 or older employees								
Less than 25%	20,661	18,766	19,499	19,707	20,934	21,221	19,540	20,960
25-49 %	21,588	19,764	21,203	20,260	21,571	21,743	20,170	21,680
50-74 %	22,048	22,167	21,968	22,373	21,800	22,107	22,098	22,037
75% or more	22,783	25,056	23,592	25,426	23,088	20,402	24,119	21,972

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	111.48	790.88	475.43	288.63	314.69	130.60	319.53	118.97
Industry group **								
Agric., fish., forest.	1,938.13	--	--	--	1,051.75	1,738.31	--	1,056.29
Mining and manufacturing	219.20	2,585.21	1,335.21	712.10	549.61	247.25	884.70	226.12
Construction	579.51	2,421.65	1,018.87	815.05	1,172.60	902.43	867.38	768.57
Utilities and transp.	394.16	--	2,978.12	1,445.04	981.72	389.02	2,431.82	364.21
Wholesale trade	542.24	1,417.31	1,409.29	810.05	1,917.15	575.57	822.66	630.95
Fin. svcs. and real estate	293.45	713.54	1,610.67	654.92	793.73	351.02	702.13	315.16
Retail trade	241.71	1,811.79	1,165.18	1,105.88	572.78	260.50	774.38	249.98
Professional services	196.35	948.70	783.26	548.14	529.18	241.25	473.38	214.35
Other services	331.04	827.46	1,111.78	692.97	728.14	457.49	660.11	376.36
Ownership								
For profit, incorporated	132.78	966.17	544.60	355.37	402.42	151.53	389.41	141.05
For profit, unincorporated	279.58	1,469.05	1,288.59	758.70	739.48	296.71	769.85	298.25
Nonprofit	263.82	1,365.87	1,145.73	542.08	540.84	341.52	550.04	279.96
Age of firm								
Less than 5 years	839.18	1,735.39	1,529.10	1,446.47	930.79	--	1,072.21	1,193.14
5-9 years	709.76	2,562.62	1,359.01	1,011.37	845.14	2,281.29	1,315.76	679.38
10-19 years	325.10	943.95	987.67	599.81	743.50	391.99	571.90	393.84
20 or more years	119.77	891.69	628.22	345.37	371.89	134.55	366.10	126.38
Multi/single status								
2 or more locations	122.52	1,866.56	1,093.03	453.24	370.43	132.26	547.69	124.11
1 location only	252.35	813.24	508.05	348.15	540.15	810.50	346.19	368.11
Percent full-time employees								
Less than 25%	984.35	2,998.26	3,677.25	2,513.98	1,180.72	703.21	2,264.61	917.93
25-49 %	886.79	4,549.25 *	1,331.22	1,144.31	782.24	795.57	2,844.04	661.96
50-74 %	343.50	961.05	1,158.25	1,305.16	1,000.24	412.27	658.41	376.45
75% or more	118.82	726.13	516.52	305.42	343.38	139.78	316.91	128.32
Union presence								
No union employees	131.52	809.66	461.36	293.00	345.36	162.41	327.84	143.58
Has union employees	210.96	2,211.70	1,321.80	1,208.94	741.07	220.93	1,270.74	212.82
Percent low-wage employees								
50% or more low-wage	531.17	1,173.62	1,857.45	1,391.66	744.64	717.00	1,025.75	598.26
Less than 50% low-wage	113.98	852.21	484.94	291.57	325.76	132.05	333.40	121.29
Percent women employees								
Less than 25%	238.14	1,419.50	706.58	449.80	631.56	254.45	512.65	267.72
25-49 %	176.25	1,072.79	1,080.08	629.34	424.37	205.67	609.51	184.16
50-74 %	232.49	1,575.58	1,132.02	592.66	588.27	280.92	734.21	245.12
75% or more	231.15	742.53	829.04	744.61	520.86	293.26	527.20	252.29
Percent age 50 or older employees								
Less than 25%	217.58	1,216.57	664.49	407.17	563.81	288.52	460.03	243.77
25-49 %	142.22	946.38	888.16	467.15	437.98	157.78	516.27	148.01
50-74 %	341.67	1,271.76	783.88	665.97	870.63	430.91	648.61	392.96
75% or more	975.37	2,409.30	3,260.76	3,734.26	1,748.65	875.16	1,904.96	967.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.D.1.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	21,042	20,678	20,469	19,599	20,641	21,679	19,994	21,271
Industry group **								
Agric., fish., forest.	17,453	--	--	--	18,555	--	24,508	16,643
Mining and manufacturing	20,986	--	18,754	21,640	19,253	22,349	20,457	21,079
Construction	18,220	16,457	17,160	20,319	16,451	21,791	17,561	18,861
Utilities and transp.	19,287	--	16,807	19,146	21,788	19,451	16,895	19,772
Wholesale trade	22,472	23,949	22,187	16,872	31,380	21,566	20,060	23,778
Fin. svcs. and real estate	22,186	19,485	21,548	20,659	24,437	22,072	20,152	22,572
Retail trade	20,677	24,270	22,203	18,851	18,846	21,330	22,041	20,452
Professional services	22,445	21,456	21,065	20,919	21,799	22,997	21,045	22,636
Other services	18,609	21,144	22,360	17,723	18,809	17,995	20,037	18,227
Ownership								
For profit, incorporated	20,469	20,470	20,058	19,760	20,443	20,768	19,728	20,672
For profit, unincorporated	20,173	23,039	22,827	17,168	19,472	21,036	21,154	19,872
Nonprofit	22,926	--	19,482	22,248	22,212	23,358	20,114	23,109
Age of firm								
Less than 5 years	18,803	18,148	21,658	15,688	22,377	--	18,568	19,187
5-9 years	19,011	20,717	19,840	18,201	18,551	17,270	19,980	18,347
10-19 years	19,389	20,656	18,855	18,333	20,731	18,674	18,968	19,628
20 or more years	21,506	21,879	21,068	20,558	21,001	21,852	20,595	21,634
Multi/single status								
2 or more locations	21,730	--	19,144	20,620	22,052	21,724	21,056	21,744
1 location only	19,700	20,620	20,559	19,370	19,101	20,144	19,911	19,496
Percent full-time employees								
Less than 25%	20,351	--	--	14,755	24,631	15,125	18,152	20,853
25-49 %	21,637	--	--	21,064	17,167	22,684	20,757	21,808
50-74 %	21,408	17,865	17,958	21,317	21,026	21,953	18,429	21,820
75% or more	20,954	21,057	20,891	19,392	20,597	21,585	20,151	21,143
Union presence								
No union employees	20,681	20,797	21,101	19,986	20,800	20,757	20,568	20,713
Has union employees	22,152	--	--	14,852	19,943	23,338	13,092	22,692
Percent low-wage employees								
50% or more low-wage	19,718	--	22,135	14,587	17,065	20,831	19,454	19,790
Less than 50% low-wage	21,112	20,469	20,398	19,867	20,761	21,730	20,028	21,346
Percent women employees								
Less than 25%	19,711	20,511	21,192	18,833	19,319	20,021	19,752	19,689
25-49 %	21,342	20,954	19,700	20,886	21,385	21,547	20,256	21,484
50-74 %	21,457	21,131	19,308	18,884	21,006	22,088	19,822	21,670
75% or more	21,765	20,048	20,164	21,133	22,141	21,946	20,829	21,903
Percent age 50 or older employees								
Less than 25%	19,849	19,878	19,686	19,093	20,988	19,624	19,525	19,970
25-49 %	21,532	21,816	19,866	18,341	20,752	22,361	19,025	21,818
50-74 %	21,726	21,490	23,039	22,885	19,968	22,874	22,301	21,580
75% or more	23,440	21,472	24,670	34,655	19,368	23,942	23,145	23,675

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.D.1.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	258.10	1,055.49	813.71	577.14	686.61	317.30	512.82	292.76
Industry group **								
Agric., fish., forest.	1,406.57	--	--	--	671.73	--	1,938.52	1,638.26
Mining and manufacturing	753.50	--	2,185.95	1,228.14	1,294.18	1,075.38	1,791.98	824.52
Construction	911.61	2,503.69	2,300.90	1,487.83	804.53	1,224.46	1,458.96	1,069.92
Utilities and transp.	789.76	--	597.64	1,953.35	1,692.35	1,070.52	957.04	895.63
Wholesale trade	2,153.51	1,791.34	1,490.15	1,059.92	5,784.38	837.87	1,452.54	3,024.89
Fin. svcs. and real estate	561.83	1,753.79	933.49	1,422.34	973.87	744.82	936.95	666.05
Retail trade	515.12	2,458.70	2,569.10	1,759.56	663.30	574.66	1,577.22	533.56
Professional services	410.63	1,865.84	1,225.52	1,491.04	912.94	511.38	1,002.63	445.81
Other services	553.22	3,100.39	2,048.41	1,060.11	1,454.88	626.87	1,335.15	594.02
Ownership								
For profit, incorporated	327.01	1,233.12	855.43	731.43	972.16	369.47	607.43	381.02
For profit, unincorporated	601.21	1,779.98	3,042.38	1,036.37	894.74	946.33	1,374.94	649.62
Nonprofit	497.17	--	1,051.19	741.62	1,249.85	581.43	907.15	522.22
Age of firm								
Less than 5 years	1,355.40	2,818.00	2,120.61	1,025.78	1,007.54	--	1,897.90	1,689.26
5-9 years	934.45	2,102.46	2,325.48	1,331.24	1,376.60	4,156.95	1,355.48	1,193.77
10-19 years	653.67	1,607.67	2,288.54	1,201.83	1,242.41	1,006.48	1,192.26	763.59
20 or more years	289.32	1,455.80	906.76	770.33	875.86	325.48	651.26	315.83
Multi/single status								
2 or more locations	320.52	--	933.85	1,175.32	1,038.04	323.26	990.21	326.23
1 location only	397.12	1,110.35	867.31	662.67	737.19	1,336.30	546.32	570.12
Percent full-time employees								
Less than 25%	2,172.86	--	--	1,107.50	1,049.91	1,334.47	1,795.73	2,428.03
25-49 %	1,227.98	--	--	1,613.06	2,759.60	1,524.79	1,628.88	1,405.64
50-74 %	545.98	2,474.53	1,472.83	3,138.21	1,376.15	602.33	1,133.95	576.06
75% or more	295.99	1,230.90	889.37	599.87	759.76	373.23	576.90	339.25
Union presence								
No union employees	289.35	1,059.69	746.66	557.63	781.72	370.40	489.57	344.31
Has union employees	549.88	--	--	2,306.72	1,219.81	481.43	1,602.15	541.33
Percent low-wage employees								
50% or more low-wage	880.57	--	1,457.47	2,048.74	1,745.29	1,235.30	2,089.27	968.79
Less than 50% low-wage	267.32	1,115.02	843.50	587.62	707.75	327.13	530.08	302.97
Percent women employees								
Less than 25%	661.78	1,810.44	1,310.19	925.17	1,597.75	791.47	814.42	927.53
25-49 %	373.54	2,359.55	1,289.90	772.25	653.41	534.50	991.34	402.28
50-74 %	467.88	2,253.97	1,619.11	1,371.07	1,068.78	580.46	1,109.65	505.79
75% or more	483.52	1,633.40	992.35	1,513.76	1,083.79	629.85	1,049.51	531.89
Percent age 50 or older employees								
Less than 25%	484.59	1,506.89	1,241.22	733.02	1,738.54	410.77	709.56	609.63
25-49 %	314.04	2,415.51	1,413.71	934.25	637.19	375.40	984.62	327.16
50-74 %	854.23	2,198.00	1,564.50	1,460.60	1,473.70	1,418.83	1,217.59	1,024.08
75% or more	1,444.75	2,559.65	1,316.98	4,681.60	2,409.51	1,921.55	1,510.48	2,310.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	21,501	20,283	21,091	20,718	21,628	21,639	20,725	21,591
Industry group **								
Agric., fish., forest.	14,472	--	--	--	21,589	17,604	--	18,819
Mining and manufacturing	20,708	20,639	22,601	21,008	21,252	20,470	21,528	20,664
Construction	19,241	23,213	16,981	19,155	17,547	21,447	19,437	19,153
Utilities and transp.	21,690	--	23,796	19,978	22,130	21,397	23,002	21,572
Wholesale trade	20,998	22,166	17,476	20,254	22,482	20,891	20,411	21,079
Fin. svcs. and real estate	22,139	20,241	23,684	22,609	22,776	22,009	21,787	22,162
Retail trade	19,621	20,746	21,624	21,806	19,587	19,121	22,012	19,359
Professional services	22,412	18,463	21,608	21,031	23,170	22,621	20,548	22,637
Other services	21,793	22,508	22,087	20,482	20,094	22,298	21,817	21,789
Ownership								
For profit, incorporated	21,129	19,562	20,917	20,375	20,953	21,322	20,493	21,203
For profit, unincorporated	21,296	22,375	20,776	20,970	21,751	21,173	20,716	21,398
Nonprofit	23,490	22,382	24,110	21,942	23,676	23,630	22,475	23,564
Age of firm								
Less than 5 years	20,457	19,322	21,114	20,572	20,363	21,161	20,709	19,999
5-9 years	19,118	17,020	19,561	18,273	20,490	21,454	17,410	20,449
10-19 years	20,701	21,703	21,614	21,365	19,264	20,812	21,700	20,241
20 or more years	21,663	21,422	21,059	20,861	22,086	21,667	21,045	21,707
Multi/single status								
2 or more locations	21,690	24,078	22,605	20,955	22,079	21,642	22,138	21,684
1 location only	20,724	20,213	20,918	20,644	20,801	21,486	20,559	20,875
Percent full-time employees								
Less than 25%	21,558	20,245	--	20,688	20,827	20,227	23,450	20,479
25-49 %	19,517	--	19,031	18,895	18,589	21,913	13,767	20,840
50-74 %	21,903	20,902	18,952	20,324	22,715	22,150	20,202	22,148
75% or more	21,517	21,500	21,161	20,800	21,676	21,587	21,072	21,565
Union presence								
No union employees	21,653	20,323	21,493	20,698	21,722	21,879	20,803	21,780
Has union employees	21,078	--	15,876	20,880	21,065	21,159	19,794	21,118
Percent low-wage employees								
50% or more low-wage	21,359	21,054	19,102	20,793	19,211	21,980	20,549	21,469
Less than 50% low-wage	21,507	20,222	21,189	20,716	21,717	21,623	20,734	21,596
Percent women employees								
Less than 25%	20,655	18,294	20,167	20,260	19,559	21,520	19,772	20,874
25-49 %	21,193	21,299	21,581	20,548	22,828	20,927	21,576	21,170
50-74 %	22,336	24,825	22,865	21,465	22,436	22,303	22,427	22,329
75% or more	22,269	18,782	21,526	21,270	22,762	22,493	20,634	22,459
Percent age 50 or older employees								
Less than 25%	21,023	17,551	19,535	20,450	20,938	21,637	19,619	21,335
25-49 %	21,589	19,492	23,094	20,477	21,602	21,652	20,856	21,626
50-74 %	22,199	22,760	22,116	22,071	22,926	21,871	22,364	22,166
75% or more	22,518	26,060	22,663	25,441	24,890	19,404	25,507	21,113

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.b Standard errors for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	132.39	1,256.92	600.29	333.51	379.92	153.19	444.79	138.56
Industry group **								
Agric., fish., forest.	3,438.31	--	--	--	2,526.32	1,146.10	--	1,297.40
Mining and manufacturing	222.20	2,817.88	1,038.28	845.95	594.07	242.93	961.88	228.15
Construction	776.61	3,368.72	1,397.61	1,028.19	1,612.30	959.66	1,181.85	986.13
Utilities and transp.	453.97	--	3,946.37	1,773.19	1,350.13	400.44	3,292.66	399.16
Wholesale trade	501.89	2,043.57	1,741.61	1,031.14	1,232.35	641.94	971.57	557.12
Fin. svcs. and real estate	362.55	783.09	1,361.59	745.56	957.62	427.98	830.77	382.98
Retail trade	292.93	1,994.18	1,303.87	1,484.76	962.00	267.36	909.99	301.28
Professional services	224.51	941.92	885.26	542.70	588.91	278.56	523.50	244.89
Other services	429.36	999.08	1,474.43	901.61	871.56	579.00	746.25	484.14
Ownership								
For profit, incorporated	156.90	1,558.80	709.50	394.71	477.32	177.44	550.14	163.19
For profit, unincorporated	310.40	2,194.49	1,375.00	934.61	832.37	331.58	1,023.58	318.08
Nonprofit	329.72	1,352.44	1,509.39	705.77	635.25	434.61	671.75	350.16
Age of firm								
Less than 5 years	856.31	1,482.15	1,813.37	1,139.75	1,520.75	362.92	1,213.16	858.59
5-9 years	1,122.82	4,183.88	1,619.75	1,456.72	808.67	1,362.57	2,169.74	711.52
10-19 years	361.90	1,334.84	1,043.56	659.67	875.09	411.05	626.36	428.85
20 or more years	141.58	1,380.07	870.14	389.77	450.93	158.03	479.46	147.94
Multi/single status								
2 or more locations	140.78	1,981.34	1,338.69	536.88	389.55	155.03	676.76	142.38
1 location only	348.38	1,277.28	649.15	406.41	777.51	972.42	488.86	496.95
Percent full-time employees								
Less than 25%	1,063.53	1,191.93	--	3,102.52	955.15	825.68	2,551.03	704.90
25-49 %	1,179.17	--	1,668.41	1,542.88	819.68	750.45	3,741.33	621.85
50-74 %	527.67	1,026.15	1,737.58	1,320.63	1,352.70	668.35	797.95	588.48
75% or more	136.09	1,134.74	639.93	352.87	411.84	157.24	408.85	144.48
Union presence								
No union employees	156.05	1,296.26	560.22	344.24	414.50	187.43	465.50	165.34
Has union employees	247.54	--	1,960.66	1,202.93	930.05	262.30	1,495.63	251.01
Percent low-wage employees								
50% or more low-wage	691.19	1,053.08	2,068.75	1,050.07	949.00	916.70	923.26	773.44
Less than 50% low-wage	134.71	1,351.13	620.55	341.07	392.71	154.09	465.12	140.47
Percent women employees								
Less than 25%	275.80	2,177.86	915.62	558.21	710.02	284.50	732.41	291.04
25-49 %	205.87	1,191.07	1,418.78	781.81	558.88	229.87	797.64	212.68
50-74 %	287.55	2,451.77	922.97	567.25	653.44	355.93	902.24	302.02
75% or more	270.39	801.61	1,251.46	700.94	656.16	340.43	611.31	294.08
Percent age 50 or older employees								
Less than 25%	264.50	1,952.50	913.45	474.16	552.98	359.46	670.99	281.99
25-49 %	168.38	1,007.25	1,009.58	580.05	601.21	179.21	619.34	174.41
50-74 %	365.40	1,857.73	925.49	719.19	869.72	476.15	823.93	406.53
75% or more	1,221.83	3,476.69	1,953.72	2,802.53	2,107.45	1,001.33	2,447.67	1,124.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.D.1.c Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	21,174	21,082	19,047	19,862	22,097	21,409	19,858	21,487
Industry group **								
Agric., fish., forest.	18,339	--	--	--	--	--	--	--
Mining and manufacturing	21,122	--	--	23,582	22,956	19,968	18,160	21,368
Construction	20,806	11,877	17,872	23,655	22,959	17,156	20,398	21,082
Utilities and transp.	22,897	--	--	20,018	20,676	25,858	22,490	22,912
Wholesale trade	18,224	--	12,309	20,753	22,249	17,984	14,057	20,713
Fin. svcs. and real estate	21,489	17,639	--	21,368	22,601	22,452	16,427	22,338
Retail trade	20,809	--	18,951	20,543	21,768	20,979	18,578	21,063
Professional services	21,988	24,322	24,124	17,662	22,481	21,872	22,580	21,813
Other services	19,323	22,194	21,091	13,874	19,359	19,040	19,938	19,042
Ownership								
For profit, incorporated	21,017	20,640	18,732	20,251	21,871	21,309	19,585	21,412
For profit, unincorporated	18,899	18,549	16,674	16,655	17,954	20,559	18,015	19,120
Nonprofit	23,581	27,736	24,879	22,593	25,273	22,345	25,018	23,422
Age of firm								
Less than 5 years	16,901	--	18,304	9,887	19,962	--	22,248	11,851
5-9 years	18,452	19,422	17,207	20,741	18,894	--	17,891	19,853
10-19 years	18,115	17,320	14,864	17,773	18,451	22,232	16,380	19,047
20 or more years	22,010	21,787	22,093	22,439	23,453	21,409	21,720	22,052
Multi/single status								
2 or more locations	21,270	--	24,021	19,271	21,221	21,381	20,114	21,292
1 location only	20,974	21,214	18,803	20,003	23,801	--	19,840	22,363
Percent full-time employees								
Less than 25%	22,508	--	--	--	19,639	16,583	30,995	17,747
25-49 %	21,199	--	--	24,260	24,360	20,823	17,852	21,952
50-74 %	21,215	26,095	22,092	19,438	26,781	19,203	23,782	20,866
75% or more	21,140	19,058	19,077	19,784	21,415	22,095	19,155	21,644
Union presence								
No union employees	20,976	21,041	19,481	19,255	21,761	21,517	19,793	21,369
Has union employees	21,655	--	--	27,821	24,228	21,296	20,593	21,715
Percent low-wage employees								
50% or more low-wage	18,447	--	15,480	12,163	18,936	21,106	16,987	19,049
Less than 50% low-wage	21,401	21,119	19,725	20,666	22,260	21,431	20,238	21,664
Percent women employees								
Less than 25%	20,789	19,687	18,449	22,528	20,436	21,138	20,093	21,050
25-49 %	21,040	18,257	16,201	15,822	24,152	21,219	17,418	21,650
50-74 %	22,444	23,702	29,209	20,456	21,757	22,373	23,008	22,352
75% or more	19,946	22,522	16,249	15,972	22,912	20,290	18,130	20,410
Percent age 50 or older employees								
Less than 25%	19,813	20,705	19,031	17,027	20,793	20,780	19,170	20,073
25-49 %	21,697	17,176	17,101	23,371	23,242	21,393	19,805	21,895
50-74 %	21,810	21,509	18,957	22,903	21,363	22,669	20,715	22,228
75% or more	22,879	29,192	--	--	22,417	22,683	21,690	24,223

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.D.1.c Standard errors for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	322.32	1,178.71	1,462.72	1,142.95	732.19	351.64	871.76	338.68
Industry group **								
Agric., fish., forest.	1,661.72	--	--	--	--	--	--	--
Mining and manufacturing	663.21	--	--	2,722.32	914.69	761.55	2,438.36	679.24
Construction	1,300.27	2,320.72	785.90	2,286.58	2,739.78	2,832.53	1,955.54	1,740.91
Utilities and transp.	1,214.79	--	--	3,768.85	736.50	1,555.66	2,149.98	1,258.51
Wholesale trade	1,477.10	--	776.65	2,538.93	1,284.23	2,751.01	1,345.40	1,596.29
Fin. svcs. and real estate	930.92	1,251.18	--	2,027.24	3,029.60	638.92	2,115.97	925.60
Retail trade	423.55	--	489.68	2,472.93	1,212.62	404.34	955.16	441.69
Professional services	702.79	2,042.82	3,048.82	2,260.29	1,883.31	610.29	1,633.88	763.21
Other services	712.33	1,578.08	2,759.46	2,897.20	1,172.85	800.20	1,794.39	636.14
Ownership								
For profit, incorporated	392.08	1,464.02	1,684.46	1,435.16	753.27	467.22	1,059.78	400.18
For profit, unincorporated	819.29	1,473.45	3,307.09	2,122.45	2,095.88	686.35	1,667.38	930.68
Nonprofit	669.90	1,492.35	3,235.55	1,429.83	1,323.66	745.18	1,627.50	716.44
Age of firm								
Less than 5 years	3,205.26	--	354.06	1,520.30	810.42	--	3,622.53	2,238.32
5-9 years	1,687.48	3,281.76	2,971.14	1,745.41	1,812.27	--	2,192.87	1,468.48
10-19 years	902.32	1,585.04	1,670.81	1,622.60	1,566.87	2,175.24	1,287.78	1,172.63
20 or more years	314.76	1,149.29	2,118.24	1,200.72	704.27	356.44	1,105.56	322.68
Multi/single status								
2 or more locations	331.15	--	2,834.66	978.32	871.82	352.54	1,736.11	336.04
1 location only	712.10	1,189.66	1,502.56	1,399.70	1,167.71	--	924.91	1,072.98
Percent full-time employees								
Less than 25%	3,278.16	--	--	--	1,170.38	1,230.48	1,679.48	1,001.64
25-49 %	1,001.40	--	--	1,830.41	2,014.44	623.55	2,744.34	989.48
50-74 %	758.11	2,058.10	2,449.09	4,221.44	2,037.96	359.21	1,622.56	815.89
75% or more	367.31	928.71	1,637.52	1,210.67	755.72	429.96	913.51	390.18
Union presence								
No union employees	402.30	1,212.54	1,624.62	1,155.87	802.49	446.44	901.49	439.79
Has union employees	517.26	--	--	2,496.92	1,560.71	539.39	3,297.08	514.98
Percent low-wage employees								
50% or more low-wage	1,123.89	--	2,736.52	2,448.93	1,207.87	1,110.14	2,258.51	1,213.00
Less than 50% low-wage	329.22	1,274.69	1,537.81	1,140.54	768.93	366.55	906.97	347.76
Percent women employees								
Less than 25%	453.99	1,331.56	1,781.67	1,059.09	736.87	559.57	1,134.38	444.21
25-49 %	644.76	1,501.80	2,077.95	2,288.25	1,110.48	715.54	1,375.97	685.41
50-74 %	763.36	2,862.87	5,289.31	3,355.69	1,943.06	685.74	2,733.57	766.13
75% or more	617.33	2,196.54	1,246.84	2,434.77	1,117.85	582.69	1,457.22	684.20
Percent age 50 or older employees								
Less than 25%	506.84	1,225.23	1,189.61	1,466.35	972.01	626.98	814.18	633.97
25-49 %	394.96	1,960.44	1,870.52	1,057.13	868.28	451.46	1,609.08	393.46
50-74 %	1,109.28	2,548.90	2,805.25	2,935.08	2,811.04	1,145.29	1,928.32	1,382.09
75% or more	3,428.91	2,070.48	--	--	838.74	882.44	6,175.17	1,575.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	6,174	5,804	7,375	7,760	6,842	5,667	6,967	6,059
Industry group **								
Agric., fish., forest.	5,351	--	--	--	6,316	4,462	--	5,776
Mining and manufacturing	5,144	8,860	6,036	7,285	5,385	4,721	6,607	5,034
Construction	7,162	4,912	6,169	8,572	8,472	4,605	6,840	7,343
Utilities and transp.	5,098	--	6,401	4,242	6,650	4,766	4,925	5,115
Wholesale trade	6,237	5,023 *	7,699	7,722	8,296	5,189	6,856	6,108
Fin. svcs. and real estate	5,861	5,942	7,094	8,108	5,466	5,770	6,789	5,778
Retail trade	6,779	9,095	10,014	9,933	9,345	5,357	9,710	6,414
Professional services	6,305	6,231	7,942	8,189	7,230	5,732	7,350	6,162
Other services	7,478	5,584	7,281	6,828	6,535	8,069	6,528	7,677
Ownership								
For profit, incorporated	6,207	5,672	7,358	8,319	7,087	5,614	7,033	6,080
For profit, unincorporated	6,240	6,861	7,857	7,314	6,426	5,592	7,465	5,985
Nonprofit	5,993	4,991	6,430	5,495	6,412	5,916	5,535	6,027
Age of firm								
Less than 5 years	6,825	5,972	6,726	6,531	9,051	10,888	6,558	7,252
5-9 years	7,118	5,896	8,463	8,325	6,670	6,881	6,844	7,343
10-19 years	7,122	6,656	7,688	8,203	7,042	6,012	7,666	6,853
20 or more years	6,024	5,370	7,110	7,649	6,782	5,650	6,777	5,956
Multi/single status								
2 or more locations	5,920	--	8,006	7,621	6,736	5,693	7,691	5,893
1 location only	6,998	5,717	7,318	7,799	7,013	4,112	6,895	7,097
Percent full-time employees								
Less than 25%	5,463	--	8,471	9,297	4,740	7,229	4,167 *	6,067
25-49 %	6,986	3,496 *	7,229	7,886	6,265	7,537	5,591	7,291
50-74 %	6,631	7,573	7,501	9,316	9,084	5,823	7,822	6,463
75% or more	6,101	5,904	7,348	7,636	6,724	5,582	7,001	5,975
Union presence								
No union employees	6,644	5,854	7,844	8,092	7,099	6,104	7,252	6,529
Has union employees	4,856	--	2,002 *	4,648	5,417	4,845	3,581	4,906
Percent low-wage employees								
50% or more low-wage	7,276	2,742 *	9,732	7,545	8,071	7,247	6,707	7,388
Less than 50% low-wage	6,120	6,067	7,220	7,769	6,795	5,587	6,984	5,997
Percent women employees								
Less than 25%	6,273	5,241	7,581	7,636	7,010	5,214	6,809	6,107
25-49 %	5,458	7,860	6,833	8,145	6,432	4,911	7,921	5,268
50-74 %	6,560	3,569	6,932	7,567	6,481	6,592	5,666	6,647
75% or more	6,843	8,363	8,128	7,932	8,062	6,231	8,117	6,668
Percent age 50 or older employees								
Less than 25%	7,030	6,424	8,260	8,146	7,202	6,502	7,600	6,878
25-49 %	5,692	6,601	6,233	6,867	6,543	5,368	6,447	5,643
50-74 %	6,332	5,168	6,749	8,677	6,961	5,655	6,467	6,300
75% or more	6,034	3,561 *	8,158	9,169 *	7,450	5,169	5,396	6,421

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	86.77	564.03	491.61	280.43	231.17	97.46	282.55	90.35
Industry group **								
Agric., fish., forest.	848.69	--	--	--	820.71	731.02	--	567.23
Mining and manufacturing	165.28	2,563.61	1,025.44	573.02	335.26	198.32	671.43	170.09
Construction	534.35	1,340.64	1,074.76	861.77	1,043.81	644.00	825.38	687.55
Utilities and transp.	354.83	--	1,018.51	815.60	1,089.25	406.44	861.48	379.55
Wholesale trade	342.55	2,059.47 *	824.92	534.56	1,276.90	259.97	680.46	387.01
Fin. svcs. and real estate	208.53	1,375.91	1,621.36	963.17	365.69	245.25	918.84	210.91
Retail trade	259.86	1,933.19	1,327.50	1,247.11	564.61	222.47	829.57	257.31
Professional services	142.63	1,037.54	894.82	548.51	416.30	149.93	476.77	147.00
Other services	311.86	1,014.48	2,017.38	620.34	588.67	399.11	907.65	324.99
Ownership								
For profit, incorporated	108.32	673.38	581.09	346.46	286.57	122.07	346.17	112.98
For profit, unincorporated	202.63	1,286.74	1,110.76	571.66	383.96	247.86	581.85	206.43
Nonprofit	193.25	1,115.15	1,657.21	602.36	597.43	189.84	703.00	200.96
Age of firm								
Less than 5 years	670.47	1,580.68	1,517.11	570.00	1,521.21	768.48	954.76	798.04
5-9 years	695.48	1,636.59	1,387.62	806.23	1,449.89	665.33	914.35	1,008.27
10-19 years	309.09	995.89	882.17	742.46	441.13	583.22	601.88	344.88
20 or more years	90.08	684.99	702.44	338.13	250.38	99.32	356.50	92.63
Multi/single status								
2 or more locations	90.73	--	1,679.12	533.29	251.08	97.85	853.46	91.17
1 location only	220.59	573.58	513.99	327.16	448.68	755.57	299.57	323.76
Percent full-time employees								
Less than 25%	803.42	--	1,198.86	1,634.40	1,238.15	524.34	1,655.68 *	849.69
25-49 %	518.73	2,164.57 *	1,186.19	900.99	678.04	669.59	1,405.69	516.46
50-74 %	334.92	1,372.10	1,352.97	1,475.62	823.31	394.77	787.09	362.79
75% or more	90.62	614.26	546.43	291.88	246.24	98.35	307.56	93.56
Union presence								
No union employees	94.89	575.20	505.45	288.40	228.43	107.03	296.08	97.77
Has union employees	193.55	--	842.82 *	976.47	866.35	193.03	920.53	198.07
Percent low-wage employees								
50% or more low-wage	341.20	1,482.02 *	1,480.36	755.95	628.28	416.22	1,083.14	346.76
Less than 50% low-wage	89.32	587.09	509.85	290.33	238.77	99.78	292.37	92.98
Percent women employees								
Less than 25%	195.49	789.75	804.35	466.41	476.30	219.98	452.58	215.28
25-49 %	146.87	1,442.58	956.85	552.08	404.84	155.63	656.51	147.28
50-74 %	159.16	924.36	984.09	506.93	419.05	185.04	504.84	167.30
75% or more	179.91	1,061.42	792.60	746.39	352.55	203.47	529.49	186.68
Percent age 50 or older employees								
Less than 25%	195.08	853.89	865.64	400.01	540.22	243.15	456.66	214.92
25-49 %	97.24	1,181.43	679.04	421.32	245.66	108.78	410.56	100.05
50-74 %	237.83	1,266.59	801.06	720.61	531.66	247.43	655.98	249.87
75% or more	759.34	1,327.91 *	1,280.36	3,827.08 *	1,552.05	1,053.64	942.56	1,110.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	6,666	6,797	8,349	8,646	6,890	5,864	7,828	6,411
Industry group **								
Agric., fish., forest.	6,003	--	--	--	5,979	--	--	5,360
Mining and manufacturing	5,569	--	4,243 *	8,089	5,035	5,449	5,626	5,560
Construction	8,240	--	9,459	10,522	6,853	7,692	8,417	8,067
Utilities and transp.	5,121	--	4,727	5,654 *	10,272	3,967	5,965	4,950
Wholesale trade	8,246	--	8,076	9,172	13,002	6,289	7,030	8,904
Fin. svcs. and real estate	6,645	--	--	8,155 *	6,597	6,337	8,041	6,380
Retail trade	6,729	--	10,325	10,132	9,761	4,044	10,536	6,101
Professional services	6,882	7,562 *	8,022	10,933	6,695	6,350	8,033	6,725
Other services	6,335	--	11,161 *	4,598	5,662	6,397	7,550 *	6,009
Ownership								
For profit, incorporated	6,909	6,879	8,648	9,214	7,383	5,674	8,004	6,608
For profit, unincorporated	6,298	7,171	9,339	7,478	6,236	4,986	8,332	5,674
Nonprofit	6,237	--	3,770	6,466	5,934	6,407	5,275	6,299
Age of firm								
Less than 5 years	7,102	--	--	7,632	5,001 *	--	8,076	5,513
5-9 years	5,629	5,552 *	7,412 *	8,128	4,038	8,591	6,308	5,164
10-19 years	8,074	--	8,025	9,340	8,699	5,678	8,412	7,882
20 or more years	6,568	7,290	8,556	8,554	7,190	5,847	8,037	6,363
Multi/single status								
2 or more locations	6,362	--	--	9,434	7,705	5,911	6,716	6,355
1 location only	7,258	6,907	8,591	8,469	6,002	4,255 *	7,914	6,623
Percent full-time employees								
Less than 25%	4,379 *	--	--	7,690	2,499 *	5,726	--	3,794 *
25-49 %	7,009	--	--	8,049	10,390	5,880	9,542	6,517
50-74 %	5,958	--	4,510	13,400	6,962	5,055	7,068	5,804
75% or more	6,796	6,232	8,890	8,315	6,903	6,069	7,841	6,550
Union presence								
No union employees	7,267	6,869	8,980	8,852	7,439	6,373	8,207	7,003
Has union employees	4,815	--	--	6,119 *	4,479	4,947	3,263 *	4,908
Percent low-wage employees								
50% or more low-wage	6,923	--	12,960	7,016	10,133	6,125	6,857	6,941
Less than 50% low-wage	6,652	7,174	8,153	8,733	6,781	5,848	7,890	6,384
Percent women employees								
Less than 25%	7,320	7,080	9,410	8,241	6,887	5,762	8,144	6,855
25-49 %	5,955	10,651	7,986	9,107	6,740	4,704	9,787	5,455
50-74 %	6,326	2,396 *	5,075	9,495	6,459	6,217	4,654	6,543
75% or more	7,369	8,328	9,394	7,967	7,874	6,956	8,578	7,189
Percent age 50 or older employees								
Less than 25%	7,557	6,771	11,359	9,054	8,056	6,069	8,818	7,088
25-49 %	6,189	9,448	5,092	6,991	6,903	5,849	6,275	6,179
50-74 %	6,067	8,302 *	8,550	9,456	4,996	5,117	8,740	5,388
75% or more	7,698	--	--	--	6,929	7,590	4,896	9,929

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.D.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	202.87	1,083.62	1,207.60	675.69	451.48	194.91	643.86	198.33
Industry group **								
Agric., fish., forest.	891.06	--	--	--	780.41	--	--	654.74
Mining and manufacturing	450.25	--	1,462.02 *	1,558.99	765.42	549.85	1,221.60	484.16
Construction	944.68	--	2,297.03	1,846.57	859.00	954.97	1,760.87	709.85
Utilities and transp.	684.04	--	341.55	2,454.92 *	2,936.12	551.92	1,445.41	758.31
Wholesale trade	1,222.96	--	1,153.08	642.26	3,370.48	343.59	1,001.25	1,705.06
Fin. svcs. and real estate	509.14	--	--	2,641.13 *	763.95	608.89	1,576.55	503.70
Retail trade	653.98	--	1,798.54	1,767.92	1,011.72	447.30	1,241.12	638.04
Professional services	289.15	2,331.93 *	1,997.49	1,568.74	492.51	298.03	1,151.64	286.43
Other services	730.39	--	4,108.83 *	936.76	1,360.16	599.54	2,632.78 *	550.98
Ownership								
For profit, incorporated	291.17	1,282.19	1,506.03	872.10	660.46	252.59	813.71	288.93
For profit, unincorporated	468.34	2,023.89	2,162.01	942.25	551.66	733.73	994.79	470.14
Nonprofit	263.70	--	926.71	1,093.99	648.85	307.91	960.08	273.07
Age of firm								
Less than 5 years	1,250.84	--	--	1,199.14	1,899.07 *	--	1,812.98	1,417.02
5-9 years	841.07	2,567.48 *	3,340.47 *	1,606.29	927.72	1,038.39	1,626.87	826.91
10-19 years	807.52	--	1,199.12	2,040.78	922.64	1,691.52	1,563.30	895.12
20 or more years	213.61	1,525.17	1,716.40	737.47	534.68	190.86	842.32	206.99
Multi/single status								
2 or more locations	215.22	--	--	1,024.01	718.51	192.21	1,333.14	217.90
1 location only	426.56	1,126.06	1,270.73	793.02	443.79	1,701.09 *	684.68	478.28
Percent full-time employees								
Less than 25%	1,607.92 *	--	--	705.65	1,707.25 *	1,036.57	--	1,628.69 *
25-49 %	574.38	--	--	1,629.35	1,930.82	441.82	1,575.10	516.18
50-74 %	498.82	--	439.08	3,809.53	1,159.08	436.91	1,160.29	538.91
75% or more	231.36	1,244.48	1,364.88	685.96	485.83	229.24	734.70	222.36
Union presence								
No union employees	241.97	1,093.30	1,231.97	703.62	493.56	245.84	671.33	241.15
Has union employees	280.23	--	--	2,184.67 *	726.55	302.39	1,469.90 *	284.10
Percent low-wage employees								
50% or more low-wage	820.12	--	2,029.07	1,183.26	1,889.40	962.39	1,713.35	934.03
Less than 50% low-wage	209.25	1,124.22	1,258.37	708.66	459.22	198.71	674.15	203.23
Percent women employees								
Less than 25%	557.91	1,577.96	1,922.35	1,146.10	1,027.38	468.40	1,072.51	609.71
25-49 %	374.67	2,283.45	1,803.55	1,037.97	672.83	400.67	1,173.71	360.41
50-74 %	288.22	1,071.96 *	1,471.85	1,706.48	630.24	290.59	849.29	300.45
75% or more	271.39	2,027.46	2,082.37	1,025.07	553.87	301.13	932.03	274.99
Percent age 50 or older employees								
Less than 25%	475.09	1,463.49	2,082.32	1,049.94	1,126.99	468.85	1,082.17	493.37
25-49 %	188.74	1,922.02	1,204.40	551.85	381.21	226.41	814.80	188.52
50-74 %	549.06	2,709.64 *	1,983.66	1,497.28	860.10	502.62	1,320.49	530.61
75% or more	1,762.58	--	--	--	1,568.24	1,337.24	1,447.55	2,771.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.D.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	5,979	5,386	6,864	7,479	6,744	5,579	6,578	5,909
Industry group **								
Agric., fish., forest.	4,097 *	--	--	--	7,886	4,657	--	5,913
Mining and manufacturing	5,024	--	7,857	6,955	5,549	4,577	7,191	4,907
Construction	6,742	6,098 *	4,472	7,901	8,780	4,364	6,236	6,968
Utilities and transp.	4,997	--	7,191	3,568	6,822	4,691	4,317	5,058
Wholesale trade	5,745	6,369 *	6,913	6,830	7,340	5,060	6,462	5,646
Fin. svcs. and real estate	5,663	6,228 *	6,617 *	8,274	5,126	5,602	6,502	5,607
Retail trade	6,843	--	9,328	10,156	9,069	5,815	8,834	6,625
Professional services	6,084	6,167	8,004	7,272	7,196	5,584	7,325	5,934
Other services	7,745	4,189	4,662	8,556	6,549	8,366	5,791	8,061
Ownership								
For profit, incorporated	5,967	5,193	6,582	8,090	7,039	5,512	6,599	5,894
For profit, unincorporated	6,154	6,662	7,414	7,283	6,160	5,715	7,134	5,980
Nonprofit	5,890	4,545	8,675 *	4,963	6,271	5,838	5,397	5,926
Age of firm								
Less than 5 years	6,965	6,406 *	5,908	6,597	11,401	11,432	6,212	8,331
5-9 years	7,975	6,471 *	9,193	8,095	8,653	5,755	7,159	8,611
10-19 years	6,700	5,931	7,713	7,927	6,392	5,735	7,507	6,329
20 or more years	5,836	4,412	6,257	7,328	6,581	5,574	6,138	5,815
Multi/single status								
2 or more locations	5,777	--	8,744	6,931	6,485	5,604	7,851	5,748
1 location only	6,807	5,224	6,650	7,651	7,221	3,968	6,429	7,151
Percent full-time employees								
Less than 25%	6,000	--	--	9,694	5,804	7,975	--	6,906
25-49 %	6,915	--	5,815	7,747	5,487	8,372	3,596 *	7,679
50-74 %	7,056	7,626	9,899	7,979	9,269	6,425	8,547	6,841
75% or more	5,854	5,587	6,571	7,418	6,644	5,432	6,556	5,778
Union presence								
No union employees	6,394	5,455	7,271	7,891	6,891	5,977	6,826	6,329
Has union employees	4,821	--	--	4,132	5,868	4,783	3,615 *	4,858
Percent low-wage employees								
50% or more low-wage	7,235	--	8,766 *	8,376	7,480	7,410	5,741 *	7,440
Less than 50% low-wage	5,923	5,704	6,770	7,455	6,717	5,494	6,621	5,842
Percent women employees								
Less than 25%	5,923	4,278	6,444	7,427	7,059	5,100	6,069	5,887
25-49 %	5,274	6,253	6,265	7,745	6,295	4,897	7,003	5,172
50-74 %	6,581	4,852 *	8,064	6,992	6,449	6,577	6,509	6,587
75% or more	6,695	8,323	8,206	8,118	7,653	6,171	8,023	6,541
Percent age 50 or older employees								
Less than 25%	6,802	6,287	7,043	7,769	6,959	6,516	7,005	6,757
25-49 %	5,502	5,373	6,668	6,754	6,334	5,229	6,281	5,464
50-74 %	6,476	3,980	6,254	8,635	7,888	5,843	5,849	6,604
75% or more	5,233	4,857 *	8,423	7,478	5,860	4,274	6,199	4,779

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.D.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	102.85	739.40	568.11	322.37	299.98	115.37	330.06	108.30
Industry group **								
Agric., fish., forest.	1,304.18 *	--	--	--	829.82	531.65	--	660.35
Mining and manufacturing	187.53	--	1,265.88	579.97	420.02	216.91	814.75	190.92
Construction	720.18	2,276.34 *	1,184.99	930.94	1,414.62	673.13	959.47	931.98
Utilities and transp.	442.42	--	1,379.64	989.75	1,450.60	486.76	993.58	472.00
Wholesale trade	309.41	3,259.68 *	1,293.85	720.46	1,022.38	283.77	1,015.71	320.72
Fin. svcs. and real estate	236.63	1,966.06 *	2,190.53 *	896.65	407.35	274.17	1,226.91	238.79
Retail trade	297.32	--	2,143.22	1,754.27	740.09	239.78	1,220.90	296.86
Professional services	166.96	1,160.97	1,195.25	537.13	575.78	175.01	579.72	171.63
Other services	389.81	1,163.19	886.95	540.14	478.04	544.31	613.20	434.30
Ownership								
For profit, incorporated	124.20	886.32	590.95	374.99	357.45	140.39	386.13	131.43
For profit, unincorporated	237.33	1,862.75	1,534.21	749.13	481.20	270.37	804.56	236.80
Nonprofit	266.96	1,250.45	2,976.18 *	708.66	832.38	258.30	1,010.69	277.00
Age of firm								
Less than 5 years	933.26	2,391.40 *	1,535.40	573.95	1,449.04	641.58	1,233.34	1,127.39
5-9 years	993.65	2,300.82 *	1,803.32	968.31	1,926.44	581.30	1,291.89	1,313.39
10-19 years	331.15	1,316.98	1,304.85	735.12	510.57	424.38	700.13	345.73
20 or more years	105.57	820.14	629.54	411.07	304.37	118.64	381.63	109.80
Multi/single status								
2 or more locations	106.51	--	2,231.84	632.60	280.66	116.33	1,146.80	106.78
1 location only	285.36	741.32	567.65	371.14	666.32	666.94	342.55	443.27
Percent full-time employees								
Less than 25%	1,014.37	--	--	2,011.73	767.59	863.67	--	645.49
25-49 %	882.51	--	1,406.67	1,088.81	611.82	1,250.56	1,359.15 *	911.32
50-74 %	489.37	1,783.51	2,202.98	1,281.36	1,223.10	596.98	1,074.90	531.00
75% or more	103.38	745.16	596.32	344.14	320.75	110.86	337.56	108.68
Union presence								
No union employees	105.98	759.41	578.87	326.48	279.90	119.81	346.53	110.40
Has union employees	251.16	--	--	1,055.20	1,332.58	243.33	1,180.47 *	256.61
Percent low-wage employees								
50% or more low-wage	421.81	--	3,217.47 *	1,007.74	594.70	475.36	1,784.35 *	399.16
Less than 50% low-wage	105.37	769.76	567.33	329.30	310.38	117.65	334.64	111.11
Percent women employees								
Less than 25%	223.03	952.45	776.67	544.59	602.58	250.54	478.65	252.53
25-49 %	163.41	1,656.29	1,330.34	648.87	528.31	171.14	824.36	165.63
50-74 %	203.81	1,468.01 *	1,303.15	366.16	549.11	241.79	649.19	213.95
75% or more	233.81	1,386.64	1,020.91	1,151.14	379.17	261.90	751.87	238.86
Percent age 50 or older employees								
Less than 25%	228.53	1,282.13	903.72	420.65	673.16	287.29	523.80	254.37
25-49 %	118.03	1,357.47	937.52	582.35	341.20	127.29	514.94	121.28
50-74 %	271.13	1,115.77	1,006.31	830.09	616.74	302.19	672.05	296.16
75% or more	773.26	1,989.68 *	2,233.05	1,338.92	1,259.92	1,019.31	1,492.94	823.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	6,665	5,536	7,586	7,276	7,291	6,199	6,856	6,620
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	5,371	--	5,818	7,350	5,167	5,167	6,903	5,244
Construction	7,506	--	--	6,450	9,801	6,466	5,562	8,824
Utilities and transp.	5,726	--	--	5,237	4,833	6,620	--	5,606
Wholesale trade	7,371	--	8,991	8,655	7,333	5,743	8,090	6,941
Fin. svcs. and real estate	6,407	--	--	7,039	6,100	6,905	5,139 *	6,619
Retail trade	6,559	--	12,048	8,202	8,746	5,341	11,485	5,998
Professional services	6,641	4,351 *	7,562	8,896	8,705	5,359	6,450	6,697
Other services	8,587	7,846	--	5,488	9,970	9,371	7,037	9,293
Ownership								
For profit, incorporated	6,855	5,085	8,061	7,327	6,686	6,870	6,809	6,868
For profit, unincorporated	6,727	--	6,925	7,169	8,616	5,527	7,193	6,610
Nonprofit	5,926	--	--	7,151	8,075	4,475	6,674	5,843
Age of firm								
Less than 5 years	5,800	--	--	--	12,199	--	4,992 *	--
5-9 years	8,408	--	8,470	11,195	--	--	7,005	11,916
10-19 years	7,382	8,052	7,045	7,030	6,771	10,197	6,975	7,601
20 or more years	6,487	5,983	7,166	7,401	7,166	6,070	7,033	6,407
Multi/single status								
2 or more locations	6,344	--	9,817	8,424	6,395	6,192	8,863	6,296
1 location only	7,328	5,481	7,476	7,001	9,034	--	6,715	8,079
Percent full-time employees								
Less than 25%	5,218 *	--	--	--	--	7,536	--	7,466
25-49 %	7,316	--	--	--	4,828	8,617	--	7,440
50-74 %	6,129	4,894 *	--	6,341	11,955	4,539	5,917	6,158
75% or more	6,758	6,290	7,630	7,325	6,789	6,462	7,147	6,660
Union presence								
No union employees	7,266	5,442	8,026	7,410	7,555	7,210	7,100	7,322
Has union employees	5,205	--	--	--	5,614 *	5,150	4,088 *	5,269
Percent low-wage employees								
50% or more low-wage	8,002	--	9,319	6,911	7,408	8,361	8,368	7,851
Less than 50% low-wage	6,554	5,386	7,257	7,314	7,285	6,040	6,656	6,531
Percent women employees								
Less than 25%	6,748	5,862	8,441	7,433	7,043	5,780	7,237	6,565
25-49 %	6,349	--	7,471	7,557	6,615	5,754	8,221	6,034
50-74 %	6,957	2,038 *	6,274 *	6,607	6,689	7,780	4,116	7,417
75% or more	6,476	8,561 *	6,525	7,201	10,547	4,533	7,701	6,163
Percent age 50 or older employees								
Less than 25%	7,521	6,171	8,657	8,052	6,792	7,768	7,713	7,443
25-49 %	6,322	--	7,495	7,287	6,999	5,852	7,634	6,184
50-74 %	6,006	4,783 *	5,428	6,597	7,832	5,036	5,131	6,339
75% or more	6,865	--	--	--	18,196	--	3,902 *	10,213

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.D.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	218.70	1,014.84	652.43	576.35	494.51	291.34	517.52	240.74
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	480.01	--	810.53	477.69	643.60	768.14	653.41	511.52
Construction	1,127.90	--	--	1,906.48	2,403.55	975.76	1,335.14	1,577.58
Utilities and transp.	555.51	--	--	1,102.70	1,030.66	739.24	--	567.60
Wholesale trade	665.39	--	978.12	1,111.12	1,228.39	766.18	1,178.75	647.80
Fin. svcs. and real estate	539.78	--	--	1,551.88	1,332.83	570.63	1,656.49 *	558.75
Retail trade	435.14	--	887.17	1,042.03	731.76	347.23	830.71	377.76
Professional services	433.09	1,635.75 *	1,188.83	1,397.79	886.92	473.47	893.70	494.65
Other services	743.94	1,828.50	--	1,549.32	759.55	1,234.43	1,316.51	892.81
Ownership								
For profit, incorporated	256.70	1,194.56	816.85	668.41	516.90	355.68	637.66	276.29
For profit, unincorporated	575.25	--	901.38	1,278.79	1,171.78	738.61	882.89	676.01
Nonprofit	558.81	--	--	1,989.91	1,319.37	383.59	1,482.81	595.66
Age of firm								
Less than 5 years	1,322.28	--	--	--	684.17	--	1,997.40 *	--
5-9 years	1,217.39	--	1,294.40	2,405.06	--	--	1,245.59	2,457.37
10-19 years	623.05	1,821.48	1,007.93	1,134.71	797.15	2,750.09	899.90	836.13
20 or more years	236.32	1,404.63	1,028.18	712.40	581.43	278.44	730.08	248.46
Multi/single status								
2 or more locations	240.73	--	1,519.97	916.49	452.66	292.43	777.75	243.62
1 location only	438.25	1,032.82	677.22	659.56	1,020.94	--	547.80	700.81
Percent full-time employees								
Less than 25%	1,688.85 *	--	--	--	--	618.04	--	564.93
25-49 %	878.46	--	--	--	478.54	1,240.60	--	1,010.87
50-74 %	701.56	2,288.31 *	--	1,293.30	1,649.62	550.65	1,465.78	772.25
75% or more	233.11	1,117.13	720.75	623.42	477.50	331.79	546.54	255.94
Union presence								
No union employees	242.66	1,021.47	625.81	574.18	493.24	351.77	531.56	270.93
Has union employees	411.98	--	--	--	1,703.41 *	418.09	1,770.54 *	423.58
Percent low-wage employees								
50% or more low-wage	680.23	--	856.34	1,714.89	738.50	1,036.70	1,332.07	758.68
Less than 50% low-wage	227.88	1,026.24	705.86	608.88	518.18	300.45	538.22	251.46
Percent women employees								
Less than 25%	379.12	1,362.29	1,001.63	915.64	723.43	595.46	745.27	434.64
25-49 %	403.37	--	818.66	1,377.27	1,039.96	462.43	832.23	433.84
50-74 %	406.78	1,090.55 *	2,128.30 *	1,258.37	732.34	496.13	1,087.69	410.56
75% or more	614.62	2,832.10 *	1,235.98	1,088.93	1,546.79	544.11	1,150.69	698.05
Percent age 50 or older employees								
Less than 25%	396.92	1,220.78	868.99	824.11	778.99	752.34	619.19	496.29
25-49 %	277.12	--	1,448.06	1,097.90	609.41	324.84	975.20	284.01
50-74 %	607.46	2,060.85 *	989.72	411.91	1,105.36	537.97	1,430.62	631.76
75% or more	1,984.38	--	--	--	2,834.03	--	1,497.75 *	3,053.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	28.9%	28.3%	35.8%	38.2%	31.9%	26.2%	34.1%	28.2%
Industry group **								
Agric., fish., forest.	33.1%	--	--	--	33.0%	29.5%	--	32.8%
Mining and manufacturing	24.7%	40.4%	29.7%	34.1%	25.6%	22.9%	31.7%	24.2%
Construction	37.4%	25.1% *	35.9%	42.9%	47.3%	21.6%	36.1%	38.1%
Utilities and transp.	23.7%	--	30.1%	21.3%	30.5%	22.1%	22.8%	23.7%
Wholesale trade	29.6%	22.8% *	42.8%	40.0%	34.6%	24.9%	35.2%	28.5%
Fin. svcs. and real estate	26.5%	30.2%	32.7%	36.8%	23.7%	26.2%	32.8%	26.0%
Retail trade	33.8%	41.2%	46.7%	47.2%	48.0%	27.0%	44.9%	32.3%
Professional services	28.2%	30.6%	36.3%	39.6%	31.8%	25.3%	35.1%	27.3%
Other services	36.0%	25.1%	33.0%	36.0%	33.4%	38.0%	31.1%	37.0%
Ownership								
For profit, incorporated	29.6%	28.4%	36.1%	41.2%	33.9%	26.4%	34.9%	28.8%
For profit, unincorporated	30.0%	31.1%	37.8%	37.3%	31.0%	26.5%	36.4%	28.6%
Nonprofit	25.7%	22.1%	28.2%	24.9%	27.3%	25.2%	24.9%	25.7%
Age of firm								
Less than 5 years	35.0%	30.1%	32.2%	37.9%	42.9%	57.8%	32.3%	39.9%
5-9 years	37.4%	31.7%	44.5%	45.2%	34.1%	36.1%	37.3%	37.5%
10-19 years	35.6%	32.1%	38.4%	40.9%	36.2%	29.4%	37.9%	34.4%
20 or more years	27.8%	24.9%	33.5%	36.5%	30.9%	26.1%	32.3%	27.4%
Multi/single status								
2 or more locations	27.3%	--	36.4%	36.8%	30.7%	26.3%	35.4%	27.2%
1 location only	34.2%	27.9%	35.7%	38.6%	34.1%	19.4%	34.0%	34.4%
Percent full-time employees								
Less than 25%	25.5%	--	32.7%	44.9%	21.5% *	40.6%	17.3% *	30.1%
25-49 %	34.3%	27.7% *	40.4%	39.3%	32.7%	34.1%	34.6%	34.3%
50-74 %	30.6%	36.0%	39.6%	45.4%	39.6%	26.8%	38.8%	29.5%
75% or more	28.5%	28.2%	35.4%	37.6%	31.5%	25.8%	34.1%	27.8%
Union presence								
No union employees	31.0%	28.5%	37.2%	39.8%	33.0%	28.2%	35.2%	30.3%
Has union employees	22.8%	--	13.2% *	23.0%	25.8%	22.5%	19.9%	22.9%
Percent low-wage employees								
50% or more low-wage	35.3%	12.7% *	53.2%	45.7%	43.2%	33.4%	34.7%	35.4%
Less than 50% low-wage	28.6%	29.7%	34.8%	37.9%	31.6%	25.8%	34.1%	27.8%
Percent women employees								
Less than 25%	30.6%	27.5%	37.5%	37.9%	35.8%	24.4%	34.4%	29.5%
25-49 %	25.7%	37.9%	33.6%	40.2%	28.4%	23.4%	38.3%	24.8%
50-74 %	29.6%	15.2%	30.8%	36.5%	29.4%	29.6%	26.0%	29.9%
75% or more	31.2%	42.4%	40.5%	38.9%	35.7%	28.1%	40.1%	30.1%
Percent age 50 or older employees								
Less than 25%	34.0%	34.2%	42.4%	41.3%	34.4%	30.6%	38.9%	32.8%
25-49 %	26.4%	33.4%	29.4%	33.9%	30.3%	24.7%	32.0%	26.0%
50-74 %	28.7%	23.3%	30.7%	38.8%	31.9%	25.6%	29.3%	28.6%
75% or more	26.5%	14.2% *	34.6%	36.1% *	32.3%	25.3%	22.4%	29.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.38%	2.72%	2.43%	1.32%	1.10%	0.40%	1.39%	0.39%
Industry group **								
Agric., fish., forest.	2.69%	--	--	--	3.26%	3.10%	--	2.48%
Mining and manufacturing	0.78%	7.98%	4.25%	2.77%	1.64%	0.94%	3.00%	0.81%
Construction	2.92%	7.82% *	5.18%	4.46%	5.31%	3.34%	4.14%	3.90%
Utilities and transp.	1.60%	--	4.80%	4.73%	4.77%	1.76%	5.18%	1.68%
Wholesale trade	1.19%	8.88% *	5.45%	2.85%	3.07%	0.91%	3.82%	1.21%
Fin. svcs. and real estate	0.80%	6.73%	8.68%	4.49%	1.62%	0.88%	4.73%	0.78%
Retail trade	1.28%	7.35%	5.01%	4.61%	2.56%	1.24%	3.42%	1.31%
Professional services	0.60%	5.05%	4.28%	2.35%	1.98%	0.57%	2.36%	0.60%
Other services	1.34%	4.83%	9.66%	3.03%	2.94%	1.54%	4.37%	1.32%
Ownership								
For profit, incorporated	0.47%	3.25%	2.89%	1.61%	1.30%	0.50%	1.70%	0.48%
For profit, unincorporated	1.03%	6.63%	6.01%	2.99%	2.14%	1.16%	3.11%	1.04%
Nonprofit	0.79%	5.21%	6.63%	2.57%	2.63%	0.71%	3.07%	0.82%
Age of firm								
Less than 5 years	3.84%	7.57%	8.68%	4.27%	7.88%	3.61%	5.11%	4.79%
5-9 years	3.37%	7.72%	7.14%	4.28%	6.98%	5.64%	4.44%	4.89%
10-19 years	1.57%	4.89%	4.81%	3.57%	2.50%	2.77%	2.91%	1.82%
20 or more years	0.38%	3.42%	3.22%	1.54%	1.16%	0.40%	1.75%	0.39%
Multi/single status								
2 or more locations	0.37%	--	7.99%	2.41%	1.01%	0.40%	4.08%	0.37%
1 location only	1.13%	2.75%	2.56%	1.56%	2.44%	3.61%	1.48%	1.69%
Percent full-time employees								
Less than 25%	4.20%	--	5.69%	5.09%	6.55% *	2.52%	6.57% *	5.29%
25-49 %	2.30%	10.81% *	5.65%	4.23%	3.01%	3.34%	4.65%	2.56%
50-74 %	1.36%	6.94%	5.66%	5.27%	3.10%	1.58%	3.76%	1.44%
75% or more	0.40%	3.01%	2.71%	1.41%	1.19%	0.40%	1.53%	0.41%
Union presence								
No union employees	0.43%	2.77%	2.55%	1.34%	1.12%	0.44%	1.46%	0.43%
Has union employees	0.83%	--	5.10% *	4.78%	3.98%	0.80%	4.49%	0.85%
Percent low-wage employees								
50% or more low-wage	1.45%	7.06% *	8.01%	3.40%	3.14%	1.45%	6.10%	1.30%
Less than 50% low-wage	0.39%	2.82%	2.49%	1.36%	1.13%	0.41%	1.42%	0.40%
Percent women employees								
Less than 25%	0.91%	3.74%	3.98%	2.24%	2.17%	0.96%	2.18%	0.99%
25-49 %	0.64%	6.29%	5.08%	2.60%	1.80%	0.66%	3.24%	0.63%
50-74 %	0.67%	4.19%	4.52%	2.26%	2.09%	0.70%	2.54%	0.69%
75% or more	0.82%	5.04%	3.78%	3.50%	1.66%	0.89%	2.75%	0.82%
Percent age 50 or older employees								
Less than 25%	0.87%	3.80%	4.39%	1.96%	2.55%	0.97%	2.18%	0.93%
25-49 %	0.43%	5.75%	3.48%	2.04%	1.27%	0.45%	2.15%	0.44%
50-74 %	1.04%	5.78%	3.34%	3.38%	2.20%	1.07%	3.06%	1.07%
75% or more	3.32%	5.83% *	8.08%	11.94% *	8.07%	4.73%	4.67%	4.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	31.7%	32.9%	40.8%	44.1%	33.4%	27.0%	39.2%	30.1%
Industry group **								
Agric., fish., forest.	34.4%	--	--	--	32.2%	--	--	32.2%
Mining and manufacturing	26.5%	--	22.6%	37.4%	26.2%	24.4%	27.5%	26.4%
Construction	45.2%	--	55.1%	51.8%	41.7%	35.3%	47.9%	42.8%
Utilities and transp.	26.6%	--	28.1%	29.5% *	47.1%	20.4%	35.3%	25.0%
Wholesale trade	36.7%	--	36.4%	54.4%	41.4%	29.2%	35.0%	37.4%
Fin. svcs. and real estate	30.0%	--	--	39.5% *	27.0%	28.7%	39.9%	28.3%
Retail trade	32.5%	48.8%	46.5%	53.7%	51.8%	19.0%	47.8%	29.8%
Professional services	30.7%	35.2%	38.1%	52.3%	30.7%	27.6%	38.2%	29.7%
Other services	34.0%	--	49.9% *	25.9%	30.1%	35.6%	37.7% *	33.0%
Ownership								
For profit, incorporated	33.8%	33.6%	43.1%	46.6%	36.1%	27.3%	40.6%	32.0%
For profit, unincorporated	31.2%	31.1%	40.9%	43.6%	32.0%	23.7%	39.4%	28.6%
Nonprofit	27.2%	--	19.4%	29.1%	26.7%	27.4%	26.2%	27.3%
Age of firm								
Less than 5 years	37.8%	--	45.9%	48.6%	22.4% *	--	43.5%	28.7% *
5-9 years	29.6%	26.8% *	37.4% *	44.7%	21.8%	49.7%	31.6%	28.1%
10-19 years	41.6%	--	42.6%	50.9%	42.0%	30.4% *	44.4%	40.2%
20 or more years	30.5%	33.3%	40.6%	41.6%	34.2%	26.8%	39.0%	29.4%
Multi/single status								
2 or more locations	29.3%	--	--	45.8%	34.9%	27.2%	31.9%	29.2%
1 location only	36.8%	33.5%	41.8%	43.7%	31.4%	21.1% *	39.7%	34.0%
Percent full-time employees								
Less than 25%	21.5% *	--	--	52.1%	10.1% *	37.9%	--	18.2% *
25-49 %	32.4%	--	--	38.2%	60.5%	25.9%	46.0%	29.9%
50-74 %	27.8%	52.4%	25.1%	62.9%	33.1%	23.0%	38.4%	26.6%
75% or more	32.4%	29.6%	42.6%	42.9%	33.5%	28.1%	38.9%	31.0%
Union presence								
No union employees	35.1%	33.0%	42.6%	44.3%	35.8%	30.7%	39.9%	33.8%
Has union employees	21.7%	--	--	41.2% *	22.5%	21.2%	24.9% *	21.6%
Percent low-wage employees								
50% or more low-wage	35.1%	--	58.5%	48.1%	59.4%	29.4%	35.2%	35.1%
Less than 50% low-wage	31.5%	35.0%	40.0%	44.0%	32.7%	26.9%	39.4%	29.9%
Percent women employees								
Less than 25%	37.1%	34.5%	44.4%	43.8%	35.6%	28.8%	41.2%	34.8%
25-49 %	27.9%	50.8%	40.5%	43.6%	31.5%	21.8%	48.3%	25.4%
50-74 %	29.5%	11.3% *	26.3%	50.3%	30.7%	28.1%	23.5%	30.2%
75% or more	33.9%	41.5%	46.6%	37.7%	35.6%	31.7%	41.2%	32.8%
Percent age 50 or older employees								
Less than 25%	38.1%	34.1%	57.7%	47.4%	38.4%	30.9%	45.2%	35.5%
25-49 %	28.7%	43.3%	25.6%	38.1%	33.3%	26.2%	33.0%	28.3%
50-74 %	27.9%	38.6%	37.1%	41.3%	25.0%	22.4%	39.2%	25.0%
75% or more	32.8%	--	--	--	35.8%	31.7%	21.2% *	41.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.D.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.91%	4.78%	5.57%	3.10%	1.70%	0.93%	3.02%	0.87%
Industry group **								
Agric., fish., forest.	4.46%	--	--	--	3.71%	--	--	3.51%
Mining and manufacturing	2.12%	--	6.31%	7.72%	3.46%	2.81%	5.41%	2.31%
Construction	4.24%	--	8.61%	8.39%	4.66%	4.29%	7.33%	3.97%
Utilities and transp.	3.47%	--	2.56%	12.05% *	10.30%	2.94%	8.58%	3.67%
Wholesale trade	3.05%	--	5.34%	4.10%	3.25%	1.73%	6.64%	3.06%
Fin. svcs. and real estate	2.11%	--	--	13.99% *	3.35%	2.39%	7.69%	1.98%
Retail trade	3.43%	8.51%	3.91%	6.94%	5.02%	2.46%	3.94%	3.57%
Professional services	1.31%	10.08%	9.06%	5.58%	2.45%	1.34%	5.25%	1.30%
Other services	3.79%	--	20.51% *	5.20%	7.11%	3.17%	12.77% *	2.98%
Ownership								
For profit, incorporated	1.29%	5.73%	6.98%	3.94%	2.26%	1.26%	3.85%	1.22%
For profit, unincorporated	2.31%	7.23%	9.18%	5.32%	2.81%	3.45%	4.36%	2.50%
Nonprofit	1.28%	--	5.12%	4.72%	3.31%	1.46%	4.94%	1.32%
Age of firm								
Less than 5 years	5.73%	--	7.74%	7.85%	9.18% *	--	6.25%	9.05% *
5-9 years	4.24%	11.29% *	14.36% *	8.86%	5.25%	9.97%	7.32%	4.85%
10-19 years	3.97%	--	7.33%	9.36%	4.63%	9.20% *	7.43%	4.52%
20 or more years	0.94%	6.75%	7.85%	3.31%	1.80%	0.90%	4.05%	0.88%
Multi/single status								
2 or more locations	0.91%	--	--	4.27%	2.25%	0.92%	7.21%	0.92%
1 location only	2.04%	4.82%	5.84%	3.70%	2.46%	8.47% *	3.20%	2.37%
Percent full-time employees								
Less than 25%	9.85% *	--	--	3.18%	7.32% *	5.95%	--	9.71% *
25-49 %	3.66%	--	--	7.11%	6.46%	2.79%	8.66%	3.39%
50-74 %	2.40%	10.17%	2.15%	9.82%	5.91%	2.18%	4.95%	2.53%
75% or more	1.01%	5.31%	6.27%	3.32%	1.71%	1.06%	3.44%	0.93%
Union presence								
No union employees	1.05%	4.80%	5.73%	3.19%	1.82%	1.09%	3.12%	0.99%
Has union employees	1.33%	--	--	13.61% *	3.71%	1.37%	10.92% *	1.32%
Percent low-wage employees								
50% or more low-wage	3.86%	--	7.94%	6.34%	7.71%	3.78%	9.77%	4.14%
Less than 50% low-wage	0.94%	4.85%	5.84%	3.21%	1.71%	0.96%	3.14%	0.89%
Percent women employees								
Less than 25%	2.25%	6.15%	8.85%	5.45%	3.10%	2.30%	4.97%	2.00%
25-49 %	1.73%	7.29%	7.40%	5.45%	3.17%	1.84%	4.66%	1.67%
50-74 %	1.44%	5.42% *	7.38%	6.56%	3.66%	1.43%	4.56%	1.50%
75% or more	1.41%	8.04%	9.77%	4.75%	2.73%	1.67%	4.44%	1.45%
Percent age 50 or older employees								
Less than 25%	2.05%	7.01%	9.98%	4.96%	3.26%	2.24%	5.24%	1.92%
25-49 %	0.93%	6.84%	5.20%	3.30%	1.80%	1.07%	3.61%	0.94%
50-74 %	2.59%	9.84%	7.25%	7.28%	4.37%	2.71%	5.50%	2.59%
75% or more	6.64%	--	--	--	10.52%	3.78%	6.44% *	9.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.D.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	27.8%	26.6%	32.5%	36.1%	31.2%	25.8%	31.7%	27.4%
Industry group **								
Agric., fish., forest.	28.3%	--	--	--	36.5%	26.5%	--	31.4%
Mining and manufacturing	24.3%	--	34.8%	33.1%	26.1%	22.4%	33.4%	23.7%
Construction	35.0%	26.3% *	26.3%	41.2%	50.0%	20.3%	32.1%	36.4%
Utilities and transp.	23.0%	--	--	17.9% *	30.8%	21.9%	18.8%	23.4%
Wholesale trade	27.4%	28.7% *	39.6%	33.7%	32.6%	24.2%	31.7%	26.8%
Fin. svcs. and real estate	25.6%	30.8% *	27.9% *	36.6%	22.5%	25.5%	29.8%	25.3%
Retail trade	34.9%	--	43.1%	46.6%	46.3%	30.4%	40.1%	34.2%
Professional services	27.1%	33.4%	37.0%	34.6%	31.1%	24.7%	35.6%	26.2%
Other services	35.5%	18.6%	21.1%	41.8%	32.6%	37.5%	26.5%	37.0%
Ownership								
For profit, incorporated	28.2%	26.5%	31.5%	39.7%	33.6%	25.9%	32.2%	27.8%
For profit, unincorporated	28.9%	29.8% *	35.7%	34.7%	28.3%	27.0%	34.4%	27.9%
Nonprofit	25.1%	20.3% *	36.0% *	22.6%	26.5%	24.7%	24.0%	25.1%
Age of firm								
Less than 5 years	34.0%	33.2% *	28.0% *	32.1%	56.0%	54.0%	30.0%	41.7%
5-9 years	41.7%	38.0%	47.0%	44.3%	42.2%	26.8%	41.1%	42.1%
10-19 years	32.4%	27.3%	35.7%	37.1%	33.2%	27.6%	34.6%	31.3%
20 or more years	26.9%	20.6%	29.7%	35.1%	29.8%	25.7%	29.2%	26.8%
Multi/single status								
2 or more locations	26.6%	--	38.7%	33.1%	29.4%	25.9%	35.5%	26.5%
1 location only	32.8%	25.8%	31.8%	37.1%	34.7%	18.5%	31.3%	34.3%
Percent full-time employees								
Less than 25%	27.8%	1.7% *	--	46.9%	27.9%	39.4%	--	33.7%
25-49 %	35.4%	--	30.6%	41.0%	29.5%	38.2%	26.1%	36.8%
50-74 %	32.2%	36.5%	52.2%	39.3%	40.8%	29.0%	42.3%	30.9%
75% or more	27.2%	26.0%	31.1%	35.7%	30.7%	25.2%	31.1%	26.8%
Union presence								
No union employees	29.5%	26.8%	33.8%	38.1%	31.7%	27.3%	32.8%	29.1%
Has union employees	22.9%	--	--	19.8%	27.9%	22.6%	18.3%	23.0%
Percent low-wage employees								
50% or more low-wage	33.9%	--	45.9%	40.3%	38.9%	33.7%	27.9%	34.7%
Less than 50% low-wage	27.5%	28.2%	31.9%	36.0%	30.9%	25.4%	31.9%	27.1%
Percent women employees								
Less than 25%	28.7%	23.4%	32.0%	36.7%	36.1%	23.7%	30.7%	28.2%
25-49 %	24.9%	29.4%	29.0%	37.7%	27.6%	23.4%	32.5%	24.4%
50-74 %	29.5%	19.5% *	35.3%	32.6%	28.7%	29.5%	29.0%	29.5%
75% or more	30.1%	44.3%	38.1%	38.2%	33.6%	27.4%	38.9%	29.1%
Percent age 50 or older employees								
Less than 25%	32.4%	35.8%	36.1%	38.0%	33.2%	30.1%	35.7%	31.7%
25-49 %	25.5%	27.6%	28.9%	33.0%	29.3%	24.1%	30.1%	25.3%
50-74 %	29.2%	17.5% *	28.3%	39.1%	34.4%	26.7%	26.2%	29.8%
75% or more	23.2%	18.6% *	37.2%	29.4%	23.5%	22.0%	24.3%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.44%	3.64%	2.74%	1.51%	1.49%	0.46%	1.60%	0.46%
Industry group **								
Agric., fish., forest.	3.35%	--	--	--	3.95%	3.17%	--	2.94%
Mining and manufacturing	0.88%	--	5.76%	2.74%	2.12%	1.02%	3.69%	0.90%
Construction	4.05%	12.06% *	5.85%	5.49%	6.95%	3.41%	5.01%	5.32%
Utilities and transp.	1.97%	--	--	5.75% *	6.26%	2.12%	5.44%	2.07%
Wholesale trade	1.14%	13.10% *	5.37%	3.10%	3.49%	0.99%	4.46%	1.13%
Fin. svcs. and real estate	0.89%	9.48% *	10.19% *	3.81%	1.89%	0.97%	5.99%	0.87%
Retail trade	1.26%	--	8.61%	6.00%	2.79%	1.12%	5.27%	1.26%
Professional services	0.68%	5.91%	5.75%	2.34%	2.62%	0.64%	2.95%	0.68%
Other services	1.52%	5.25%	4.68%	2.92%	2.43%	1.98%	3.05%	1.65%
Ownership								
For profit, incorporated	0.54%	4.36%	2.83%	1.75%	1.77%	0.56%	1.86%	0.56%
For profit, unincorporated	1.17%	9.78% *	8.41%	3.65%	2.43%	1.26%	4.39%	1.13%
Nonprofit	1.06%	6.17% *	11.15% *	2.97%	3.64%	0.87%	4.34%	1.09%
Age of firm								
Less than 5 years	5.08%	10.85% *	8.66% *	3.86%	6.55%	2.11%	6.51%	6.09%
5-9 years	4.54%	11.31%	8.49%	5.55%	8.99%	3.05%	6.08%	6.31%
10-19 years	1.63%	5.68%	6.37%	3.72%	2.82%	1.94%	3.28%	1.79%
20 or more years	0.45%	4.28%	2.66%	1.82%	1.52%	0.47%	1.88%	0.46%
Multi/single status								
2 or more locations	0.43%	--	10.69%	2.77%	1.22%	0.46%	5.28%	0.43%
1 location only	1.48%	3.67%	2.75%	1.78%	3.67%	3.35%	1.68%	2.36%
Percent full-time employees								
Less than 25%	4.32%	2.08% *	--	6.04%	3.92%	4.05%	--	3.25%
25-49 %	3.35%	--	6.70%	5.70%	2.69%	4.97%	4.28%	3.74%
50-74 %	1.85%	9.21%	8.23%	4.46%	4.14%	2.18%	5.20%	1.93%
75% or more	0.46%	3.89%	2.89%	1.63%	1.62%	0.44%	1.69%	0.48%
Union presence								
No union employees	0.48%	3.73%	2.87%	1.51%	1.47%	0.48%	1.71%	0.49%
Has union employees	1.07%	--	--	4.86%	6.11%	0.99%	5.00%	1.09%
Percent low-wage employees								
50% or more low-wage	1.60%	--	13.63%	4.51%	3.08%	1.60%	8.24%	1.41%
Less than 50% low-wage	0.46%	3.79%	2.73%	1.55%	1.54%	0.47%	1.63%	0.48%
Percent women employees								
Less than 25%	1.08%	4.82%	3.87%	2.65%	3.14%	1.07%	2.29%	1.22%
25-49 %	0.69%	7.89%	6.53%	2.79%	2.33%	0.70%	4.03%	0.69%
50-74 %	0.80%	6.61% *	5.74%	1.79%	2.59%	0.85%	3.27%	0.82%
75% or more	1.01%	6.52%	4.90%	4.99%	1.80%	1.10%	4.02%	1.00%
Percent age 50 or older employees								
Less than 25%	1.00%	5.11%	4.56%	2.10%	3.47%	1.08%	2.43%	1.10%
25-49 %	0.51%	7.25%	4.63%	2.67%	1.80%	0.51%	2.74%	0.52%
50-74 %	1.11%	5.29% *	4.28%	3.80%	2.11%	1.23%	3.23%	1.15%
75% or more	3.54%	8.95% *	8.41%	4.61%	6.39%	5.09%	7.08%	3.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	31.5%	26.3%	39.8%	36.6%	33.0%	29.0%	34.5%	30.8%
Industry group **								
Agric., fish., forest.	54.3%	--	--	--	--	--	--	--
Mining and manufacturing	25.4%	--	--	31.2%	22.5%	25.9%	38.0%	24.5%
Construction	36.1%	--	--	27.3% *	42.7%	--	27.3%	41.9%
Utilities and transp.	25.0%	--	--	26.2%	23.4%	25.6%	--	24.5%
Wholesale trade	40.4%	--	73.0%	41.7%	33.0%	31.9%	57.6%	33.5%
Fin. svcs. and real estate	29.8%	--	--	32.9%	27.0%	30.8%	31.3% *	29.6%
Retail trade	31.5%	--	63.6%	39.9%	40.2%	25.5%	61.8%	28.5%
Professional services	30.2%	17.9% *	31.3%	50.4%	38.7%	24.5%	28.6%	30.7%
Other services	44.4%	35.4%	--	39.6%	51.5%	49.2%	35.3%	48.8%
Ownership								
For profit, incorporated	32.6%	24.6%	43.0%	36.2%	30.6%	32.2%	34.8%	32.1%
For profit, unincorporated	35.6%	--	41.5%	43.0%	48.0%	26.9%	39.9%	34.6%
Nonprofit	25.1%	--	--	31.7% *	32.0%	20.0%	26.7%	24.9%
Age of firm								
Less than 5 years	34.3% *	--	55.6%	51.9%	61.1%	--	22.4% *	55.4%
5-9 years	45.6%	--	--	54.0%	78.8%	--	39.2%	60.0%
10-19 years	40.8%	46.5%	47.4%	39.6%	36.7%	45.9%	42.6%	39.9%
20 or more years	29.5%	27.5%	32.4%	33.0%	30.6%	28.4%	32.4%	29.1%
Multi/single status								
2 or more locations	29.8%	--	40.9%	43.7%	30.1%	29.0%	44.1%	29.6%
1 location only	34.9%	25.8%	39.8%	35.0%	38.0%	--	33.8%	36.1%
Percent full-time employees								
Less than 25%	23.2% *	--	--	--	--	45.4%	--	42.1%
25-49 %	34.5%	--	--	--	19.8%	41.4%	--	33.9%
50-74 %	28.9%	18.8% *	--	32.6% *	44.6%	23.6%	24.9%	29.5%
75% or more	32.0%	33.0%	40.0%	37.0%	31.7%	29.2%	37.3%	30.8%
Union presence								
No union employees	34.6%	25.9%	41.2%	38.5%	34.7%	33.5%	35.9%	34.3%
Has union employees	24.0%	--	--	--	23.2%	24.2%	19.8% *	24.3%
Percent low-wage employees								
50% or more low-wage	43.4%	--	--	56.8%	39.1%	39.6%	49.3%	41.2%
Less than 50% low-wage	30.6%	25.5%	36.8%	35.4%	32.7%	28.2%	32.9%	30.1%
Percent women employees								
Less than 25%	32.5%	29.8%	45.8%	33.0%	34.5%	27.3%	36.0%	31.2%
25-49 %	30.2%	--	46.1%	47.8%	27.4%	27.1%	47.2%	27.9%
50-74 %	31.0%	8.6% *	21.5% *	32.3%	30.7%	34.8%	17.9% *	33.2%
75% or more	32.5%	38.0% *	40.2%	45.1%	46.0%	22.3%	42.5%	30.2%
Percent age 50 or older employees								
Less than 25%	38.0%	29.8%	45.5%	47.3%	32.7%	37.4%	40.2%	37.1%
25-49 %	29.1%	--	43.8%	31.2%	30.1%	27.4%	38.5%	28.2%
50-74 %	27.5%	22.2% *	--	28.8%	36.7%	22.2%	24.8% *	28.5%
75% or more	30.0% *	--	--	--	81.2%	--	18.0% *	42.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	1.07%	5.58%	5.25%	3.09%	2.26%	1.26%	3.34%	1.08%
Industry group **								
Agric., fish., forest.	9.45%	--	--	--	--	--	--	--
Mining and manufacturing	2.36%	--	--	4.31%	3.16%	3.76%	6.20%	2.45%
Construction	5.44%	--	--	9.02% *	9.31%	--	7.88%	6.61%
Utilities and transp.	2.49%	--	--	7.80%	5.00%	2.91%	--	2.53%
Wholesale trade	5.35%	--	11.74%	4.77%	4.41%	5.00%	11.93%	2.64%
Fin. svcs. and real estate	2.18%	--	--	7.75%	3.91%	2.11%	12.45% *	1.92%
Retail trade	2.19%	--	5.08%	8.15%	3.38%	1.62%	4.77%	1.78%
Professional services	2.06%	7.69% *	7.46%	5.20%	4.51%	1.92%	5.08%	2.16%
Other services	3.41%	9.65%	--	5.20%	5.28%	4.89%	6.57%	3.69%
Ownership								
For profit, incorporated	1.30%	6.73%	6.80%	3.41%	2.27%	1.60%	4.23%	1.24%
For profit, unincorporated	3.38%	--	11.19%	5.90%	7.36%	3.39%	6.31%	3.82%
Nonprofit	2.12%	--	--	10.48% *	5.06%	1.33%	5.79%	2.27%
Age of firm								
Less than 5 years	11.18% *	--	5.10%	5.42%	3.82%	--	12.20% *	5.07%
5-9 years	8.40%	--	--	8.47%	8.64%	--	10.68%	9.65%
10-19 years	3.80%	11.96%	8.38%	4.80%	5.64%	13.72%	5.32%	4.93%
20 or more years	1.04%	6.66%	6.40%	3.81%	2.34%	1.18%	4.00%	1.04%
Multi/single status								
2 or more locations	1.08%	--	6.00%	4.51%	2.22%	1.26%	3.97%	1.09%
1 location only	2.41%	5.62%	5.57%	3.51%	4.66%	--	3.54%	3.24%
Percent full-time employees								
Less than 25%	10.73% *	--	--	--	--	3.25%	--	3.13%
25-49 %	4.62%	--	--	--	2.99%	5.49%	--	5.18%
50-74 %	3.03%	9.15% *	--	12.05% *	7.88%	2.77%	6.86%	3.32%
75% or more	1.16%	6.29%	5.87%	3.29%	2.33%	1.41%	3.57%	1.16%
Union presence								
No union employees	1.30%	5.69%	5.52%	3.02%	2.42%	1.62%	3.48%	1.32%
Has union employees	1.72%	--	--	--	5.75%	1.77%	9.81% *	1.73%
Percent low-wage employees								
50% or more low-wage	4.29%	--	--	4.96%	4.69%	3.96%	12.95%	3.02%
Less than 50% low-wage	1.08%	5.61%	4.96%	3.15%	2.34%	1.29%	3.24%	1.12%
Percent women employees								
Less than 25%	2.05%	8.02%	7.53%	4.49%	3.66%	2.88%	4.88%	2.14%
25-49 %	1.95%	--	7.29%	4.01%	4.04%	2.12%	5.36%	1.93%
50-74 %	1.90%	5.06% *	10.89% *	4.59%	3.52%	2.08%	5.61% *	1.77%
75% or more	2.87%	13.10% *	6.53%	6.99%	6.69%	2.39%	5.89%	3.16%
Percent age 50 or older employees								
Less than 25%	1.93%	6.75%	4.33%	3.76%	3.77%	3.27%	3.42%	2.32%
25-49 %	1.27%	--	11.76%	5.38%	2.49%	1.39%	6.86%	1.20%
50-74 %	3.11%	11.03% *	--	3.06%	5.91%	1.79%	8.15% *	2.96%
75% or more	10.30% *	--	--	--	15.44%	--	10.28% *	14.35% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2021

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	25.2%	22.0%	21.7%	20.5%	23.7%	27.3%	21.7%	25.9%
Industry group **								
Agric., fish., forest.	28.6%	--	--	--	32.7%	24.8%	31.2% *	27.9%
Mining and manufacturing	27.8%	15.2%	23.5%	18.1%	25.6%	31.3%	19.9%	28.6%
Construction	25.6%	26.3%	20.5%	23.7%	28.6%	28.3%	23.9%	26.6%
Utilities and transp.	30.0%	33.3%	35.8%	24.7%	29.5%	30.9%	30.8%	30.0%
Wholesale trade	27.0%	21.1%	22.1%	22.0%	26.9%	30.0%	21.9%	28.4%
Fin. svcs. and real estate	29.0%	26.2%	28.0%	21.3%	27.1%	30.3%	26.3%	29.3%
Retail trade	19.2%	14.8%	20.4%	18.5%	17.7%	19.8%	17.2%	19.5%
Professional services	25.3%	23.2%	21.3%	20.9%	21.9%	27.6%	22.1%	25.8%
Other services	20.0%	16.7%	18.1%	18.1%	18.3%	21.7%	17.7%	20.6%
Ownership								
For profit, incorporated	25.8%	24.4%	22.3%	20.1%	24.4%	27.7%	22.5%	26.4%
For profit, unincorporated	23.3%	16.2%	21.3%	22.0%	24.8%	24.3%	19.9%	24.2%
Nonprofit	24.6%	17.4%	17.8%	21.0%	21.0%	27.4%	19.2%	25.2%
Age of firm								
Less than 5 years	19.7%	18.8%	23.7%	20.4%	15.8%	--	19.8%	19.6%
5-9 years	23.1%	26.7%	21.3%	17.6%	29.2%	14.9% *	23.1%	23.2%
10-19 years	21.5%	20.6%	23.4%	20.9%	20.0%	23.5%	22.6%	21.0%
20 or more years	25.9%	21.7%	20.8%	20.9%	24.2%	27.5%	21.3%	26.5%
Multi/single status								
2 or more locations	26.6%	29.4% *	26.9%	21.0%	23.9%	27.4%	25.0%	26.6%
1 location only	21.7%	21.8%	21.3%	20.4%	23.4%	23.1%	21.4%	22.1%
Percent full-time employees								
Less than 25%	19.8%	38.7% *	24.7% *	11.3%	23.5%	14.4%	26.8%	17.7%
25-49 %	20.1%	35.9% *	19.3%	18.7%	17.7%	20.0%	24.4%	19.3%
50-74 %	22.0%	26.2%	19.5%	16.1%	16.3%	24.2%	20.3%	22.3%
75% or more	26.0%	20.1%	22.0%	21.1%	24.8%	28.2%	21.6%	26.7%
Union presence								
No union employees	23.9%	21.8%	20.7%	19.7%	22.7%	26.2%	20.8%	24.6%
Has union employees	30.0%	33.2% *	47.2%	35.0%	31.5%	29.5%	42.1%	29.7%
Percent low-wage employees								
50% or more low-wage	16.2%	28.9%	26.5%	12.2%	12.8%	16.5%	22.0%	15.4%
Less than 50% low-wage	26.0%	21.6%	21.5%	21.1%	24.5%	28.2%	21.7%	26.7%
Percent women employees								
Less than 25%	26.2%	25.3%	23.0%	21.6%	25.4%	30.1%	23.7%	27.0%
25-49 %	27.0%	20.1%	23.9%	20.5%	25.1%	28.7%	21.4%	27.6%
50-74 %	24.5%	22.4%	20.6%	20.7%	24.2%	25.5%	21.2%	24.9%
75% or more	21.8%	17.3%	16.3%	17.5%	17.5%	25.0%	17.3%	22.6%
Percent age 50 or older employees								
Less than 25%	22.9%	23.1%	20.7%	19.9%	21.9%	24.9%	21.8%	23.2%
25-49 %	26.7%	17.9%	23.4%	22.3%	24.4%	28.2%	21.5%	27.2%
50-74 %	25.2%	25.1%	21.7%	18.2%	25.7%	27.6%	22.2%	26.0%
75% or more	24.7%	19.9%	21.9%	21.8%	23.4%	32.3%	20.5%	28.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2021

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	0.26%	1.50%	1.04%	0.67%	0.65%	0.33%	0.67%	0.28%
Industry group **								
Agric., fish., forest.	5.28%	--	--	--	9.01%	2.78%	13.40% *	5.72%
Mining and manufacturing	0.63%	4.24%	2.80%	1.22%	1.38%	0.79%	1.60%	0.68%
Construction	1.48%	4.52%	2.85%	2.43%	3.43%	2.80%	2.12%	1.99%
Utilities and transp.	1.20%	8.61%	6.08%	3.77%	3.08%	1.41%	3.91%	1.26%
Wholesale trade	0.95%	4.43%	3.44%	2.11%	2.44%	1.40%	2.09%	1.09%
Fin. svcs. and real estate	0.83%	3.98%	4.96%	2.07%	1.86%	1.02%	2.49%	0.88%
Retail trade	0.59%	4.30%	2.80%	1.81%	1.65%	0.66%	1.74%	0.62%
Professional services	0.40%	2.73%	1.70%	1.27%	1.04%	0.46%	1.15%	0.43%
Other services	0.72%	2.28%	2.65%	1.60%	1.36%	1.08%	1.41%	0.82%
Ownership								
For profit, incorporated	0.33%	1.97%	1.26%	0.75%	0.83%	0.41%	0.81%	0.36%
For profit, unincorporated	0.69%	2.27%	2.19%	2.04%	1.60%	0.90%	1.52%	0.77%
Nonprofit	0.55%	2.91%	2.97%	1.69%	1.36%	0.58%	1.67%	0.58%
Age of firm								
Less than 5 years	1.92%	3.45%	4.17%	3.11%	3.48%	--	2.47%	3.03%
5-9 years	1.99%	5.03%	3.04%	2.39%	4.16%	4.99% *	2.46%	3.00%
10-19 years	0.77%	2.38%	1.94%	1.76%	1.35%	1.48%	1.44%	0.91%
20 or more years	0.28%	1.83%	1.38%	0.75%	0.68%	0.34%	0.78%	0.29%
Multi/single status								
2 or more locations	0.29%	10.95% *	3.72%	1.25%	0.67%	0.33%	1.98%	0.29%
1 location only	0.56%	1.51%	1.08%	0.79%	1.31%	3.11%	0.70%	0.88%
Percent full-time employees								
Less than 25%	2.50%	13.51% *	8.62% *	2.14%	5.36%	1.20%	7.01%	2.33%
25-49 %	1.27%	11.75% *	2.89%	2.05%	2.67%	1.50%	4.51%	1.26%
50-74 %	0.75%	4.79%	2.84%	1.76%	1.57%	0.90%	2.10%	0.81%
75% or more	0.29%	1.42%	1.16%	0.75%	0.70%	0.37%	0.70%	0.31%
Union presence								
No union employees	0.28%	1.51%	1.02%	0.64%	0.61%	0.39%	0.65%	0.31%
Has union employees	0.62%	10.36% *	7.08%	4.27%	2.97%	0.60%	4.31%	0.63%
Percent low-wage employees								
50% or more low-wage	0.67%	6.71%	5.21%	1.54%	1.39%	0.77%	2.78%	0.65%
Less than 50% low-wage	0.27%	1.52%	1.06%	0.71%	0.68%	0.34%	0.68%	0.30%
Percent women employees								
Less than 25%	0.58%	2.59%	1.60%	1.10%	1.51%	0.78%	1.08%	0.69%
25-49 %	0.48%	3.18%	2.71%	1.39%	0.95%	0.60%	1.53%	0.50%
50-74 %	0.47%	2.83%	2.09%	1.43%	1.25%	0.57%	1.30%	0.51%
75% or more	0.49%	3.30%	1.77%	1.54%	0.84%	0.63%	1.44%	0.52%
Percent age 50 or older employees								
Less than 25%	0.50%	2.53%	1.49%	0.98%	1.13%	0.75%	1.02%	0.57%
25-49 %	0.34%	2.70%	2.11%	1.18%	0.97%	0.38%	1.18%	0.36%
50-74 %	0.71%	3.10%	1.93%	1.30%	1.42%	1.05%	1.48%	0.80%
75% or more	1.93%	3.23%	4.19%	3.69%	2.75%	4.07%	2.35%	2.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2021

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	7.3%	46.3%	21.8%	12.6%	8.4%	3.0%	27.5%	4.4%
Industry group **								
Agric., fish., forest.	14.0% *	--	--	0.0%	0.0%	0.0%	--	0.0%
Mining and manufacturing	5.7%	9.5% *	26.6% *	9.3% *	5.0% *	4.5% *	21.6%	4.5%
Construction	20.1%	46.2%	39.3%	17.9%	13.5% *	10.9% *	33.9%	12.4% *
Utilities and transp.	10.8%	--	11.3% *	27.9% *	15.2% *	5.4% *	28.1% *	9.2%
Wholesale trade	6.9%	67.8%	10.1% *	5.7% *	--	3.3% *	25.1%	3.1% *
Fin. svcs. and real estate	5.9%	50.8%	21.7% *	11.3% *	8.3% *	2.4% *	33.9%	3.4% *
Retail trade	2.1%	28.4% *	9.7% *	6.9% *	1.1% *	0.1% *	15.2%	0.5% *
Professional services	5.7%	37.3%	15.2%	7.3%	7.7% *	2.5% *	21.2%	3.6% *
Other services	11.1%	48.6%	31.2%	20.0% *	16.4% *	2.2% *	35.7%	5.9%
Ownership								
For profit, incorporated	7.6%	48.4%	22.6%	11.8%	7.1%	3.5%	29.1%	4.4%
For profit, unincorporated	8.5%	39.2%	18.1% *	13.0% *	9.0% *	3.1% *	20.1%	6.0%
Nonprofit	5.3%	39.4%	22.0%	15.7% *	11.7% *	0.6% *	28.5%	3.6% *
Age of firm								
Less than 5 years	15.6%	42.3%	1.7% *	4.7% *	12.6% *	0.0%	21.3%	6.4% *
5-9 years	20.3%	47.6%	18.1% *	7.8% *	15.7% *	0.4% *	31.5%	11.1% *
10-19 years	13.2%	38.6%	20.5%	16.3% *	4.2% *	9.5% *	24.0%	7.9% *
20 or more years	6.0%	49.8%	26.7%	12.6%	8.3%	2.7%	28.9%	4.0%
Multi/single status								
2 or more locations	3.5%	--	18.7% *	8.6% *	6.7%	2.6%	22.2%	3.3%
1 location only	19.7%	46.8%	22.1%	13.7%	11.0% *	23.1% *	28.1%	11.7%
Percent full-time employees								
Less than 25%	29.4% *	89.9%	--	11.0% *	27.0% *	0.9% *	60.7%	14.8% *
25-49 %	7.1% *	60.1% *	15.7% *	8.2% *	0.7% *	0.8% *	36.3% *	0.8% *
50-74 %	4.1%	35.8%	15.0% *	3.2% *	3.5% *	1.0% *	22.6%	1.4% *
75% or more	7.5%	44.7%	22.8%	13.4%	8.7%	3.3%	26.9%	4.8%
Union presence								
No union employees	7.4%	45.6%	16.9%	10.3%	6.2%	3.1%	25.3%	4.1%
Has union employees	7.1%	--	77.7%	33.5% *	20.5%	2.7%	53.9%	5.3%
Percent low-wage employees								
50% or more low-wage	7.5%	81.0%	11.8% *	4.9% *	5.2% *	1.0% *	36.2%	1.8% *
Less than 50% low-wage	7.3%	43.3%	22.5%	12.9%	8.5%	3.1%	27.0%	4.5%
Percent women employees								
Less than 25%	12.7%	49.5%	22.9%	15.9%	10.2%	5.8%	29.3%	7.5%
25-49 %	6.3%	37.3%	21.6% *	8.2%	8.6%	4.1%	22.2%	5.1%
50-74 %	5.6%	65.7%	21.2%	10.1%	8.7% *	1.0% *	35.4%	2.7% *
75% or more	3.1%	18.5% *	18.5%	11.0% *	1.8% *	0.6% *	17.0%	1.2% *
Percent age 50 or older employees								
Less than 25%	9.3%	38.7%	14.5%	13.2%	13.1% *	2.7% *	23.1%	5.7%
25-49 %	5.1%	43.3%	31.6%	12.7%	4.8%	3.0%	28.3%	3.6%
50-74 %	9.9%	52.1%	25.9%	8.2% *	10.1% *	1.3% *	32.9%	4.5%
75% or more	27.0%	67.9%	16.2% *	17.5% *	6.6% *	20.6% *	46.4%	15.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2021

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	0.55%	4.20%	2.95%	1.82%	1.66%	0.52%	1.98%	0.54%
Industry group **								
Agric., fish., forest.	12.28% *	--	--	0.00%	0.00%	0.00%	--	0.00%
Mining and manufacturing	1.20%	5.40% *	9.73% *	3.56% *	2.46% *	1.45% *	5.68%	1.20%
Construction	3.47%	12.22%	8.80%	4.97%	5.98% *	8.77% *	5.51%	4.12% *
Utilities and transp.	2.43%	--	7.44% *	12.17% *	7.43% *	1.69% *	10.49% *	2.43%
Wholesale trade	1.54%	10.73%	3.87% *	2.14% *	--	1.61% *	5.29%	1.36% *
Fin. svcs. and real estate	1.42%	9.84%	13.22% *	5.55% *	3.85% *	1.42% *	6.91%	1.33% *
Retail trade	0.51%	10.60% *	4.38% *	3.16% *	1.05% *	0.08% *	3.88%	0.28% *
Professional services	1.01%	7.04%	4.30%	1.99%	4.11% *	0.92% *	3.01%	1.09% *
Other services	1.65%	7.74%	7.56%	6.43% *	5.71% *	0.82% *	5.08%	1.51%
Ownership								
For profit, incorporated	0.64%	5.09%	3.43%	1.95%	1.65%	0.67%	2.38%	0.60%
For profit, unincorporated	1.58%	8.37%	7.96% *	5.45% *	3.35% *	1.65% *	4.23%	1.69%
Nonprofit	1.46%	10.42%	6.09%	5.49% *	5.61% *	0.21% *	5.68%	1.50% *
Age of firm								
Less than 5 years	4.05%	10.38%	1.76% *	2.39% *	9.79% *	0.00%	6.06%	4.49% *
5-9 years	4.71%	12.29%	8.06% *	4.43% *	8.02% *	0.39% *	7.05%	5.51% *
10-19 years	2.39%	7.36%	6.02%	5.61% *	1.71% *	6.24% *	4.06%	2.91% *
20 or more years	0.54%	5.30%	4.04%	1.99%	1.96%	0.49%	2.45%	0.54%
Multi/single status								
2 or more locations	0.45%	--	9.41% *	3.23% *	1.48%	0.45%	6.35%	0.44%
1 location only	1.68%	4.25%	3.10%	2.15%	3.56% *	12.81% *	2.09%	2.63%
Percent full-time employees								
Less than 25%	9.19% *	7.51%	--	5.20% *	16.32% *	0.60% *	16.05%	9.79% *
25-49 %	3.69% *	21.61% *	6.45% *	2.98% *	0.50% *	0.48% *	14.46% *	0.36% *
50-74 %	0.79%	9.67%	5.05% *	1.27% *	2.46% *	0.60% *	4.59%	0.61% *
75% or more	0.60%	4.34%	3.31%	2.01%	1.82%	0.59%	2.08%	0.61%
Union presence								
No union employees	0.63%	4.28%	2.55%	1.64%	1.65%	0.68%	1.98%	0.63%
Has union employees	1.09%	--	8.55%	10.10% *	5.87%	0.75%	9.79%	1.03%
Percent low-wage employees								
50% or more low-wage	1.77%	10.07%	4.77% *	1.55% *	2.21% *	0.48% *	8.15%	0.55% *
Less than 50% low-wage	0.57%	4.34%	3.11%	1.90%	1.72%	0.54%	2.04%	0.56%
Percent women employees								
Less than 25%	1.32%	6.60%	4.44%	3.26%	2.94%	1.50%	3.15%	1.36%
25-49 %	0.96%	8.44%	7.25% *	2.42%	2.34%	1.12%	4.14%	0.98%
50-74 %	1.00%	6.87%	6.03%	2.65%	4.35% *	0.35% *	4.22%	0.98% *
75% or more	0.60%	5.90% *	4.59%	4.76% *	0.84% *	0.22% *	3.53%	0.42% *
Percent age 50 or older employees								
Less than 25%	1.26%	6.74%	3.66%	2.73%	4.15% *	1.14% *	2.92%	1.38%
25-49 %	0.58%	9.03%	6.06%	3.09%	1.34%	0.60%	3.67%	0.55%
50-74 %	1.49%	8.33%	5.63%	2.88% *	3.72% *	0.60% *	4.48%	1.36%
75% or more	4.87%	8.59%	8.59% *	11.59% *	4.51% *	10.49% *	7.30%	7.32% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	14,634	14,662	14,860	13,959	14,936	14,635	14,326	14,677
Industry group **								
Agric., fish., forest.	12,854	--	--	--	13,689	12,710	--	13,107
Mining and manufacturing	14,228	14,355	15,363	14,253	14,518	14,071	14,021	14,245
Construction	13,549	10,116	16,201	12,265	13,470	14,062	13,671	13,477
Utilities and transp.	14,844	--	16,301	13,247	16,147	14,645	14,841	14,844
Wholesale trade	14,360	14,724	15,640	14,232	15,796	13,874	14,747	14,275
Fin. svcs. and real estate	15,351	16,338	15,815	14,469	15,604	15,282	15,934	15,301
Retail trade	13,457	12,874	13,721	14,000	13,394	13,398	13,462	13,457
Professional services	15,336	15,412	14,049	14,485	15,729	15,411	14,479	15,443
Other services	13,796	13,864	14,207	14,329	13,746	13,661	13,987	13,759
Ownership								
For profit, incorporated	14,300	15,033	14,928	13,728	14,705	14,197	14,399	14,285
For profit, unincorporated	14,262	13,167	14,139	13,622	14,144	14,581	13,423	14,421
Nonprofit	16,200	15,682	15,309	15,750	16,212	16,286	15,308	16,265
Age of firm								
Less than 5 years	12,815	12,521	12,894	11,664	14,439	--	12,772	12,871
5-9 years	13,311	14,153	12,425	13,128	13,465	13,052	12,961	13,527
10-19 years	14,096	15,051	14,439	13,578	14,007	14,268	14,253	14,032
20 or more years	14,793	15,610	15,757	14,383	15,298	14,661	14,905	14,783
Multi/single status								
2 or more locations	14,745	--	14,452	14,875	15,348	14,632	14,191	14,752
1 location only	14,274	14,664	14,891	13,691	14,272	14,820	14,338	14,216
Percent full-time employees								
Less than 25%	13,485	--	12,426	15,008	14,645	12,438	12,947	13,635
25-49 %	14,380	15,098	15,478	14,549	13,284	14,636	14,960	14,314
50-74 %	14,731	17,114	13,170	13,556	16,288	14,392	15,120	14,688
75% or more	14,640	14,267	15,007	13,957	14,870	14,678	14,247	14,696
Union presence								
No union employees	14,539	14,564	14,747	13,909	14,814	14,549	14,234	14,594
Has union employees	14,930	--	17,309	14,668	15,842	14,806	16,171	14,900
Percent low-wage employees								
50% or more low-wage	13,607	12,452	12,477	12,354	13,820	13,797	12,369	13,738
Less than 50% low-wage	14,705	14,785	14,982	14,041	14,994	14,701	14,431	14,743
Percent women employees								
Less than 25%	14,373	13,933	15,192	13,798	13,880	14,754	14,226	14,416
25-49 %	14,326	15,112	13,637	13,867	15,540	14,092	14,245	14,333
50-74 %	15,005	15,220	15,741	14,357	15,486	14,922	14,845	15,020
75% or more	14,989	14,752	14,058	14,004	15,122	15,152	14,034	15,108
Percent age 50 or older employees								
Less than 25%	14,216	13,598	14,233	13,311	14,300	14,514	13,645	14,354
25-49 %	14,635	14,391	15,007	14,287	15,035	14,573	14,314	14,654
50-74 %	15,681	16,415	15,938	14,860	16,060	15,592	15,663	15,685
75% or more	15,103	15,442	17,092	16,645	14,991	13,573	15,668	14,616

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	84.29	542.36	499.51	203.73	209.68	103.19	262.11	89.10
Industry group **								
Agric., fish., forest.	781.06	--	--	--	1,402.56	1,137.53	--	911.50
Mining and manufacturing	178.06	1,310.17	631.62	440.79	443.79	217.28	495.02	188.28
Construction	559.68	1,715.34	2,104.76	398.15	1,001.54	426.73	1,257.18	488.80
Utilities and transp.	326.11	--	1,882.94	1,232.68	695.94	362.14	1,351.15	335.66
Wholesale trade	452.02	1,772.66	1,074.13	684.38	1,189.46	571.87	680.69	521.94
Fin. svcs. and real estate	197.69	1,375.33	931.13	978.92	469.30	226.48	768.28	203.07
Retail trade	153.32	2,045.81	1,177.69	379.11	479.47	159.03	701.15	149.82
Professional services	159.73	920.13	550.45	420.15	391.99	199.52	405.04	172.36
Other services	191.68	954.69	843.72	462.19	518.94	234.82	487.30	208.41
Ownership								
For profit, incorporated	99.35	684.80	619.29	244.35	254.87	116.94	332.09	102.86
For profit, unincorporated	213.27	992.74	663.74	504.69	426.44	301.42	476.09	235.77
Nonprofit	196.06	1,355.83	880.17	455.77	510.59	231.23	524.19	206.72
Age of firm								
Less than 5 years	643.26	1,147.48	826.65	1,153.56	1,371.75	--	682.55	1,184.42
5-9 years	424.34	1,405.43	1,064.35	769.83	643.61	1,181.32	717.39	527.91
10-19 years	221.65	934.58	692.86	387.91	429.64	378.37	425.71	259.34
20 or more years	93.03	824.09	719.32	242.05	253.28	106.18	371.14	95.72
Multi/single status								
2 or more locations	95.34	--	1,080.44	354.50	270.70	103.97	569.04	96.33
1 location only	182.71	555.40	530.41	240.20	324.95	895.43	280.92	238.04
Percent full-time employees								
Less than 25%	442.28	--	1,973.60	1,468.08	738.88	421.27	1,279.47	434.54
25-49 %	310.37	1,313.55	1,316.35	834.07	688.52	382.67	704.54	335.90
50-74 %	281.65	1,256.85	1,194.62	739.55	1,031.32	277.47	876.92	296.84
75% or more	91.54	605.76	545.64	218.33	211.99	114.97	286.25	96.68
Union presence								
No union employees	93.82	542.28	514.11	208.50	219.52	118.64	268.82	99.94
Has union employees	188.19	--	1,526.95	874.93	684.40	199.95	1,009.23	190.64
Percent low-wage employees								
50% or more low-wage	246.50	1,895.10	980.22	752.59	658.69	296.03	772.87	260.84
Less than 50% low-wage	88.29	562.13	519.81	210.44	218.34	108.48	272.10	93.41
Percent women employees								
Less than 25%	169.78	1,049.80	870.85	280.05	404.82	187.54	457.36	173.27
25-49 %	150.44	1,491.46	706.94	505.35	335.69	175.91	607.73	155.14
50-74 %	181.08	815.26	618.64	479.95	471.65	219.90	406.84	194.60
75% or more	163.77	666.45	751.49	562.57	364.35	207.50	430.34	175.87
Percent age 50 or older employees								
Less than 25%	147.12	762.67	913.38	307.47	363.97	161.07	441.35	148.45
25-49 %	115.38	1,027.94	427.54	345.63	312.19	134.49	324.98	120.95
50-74 %	242.26	1,404.52	533.21	476.10	454.47	372.32	544.67	270.27
75% or more	623.81	1,424.74	1,746.51	1,218.92	1,226.76	704.41	1,062.70	661.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	4,199	4,820	5,039	5,333	4,872	3,728	4,984	4,090
Industry group **								
Agric., fish., forest.	6,026	--	--	7,698	6,511	4,379	7,339	5,654
Mining and manufacturing	3,625	5,154	4,737	4,894	4,123	3,116	4,768	3,532
Construction	5,160	3,831	6,970 *	5,304	5,560	3,186	5,699	4,843
Utilities and transp.	4,088	--	--	5,276	5,630	3,340	6,652	3,900
Wholesale trade	4,067	6,477	5,034	4,922	5,245	3,250	5,017	3,856
Fin. svcs. and real estate	4,082	7,006 *	3,310 *	5,100	4,045	3,902	5,599	3,951
Retail trade	4,350	--	5,361	6,724	5,645	3,782	5,182	4,250
Professional services	4,129	3,622	4,568	5,829	5,238	3,642	4,396	4,096
Other services	4,814	4,147	4,698	4,710	4,429	5,033	4,524	4,870
Ownership								
For profit, incorporated	4,211	5,265	5,198	5,357	4,918	3,700	5,141	4,074
For profit, unincorporated	4,321	4,241	5,347	5,531	4,851	3,762	4,932	4,205
Nonprofit	4,064	2,946	3,184	4,948	4,748	3,810	3,915	4,074
Age of firm								
Less than 5 years	5,509	4,937	4,057 *	4,952	8,060	--	4,753	6,505
5-9 years	4,916	5,927	4,707	5,887	4,038	4,472	5,357	4,644
10-19 years	4,983	3,961	4,893	5,916	4,984	4,434	4,884	5,023
20 or more years	4,054	4,655	5,308	5,117	4,811	3,696	4,984	3,971
Multi/single status								
2 or more locations	3,920	--	4,738	5,528	4,642	3,719	5,596	3,898
1 location only	5,104	4,747	5,062	5,277	5,241	4,216	4,930	5,261
Percent full-time employees								
Less than 25%	4,657	--	--	4,186	4,779	4,570	5,190	4,508
25-49 %	4,308	--	3,114	5,112	4,239	4,388	2,935	4,465
50-74 %	4,669	9,796	4,176	5,616	6,766	3,822	7,116	4,397
75% or more	4,134	4,061	5,159	5,333	4,703	3,686	4,834	4,035
Union presence								
No union employees	4,513	4,632	5,223	5,443	5,065	4,008	5,069	4,413
Has union employees	3,224	--	1,059 *	3,776	3,440	3,170	3,295 *	3,222
Percent low-wage employees								
50% or more low-wage	4,842	3,439 *	2,468 *	5,189	5,997	4,748	3,447	4,990
Less than 50% low-wage	4,155	4,898	5,170	5,341	4,813	3,647	5,066	4,027
Percent women employees								
Less than 25%	4,499	3,508	5,660	5,360	4,835	3,789	4,965	4,360
25-49 %	3,750	7,270	4,364	5,021	4,805	3,270	5,556	3,608
50-74 %	4,260	4,878	4,383	5,508	4,696	3,990	4,900	4,200
75% or more	4,505	4,266	4,353	5,390	5,361	4,166	4,415	4,517
Percent age 50 or older employees								
Less than 25%	4,664	4,767	5,605	5,531	4,955	4,118	5,283	4,514
25-49 %	3,899	5,820	4,299	5,147	4,736	3,570	4,869	3,840
50-74 %	4,330	3,060	4,109	5,128	5,092	3,894	3,969	4,409
75% or more	4,860	5,483 *	6,196	5,552	5,017	3,317	5,573	4,245

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	64.35	641.85	565.88	156.80	178.84	58.60	288.32	60.60
Industry group **								
Agric., fish., forest.	520.52	--	--	429.58	492.55	1,119.65	360.89	624.05
Mining and manufacturing	101.72	1,384.86	737.26	322.35	206.58	109.75	382.69	104.36
Construction	536.15	762.44	2,534.96 *	341.62	543.14	257.94	1,314.18	316.94
Utilities and transp.	355.39	--	--	1,062.80	1,186.41	281.89	1,523.99	363.64
Wholesale trade	300.69	1,763.98	900.18	474.86	801.33	274.88	679.15	314.47
Fin. svcs. and real estate	161.20	2,568.73 *	1,052.00 *	452.18	290.02	132.31	1,417.69	117.10
Retail trade	139.06	--	649.80	444.72	290.64	157.11	455.40	145.32
Professional services	108.27	633.05	558.24	363.68	394.10	93.33	317.09	115.19
Other services	155.97	715.41	951.26	241.77	470.34	166.91	442.80	165.95
Ownership								
For profit, incorporated	80.90	900.07	702.74	195.44	205.82	72.38	378.86	72.43
For profit, unincorporated	139.00	626.63	628.65	301.65	249.78	183.42	323.32	151.21
Nonprofit	147.20	571.34	739.75	403.53	555.24	107.21	444.15	154.47
Age of firm								
Less than 5 years	798.65	760.97	1,306.54 *	833.15	2,057.98	--	680.56	1,444.01
5-9 years	417.84	1,225.61	610.21	547.79	742.92	1,114.48	554.54	565.62
10-19 years	170.26	742.44	620.50	301.14	272.07	317.57	349.97	192.84
20 or more years	67.69	1,219.20	903.63	191.58	193.10	59.20	456.45	60.29
Multi/single status								
2 or more locations	60.48	--	785.97	284.83	224.08	58.86	511.25	60.72
1 location only	179.95	656.80	605.28	185.31	290.57	481.26	310.73	197.40
Percent full-time employees								
Less than 25%	340.48	--	--	827.10	488.34	388.58	1,122.11	293.36
25-49 %	207.39	--	829.50	650.05	458.89	265.58	453.77	225.13
50-74 %	287.68	2,622.07	609.18	377.90	1,018.10	181.01	1,447.99	259.68
75% or more	65.27	436.74	628.41	170.20	167.41	63.34	282.35	62.12
Union presence								
No union employees	76.33	637.36	585.33	157.33	184.45	71.21	294.73	71.92
Has union employees	101.26	--	529.64 *	754.94	491.87	96.81	1,237.83 *	99.24
Percent low-wage employees								
50% or more low-wage	165.10	1,259.82 *	881.41 *	601.12	311.30	191.73	597.44	164.66
Less than 50% low-wage	67.54	672.23	588.45	161.93	187.28	59.90	300.77	63.25
Percent women employees								
Less than 25%	157.90	621.01	1,022.02	248.45	361.01	149.01	474.17	147.70
25-49 %	106.98	2,117.94	585.53	298.21	212.85	99.22	801.60	92.12
50-74 %	117.83	864.76	616.95	301.90	464.98	104.76	380.88	122.67
75% or more	109.43	742.51	488.96	463.45	222.10	126.41	342.57	115.44
Percent age 50 or older employees								
Less than 25%	133.11	582.30	1,028.07	247.42	356.57	104.24	460.93	120.60
25-49 %	74.36	959.91	423.03	258.23	246.39	73.40	296.71	76.18
50-74 %	148.93	703.54	670.61	322.93	346.62	184.63	361.95	162.40
75% or more	818.50	2,357.58 *	689.03	735.47	858.07	468.56	1,615.69	486.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	28.7%	32.9%	33.9%	38.2%	32.6%	25.5%	34.8%	27.9%
Industry group **								
Agric., fish., forest.	46.9%	--	--	--	47.6%	34.5%	--	43.1%
Mining and manufacturing	25.5%	35.9%	30.8%	34.3%	28.4%	22.1%	34.0%	24.8%
Construction	38.1%	37.9%	43.0%	43.2%	41.3%	22.7%	41.7%	35.9%
Utilities and transp.	27.5%	--	--	39.8%	34.9%	22.8%	44.8%	26.3%
Wholesale trade	28.3%	44.0%	32.2%	34.6%	33.2%	23.4%	34.0%	27.0%
Fin. svcs. and real estate	26.6%	42.9% *	20.9% *	35.2%	25.9%	25.5%	35.1%	25.8%
Retail trade	32.3%	--	39.1%	48.0%	42.1%	28.2%	38.5%	31.6%
Professional services	26.9%	23.5%	32.5%	40.2%	33.3%	23.6%	30.4%	26.5%
Other services	34.9%	29.9%	33.1%	32.9%	32.2%	36.8%	32.3%	35.4%
Ownership								
For profit, incorporated	29.4%	35.0%	34.8%	39.0%	33.4%	26.1%	35.7%	28.5%
For profit, unincorporated	30.3%	32.2%	37.8%	40.6%	34.3%	25.8%	36.7%	29.2%
Nonprofit	25.1%	18.8%	20.8%	31.4%	29.3%	23.4%	25.6%	25.1%
Age of firm								
Less than 5 years	43.0%	39.4%	31.5%	42.5%	55.8%	53.5%	37.2%	50.5%
5-9 years	36.9%	41.9%	37.9%	44.8%	30.0%	34.3%	41.3%	34.3%
10-19 years	35.4%	26.3%	33.9%	43.6%	35.6%	31.1%	34.3%	35.8%
20 or more years	27.4%	29.8%	33.7%	35.6%	31.4%	25.2%	33.4%	26.9%
Multi/single status								
2 or more locations	26.6%	--	32.8%	37.2%	30.2%	25.4%	39.4%	26.4%
1 location only	35.8%	32.4%	34.0%	38.5%	36.7%	28.4%	34.4%	37.0%
Percent full-time employees								
Less than 25%	34.5%	--	--	27.9%	32.6%	36.7%	40.1%	33.1%
25-49 %	30.0%	--	20.1%	35.1%	31.9%	30.0%	19.6%	31.2%
50-74 %	31.7%	57.2%	31.7%	41.4%	41.5%	26.6%	47.1%	29.9%
75% or more	28.2%	28.5%	34.4%	38.2%	31.6%	25.1%	33.9%	27.5%
Union presence								
No union employees	31.0%	31.8%	35.4%	39.1%	34.2%	27.5%	35.6%	30.2%
Has union employees	21.6%	--	6.1% *	25.7%	21.7%	21.4%	20.4% *	21.6%
Percent low-wage employees								
50% or more low-wage	35.6%	27.6% *	19.8% *	42.0%	43.4%	34.4%	27.9%	36.3%
Less than 50% low-wage	28.3%	33.1%	34.5%	38.0%	32.1%	24.8%	35.1%	27.3%
Percent women employees								
Less than 25%	31.3%	25.2%	37.3%	38.8%	34.8%	25.7%	34.9%	30.2%
25-49 %	26.2%	48.1%	32.0%	36.2%	30.9%	23.2%	39.0%	25.2%
50-74 %	28.4%	32.1%	27.8%	38.4%	30.3%	26.7%	33.0%	28.0%
75% or more	30.1%	28.9%	31.0%	38.5%	35.5%	27.5%	31.5%	29.9%
Percent age 50 or older employees								
Less than 25%	32.8%	35.1%	39.4%	41.6%	34.7%	28.4%	38.7%	31.4%
25-49 %	26.6%	40.4%	28.6%	36.0%	31.5%	24.5%	34.0%	26.2%
50-74 %	27.6%	18.6%	25.8%	34.5%	31.7%	25.0%	25.3%	28.1%
75% or more	32.2%	35.5% *	36.3%	33.4%	33.5%	24.4%	35.6%	29.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2021

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	0.39%	4.02%	3.01%	1.01%	1.06%	0.37%	1.71%	0.37%
Industry group **								
Agric., fish., forest.	4.28%	--	--	--	5.95%	6.64%	--	4.48%
Mining and manufacturing	0.76%	7.53%	4.28%	2.50%	1.72%	0.80%	2.45%	0.78%
Construction	2.96%	8.84%	10.98%	2.50%	3.26%	1.85%	6.62%	2.16%
Utilities and transp.	2.25%	--	--	6.27%	6.92%	1.90%	7.60%	2.32%
Wholesale trade	1.42%	8.79%	4.50%	3.54%	2.87%	1.27%	4.11%	1.39%
Fin. svcs. and real estate	0.99%	13.11% *	7.08% *	1.97%	1.73%	0.85%	7.92%	0.74%
Retail trade	0.92%	--	3.06%	3.15%	2.38%	1.01%	3.09%	0.97%
Professional services	0.62%	4.58%	3.44%	1.88%	2.12%	0.51%	2.22%	0.64%
Other services	1.13%	5.02%	5.81%	1.73%	3.31%	1.32%	2.87%	1.24%
Ownership								
For profit, incorporated	0.48%	5.46%	3.62%	1.25%	1.24%	0.43%	2.18%	0.44%
For profit, unincorporated	1.08%	4.52%	4.06%	1.98%	1.99%	1.42%	2.35%	1.17%
Nonprofit	0.85%	4.12%	5.26%	2.56%	2.93%	0.71%	3.12%	0.89%
Age of firm								
Less than 5 years	4.92%	6.24%	8.73%	3.79%	9.34%	4.26%	5.02%	7.07%
5-9 years	2.94%	7.03%	4.03%	3.22%	5.57%	7.90%	3.49%	4.03%
10-19 years	1.13%	4.72%	3.83%	2.18%	1.72%	2.09%	2.29%	1.28%
20 or more years	0.41%	7.25%	4.58%	1.24%	1.11%	0.37%	2.60%	0.37%
Multi/single status								
2 or more locations	0.36%	--	4.41%	1.66%	1.20%	0.37%	2.98%	0.36%
1 location only	1.11%	4.12%	3.21%	1.23%	1.96%	4.05%	1.84%	1.32%
Percent full-time employees								
Less than 25%	2.49%	--	--	5.02%	3.71%	2.98%	7.47%	2.32%
25-49 %	1.49%	--	4.42%	4.28%	3.32%	1.96%	3.06%	1.62%
50-74 %	1.69%	12.21%	4.06%	2.63%	4.21%	1.29%	7.63%	1.53%
75% or more	0.40%	2.97%	3.30%	1.10%	1.07%	0.39%	1.67%	0.38%
Union presence								
No union employees	0.46%	4.07%	3.04%	1.00%	1.08%	0.45%	1.73%	0.44%
Has union employees	0.60%	--	3.32% *	4.91%	2.74%	0.58%	7.32% *	0.59%
Percent low-wage employees								
50% or more low-wage	1.14%	8.68% *	6.52% *	4.34%	2.38%	1.36%	4.48%	1.14%
Less than 50% low-wage	0.41%	4.19%	3.09%	1.04%	1.10%	0.37%	1.77%	0.38%
Percent women employees								
Less than 25%	0.97%	4.47%	5.01%	1.69%	2.33%	0.96%	2.68%	0.95%
25-49 %	0.68%	10.93%	3.61%	2.04%	1.33%	0.65%	4.61%	0.59%
50-74 %	0.66%	5.66%	4.15%	1.86%	2.49%	0.57%	2.68%	0.67%
75% or more	0.78%	5.11%	3.76%	2.54%	1.62%	0.94%	2.43%	0.83%
Percent age 50 or older employees								
Less than 25%	0.84%	4.38%	5.21%	1.63%	2.32%	0.73%	2.62%	0.81%
25-49 %	0.44%	5.01%	2.61%	1.63%	1.37%	0.45%	1.84%	0.45%
50-74 %	0.98%	4.52%	4.31%	2.30%	1.78%	1.31%	2.47%	1.05%
75% or more	4.92%	13.29% *	5.55%	4.94%	7.59%	3.35%	9.07%	3.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2021

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	18.4%	15.1%	15.5%	15.8%	16.9%	19.9%	15.1%	19.0%
Industry group **								
Agric., fish., forest.	12.4%	--	0.0%	--	12.2% *	13.2% *	13.0% *	12.2%
Mining and manufacturing	20.3%	18.7% *	12.0%	21.1%	18.2%	21.6%	15.8%	20.8%
Construction	16.2%	12.8%	17.5%	15.1%	15.9%	18.5%	15.5%	16.6%
Utilities and transp.	19.7%	19.8% *	12.0%	18.2%	20.0%	20.2%	15.9%	20.0%
Wholesale trade	20.3%	17.3%	17.3%	18.8%	16.5%	22.9%	17.4%	21.1%
Fin. svcs. and real estate	20.1%	20.3%	16.5%	16.2%	19.0%	20.8%	17.7%	20.4%
Retail trade	16.2%	8.3% *	18.9%	12.4%	13.7%	17.7%	14.0%	16.5%
Professional services	18.5%	15.8%	15.3%	14.5%	16.4%	20.3%	14.9%	19.1%
Other services	15.9%	12.9%	13.7%	13.2%	16.7%	17.0%	13.2%	16.6%
Ownership								
For profit, incorporated	18.6%	14.8%	16.6%	16.5%	17.5%	19.8%	15.7%	19.1%
For profit, unincorporated	17.2%	16.6%	11.3%	13.8%	16.9%	19.3%	13.6%	18.1%
Nonprofit	18.7%	13.9%	15.1%	15.0%	15.3%	21.1%	14.4%	19.1%
Age of firm								
Less than 5 years	17.5%	18.6%	15.6%	15.6%	20.9%	--	16.3%	19.4%
5-9 years	16.4%	14.0%	13.0%	14.3%	18.9%	25.9%	13.9%	18.5%
10-19 years	16.1%	12.8%	16.1%	14.9%	16.9%	17.4%	14.7%	16.7%
20 or more years	18.8%	15.3%	15.7%	16.4%	16.7%	20.0%	15.4%	19.2%
Multi/single status								
2 or more locations	19.4%	17.0% *	16.0%	16.7%	17.1%	20.0%	15.7%	19.4%
1 location only	15.9%	15.0%	15.5%	15.6%	16.7%	17.4%	15.1%	16.7%
Percent full-time employees								
Less than 25%	12.2%	6.1% *	17.3%	11.7%	14.4%	11.4%	11.3%	12.5%
25-49 %	16.0%	9.3% *	13.3%	13.1%	16.3%	17.2%	11.1%	16.9%
50-74 %	17.2%	16.1%	10.6%	11.6%	15.6%	18.9%	12.8%	17.9%
75% or more	18.8%	15.5%	16.1%	16.4%	17.2%	20.3%	15.7%	19.3%
Union presence								
No union employees	17.9%	15.0%	15.4%	15.7%	16.9%	19.6%	15.0%	18.5%
Has union employees	20.3%	21.1% *	18.5%	18.4%	17.5%	20.7%	18.0%	20.4%
Percent low-wage employees								
50% or more low-wage	16.1%	13.2% *	14.9%	11.4%	12.4%	18.3%	12.8%	16.6%
Less than 50% low-wage	18.6%	15.2%	15.5%	16.1%	17.3%	20.1%	15.3%	19.2%
Percent women employees								
Less than 25%	18.1%	14.2%	17.1%	16.8%	17.0%	20.5%	15.9%	18.9%
25-49 %	19.2%	17.2%	14.9%	15.1%	18.3%	20.2%	15.5%	19.6%
50-74 %	18.5%	16.4%	15.4%	16.3%	16.4%	19.7%	15.3%	18.9%
75% or more	17.2%	13.1%	11.6%	13.6%	15.6%	19.4%	12.6%	18.1%
Percent age 50 or older employees								
Less than 25%	16.6%	13.8%	16.0%	14.5%	16.4%	18.0%	14.6%	17.2%
25-49 %	19.4%	14.3%	13.6%	17.0%	16.9%	20.7%	14.7%	19.8%
50-74 %	18.5%	12.8%	18.1%	18.0%	17.9%	20.1%	15.5%	19.3%
75% or more	19.9%	24.3%	14.5%	16.5%	20.5%	19.4%	20.3%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2021

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	0.19%	1.07%	0.85%	0.44%	0.38%	0.26%	0.48%	0.21%
Industry group **								
Agric., fish., forest.	2.91%	--	0.00%	--	5.09% *	4.75% *	5.93% *	3.29%
Mining and manufacturing	0.45%	7.19% *	1.85%	1.27%	0.76%	0.61%	1.42%	0.47%
Construction	0.75%	2.86%	2.85%	0.99%	1.36%	1.22%	1.45%	0.81%
Utilities and transp.	0.80%	6.68% *	3.34%	2.25%	2.07%	0.95%	2.34%	0.84%
Wholesale trade	1.28%	4.49%	3.02%	1.76%	1.18%	1.99%	1.93%	1.49%
Fin. svcs. and real estate	0.55%	3.32%	2.91%	2.51%	0.98%	0.67%	1.82%	0.57%
Retail trade	0.44%	3.15% *	2.13%	1.00%	1.15%	0.51%	1.38%	0.46%
Professional services	0.29%	1.85%	1.56%	0.73%	0.60%	0.36%	0.92%	0.30%
Other services	0.50%	1.98%	1.88%	0.86%	1.40%	0.67%	0.99%	0.57%
Ownership								
For profit, incorporated	0.24%	1.35%	1.08%	0.56%	0.47%	0.32%	0.62%	0.26%
For profit, unincorporated	0.49%	2.16%	0.99%	0.84%	1.14%	0.72%	0.87%	0.57%
Nonprofit	0.43%	2.44%	2.35%	0.97%	0.76%	0.55%	1.19%	0.45%
Age of firm								
Less than 5 years	1.70%	3.36%	3.70%	2.17%	4.77%	--	2.09%	2.80%
5-9 years	1.18%	2.60%	1.85%	1.27%	2.75%	4.08%	1.32%	1.84%
10-19 years	0.53%	1.78%	1.85%	0.83%	0.91%	1.27%	0.98%	0.63%
20 or more years	0.21%	1.52%	1.10%	0.57%	0.38%	0.26%	0.62%	0.22%
Multi/single status								
2 or more locations	0.23%	6.83% *	2.13%	0.81%	0.47%	0.26%	1.19%	0.23%
1 location only	0.35%	1.08%	0.90%	0.52%	0.65%	1.74%	0.51%	0.48%
Percent full-time employees								
Less than 25%	0.99%	3.16% *	4.70%	2.68%	2.02%	1.30%	2.26%	1.09%
25-49 %	0.70%	3.20% *	3.23%	1.49%	2.30%	0.70%	1.67%	0.76%
50-74 %	0.51%	3.47%	1.84%	1.10%	1.06%	0.63%	1.49%	0.54%
75% or more	0.21%	1.20%	0.95%	0.48%	0.42%	0.29%	0.54%	0.23%
Union presence								
No union employees	0.22%	1.07%	0.86%	0.44%	0.36%	0.33%	0.49%	0.24%
Has union employees	0.42%	9.43% *	5.45%	2.63%	1.88%	0.41%	3.17%	0.42%
Percent low-wage employees								
50% or more low-wage	0.68%	4.10% *	4.40%	1.15%	1.26%	0.87%	1.95%	0.72%
Less than 50% low-wage	0.20%	1.10%	0.86%	0.46%	0.40%	0.27%	0.50%	0.22%
Percent women employees								
Less than 25%	0.36%	1.66%	1.35%	0.68%	0.86%	0.45%	0.75%	0.41%
25-49 %	0.31%	3.18%	1.74%	1.04%	0.56%	0.38%	1.23%	0.32%
50-74 %	0.44%	2.19%	2.09%	1.01%	0.73%	0.58%	1.08%	0.47%
75% or more	0.41%	1.93%	1.21%	0.85%	0.72%	0.57%	0.89%	0.45%
Percent age 50 or older employees								
Less than 25%	0.31%	1.52%	1.41%	0.57%	0.71%	0.44%	0.73%	0.34%
25-49 %	0.26%	2.30%	1.10%	0.83%	0.53%	0.32%	0.77%	0.28%
50-74 %	0.59%	1.82%	1.93%	1.25%	0.94%	1.03%	1.07%	0.69%
75% or more	1.30%	4.08%	2.44%	1.87%	1.94%	1.39%	2.55%	1.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2021

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	7.0%	36.9%	23.3%	8.0%	8.2%	3.7%	23.5%	4.7%
Industry group **								
Agric., fish., forest.	0.0%	--	--	0.0%	0.0%	0.0%	0.0%	0.0%
Mining and manufacturing	5.7%	30.9% *	25.5% *	4.9% *	5.5% *	4.8%	15.8%	4.9%
Construction	15.1%	27.0% *	30.5%	13.9%	12.4% *	3.4% *	26.8%	8.3% *
Utilities and transp.	8.0%	--	--	--	10.5% *	6.7%	15.4% *	7.4%
Wholesale trade	7.5%	32.5% *	18.8% *	10.9% *	5.7% *	3.7% *	24.6%	3.7% *
Fin. svcs. and real estate	4.8%	27.8%	27.0% *	4.4% *	6.7% *	2.5%	23.7%	3.2%
Retail trade	3.3%	--	10.2% *	10.1% *	3.0% *	0.9% *	15.9%	1.8% *
Professional services	6.3%	45.0%	17.1%	6.8%	7.2% *	3.3%	23.8%	4.2%
Other services	12.1%	38.0%	36.2%	9.0% *	17.0% *	6.3%	30.2%	8.6%
Ownership								
For profit, incorporated	7.0%	39.9%	23.4%	8.6%	7.8%	3.5%	24.5%	4.5%
For profit, unincorporated	9.4%	28.8%	20.3%	6.3% *	6.9%	8.1%	20.0%	7.4%
Nonprofit	5.2%	35.3%	27.1%	6.4% *	10.4% *	2.0%	21.7%	4.1%
Age of firm								
Less than 5 years	9.4%	21.2% *	8.4% *	1.7% *	--	0.0%	14.9% *	2.2% *
5-9 years	17.2% *	24.8% *	9.0% *	3.5% *	25.1% *	19.5% *	15.0%	18.5% *
10-19 years	12.2%	38.0%	28.1%	9.1%	6.4%	7.8% *	24.9%	7.0%
20 or more years	6.0%	47.6%	25.9%	8.8%	7.1%	3.5%	26.2%	4.2%
Multi/single status								
2 or more locations	4.4%	--	14.2% *	4.3%	8.3%	3.7%	10.8%	4.3%
1 location only	15.4%	37.7%	24.0%	9.0%	8.1% *	7.2% *	24.6%	7.1%
Percent full-time employees								
Less than 25%	11.6%	--	--	17.4% *	7.7% *	7.9% *	24.1% *	8.2%
25-49 %	8.9%	--	48.6% *	13.5% *	2.7% *	6.1% *	43.3%	4.9% *
50-74 %	3.8%	23.0% *	14.5% *	5.5% *	3.6% *	2.1% *	15.4%	2.6%
75% or more	7.3%	38.9%	23.2%	7.9%	8.9%	3.8%	23.6%	5.0%
Union presence								
No union employees	7.4%	37.3%	20.8%	6.7%	5.7%	4.5%	22.2%	4.7%
Has union employees	5.8%	--	77.7%	25.8% *	26.4% *	2.2%	49.2%	4.7%
Percent low-wage employees								
50% or more low-wage	7.5%	37.7% *	50.7% *	13.4% *	3.7% *	4.4%	37.8%	4.3%
Less than 50% low-wage	7.0%	36.9%	21.9%	7.7%	8.4%	3.7%	22.7%	4.8%
Percent women employees								
Less than 25%	11.1%	48.9%	22.8%	10.3%	12.1%	4.0%	25.5%	6.7%
25-49 %	5.7%	24.5% *	22.1% *	5.9%	5.3%	4.5%	20.3%	4.6%
50-74 %	5.9%	34.3%	21.1%	5.5%	9.4% *	3.2%	21.8%	4.4%
75% or more	5.2%	32.4%	30.5%	6.5%	3.3% *	2.6%	23.2%	3.0%
Percent age 50 or older employees								
Less than 25%	9.0%	29.0%	22.1%	8.4%	11.4% *	4.4%	20.6%	6.2%
25-49 %	4.6%	23.1%	26.4%	7.5%	5.1%	3.4%	20.0%	3.7%
50-74 %	10.3%	56.1%	26.1%	8.8% *	11.1% *	3.0% *	31.2%	5.8%
75% or more	22.9%	48.5%	10.2% *	0.8% *	5.5% *	19.0% *	35.6%	12.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2021

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	0.46%	4.04%	3.08%	1.10%	1.57%	0.40%	1.78%	0.45%
Industry group **								
Agric., fish., forest.	0.00%	--	--	0.00%	0.00%	0.00%	0.00%	0.00%
Mining and manufacturing	1.06%	16.72% *	9.40% *	2.18% *	1.91% *	1.43%	4.24%	1.09%
Construction	2.52%	10.77% *	9.12%	3.17%	5.00% *	1.47% *	5.04%	2.52% *
Utilities and transp.	1.71%	--	--	--	4.79% *	1.98%	7.65% *	1.75%
Wholesale trade	1.99%	13.15% *	12.27% *	6.16% *	3.99% *	1.65% *	7.03%	1.37% *
Fin. svcs. and real estate	0.77%	8.24%	10.34% *	2.01% *	2.44% *	0.67%	5.14%	0.69%
Retail trade	0.73%	--	3.97% *	3.85% *	1.73% *	0.39% *	4.71%	0.53% *
Professional services	0.82%	7.22%	4.32%	1.51%	3.14% *	0.65%	3.41%	0.81%
Other services	1.95%	8.21%	8.62%	2.83% *	7.66% *	1.36%	4.49%	2.15%
Ownership								
For profit, incorporated	0.54%	5.24%	3.73%	1.43%	1.93%	0.42%	2.24%	0.50%
For profit, unincorporated	1.41%	7.32%	5.49%	1.92% *	2.05%	2.20%	3.40%	1.56%
Nonprofit	1.08%	9.58%	7.90%	1.92% *	4.35% *	0.43%	3.77%	1.13%
Age of firm								
Less than 5 years	2.68%	7.12% *	5.96% *	1.15% *	--	0.00%	4.60% *	1.32% *
5-9 years	5.41% *	9.66% *	3.82% *	1.37% *	12.31% *	15.71% *	4.41%	8.22% *
10-19 years	1.84%	7.85%	7.61%	2.38%	1.90%	4.30% *	4.17%	1.82%
20 or more years	0.42%	6.40%	3.77%	1.50%	1.53%	0.36%	2.33%	0.40%
Multi/single status								
2 or more locations	0.44%	--	6.07% *	0.93%	2.00%	0.39%	2.61%	0.45%
1 location only	1.26%	4.12%	3.28%	1.39%	2.54% *	6.76% *	1.91%	1.65%
Percent full-time employees								
Less than 25%	2.53%	--	--	8.13% *	3.31% *	3.73% *	7.63% *	2.42%
25-49 %	1.82%	--	14.98% *	6.87% *	2.27% *	2.12% *	8.11%	1.58% *
50-74 %	0.66%	8.14% *	5.22% *	1.98% *	1.36% *	0.68% *	3.69%	0.60%
75% or more	0.52%	4.44%	3.38%	1.19%	1.80%	0.45%	1.95%	0.52%
Union presence								
No union employees	0.50%	4.11%	2.95%	0.82%	1.23%	0.56%	1.72%	0.49%
Has union employees	1.07%	--	10.87%	10.36% *	7.99% *	0.41%	10.97%	1.02%
Percent low-wage employees								
50% or more low-wage	1.49%	15.21% *	16.91% *	4.75% *	1.33% *	1.24%	9.04%	1.02%
Less than 50% low-wage	0.48%	4.18%	2.97%	1.13%	1.65%	0.42%	1.79%	0.48%
Percent women employees								
Less than 25%	1.21%	6.75%	4.72%	2.08%	3.62%	0.94%	2.88%	1.30%
25-49 %	0.73%	7.98% *	7.37% *	1.77%	1.37%	0.84%	4.06%	0.70%
50-74 %	0.82%	8.00%	5.47%	1.37%	3.68% *	0.55%	3.50%	0.83%
75% or more	0.66%	7.33%	6.06%	1.72%	1.04% *	0.69%	3.37%	0.57%
Percent age 50 or older employees								
Less than 25%	1.11%	5.79%	4.78%	1.82%	3.95% *	0.88%	2.69%	1.22%
25-49 %	0.43%	6.66%	4.99%	1.50%	1.03%	0.47%	2.70%	0.42%
50-74 %	1.39%	7.96%	6.96%	2.81% *	3.38% *	0.93% *	4.35%	1.28%
75% or more	4.24%	10.66%	7.11% *	0.58% *	3.62% *	7.83% *	7.36%	4.86% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2021

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	88.5%	82.1%	89.1%	88.0%	85.4%	90.0%	86.0%	88.9%
Industry group **								
Agric., fish., forest.	88.4%	--	100.0%	--	91.6%	96.0%	67.4%	94.0%
Mining and manufacturing	92.9%	92.1%	91.1%	91.7%	91.5%	94.0%	91.0%	93.2%
Construction	90.5%	87.0%	91.9%	91.2%	85.4%	97.6%	89.4%	91.2%
Utilities and transp.	92.0%	81.2%	80.0%	92.4%	88.7%	93.6%	86.8%	92.5%
Wholesale trade	91.1%	86.5%	96.5%	88.4%	81.6%	94.8%	87.3%	92.1%
Fin. svcs. and real estate	88.3%	78.6%	90.9%	86.0%	85.6%	89.6%	85.8%	88.6%
Retail trade	90.5%	81.8%	88.3%	88.4%	83.1%	93.4%	87.0%	91.0%
Professional services	85.6%	80.2%	85.6%	85.8%	83.0%	86.7%	83.9%	85.8%
Other services	85.7%	83.3%	88.6%	85.0%	83.5%	86.6%	84.3%	86.1%
Ownership								
For profit, incorporated	90.1%	82.1%	89.4%	88.8%	86.6%	92.0%	86.6%	90.7%
For profit, unincorporated	88.3%	79.9%	89.0%	86.4%	88.1%	90.0%	84.5%	89.3%
Nonprofit	82.2%	86.6%	86.7%	86.1%	80.3%	82.2%	84.6%	82.0%
Age of firm								
Less than 5 years	86.5%	83.2%	91.4%	81.9%	93.3%	--	83.7%	91.0%
5-9 years	84.8%	68.5%	89.8%	91.0%	85.3%	88.9%	81.0%	87.9%
10-19 years	85.2%	87.6%	89.3%	85.3%	82.6%	85.7%	87.0%	84.3%
20 or more years	89.1%	85.0%	88.5%	89.0%	85.8%	90.2%	87.1%	89.3%
Multi/single status								
2 or more locations	89.1%	99.0%	89.7%	91.8%	84.3%	90.0%	91.4%	89.1%
1 location only	86.6%	81.7%	89.0%	87.0%	87.1%	87.0%	85.6%	87.7%
Percent full-time employees								
Less than 25%	89.2%	90.9%	86.4%	92.8%	81.2%	94.1%	88.1%	89.6%
25-49 %	87.7%	70.5%	83.2%	86.3%	80.9%	92.2%	79.9%	89.1%
50-74 %	88.9%	86.0%	89.0%	87.2%	86.0%	90.1%	85.7%	89.3%
75% or more	88.4%	81.8%	89.3%	88.1%	85.6%	89.8%	86.3%	88.8%
Union presence								
No union employees	88.6%	82.2%	89.1%	88.4%	86.2%	90.3%	86.1%	89.2%
Has union employees	87.9%	78.1%	87.5%	82.2%	79.0%	89.3%	84.7%	88.0%
Percent low-wage employees								
50% or more low-wage	88.3%	89.5%	87.4%	83.1%	91.7%	88.1%	85.7%	88.6%
Less than 50% low-wage	88.5%	81.6%	89.2%	88.4%	84.9%	90.1%	86.0%	88.9%
Percent women employees								
Less than 25%	89.7%	83.4%	90.9%	88.8%	85.7%	93.5%	87.7%	90.4%
25-49 %	90.9%	81.0%	93.8%	90.6%	87.7%	92.0%	87.8%	91.3%
50-74 %	86.2%	84.0%	82.2%	85.5%	84.9%	87.0%	83.1%	86.6%
75% or more	85.9%	78.5%	85.3%	86.1%	82.2%	87.8%	83.1%	86.4%
Percent age 50 or older employees								
Less than 25%	85.5%	82.6%	88.8%	87.2%	79.6%	87.3%	86.1%	85.3%
25-49 %	90.3%	82.5%	88.1%	88.0%	88.6%	91.2%	85.9%	90.6%
50-74 %	89.4%	83.5%	95.2%	92.1%	88.3%	89.3%	89.0%	89.5%
75% or more	84.6%	77.5%	81.7%	84.8%	87.8%	90.2%	78.8%	89.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2021

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	0.46%	1.91%	1.18%	1.02%	1.38%	0.55%	0.89%	0.52%
Industry group **								
Agric., fish., forest.	5.46%	--	0.00%	--	7.67%	2.81%	15.77%	4.13%
Mining and manufacturing	0.98%	4.11%	3.13%	3.03%	2.04%	1.28%	2.65%	1.05%
Construction	2.01%	6.45%	2.45%	2.75%	5.72%	1.14%	2.43%	2.89%
Utilities and transp.	1.21%	10.50%	6.67%	3.09%	3.71%	1.31%	3.88%	1.26%
Wholesale trade	2.31%	5.95%	1.30%	4.09%	10.34%	1.42%	3.50%	2.78%
Fin. svcs. and real estate	1.22%	5.53%	5.40%	4.78%	3.08%	1.48%	3.25%	1.31%
Retail trade	1.36%	7.54%	5.21%	3.13%	5.35%	1.29%	3.05%	1.49%
Professional services	0.95%	3.54%	2.70%	2.04%	2.92%	1.11%	1.78%	1.06%
Other services	1.20%	3.56%	2.13%	2.19%	2.99%	1.81%	1.79%	1.43%
Ownership								
For profit, incorporated	0.49%	2.40%	1.46%	1.28%	1.63%	0.55%	1.11%	0.54%
For profit, unincorporated	1.19%	4.18%	2.23%	2.38%	2.44%	1.93%	1.98%	1.41%
Nonprofit	1.52%	3.61%	3.47%	2.36%	3.80%	1.83%	2.13%	1.65%
Age of firm								
Less than 5 years	2.81%	5.40%	3.86%	6.53%	3.39%	--	4.00%	3.41%
5-9 years	2.45%	6.00%	2.45%	2.31%	6.14%	5.42%	3.02%	3.65%
10-19 years	1.75%	2.86%	2.79%	2.67%	4.26%	3.05%	2.08%	2.36%
20 or more years	0.49%	2.24%	1.57%	1.15%	1.51%	0.57%	1.02%	0.53%
Multi/single status								
2 or more locations	0.55%	0.97%	3.34%	1.32%	1.86%	0.56%	1.89%	0.56%
1 location only	0.82%	1.95%	1.25%	1.25%	2.06%	3.49%	0.95%	1.34%
Percent full-time employees								
Less than 25%	1.76%	3.63%	5.47%	2.98%	4.73%	1.80%	2.90%	2.14%
25-49 %	1.90%	12.87%	5.66%	3.62%	6.47%	1.48%	5.11%	2.02%
50-74 %	1.03%	5.10%	2.82%	2.84%	2.90%	1.27%	2.52%	1.12%
75% or more	0.52%	2.10%	1.32%	1.13%	1.58%	0.64%	0.98%	0.59%
Union presence								
No union employees	0.51%	1.94%	1.21%	1.04%	1.45%	0.63%	0.91%	0.58%
Has union employees	1.10%	9.83%	5.32%	5.07%	4.82%	1.11%	3.83%	1.13%
Percent low-wage employees								
50% or more low-wage	1.11%	3.50%	4.09%	3.88%	1.68%	1.50%	2.58%	1.21%
Less than 50% low-wage	0.49%	2.02%	1.22%	1.05%	1.47%	0.59%	0.93%	0.55%
Percent women employees								
Less than 25%	0.92%	3.08%	1.64%	1.73%	2.88%	0.83%	1.44%	1.14%
25-49 %	0.74%	5.26%	1.62%	1.74%	1.84%	0.92%	2.00%	0.78%
50-74 %	0.93%	3.40%	3.63%	2.40%	2.61%	1.12%	1.97%	1.01%
75% or more	1.26%	4.16%	3.30%	2.18%	3.95%	1.48%	2.03%	1.43%
Percent age 50 or older employees								
Less than 25%	0.93%	3.06%	1.80%	1.50%	2.84%	1.24%	1.37%	1.13%
25-49 %	0.58%	3.94%	2.20%	1.83%	1.78%	0.65%	1.64%	0.62%
50-74 %	1.19%	4.24%	1.43%	2.05%	2.62%	1.89%	1.99%	1.41%
75% or more	1.99%	4.66%	6.03%	4.94%	3.36%	3.03%	3.43%	2.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2021

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	2,004	2,443	2,548	2,408	2,270	1,717	2,485	1,911
Industry group **								
Agric., fish., forest.	2,191	3,219	--	--	2,233	1,806 *	3,181	1,973
Mining and manufacturing	1,925	2,457	2,626	2,211	2,062	1,706	2,505	1,849
Construction	2,527	2,918	2,418	2,650	2,738	1,924	2,547	2,514
Utilities and transp.	2,004	2,691	2,879	2,316	2,390	1,776	2,734	1,934
Wholesale trade	1,944	2,023	2,617	2,347	2,261	1,541	2,324	1,828
Fin. svcs. and real estate	1,893	2,675	2,212	2,536	2,134	1,721	2,438	1,838
Retail trade	2,056	2,644	2,557	2,690	2,531	1,757	2,667	1,965
Professional services	1,967	2,278	2,786	2,322	2,343	1,651	2,528	1,867
Other services	2,012	2,325	2,297	2,358	2,020	1,834	2,300	1,937
Ownership								
For profit, incorporated	2,032	2,551	2,584	2,426	2,261	1,771	2,543	1,932
For profit, unincorporated	2,094	2,389	2,565	2,312	2,387	1,762	2,493	1,985
Nonprofit	1,809	1,881	2,249	2,436	2,219	1,440	2,093	1,776
Age of firm								
Less than 5 years	2,458	2,395	3,089	2,535	1,815	2,795	2,647	2,174
5-9 years	2,231	2,484	2,709	2,124	2,096	1,627	2,536	1,980
10-19 years	2,226	2,649	2,417	2,364	2,311	1,664	2,440	2,123
20 or more years	1,950	2,352	2,488	2,461	2,290	1,719	2,466	1,885
Multi/single status								
2 or more locations	1,832	1,581	2,408	2,546	2,126	1,726	2,443	1,821
1 location only	2,406	2,464	2,557	2,369	2,480	1,302	2,489	2,325
Percent full-time employees								
Less than 25%	2,039	2,162	2,693	2,414	1,941	1,857	2,286	1,976
25-49 %	2,007	2,611	2,325	2,680	1,958	1,828	2,514	1,924
50-74 %	1,982	2,399	2,495	2,436	2,504	1,674	2,409	1,912
75% or more	2,006	2,449	2,560	2,393	2,259	1,716	2,497	1,910
Union presence								
No union employees	2,075	2,456	2,564	2,420	2,338	1,718	2,500	1,972
Has union employees	1,709	--	1,620	2,109	1,573	1,713	1,878	1,705
Percent low-wage employees								
50% or more low-wage	2,161	2,677	2,418	2,662	2,309	1,977	2,542	2,113
Less than 50% low-wage	1,989	2,428	2,554	2,386	2,267	1,689	2,481	1,891
Percent women employees								
Less than 25%	2,230	2,453	2,726	2,426	2,477	1,732	2,538	2,110
25-49 %	1,951	2,511	2,421	2,320	2,256	1,768	2,521	1,885
50-74 %	1,879	2,500	2,443	2,385	1,975	1,708	2,438	1,810
75% or more	1,967	2,303	2,320	2,489	2,380	1,614	2,370	1,885
Percent age 50 or older employees								
Less than 25%	2,109	2,338	2,542	2,427	2,312	1,764	2,460	2,002
25-49 %	1,912	2,611	2,445	2,424	2,303	1,687	2,508	1,856
50-74 %	2,061	2,465	2,763	2,286	2,102	1,739	2,519	1,922
75% or more	2,261	2,490	2,647	2,448	1,904	2,031	2,501	2,063

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2021

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	19.79	81.10	80.24	49.48	59.25	21.63	43.50	22.06
Industry group **								
Agric., fish., forest.	280.54	538.87	--	--	354.87	546.57 *	381.30	299.68
Mining and manufacturing	42.48	491.63	195.84	113.50	101.74	48.00	120.51	44.88
Construction	116.63	196.47	244.52	163.48	307.64	275.02	136.02	172.13
Utilities and transp.	80.72	368.05	280.42	264.17	203.76	92.75	165.76	86.19
Wholesale trade	66.73	211.50	332.22	148.77	142.89	62.00	168.11	66.92
Fin. svcs. and real estate	41.96	228.49	159.73	124.42	115.01	48.18	117.78	44.65
Retail trade	53.40	137.58	181.76	156.50	169.07	56.37	120.73	57.49
Professional services	40.14	167.22	143.46	93.23	121.33	37.48	85.50	44.50
Other services	52.87	181.67	178.83	123.48	145.80	69.96	97.19	60.78
Ownership								
For profit, incorporated	22.51	99.67	101.97	60.00	66.34	25.64	54.99	24.49
For profit, unincorporated	45.29	157.69	148.90	111.15	101.41	56.15	82.76	51.54
Nonprofit	64.93	257.99	173.73	143.42	170.76	52.92	111.17	71.52
Age of firm								
Less than 5 years	144.77	173.29	360.15	178.35	278.24	230.07	182.34	208.24
5-9 years	102.25	276.85	178.62	149.88	167.25	451.21	129.86	137.01
10-19 years	54.60	183.43	128.81	109.43	96.33	118.37	82.00	70.61
20 or more years	22.08	106.38	107.96	62.35	73.75	21.91	57.02	23.80
Multi/single status								
2 or more locations	19.29	277.24	149.89	75.50	52.06	21.61	90.77	19.55
1 location only	45.90	82.50	84.72	59.56	117.52	162.90	46.58	79.39
Percent full-time employees								
Less than 25%	89.13	270.47	379.71	246.86	227.11	83.42	187.53	98.11
25-49 %	99.73	368.76	240.65	226.57	331.58	93.96	176.50	107.38
50-74 %	80.69	269.14	236.21	126.68	276.80	76.59	131.42	91.95
75% or more	20.32	89.30	88.78	55.17	55.34	22.90	48.39	22.25
Union presence								
No union employees	22.35	81.81	81.34	51.06	61.06	24.62	44.26	25.61
Has union employees	41.14	--	294.57	170.82	147.26	43.64	201.94	41.77
Percent low-wage employees								
50% or more low-wage	75.04	275.91	227.35	178.55	227.43	86.50	127.59	82.17
Less than 50% low-wage	20.53	84.53	83.23	51.46	61.25	22.01	45.62	22.89
Percent women employees								
Less than 25%	49.36	124.38	130.79	80.96	142.24	54.04	71.02	63.65
25-49 %	32.25	171.22	179.67	103.93	93.44	35.76	98.63	33.98
50-74 %	32.65	177.00	176.69	99.78	86.24	38.63	97.46	34.20
75% or more	44.24	208.80	115.86	123.00	92.45	52.42	86.08	49.16
Percent age 50 or older employees								
Less than 25%	30.86	121.28	121.35	69.89	77.82	37.58	64.29	34.36
25-49 %	30.16	184.61	143.60	80.02	102.06	27.93	81.14	32.13
50-74 %	54.55	180.06	185.13	156.78	95.92	82.53	107.66	62.42
75% or more	95.11	222.52	187.44	236.13	197.71	163.74	139.18	125.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2021

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	3,868	4,760	5,343	4,733	4,306	3,459	4,945	3,717
Industry group **								
Agric., fish., forest.	4,089	--	--	--	3,717	3,869	6,274	3,808
Mining and manufacturing	3,586	4,061	5,250	4,597	3,775	3,308	5,069	3,472
Construction	4,503	4,451	3,582	4,475	5,724	3,511	4,200	4,671
Utilities and transp.	3,863	--	4,898	4,736	5,082	3,411	4,265	3,827
Wholesale trade	3,832	4,267	5,220	5,016	4,605	3,159	4,761	3,638
Fin. svcs. and real estate	3,667	6,273	4,305	4,879	3,969	3,395	5,084	3,535
Retail trade	4,093	5,585	6,220	5,375	4,092	3,724	5,706	3,918
Professional services	3,857	4,590	6,703	4,683	4,239	3,430	5,465	3,646
Other services	4,145	4,091	5,089	4,592	4,308	3,902	4,517	4,066
Ownership								
For profit, incorporated	3,943	4,866	5,462	4,778	4,246	3,584	5,053	3,782
For profit, unincorporated	4,157	5,099	5,220	4,529	4,778	3,548	4,980	3,988
Nonprofit	3,298	3,078	4,262	4,785	4,087	2,834	3,977	3,247
Age of firm								
Less than 5 years	6,156	5,492	8,500	5,378	4,788	8,196	6,804	5,173
5-9 years	4,475	4,729	5,756	4,231	3,969	4,567	4,976	4,104
10-19 years	4,467	4,770	4,844	4,585	4,814	3,573	4,717	4,339
20 or more years	3,739	4,559	4,910	4,789	4,235	3,451	4,748	3,651
Multi/single status								
2 or more locations	3,600	--	5,076	5,007	4,047	3,463	5,053	3,577
1 location only	4,775	4,818	5,367	4,654	4,730	3,198	4,933	4,625
Percent full-time employees								
Less than 25%	3,944	--	5,696	3,866	2,438	3,933	5,400	3,207
25-49 %	4,095	--	5,378	4,809	4,817	3,702	4,490	4,026
50-74 %	3,621	4,691	5,738	4,589	4,674	3,154	4,925	3,448
75% or more	3,888	4,789	5,295	4,747	4,293	3,488	4,953	3,741
Union presence								
No union employees	4,035	4,815	5,647	4,810	4,482	3,477	5,111	3,839
Has union employees	3,399	3,088	1,942	3,943	3,244	3,424	3,003	3,414
Percent low-wage employees								
50% or more low-wage	4,495	4,351	6,830	5,098	4,978	4,058	5,515	4,275
Less than 50% low-wage	3,838	4,803	5,236	4,720	4,277	3,430	4,904	3,692
Percent women employees								
Less than 25%	4,054	4,528	5,545	4,677	4,525	3,252	4,921	3,797
25-49 %	3,896	5,219	5,126	4,621	4,281	3,670	5,214	3,799
50-74 %	3,723	5,111	5,217	4,662	4,004	3,426	4,824	3,616
75% or more	3,726	4,236	5,063	5,198	4,400	3,252	4,834	3,582
Percent age 50 or older employees								
Less than 25%	4,110	4,444	5,698	4,703	4,392	3,546	4,940	3,885
25-49 %	3,704	5,387	4,923	4,824	4,378	3,393	5,074	3,619
50-74 %	3,964	4,519	5,281	4,452	4,027	3,567	4,781	3,776
75% or more	4,620	5,403	4,684	5,364	3,524	4,599	4,844	4,497

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2021

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	49.95	217.68	326.53	117.30	162.48	49.11	156.51	51.85
Industry group **								
Agric., fish., forest.	321.98	--	--	--	201.31	615.25	973.55	257.25
Mining and manufacturing	83.07	658.15	712.14	265.93	200.63	91.54	376.68	83.21
Construction	444.83	717.49	430.42	240.61	1,246.79	353.30	286.57	660.71
Utilities and transp.	186.42	--	759.43	545.47	612.23	179.83	590.33	196.47
Wholesale trade	150.61	471.16	874.75	406.10	377.72	143.57	413.79	153.23
Fin. svcs. and real estate	105.45	542.83	634.72	407.68	286.63	114.55	403.89	106.72
Retail trade	182.48	569.30	587.04	649.85	350.91	215.05	344.89	193.78
Professional services	89.81	329.07	744.31	207.49	187.95	92.45	382.54	81.36
Other services	128.98	471.47	646.24	273.35	335.89	162.27	340.99	137.43
Ownership								
For profit, incorporated	62.38	253.56	403.41	148.93	226.40	59.34	195.75	64.41
For profit, unincorporated	113.25	543.99	492.83	231.12	288.80	131.50	291.21	122.41
Nonprofit	103.21	540.63	694.69	292.02	289.11	93.28	312.50	107.71
Age of firm								
Less than 5 years	670.84	532.32	1,458.59	532.53	604.56	478.83	955.26	463.94
5-9 years	259.18	511.49	775.38	373.33	376.69	424.00	444.64	275.19
10-19 years	124.59	483.51	346.40	187.22	232.08	313.98	209.36	159.79
20 or more years	52.42	326.95	299.07	153.94	202.03	49.71	153.33	55.25
Multi/single status								
2 or more locations	45.88	--	636.52	224.22	133.53	49.37	297.97	46.27
1 location only	141.65	221.92	350.80	135.65	355.00	442.92	170.21	225.31
Percent full-time employees								
Less than 25%	481.95	--	486.65	533.74	663.51	306.18	598.94	457.25
25-49 %	246.38	--	585.46	464.61	384.34	330.36	453.23	274.93
50-74 %	143.57	682.49	764.45	393.85	378.29	155.35	450.64	145.77
75% or more	54.57	239.27	369.15	126.95	178.67	52.24	175.03	56.53
Union presence								
No union employees	60.27	222.65	328.63	124.56	182.01	56.69	162.23	63.74
Has union employees	82.97	470.05	304.64	291.52	197.84	93.45	346.69	85.11
Percent low-wage employees								
50% or more low-wage	184.48	844.80	864.77	482.40	468.60	189.25	562.02	176.21
Less than 50% low-wage	51.61	224.79	342.27	120.30	168.65	50.58	162.25	53.67
Percent women employees								
Less than 25%	127.36	348.95	577.46	166.93	390.91	93.72	273.58	141.36
25-49 %	78.39	589.96	437.44	229.70	226.43	88.83	284.64	81.29
50-74 %	80.31	425.84	545.71	318.04	213.70	89.20	260.13	83.65
75% or more	102.97	431.54	436.18	246.27	251.58	112.12	226.99	108.89
Percent age 50 or older employees								
Less than 25%	88.35	280.51	583.75	172.41	158.30	92.70	267.42	79.65
25-49 %	69.31	520.34	361.14	182.05	286.33	60.42	213.00	72.20
50-74 %	122.84	481.17	403.83	347.35	269.40	164.30	283.25	137.00
75% or more	300.59	655.11	868.16	936.87	382.59	536.46	486.23	394.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2021

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	56.8%	69.3%	69.8%	68.4%	65.2%	49.4%	70.2%	54.4%
Industry group **								
Agric., fish., forest.	59.3%	--	--	--	84.8%	36.5% *	48.8%	62.1%
Mining and manufacturing	53.4%	79.4%	70.6%	73.6%	63.2%	43.3%	73.7%	51.3%
Construction	64.3%	76.3%	66.6%	73.9%	55.1%	55.9%	70.6%	60.3%
Utilities and transp.	49.8%	76.0%	80.6%	62.4%	64.4%	41.4%	72.2%	47.8%
Wholesale trade	55.7%	77.9%	73.3%	62.3%	70.3%	43.7%	70.8%	51.7%
Fin. svcs. and real estate	49.7%	65.2%	41.4%	69.3%	64.0%	44.4%	59.0%	48.8%
Retail trade	56.6%	58.4%	73.0%	72.6%	66.3%	50.1%	71.2%	54.6%
Professional services	59.6%	70.7%	73.9%	64.3%	66.6%	54.5%	71.3%	57.7%
Other services	61.1%	68.3%	72.7%	69.5%	66.5%	54.9%	71.5%	58.6%
Ownership								
For profit, incorporated	53.9%	68.6%	70.9%	69.4%	63.0%	45.4%	70.9%	50.9%
For profit, unincorporated	60.1%	70.4%	69.4%	65.9%	65.1%	53.4%	69.0%	57.9%
Nonprofit	65.4%	71.9%	62.0%	66.2%	70.9%	62.7%	67.5%	65.2%
Age of firm								
Less than 5 years	71.8%	76.6%	83.3%	52.6%	81.1%	95.2%	74.7%	67.2%
5-9 years	70.1%	65.6%	71.4%	76.7%	66.2%	70.4%	69.6%	70.6%
10-19 years	67.2%	65.3%	66.6%	69.3%	69.1%	63.4%	69.1%	66.4%
20 or more years	54.4%	69.9%	68.8%	68.3%	63.8%	48.7%	70.0%	52.7%
Multi/single status								
2 or more locations	52.4%	72.4%	72.3%	66.3%	65.3%	48.9%	67.5%	52.2%
1 location only	68.3%	69.2%	69.7%	69.0%	65.0%	76.7%	70.4%	66.3%
Percent full-time employees								
Less than 25%	64.4%	65.5%	71.9%	72.0%	73.1%	53.8%	75.0%	61.2%
25-49 %	58.9%	62.6%	71.8%	64.1%	66.1%	53.9%	69.4%	57.0%
50-74 %	57.3%	67.4%	82.7%	69.8%	65.8%	50.8%	74.2%	54.7%
75% or more	56.5%	70.0%	68.3%	68.4%	64.9%	49.0%	69.6%	54.2%
Union presence								
No union employees	59.1%	69.1%	70.2%	68.2%	65.6%	51.2%	70.3%	56.6%
Has union employees	48.4%	77.9%	60.9%	72.5%	61.5%	45.7%	66.9%	47.9%
Percent low-wage employees								
50% or more low-wage	60.5%	72.9%	76.3%	67.4%	71.1%	54.6%	72.1%	58.9%
Less than 50% low-wage	56.5%	69.0%	69.5%	68.5%	64.7%	49.0%	70.1%	54.1%
Percent women employees								
Less than 25%	59.5%	69.4%	74.5%	71.0%	63.8%	45.1%	72.3%	55.0%
25-49 %	49.4%	69.8%	65.3%	67.9%	63.0%	42.4%	70.1%	47.4%
50-74 %	58.7%	70.8%	63.9%	66.9%	67.0%	54.4%	67.5%	57.7%
75% or more	62.4%	66.7%	68.1%	64.0%	68.2%	59.1%	67.7%	61.4%
Percent age 50 or older employees								
Less than 25%	60.6%	66.7%	75.2%	68.1%	65.5%	52.2%	71.0%	57.6%
25-49 %	53.4%	72.5%	64.7%	68.0%	65.1%	47.8%	69.5%	52.0%
50-74 %	60.9%	75.8%	65.0%	69.9%	63.6%	53.3%	70.7%	58.2%
75% or more	61.1%	62.5%	61.4%	74.2%	71.5%	47.3%	65.3%	57.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2021

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	0.68%	2.08%	1.96%	1.41%	1.42%	0.95%	1.11%	0.76%
Industry group **								
Agric., fish., forest.	8.65%	--	--	--	8.52%	13.67% *	14.29%	9.66%
Mining and manufacturing	1.74%	8.89%	5.33%	3.59%	3.74%	2.28%	3.41%	1.87%
Construction	2.66%	5.22%	5.34%	3.95%	5.05%	7.84%	3.15%	3.76%
Utilities and transp.	2.66%	9.28%	7.87%	7.82%	6.10%	3.23%	5.99%	2.84%
Wholesale trade	4.04%	5.91%	4.90%	5.22%	5.53%	5.90%	3.68%	4.80%
Fin. svcs. and real estate	1.83%	5.63%	8.61%	4.35%	4.20%	2.22%	4.65%	1.95%
Retail trade	2.05%	10.42%	5.91%	3.49%	5.34%	2.69%	3.69%	2.27%
Professional services	1.20%	3.60%	3.30%	2.80%	2.22%	1.69%	1.96%	1.35%
Other services	1.64%	4.38%	3.89%	3.21%	4.10%	2.39%	2.33%	1.94%
Ownership								
For profit, incorporated	0.82%	2.55%	2.25%	1.69%	1.89%	1.11%	1.31%	0.93%
For profit, unincorporated	1.64%	4.35%	4.63%	3.18%	3.23%	2.59%	2.55%	1.94%
Nonprofit	1.55%	6.86%	6.85%	4.36%	2.54%	2.16%	3.54%	1.67%
Age of firm								
Less than 5 years	3.64%	5.10%	5.71%	6.66%	6.27%	2.62%	4.26%	6.48%
5-9 years	2.92%	5.54%	4.62%	3.51%	7.52%	9.42%	3.09%	4.68%
10-19 years	1.77%	4.15%	4.13%	3.06%	3.42%	4.35%	2.37%	2.35%
20 or more years	0.75%	2.98%	2.57%	1.77%	1.59%	0.97%	1.43%	0.81%
Multi/single status								
2 or more locations	0.83%	13.84%	5.94%	2.81%	1.68%	0.95%	3.45%	0.84%
1 location only	1.05%	2.11%	2.06%	1.62%	2.53%	4.06%	1.17%	1.75%
Percent full-time employees								
Less than 25%	3.28%	10.90%	9.74%	7.67%	5.49%	5.02%	5.64%	3.87%
25-49 %	2.81%	12.25%	6.42%	5.50%	6.44%	3.93%	5.10%	3.21%
50-74 %	2.11%	5.67%	3.82%	3.58%	3.99%	2.91%	2.89%	2.39%
75% or more	0.74%	2.31%	2.21%	1.57%	1.58%	1.04%	1.24%	0.84%
Union presence								
No union employees	0.72%	2.11%	1.99%	1.47%	1.45%	1.09%	1.13%	0.84%
Has union employees	1.71%	10.84%	10.55%	5.02%	5.27%	1.87%	5.68%	1.75%
Percent low-wage employees								
50% or more low-wage	2.01%	5.82%	5.98%	4.54%	3.38%	2.72%	3.32%	2.22%
Less than 50% low-wage	0.71%	2.18%	2.04%	1.48%	1.50%	1.00%	1.16%	0.81%
Percent women employees								
Less than 25%	1.25%	3.32%	2.61%	2.19%	3.09%	1.82%	1.66%	1.55%
25-49 %	1.25%	5.45%	4.86%	3.26%	2.67%	1.57%	2.80%	1.34%
50-74 %	1.38%	4.14%	5.20%	2.61%	2.37%	1.86%	2.55%	1.51%
75% or more	1.53%	4.58%	3.93%	3.80%	2.64%	2.28%	2.34%	1.76%
Percent age 50 or older employees								
Less than 25%	1.03%	3.39%	2.52%	1.91%	2.63%	1.50%	1.58%	1.23%
25-49 %	1.01%	4.49%	3.64%	2.59%	2.01%	1.27%	2.12%	1.08%
50-74 %	1.79%	3.71%	5.48%	3.92%	3.13%	3.13%	2.74%	2.16%
75% or more	3.76%	5.59%	8.13%	7.74%	7.73%	7.85%	4.18%	5.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2021

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	27.41	30.44	30.91	29.64	27.28	26.08	30.46	26.73
Industry group **								
Agric., fish., forest.	25.27	--	--	--	24.86	27.72	24.03	25.53
Mining and manufacturing	28.20	32.48	28.53	29.73	27.25	28.09	29.90	27.93
Construction	29.62	30.47	29.44	31.27	28.76	27.09	29.99	29.35
Utilities and transp.	27.12	34.55	28.26	27.33	30.72	25.00	30.98	26.58
Wholesale trade	28.33	32.30	30.34	32.37	27.59	25.59	32.27	26.87
Fin. svcs. and real estate	26.85	27.21	33.72	29.81	26.40	26.34	29.11	26.57
Retail trade	27.39	30.33	30.00	29.00	28.39	26.20	30.21	26.86
Professional services	26.54	30.82	32.92	28.55	26.22	25.15	30.96	25.67
Other services	28.06	30.07	30.33	29.82	27.97	26.87	30.16	27.44
Ownership								
For profit, incorporated	28.26	30.43	31.28	30.37	28.30	26.93	30.83	27.62
For profit, unincorporated	27.32	30.45	30.40	28.94	26.82	25.88	30.35	26.41
Nonprofit	24.72	30.55	28.59	26.45	25.17	23.78	27.98	24.39
Age of firm								
Less than 5 years	32.99	31.33	39.66	29.03	31.97	--	34.58	30.19
5-9 years	29.52	29.86	31.74	29.25	28.94	27.65	29.99	29.13
10-19 years	28.39	30.99	30.57	29.96	27.26	26.12	30.65	27.31
20 or more years	26.93	30.12	29.26	29.65	26.97	26.07	29.76	26.51
Multi/single status								
2 or more locations	26.49	28.64	32.26	28.97	27.02	26.13	31.03	26.40
1 location only	29.28	30.49	30.81	29.82	27.70	24.52	30.41	28.10
Percent full-time employees								
Less than 25%	25.98	32.16	28.92	29.24	24.13	23.75	29.62	24.61
25-49 %	28.22	30.32	30.67	28.10	27.72	28.02	29.69	27.91
50-74 %	26.96	30.90	30.76	29.96	26.92	25.59	30.21	26.27
75% or more	27.45	30.33	30.97	29.68	27.36	26.09	30.54	26.76
Union presence								
No union employees	27.97	30.58	30.95	29.70	27.42	26.73	30.56	27.25
Has union employees	25.01	23.77	29.71	28.76	26.11	24.56	27.81	24.90
Percent low-wage employees								
50% or more low-wage	28.41	30.86	31.74	29.00	28.02	27.99	30.96	27.98
Less than 50% low-wage	27.32	30.42	30.86	29.69	27.22	25.90	30.42	26.62
Percent women employees								
Less than 25%	28.85	30.22	32.12	29.89	28.17	26.83	31.15	27.78
25-49 %	26.97	31.45	29.80	30.23	27.54	25.67	30.33	26.48
50-74 %	26.72	30.47	29.88	29.47	26.30	25.99	29.77	26.31
75% or more	27.05	29.83	29.39	28.40	26.88	26.31	29.45	26.57
Percent age 50 or older employees								
Less than 25%	28.00	31.10	32.09	29.54	27.56	25.99	31.34	26.83
25-49 %	26.82	28.73	29.75	29.39	27.06	26.11	29.07	26.58
50-74 %	28.11	31.45	29.62	31.09	27.15	26.46	30.74	27.25
75% or more	27.44	29.29	27.98	27.10	28.44	23.98	28.50	26.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2021

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	0.18	0.60	0.99	0.42	0.39	0.22	0.44	0.19
Industry group **								
Agric., fish., forest.	2.05	--	--	--	2.86	1.73	4.49	2.33
Mining and manufacturing	0.43	2.97	1.36	1.30	0.73	0.60	0.86	0.48
Construction	0.65	1.67	1.27	1.30	1.12	1.16	0.80	0.96
Utilities and transp.	0.99	1.57	1.45	2.00	2.62	1.08	1.43	1.13
Wholesale trade	0.73	3.11	1.70	1.81	0.73	1.14	1.53	0.75
Fin. svcs. and real estate	0.41	1.45	1.76	1.60	1.06	0.47	1.12	0.44
Retail trade	0.51	1.16	1.81	1.15	0.88	0.73	0.91	0.57
Professional services	0.34	0.93	2.58	0.56	0.69	0.37	1.17	0.31
Other services	0.44	1.31	1.66	0.96	1.17	0.59	0.84	0.50
Ownership								
For profit, incorporated	0.22	0.65	1.27	0.53	0.48	0.27	0.58	0.23
For profit, unincorporated	0.44	1.62	1.19	0.98	0.80	0.70	0.78	0.50
Nonprofit	0.35	2.04	1.74	0.83	0.80	0.41	0.90	0.37
Age of firm								
Less than 5 years	2.33	1.72	5.93	1.83	5.33	--	2.95	3.58
5-9 years	0.89	1.01	1.37	1.84	2.12	1.72	0.70	1.51
10-19 years	0.48	1.10	1.13	0.88	0.87	1.08	0.72	0.60
20 or more years	0.17	0.95	0.71	0.50	0.38	0.23	0.43	0.19
Multi/single status								
2 or more locations	0.19	1.67	1.98	0.62	0.38	0.22	0.93	0.19
1 location only	0.37	0.61	1.05	0.51	0.79	0.75	0.48	0.54
Percent full-time employees								
Less than 25%	0.75	2.29	2.41	1.67	0.91	1.39	1.47	0.80
25-49 %	0.67	1.78	2.70	1.75	1.50	0.91	1.19	0.76
50-74 %	0.46	1.59	1.34	1.11	0.66	0.66	0.83	0.51
75% or more	0.20	0.69	1.15	0.47	0.44	0.24	0.52	0.21
Union presence								
No union employees	0.19	0.61	1.01	0.44	0.41	0.24	0.46	0.20
Has union employees	0.42	2.41	2.35	1.71	1.25	0.46	1.67	0.43
Percent low-wage employees								
50% or more low-wage	0.48	2.09	2.05	1.65	1.08	0.60	1.19	0.52
Less than 50% low-wage	0.19	0.62	1.04	0.44	0.41	0.23	0.47	0.20
Percent women employees								
Less than 25%	0.40	0.94	1.81	0.69	0.74	0.47	0.84	0.40
25-49 %	0.34	1.54	0.96	1.09	0.71	0.42	0.71	0.37
50-74 %	0.31	1.42	1.15	0.78	0.79	0.39	0.72	0.34
75% or more	0.32	0.93	1.08	0.77	0.72	0.46	0.57	0.37
Percent age 50 or older employees								
Less than 25%	0.34	0.91	1.67	0.55	0.86	0.38	0.76	0.35
25-49 %	0.22	1.15	0.97	0.73	0.45	0.28	0.55	0.24
50-74 %	0.50	1.41	1.04	1.52	0.62	0.85	0.77	0.60
75% or more	0.76	1.34	1.97	1.69	1.84	1.27	1.01	1.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2021

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	20.8	23.8	23.8	22.1	20.6	20.5	23.5	20.6
Industry group **								
Agric., fish., forest.	22.1	--	--	--	--	21.9	--	21.8
Mining and manufacturing	20.7	--	26.6	21.3	21.0	20.4	23.3	20.6
Construction	21.6	24.4	22.6	25.0	18.6	21.4	23.4	20.9
Utilities and transp.	20.7	19.9	--	23.0	21.5	20.3	28.1	20.5
Wholesale trade	19.9	28.2	22.6	21.0	18.8	19.5	23.1	19.5
Fin. svcs. and real estate	19.7	26.6	24.8	19.5	18.9	19.3	25.6	19.2
Retail trade	22.0	23.6	21.7	22.7	23.3	21.8	22.6	22.0
Professional services	20.9	24.8	23.5	22.6	20.2	20.7	23.5	20.7
Other services	21.6	20.1	22.6	21.5	23.4	21.3	22.0	21.5
Ownership								
For profit, incorporated	20.9	24.2	23.2	21.9	20.1	20.7	23.4	20.6
For profit, unincorporated	21.4	23.2	25.1	23.6	22.8	20.1	23.9	20.9
Nonprofit	20.0	21.0	24.8	20.4	21.0	19.5	22.8	19.8
Age of firm								
Less than 5 years	24.6	20.9	24.0	22.2	31.5	--	24.2	24.9
5-9 years	21.8	23.7	20.8	19.2	23.0	20.6	22.3	21.4
10-19 years	22.4	23.5	25.4	24.3	21.3	20.4	24.8	21.5
20 or more years	20.6	24.5	23.4	21.7	20.0	20.5	23.1	20.5
Multi/single status								
2 or more locations	20.5	21.0	24.6	22.1	20.1	20.5	24.1	20.5
1 location only	22.3	23.9	23.7	22.1	21.4	18.9	23.4	21.3
Percent full-time employees								
Less than 25%	23.5	28.9	22.5	22.3	22.8	22.6	26.3	22.7
25-49 %	23.6	22.0	19.2	23.8	20.4	24.5	23.8	23.6
50-74 %	22.5	27.9	28.5	23.6	21.5	22.2	27.1	22.2
75% or more	20.4	23.0	23.4	21.8	20.5	20.1	23.0	20.2
Union presence								
No union employees	20.7	23.9	24.1	22.2	20.9	20.0	23.7	20.3
Has union employees	21.1	19.9	18.9	21.1	18.5	21.3	18.8	21.2
Percent low-wage employees								
50% or more low-wage	20.8	25.5	20.1	24.0	22.6	20.2	24.2	20.6
Less than 50% low-wage	20.8	23.7	23.9	22.0	20.5	20.5	23.4	20.6
Percent women employees								
Less than 25%	20.7	21.7	21.7	22.9	21.6	19.8	22.2	20.5
25-49 %	21.1	19.8	26.8	20.2	19.4	21.2	23.1	21.0
50-74 %	20.0	26.2	25.1	22.6	21.1	19.3	25.2	19.6
75% or more	21.9	29.4	23.5	21.9	20.0	21.9	25.3	21.5
Percent age 50 or older employees								
Less than 25%	21.2	23.5	22.0	22.6	21.4	20.7	22.7	21.0
25-49 %	20.6	26.0	25.7	22.0	20.7	20.4	25.0	20.5
50-74 %	20.9	24.7	24.0	20.8	19.0	21.0	23.8	20.5
75% or more	18.8	21.4	23.8	19.3	17.6	17.1	22.0	17.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2021

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	0.18	1.14	0.81	0.53	0.47	0.22	0.51	0.19
Industry group **								
Agric., fish., forest.	1.27	--	--	--	--	1.06	--	1.21
Mining and manufacturing	0.31	--	3.16	1.45	0.69	0.35	2.27	0.31
Construction	0.76	2.96	2.15	2.05	0.94	1.14	1.41	0.90
Utilities and transp.	0.66	0.06	--	4.03	2.82	0.62	3.62	0.66
Wholesale trade	1.14	4.66	1.77	0.95	1.11	1.52	1.18	1.23
Fin. svcs. and real estate	0.43	2.62	1.65	1.80	1.65	0.44	1.31	0.44
Retail trade	0.41	3.61	1.21	1.62	1.40	0.45	1.49	0.42
Professional services	0.37	2.14	1.51	0.97	0.78	0.46	0.93	0.39
Other services	0.56	2.45	2.14	0.85	1.87	0.67	1.25	0.61
Ownership								
For profit, incorporated	0.21	1.43	0.94	0.58	0.51	0.25	0.62	0.22
For profit, unincorporated	0.56	2.19	2.00	1.62	1.84	0.60	1.10	0.62
Nonprofit	0.51	0.93	1.94	1.05	0.75	0.65	1.42	0.52
Age of firm								
Less than 5 years	2.16	2.40	2.31	1.71	6.14	--	1.33	3.95
5-9 years	0.87	2.59	1.12	1.18	1.65	1.71	1.19	1.22
10-19 years	0.65	2.66	1.56	1.45	1.28	0.73	1.11	0.77
20 or more years	0.19	1.59	1.17	0.63	0.46	0.22	0.70	0.20
Multi/single status								
2 or more locations	0.20	1.05	2.86	0.86	0.46	0.22	1.11	0.20
1 location only	0.44	1.16	0.84	0.64	0.95	1.03	0.54	0.65
Percent full-time employees								
Less than 25%	0.87	3.60	1.50	1.89	1.44	0.68	2.79	0.66
25-49 %	1.43	2.81	2.36	1.30	1.16	1.91	1.63	1.55
50-74 %	0.56	3.69	3.39	1.41	1.26	0.66	1.89	0.58
75% or more	0.19	1.28	0.82	0.60	0.53	0.23	0.54	0.20
Union presence								
No union employees	0.22	1.16	0.84	0.55	0.51	0.27	0.53	0.23
Has union employees	0.33	1.47	2.00	2.08	0.88	0.35	1.19	0.33
Percent low-wage employees								
50% or more low-wage	0.65	3.09	1.30	2.00	1.10	0.76	1.37	0.67
Less than 50% low-wage	0.19	1.19	0.84	0.55	0.49	0.23	0.53	0.20
Percent women employees								
Less than 25%	0.32	1.35	1.05	0.90	0.96	0.35	0.66	0.36
25-49 %	0.28	2.39	2.10	1.23	0.91	0.30	1.41	0.29
50-74 %	0.35	2.06	2.04	1.03	0.85	0.38	1.15	0.35
75% or more	0.64	3.18	0.91	0.95	0.65	0.87	1.20	0.69
Percent age 50 or older employees								
Less than 25%	0.32	1.74	0.87	0.81	1.02	0.39	0.64	0.36
25-49 %	0.25	2.65	1.64	0.83	0.59	0.28	1.03	0.25
50-74 %	0.50	2.29	1.95	1.47	0.66	0.72	1.44	0.53
75% or more	1.39	2.31	1.89	1.35	2.00	2.17	1.73	1.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2021

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	38.3%	20.6%	22.4%	22.1%	27.6%	47.9%	20.7%	41.3%
Industry group **								
Agric., fish., forest.	35.1%	--	0.0%	--	11.5% *	63.5%	26.8% *	37.4%
Mining and manufacturing	43.7%	18.0% *	22.3%	21.9%	34.1%	54.4%	20.3%	46.2%
Construction	26.7%	15.5%	25.5%	19.3%	28.7%	41.5%	20.1%	30.8%
Utilities and transp.	45.1%	7.2% *	18.6% *	21.4% *	27.9%	56.4%	14.0%	47.9%
Wholesale trade	38.5%	13.3% *	16.2%	29.0%	22.9%	52.8%	19.7%	43.6%
Fin. svcs. and real estate	47.4%	32.2%	48.9%	25.3%	34.7%	52.8%	34.2%	48.7%
Retail trade	37.6%	32.5%	20.5% *	19.4%	20.7%	46.5%	21.7%	39.8%
Professional services	35.0%	16.0%	18.7%	21.3%	26.3%	42.8%	18.7%	37.6%
Other services	33.3%	22.3%	19.3%	21.0%	23.5%	42.7%	19.5%	36.7%
Ownership								
For profit, incorporated	41.3%	20.2%	21.1%	22.6%	30.5%	51.7%	20.1%	45.1%
For profit, unincorporated	34.9%	27.0%	25.7%	24.8%	27.1%	44.0%	25.6%	37.3%
Nonprofit	28.8%	10.0% *	26.4%	15.2%	20.4%	35.3%	16.0%	30.0%
Age of firm								
Less than 5 years	23.1%	11.2% *	16.7% *	35.6%	28.7% *	2.2% *	18.1%	30.9%
5-9 years	21.4%	19.4%	20.0%	16.6%	26.6%	25.1% *	19.4%	23.0%
10-19 years	26.5%	25.8%	28.6%	21.6%	27.5%	29.6%	23.7%	27.8%
20 or more years	40.9%	22.2%	21.1%	21.8%	27.7%	48.8%	20.3%	43.2%
Multi/single status								
2 or more locations	43.8%	15.6% *	19.0%	22.7%	27.4%	48.4%	22.4%	44.1%
1 location only	23.7%	20.8%	22.6%	21.9%	28.0%	22.8%	20.6%	26.7%
Percent full-time employees								
Less than 25%	33.4%	46.1%	18.0% *	38.3%	24.7%	38.0%	31.3%	34.1%
25-49 %	33.7%	18.3% *	15.9% *	25.6%	24.2%	41.3%	18.7%	36.3%
50-74 %	38.5%	16.2%	20.0%	25.1%	24.2%	47.1%	18.4%	41.6%
75% or more	38.5%	20.7%	22.9%	21.4%	28.2%	48.4%	20.9%	41.5%
Union presence								
No union employees	35.3%	20.6%	21.6%	22.1%	27.8%	45.6%	20.6%	38.5%
Has union employees	48.8%	22.8% *	41.0%	21.1%	26.6%	52.7%	25.0%	49.5%
Percent low-wage employees								
50% or more low-wage	35.7%	23.4%	18.5% *	22.5%	24.4%	42.9%	22.4%	37.6%
Less than 50% low-wage	38.5%	20.4%	22.6%	22.0%	27.9%	48.3%	20.6%	41.6%
Percent women employees								
Less than 25%	33.7%	21.8%	20.3%	20.9%	27.0%	50.3%	20.5%	38.3%
25-49 %	47.1%	20.3%	22.7%	24.8%	31.0%	55.9%	19.7%	49.8%
50-74 %	36.6%	19.2%	29.6%	21.0%	27.8%	42.4%	22.3%	38.2%
75% or more	32.2%	20.4%	20.1%	23.2%	23.4%	39.1%	20.7%	34.2%
Percent age 50 or older employees								
Less than 25%	33.6%	23.3%	18.2%	21.6%	25.8%	45.7%	20.3%	37.4%
25-49 %	42.3%	16.3%	25.6%	23.4%	29.0%	49.1%	21.2%	44.0%
50-74 %	34.4%	16.9%	32.2%	21.1%	28.1%	45.6%	21.7%	37.9%
75% or more	29.3%	24.7%	17.3% *	16.1% *	22.1% *	49.7%	20.1%	37.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2021

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	0.68%	1.77%	1.87%	1.24%	1.36%	0.96%	1.00%	0.77%
Industry group **								
Agric., fish., forest.	7.81%	--	0.00%	--	7.25% *	13.67%	13.18% *	9.58%
Mining and manufacturing	1.75%	8.32% *	4.43%	3.42%	3.77%	2.30%	3.08%	1.88%
Construction	2.66%	4.41%	5.03%	3.46%	5.67%	7.95%	2.77%	3.97%
Utilities and transp.	2.60%	4.08% *	7.97% *	6.58% *	5.22%	3.23%	3.85%	2.78%
Wholesale trade	4.28%	4.38% *	4.45%	5.22%	4.80%	6.20%	3.47%	5.03%
Fin. svcs. and real estate	1.86%	6.12%	9.58%	4.12%	4.54%	2.28%	4.80%	1.99%
Retail trade	1.93%	9.33%	6.49% *	3.69%	3.63%	2.55%	3.57%	2.13%
Professional services	1.22%	2.49%	2.96%	2.30%	2.29%	1.70%	1.62%	1.37%
Other services	1.61%	3.93%	3.72%	2.60%	3.17%	2.45%	2.04%	1.91%
Ownership								
For profit, incorporated	0.83%	2.11%	2.03%	1.57%	1.82%	1.13%	1.15%	0.94%
For profit, unincorporated	1.64%	4.35%	4.99%	2.81%	3.08%	2.59%	2.55%	1.93%
Nonprofit	1.54%	3.16% *	7.21%	2.56%	2.46%	2.20%	2.90%	1.67%
Age of firm								
Less than 5 years	3.65%	3.40% *	6.63% *	7.29%	10.12% *	1.29% *	3.86%	6.95%
5-9 years	2.25%	4.18%	4.27%	3.02%	5.82%	8.11% *	2.51%	3.61%
10-19 years	1.76%	4.04%	4.16%	2.59%	3.69%	4.05%	2.29%	2.34%
20 or more years	0.76%	2.65%	2.41%	1.54%	1.53%	0.98%	1.27%	0.83%
Multi/single status								
2 or more locations	0.83%	10.54% *	5.29%	2.13%	1.57%	0.97%	2.79%	0.84%
1 location only	1.00%	1.80%	1.97%	1.48%	2.50%	4.89%	1.06%	1.70%
Percent full-time employees								
Less than 25%	3.38%	12.69%	7.48% *	8.95%	5.75%	4.91%	7.68%	3.75%
25-49 %	2.80%	6.65% *	4.91% *	4.75%	5.88%	4.19%	3.17%	3.27%
50-74 %	2.16%	4.67%	5.14%	3.73%	4.02%	2.98%	2.66%	2.44%
75% or more	0.75%	1.98%	2.08%	1.36%	1.50%	1.04%	1.11%	0.84%
Union presence								
No union employees	0.72%	1.79%	1.89%	1.28%	1.45%	1.10%	1.02%	0.85%
Has union employees	1.73%	10.96% *	10.77%	5.58%	4.02%	1.89%	5.17%	1.77%
Percent low-wage employees								
50% or more low-wage	1.91%	6.93%	5.96% *	3.91%	3.79%	2.54%	3.43%	2.10%
Less than 50% low-wage	0.72%	1.83%	1.94%	1.30%	1.43%	1.02%	1.04%	0.82%
Percent women employees								
Less than 25%	1.22%	2.83%	2.59%	1.88%	2.83%	1.90%	1.52%	1.54%
25-49 %	1.25%	4.71%	4.58%	3.30%	2.58%	1.55%	2.51%	1.33%
50-74 %	1.42%	3.45%	5.22%	2.19%	2.52%	1.91%	2.35%	1.55%
75% or more	1.52%	3.75%	3.06%	3.17%	2.35%	2.31%	1.90%	1.76%
Percent age 50 or older employees								
Less than 25%	1.04%	2.82%	2.37%	1.68%	2.51%	1.55%	1.38%	1.25%
25-49 %	1.02%	3.73%	3.54%	2.24%	1.96%	1.28%	1.92%	1.09%
50-74 %	1.78%	3.20%	5.65%	3.72%	2.84%	3.18%	2.68%	2.15%
75% or more	3.88%	5.27%	5.59% *	6.75% *	7.65% *	8.23%	3.56%	6.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2021

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	93.5%	80.9%	87.3%	90.2%	93.9%	95.9%	85.7%	95.0%
Industry group **								
Agric., fish., forest.	97.5%	92.2%	100.0%	97.6%	96.8%	100.0%	93.8%	98.5%
Mining and manufacturing	95.8%	76.3%	90.9%	91.4%	96.1%	97.8%	87.8%	96.9%
Construction	91.2%	85.7%	88.3%	90.9%	92.3%	95.7%	88.7%	92.8%
Utilities and transp.	93.7%	78.2%	80.3%	88.9%	96.6%	94.8%	84.9%	94.6%
Wholesale trade	94.3%	71.2%	86.0%	95.4%	95.4%	98.3%	84.7%	97.5%
Fin. svcs. and real estate	94.4%	70.7%	93.1%	88.1%	93.2%	96.8%	82.9%	95.7%
Retail trade	95.3%	88.7%	86.2%	91.2%	94.1%	97.4%	88.5%	96.3%
Professional services	94.2%	82.4%	86.0%	91.8%	94.1%	96.5%	85.2%	95.8%
Other services	88.5%	82.3%	86.7%	83.9%	90.1%	90.3%	83.4%	89.9%
Ownership								
For profit, incorporated	93.5%	80.4%	87.7%	90.6%	93.5%	95.9%	86.3%	94.9%
For profit, unincorporated	90.9%	79.8%	83.8%	89.1%	94.1%	92.9%	82.3%	93.4%
Nonprofit	95.6%	87.0%	91.6%	89.7%	94.8%	97.8%	87.8%	96.5%
Age of firm								
Less than 5 years	89.0%	85.3%	88.7%	90.7%	92.4%	--	86.7%	92.7%
5-9 years	87.2%	83.5%	85.7%	91.4%	92.5%	65.7% *	85.2%	89.0%
10-19 years	90.3%	78.2%	82.7%	89.4%	94.7%	93.8%	83.1%	93.7%
20 or more years	94.4%	79.7%	89.3%	90.2%	93.8%	96.2%	86.6%	95.4%
Multi/single status								
2 or more locations	95.4%	94.1%	90.8%	94.3%	93.3%	96.1%	89.9%	95.5%
1 location only	88.9%	80.7%	87.1%	89.1%	94.8%	86.9%	85.4%	92.6%
Percent full-time employees								
Less than 25%	86.9%	57.9%	68.6%	90.2%	88.8%	92.6%	72.2%	90.9%
25-49 %	92.6%	76.8%	93.9%	86.3%	91.2%	95.5%	86.5%	93.7%
50-74 %	92.9%	74.7%	86.7%	87.7%	93.9%	95.5%	81.6%	94.9%
75% or more	93.7%	82.6%	87.4%	90.6%	94.1%	96.0%	86.4%	95.2%
Union presence								
No union employees	92.8%	80.8%	87.2%	90.2%	94.0%	95.4%	85.6%	94.6%
Has union employees	96.2%	88.4%	95.1%	90.8%	92.8%	96.8%	89.1%	96.3%
Percent low-wage employees								
50% or more low-wage	90.4%	83.4%	81.3%	84.7%	92.5%	91.6%	82.0%	91.5%
Less than 50% low-wage	93.8%	80.8%	87.6%	90.7%	94.0%	96.3%	85.9%	95.4%
Percent women employees								
Less than 25%	92.3%	82.7%	84.7%	90.4%	95.1%	95.9%	86.3%	94.7%
25-49 %	95.2%	74.1%	90.8%	90.5%	94.5%	97.4%	85.0%	96.4%
50-74 %	93.6%	85.2%	90.0%	90.7%	92.6%	95.1%	87.4%	94.4%
75% or more	92.1%	79.7%	87.7%	88.7%	93.0%	94.3%	83.0%	94.0%
Percent age 50 or older employees								
Less than 25%	91.7%	84.5%	83.9%	88.9%	93.0%	94.7%	85.0%	93.7%
25-49 %	95.5%	84.6%	92.1%	91.6%	94.9%	96.6%	89.4%	96.0%
50-74 %	91.4%	73.5%	89.5%	91.8%	93.6%	94.0%	83.5%	93.9%
75% or more	86.8%	73.6%	86.8%	90.4%	88.6%	97.2%	80.2%	93.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2021

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	0.30%	2.00%	1.33%	0.86%	0.62%	0.39%	0.86%	0.32%
Industry group **								
Agric., fish., forest.	1.54%	7.62%	0.00%	2.49%	3.09%	0.00%	4.77%	1.46%
Mining and manufacturing	0.58%	11.09%	3.40%	2.51%	1.04%	0.48%	2.63%	0.54%
Construction	1.39%	4.67%	4.45%	1.85%	2.76%	2.72%	2.35%	1.65%
Utilities and transp.	1.08%	9.88%	8.39%	3.95%	2.00%	1.26%	4.02%	1.10%
Wholesale trade	1.00%	9.41%	3.94%	1.60%	1.86%	0.61%	3.36%	0.62%
Fin. svcs. and real estate	0.91%	7.63%	4.40%	4.74%	3.02%	0.74%	3.97%	0.90%
Retail trade	0.59%	4.77%	3.71%	2.61%	1.65%	0.53%	2.16%	0.60%
Professional services	0.50%	2.92%	2.62%	1.32%	0.94%	0.67%	1.56%	0.51%
Other services	1.11%	4.05%	2.73%	2.72%	2.11%	1.72%	2.04%	1.30%
Ownership								
For profit, incorporated	0.33%	2.38%	1.57%	1.06%	0.82%	0.36%	1.00%	0.34%
For profit, unincorporated	1.19%	4.77%	3.54%	1.96%	1.23%	2.19%	2.30%	1.38%
Nonprofit	0.56%	5.07%	2.61%	2.11%	1.27%	0.58%	2.16%	0.57%
Age of firm								
Less than 5 years	2.21%	5.34%	4.33%	3.53%	3.40%	--	3.06%	2.82%
5-9 years	2.54%	3.91%	3.71%	2.04%	2.54%	20.05% *	2.20%	4.41%
10-19 years	1.08%	3.99%	3.77%	1.82%	1.96%	1.68%	2.05%	1.20%
20 or more years	0.30%	3.07%	1.46%	1.13%	0.66%	0.35%	1.10%	0.30%
Multi/single status								
2 or more locations	0.31%	4.90%	3.10%	1.00%	0.85%	0.34%	1.81%	0.31%
1 location only	0.70%	2.03%	1.41%	1.05%	0.86%	8.24%	0.92%	1.04%
Percent full-time employees								
Less than 25%	2.30%	12.47%	12.43%	3.67%	3.86%	2.97%	6.59%	2.15%
25-49 %	1.40%	9.48%	2.61%	3.68%	4.81%	1.17%	3.33%	1.53%
50-74 %	0.80%	5.78%	3.73%	2.82%	1.40%	0.97%	2.70%	0.79%
75% or more	0.34%	2.19%	1.48%	0.94%	0.67%	0.44%	0.94%	0.36%
Union presence								
No union employees	0.35%	2.02%	1.36%	0.89%	0.65%	0.49%	0.88%	0.38%
Has union employees	0.56%	8.03%	4.81%	2.80%	2.11%	0.59%	3.45%	0.56%
Percent low-wage employees								
50% or more low-wage	1.43%	5.41%	5.35%	3.36%	1.93%	2.11%	2.83%	1.58%
Less than 50% low-wage	0.30%	2.09%	1.37%	0.89%	0.65%	0.36%	0.90%	0.31%
Percent women employees								
Less than 25%	0.58%	2.84%	2.39%	1.34%	0.95%	0.73%	1.30%	0.60%
25-49 %	0.43%	6.70%	2.20%	2.20%	0.95%	0.33%	2.43%	0.37%
50-74 %	0.61%	3.03%	2.31%	1.74%	1.61%	0.74%	1.60%	0.65%
75% or more	0.89%	3.76%	2.69%	1.87%	1.29%	1.43%	1.90%	0.99%
Percent age 50 or older employees								
Less than 25%	0.55%	2.46%	2.19%	1.22%	1.15%	0.80%	1.22%	0.61%
25-49 %	0.37%	4.38%	1.72%	1.46%	0.77%	0.44%	1.47%	0.38%
50-74 %	1.10%	5.22%	3.12%	2.30%	1.72%	1.75%	2.48%	1.19%
75% or more	2.18%	5.35%	5.07%	4.36%	5.50%	1.97%	3.44%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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 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, 2021

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	89.6%	64.6%	78.6%	82.5%	90.9%	92.6%	73.8%	92.0%
Industry group **								
Agric., fish., forest.	83.5%	--	--	--	98.9%	94.7%	--	97.4%
Mining and manufacturing	92.6%	71.4%	82.8%	93.8%	97.9%	91.2%	85.9%	93.1%
Construction	82.2%	83.9%	73.3%	77.7%	80.7%	96.4%	73.2%	87.3%
Utilities and transp.	83.3%	--	60.0%	83.4%	82.6%	85.5%	63.0%	85.2%
Wholesale trade	90.1%	74.0%	71.3%	86.5%	94.3%	93.0%	72.8%	93.7%
Fin. svcs. and real estate	90.8%	64.8%	98.3%	74.2%	88.0%	93.2%	78.4%	91.9%
Retail trade	89.3%	51.5%	69.2%	82.4%	82.1%	94.9%	71.6%	91.5%
Professional services	91.8%	57.0%	82.1%	86.0%	94.4%	94.5%	72.2%	94.5%
Other services	86.2%	79.4%	75.7%	72.7%	88.3%	90.2%	76.5%	88.3%
Ownership								
For profit, incorporated	88.8%	60.2%	77.0%	84.7%	89.4%	91.9%	73.3%	91.2%
For profit, unincorporated	90.4%	77.5%	82.8%	77.8%	93.7%	94.3%	75.2%	93.5%
Nonprofit	92.6%	82.7%	84.7%	77.9%	93.2%	94.5%	74.4%	94.0%
Age of firm								
Less than 5 years	83.8%	74.5%	84.2%	91.8%	83.6%	100.0%	79.5%	90.7%
5-9 years	71.1%	35.5%	81.1%	80.0%	78.9%	94.4%	60.0%	80.2%
10-19 years	85.2%	75.7%	75.3%	77.6%	93.3%	90.9%	70.9%	92.2%
20 or more years	91.1%	71.9%	78.6%	83.7%	91.8%	92.6%	77.5%	92.3%
Multi/single status								
2 or more locations	92.0%	--	79.3%	86.6%	90.0%	92.6%	76.9%	92.2%
1 location only	82.2%	64.2%	78.5%	81.4%	92.3%	92.1%	73.4%	90.5%
Percent full-time employees								
Less than 25%	75.3%	--	--	87.4%	77.7%	87.4%	60.6%	82.1%
25-49 %	85.3%	43.2% *	76.4%	73.8%	87.1%	93.5%	63.1%	90.1%
50-74 %	90.1%	53.8%	82.0%	85.7%	90.4%	93.9%	67.0%	93.4%
75% or more	89.9%	68.8%	79.0%	82.6%	91.3%	92.4%	75.3%	91.9%
Union presence								
No union employees	88.9%	64.1%	79.1%	84.3%	92.9%	91.5%	74.9%	91.6%
Has union employees	91.6%	84.2%	72.5%	65.6%	79.9%	94.6%	60.2%	92.8%
Percent low-wage employees								
50% or more low-wage	87.2%	99.8%	63.1%	75.0%	87.7%	89.8%	78.6%	88.9%
Less than 50% low-wage	89.8%	61.6%	79.6%	82.8%	91.0%	92.7%	73.4%	92.1%
Percent women employees								
Less than 25%	85.9%	69.9%	77.4%	80.2%	89.3%	90.1%	74.5%	89.5%
25-49 %	92.7%	65.8%	77.7%	86.8%	95.0%	94.1%	76.0%	94.0%
50-74 %	89.8%	66.9%	81.5%	83.6%	89.4%	92.0%	75.3%	91.3%
75% or more	89.2%	45.4%	81.0%	82.8%	89.6%	93.1%	66.0%	92.4%
Percent age 50 or older employees								
Less than 25%	84.8%	62.8%	77.0%	78.6%	83.5%	90.7%	71.1%	88.4%
25-49 %	92.9%	66.5%	76.0%	86.7%	94.4%	94.0%	76.9%	93.9%
50-74 %	88.4%	68.1%	89.7%	88.4%	95.8%	87.6%	78.8%	90.7%
75% or more	79.4%	61.7%	79.2%	73.3%	86.9%	87.1%	67.9%	86.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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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, 2021

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	0.54%	4.35%	2.86%	2.05%	1.49%	0.54%	2.10%	0.52%
Industry group **								
Agric., fish., forest.	12.35%	--	--	--	1.10%	4.64%	--	1.95%
Mining and manufacturing	0.89%	15.89%	5.90%	1.84%	0.56%	1.30%	3.40%	0.92%
Construction	4.69%	6.50%	9.31%	8.28%	11.52%	1.30%	6.88%	6.20%
Utilities and transp.	3.02%	--	13.14%	8.03%	7.98%	3.61%	10.46%	3.13%
Wholesale trade	1.97%	11.26%	12.08%	6.16%	2.07%	2.26%	6.78%	1.64%
Fin. svcs. and real estate	1.34%	9.16%	0.98%	6.73%	3.75%	1.50%	5.02%	1.38%
Retail trade	1.64%	14.47%	11.80%	7.17%	5.23%	1.01%	7.00%	1.52%
Professional services	0.70%	7.62%	4.19%	2.92%	0.90%	0.61%	3.80%	0.50%
Other services	1.30%	5.50%	6.80%	4.76%	3.10%	1.35%	3.76%	1.34%
Ownership								
For profit, incorporated	0.71%	5.24%	3.57%	2.17%	2.25%	0.69%	2.48%	0.70%
For profit, unincorporated	1.31%	5.68%	4.50%	6.39%	1.41%	1.27%	5.20%	0.96%
Nonprofit	0.85%	6.02%	6.22%	5.64%	1.65%	0.88%	5.61%	0.76%
Age of firm								
Less than 5 years	3.87%	9.24%	9.10%	3.29%	5.63%	0.00%	5.92%	3.30%
5-9 years	6.29%	9.27%	9.89%	6.94%	13.33%	4.12%	7.37%	9.65%
10-19 years	2.08%	5.52%	4.58%	6.12%	3.33%	2.18%	4.50%	1.75%
20 or more years	0.49%	4.86%	4.02%	2.18%	1.10%	0.55%	2.35%	0.48%
Multi/single status								
2 or more locations	0.51%	--	9.64%	3.34%	1.48%	0.54%	6.10%	0.51%
1 location only	1.55%	4.42%	2.99%	2.44%	3.14%	2.52%	2.22%	2.05%
Percent full-time employees								
Less than 25%	7.26%	--	--	6.14%	11.34%	5.80%	17.47%	6.20%
25-49 %	3.99%	21.74% *	11.26%	6.78%	8.34%	1.85%	14.24%	2.54%
50-74 %	1.47%	12.16%	5.18%	5.56%	2.85%	1.12%	7.15%	1.02%
75% or more	0.59%	4.16%	3.15%	2.24%	1.65%	0.60%	2.16%	0.58%
Union presence								
No union employees	0.59%	4.43%	2.74%	1.81%	0.87%	0.73%	2.02%	0.56%
Has union employees	1.26%	13.25%	15.88%	11.28%	7.76%	0.70%	10.73%	1.17%
Percent low-wage employees								
50% or more low-wage	1.94%	0.17%	14.55%	7.89%	3.86%	1.81%	7.78%	1.64%
Less than 50% low-wage	0.56%	4.50%	2.82%	2.11%	1.54%	0.56%	2.17%	0.54%
Percent women employees								
Less than 25%	1.48%	6.79%	4.73%	3.63%	3.84%	1.71%	3.33%	1.61%
25-49 %	0.74%	8.51%	5.83%	2.78%	1.11%	0.86%	3.87%	0.72%
50-74 %	0.85%	8.41%	4.82%	3.93%	2.27%	0.84%	3.97%	0.82%
75% or more	1.15%	10.64%	4.77%	4.23%	1.85%	1.01%	5.56%	0.86%
Percent age 50 or older employees								
Less than 25%	1.31%	7.27%	4.31%	3.40%	3.99%	1.21%	3.36%	1.36%
25-49 %	0.49%	8.14%	5.58%	2.62%	0.94%	0.51%	3.35%	0.46%
50-74 %	1.77%	7.63%	3.39%	3.78%	1.06%	3.08%	4.05%	1.94%
75% or more	4.26%	10.46%	9.04%	12.37%	5.12%	6.26%	7.23%	4.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2021

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	4,688	4,969	5,248	5,116	4,749	4,491	5,157	4,605
Industry group **								
Agric., fish., forest.	4,883	5,150	4,578	5,062	4,941	4,683	4,607	4,949
Mining and manufacturing	4,571	4,258	5,972	4,822	4,831	4,261	5,362	4,473
Construction	5,022	5,189	5,103	5,193	5,154	4,345	5,148	4,942
Utilities and transp.	4,698	5,453	4,605	5,312	4,871	4,509	5,334	4,641
Wholesale trade	4,585	5,044	5,576	5,316	4,461	4,129	5,558	4,311
Fin. svcs. and real estate	4,543	5,200	5,888	4,891	4,572	4,415	5,534	4,449
Retail trade	4,879	4,581	4,700	5,595	4,748	4,817	4,819	4,887
Professional services	4,622	5,190	5,244	5,092	4,608	4,441	5,239	4,522
Other services	4,809	4,692	4,928	4,947	4,958	4,718	4,796	4,812
Ownership								
For profit, incorporated	4,743	4,960	5,228	5,184	4,827	4,552	5,190	4,661
For profit, unincorporated	4,755	5,235	5,528	5,055	4,684	4,504	5,317	4,610
Nonprofit	4,430	4,504	4,883	4,830	4,604	4,241	4,687	4,403
Age of firm								
Less than 5 years	5,191	5,687	4,908	5,238	4,721	6,562	5,293	5,034
5-9 years	5,207	4,934	5,770	5,360	4,936	4,878	5,416	5,029
10-19 years	4,918	5,004	5,429	5,242	4,928	4,254	5,265	4,776
20 or more years	4,617	4,705	5,123	5,020	4,695	4,500	5,037	4,568
Multi/single status								
2 or more locations	4,564	4,706	5,368	5,421	4,649	4,495	5,330	4,551
1 location only	4,996	4,975	5,240	5,030	4,903	4,302	5,142	4,858
Percent full-time employees								
Less than 25%	4,678	4,080	4,940	4,670	4,551	4,796	4,654	4,683
25-49 %	4,678	4,623	4,986	4,823	5,082	4,481	4,806	4,657
50-74 %	4,937	5,999	5,239	5,074	4,900	4,840	5,305	4,882
75% or more	4,653	4,861	5,263	5,139	4,716	4,431	5,162	4,559
Union presence								
No union employees	4,728	4,995	5,272	5,138	4,778	4,468	5,182	4,625
Has union employees	4,532	--	4,142	4,593	4,484	4,543	4,222	4,538
Percent low-wage employees								
50% or more low-wage	4,926	5,593	5,081	5,199	5,214	4,744	5,199	4,894
Less than 50% low-wage	4,666	4,931	5,255	5,109	4,707	4,465	5,154	4,576
Percent women employees								
Less than 25%	4,880	5,215	5,485	5,341	4,799	4,423	5,359	4,706
25-49 %	4,640	4,295	5,070	4,899	4,840	4,541	4,960	4,607
50-74 %	4,513	5,221	4,959	4,894	4,597	4,371	4,990	4,455
75% or more	4,785	4,827	5,167	5,072	4,761	4,683	5,059	4,733
Percent age 50 or older employees								
Less than 25%	4,746	5,052	5,237	5,146	4,741	4,461	5,182	4,626
25-49 %	4,658	5,043	5,165	5,190	4,856	4,500	5,150	4,613
50-74 %	4,631	4,650	5,301	4,902	4,487	4,504	5,101	4,502
75% or more	4,769	5,011	5,707	4,487	4,059	4,702	5,121	4,483

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2021

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	26.42	138.56	111.76	69.87	67.43	32.56	65.76	28.83
Industry group **								
Agric., fish., forest.	297.80	500.34	448.49	796.39	616.32	381.78	536.23	349.72
Mining and manufacturing	72.07	439.37	277.30	193.11	175.43	83.50	210.85	76.45
Construction	116.16	343.02	296.11	232.35	218.75	171.47	170.42	157.53
Utilities and transp.	110.57	462.59	525.62	303.72	353.85	110.26	272.19	117.59
Wholesale trade	116.85	542.29	347.47	276.32	284.07	121.24	263.35	109.70
Fin. svcs. and real estate	63.35	334.09	311.85	220.02	177.24	70.92	187.62	65.59
Retail trade	81.06	674.28	285.84	179.57	323.85	67.51	242.39	85.84
Professional services	49.50	227.89	225.33	122.76	103.22	66.66	120.46	53.90
Other services	70.96	247.92	262.50	167.45	161.85	99.88	140.01	81.51
Ownership								
For profit, incorporated	32.17	166.26	136.46	86.95	93.71	37.75	80.83	35.01
For profit, unincorporated	71.79	286.42	231.91	157.05	144.36	105.46	138.87	81.02
Nonprofit	64.58	452.38	332.66	171.77	130.30	80.53	188.28	68.68
Age of firm								
Less than 5 years	264.00	592.48	595.35	304.77	723.61	482.87	353.25	402.59
5-9 years	137.85	265.06	291.93	251.73	288.31	332.88	164.51	212.47
10-19 years	81.49	237.80	237.16	140.50	130.62	168.11	132.18	99.32
20 or more years	28.39	177.52	129.86	85.23	78.78	33.22	79.29	30.31
Multi/single status								
2 or more locations	29.43	568.06	394.99	110.89	79.86	32.34	172.77	29.73
1 location only	54.95	141.48	115.94	83.44	114.11	386.29	69.71	84.74
Percent full-time employees								
Less than 25%	177.39	816.92	438.36	334.41	461.00	204.87	354.05	201.74
25-49 %	117.63	488.95	396.47	242.84	283.60	133.33	248.63	130.42
50-74 %	65.10	314.45	301.72	191.20	165.12	78.74	178.83	69.85
75% or more	29.70	152.84	124.93	77.84	74.97	36.82	73.44	32.38
Union presence								
No union employees	28.43	139.33	113.49	71.96	64.47	36.83	66.94	31.36
Has union employees	67.99	--	487.99	280.37	342.26	66.49	313.89	69.07
Percent low-wage employees								
50% or more low-wage	81.35	562.77	402.24	223.90	210.69	91.38	238.61	86.29
Less than 50% low-wage	27.85	142.02	115.54	73.33	70.56	34.67	68.26	30.48
Percent women employees								
Less than 25%	59.90	194.10	180.90	116.53	156.21	66.43	103.44	71.45
25-49 %	48.41	334.79	248.71	150.93	127.43	57.20	163.81	50.94
50-74 %	47.41	279.30	256.61	128.80	119.58	56.43	139.10	50.09
75% or more	59.16	265.46	224.80	160.69	105.17	85.68	131.33	65.57
Percent age 50 or older employees								
Less than 25%	49.63	242.91	171.71	93.43	132.17	64.15	100.59	55.94
25-49 %	34.85	197.91	202.61	127.87	84.16	40.64	115.43	36.67
50-74 %	74.51	275.73	206.91	193.00	157.56	107.30	147.49	84.42
75% or more	172.64	383.05	339.38	498.24	360.46	285.04	252.73	228.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2021

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	8,983	8,742	10,054	9,624	8,964	8,844	9,657	8,905
Industry group **								
Agric., fish., forest.	8,948	11,853	--	12,705	7,992	9,788	10,833	8,734
Mining and manufacturing	8,541	--	11,041	9,721	8,797	8,185	10,336	8,417
Construction	9,749	9,266	9,927	9,802	9,968	9,462	9,707	9,769
Utilities and transp.	8,605	--	--	8,859	9,479	8,429	8,031	8,645
Wholesale trade	8,712	9,373	8,888	9,648	8,686	8,458	9,363	8,607
Fin. svcs. and real estate	8,526	8,777	8,733	9,893	8,541	8,448	9,075	8,484
Retail trade	10,004	7,829	10,589	10,772	9,430	10,026	9,990	10,006
Professional services	9,033	9,312	10,905	9,375	8,680	8,967	10,270	8,905
Other services	9,502	7,549	9,946	9,326	9,695	9,589	8,875	9,616
Ownership								
For profit, incorporated	9,134	8,579	10,379	9,853	9,140	8,978	9,833	9,048
For profit, unincorporated	8,861	10,676	9,753	9,087	8,739	8,637	9,956	8,678
Nonprofit	8,479	6,297	7,749	9,095	8,621	8,442	7,727	8,523
Age of firm								
Less than 5 years	10,505	11,128	11,886	9,561	9,318	13,340	11,237	9,485
5-9 years	9,611	9,987	11,025	9,788	8,932	9,347	10,392	9,133
10-19 years	9,138	9,214	9,645	9,474	9,352	8,342	9,520	8,993
20 or more years	8,918	7,501	9,684	9,656	8,890	8,859	9,317	8,888
Multi/single status								
2 or more locations	8,857	--	9,712	9,532	8,768	8,852	9,401	8,850
1 location only	9,442	8,841	10,085	9,652	9,271	8,395	9,683	9,254
Percent full-time employees								
Less than 25%	10,044	6,994	13,242	10,598	11,223	9,752	8,338	10,631
25-49 %	8,800	6,738	9,885	8,320	9,100	8,850	8,215	8,890
50-74 %	10,010	7,837	9,674	10,363	8,803	10,313	9,043	10,109
75% or more	8,864	9,106	10,072	9,605	8,941	8,649	9,802	8,756
Union presence								
No union employees	8,999	8,787	10,149	9,760	9,058	8,736	9,738	8,885
Has union employees	8,941	7,463	8,860	7,989	8,360	9,039	8,450	8,953
Percent low-wage employees								
50% or more low-wage	9,366	7,951	9,824	8,289	9,604	9,541	8,767	9,470
Less than 50% low-wage	8,965	8,852	10,066	9,675	8,941	8,810	9,718	8,879
Percent women employees								
Less than 25%	9,020	8,681	10,394	9,804	9,077	8,515	9,689	8,846
25-49 %	9,020	8,622	9,163	9,388	9,033	8,993	9,428	8,995
50-74 %	8,722	9,473	9,884	9,073	8,516	8,675	9,544	8,656
75% or more	9,339	7,583	10,492	10,229	9,478	9,188	10,051	9,269
Percent age 50 or older employees								
Less than 25%	9,153	8,826	10,807	9,503	9,074	8,907	9,876	8,998
25-49 %	8,914	9,060	9,288	9,629	8,981	8,831	9,554	8,880
50-74 %	8,823	8,260	9,789	10,034	8,808	8,535	9,442	8,699
75% or more	9,496	8,999	8,839	9,946	8,137	10,496	8,940	9,760

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2021

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	69.95	368.28	333.62	177.06	170.06	87.58	184.81	74.83
Industry group **								
Agric., fish., forest.	791.34	734.52	--	640.70	751.19	496.02	1,161.05	801.82
Mining and manufacturing	152.83	--	816.47	425.45	357.21	175.51	502.49	157.20
Construction	369.71	848.48	744.19	545.65	806.93	833.76	428.82	504.72
Utilities and transp.	232.13	--	--	657.90	619.75	264.77	901.37	240.31
Wholesale trade	218.57	1,524.82	841.86	481.95	557.92	285.58	551.46	238.97
Fin. svcs. and real estate	162.66	1,032.49	1,100.48	461.89	483.58	180.30	641.28	167.93
Retail trade	189.70	1,247.99	679.74	477.44	601.37	221.46	487.82	202.67
Professional services	137.20	628.05	405.53	366.18	292.49	175.79	287.89	147.35
Other services	215.07	774.32	1,284.42	431.89	418.57	283.82	619.21	228.27
Ownership								
For profit, incorporated	84.24	419.42	370.87	219.93	208.86	105.21	215.64	90.50
For profit, unincorporated	174.54	798.62	875.49	407.55	347.32	239.90	461.57	186.70
Nonprofit	170.36	950.39	832.00	382.43	422.90	202.40	485.25	178.38
Age of firm								
Less than 5 years	450.26	711.37	497.71	805.63	1,135.44	105.76	403.83	769.41
5-9 years	433.35	885.94	812.23	728.33	740.85	375.76	515.24	575.78
10-19 years	204.84	640.65	698.14	365.07	303.59	421.44	385.40	240.47
20 or more years	76.05	508.45	460.19	214.52	199.42	89.60	247.72	79.54
Multi/single status								
2 or more locations	76.71	--	806.34	351.55	175.49	87.09	500.39	77.42
1 location only	165.40	367.77	355.92	204.30	338.81	1,103.37	196.78	248.64
Percent full-time employees								
Less than 25%	710.28	614.51	782.67	1,173.16	1,263.04	386.17	939.86	716.97
25-49 %	305.55	1,143.52	769.63	788.03	616.03	413.73	693.54	338.37
50-74 %	221.73	1,146.30	1,258.98	562.74	301.24	272.14	724.40	231.14
75% or more	74.61	406.16	356.01	189.31	185.97	92.25	195.54	79.59
Union presence								
No union employees	74.23	378.76	351.11	179.09	178.57	93.16	191.99	79.86
Has union employees	163.61	887.66	913.45	781.28	491.24	178.06	641.55	167.00
Percent low-wage employees								
50% or more low-wage	214.62	1,241.49	779.88	771.97	601.62	233.07	680.69	220.06
Less than 50% low-wage	72.55	378.21	348.00	181.20	174.66	91.12	190.80	77.54
Percent women employees								
Less than 25%	133.14	515.43	480.86	243.34	321.60	173.97	270.06	150.23
25-49 %	131.10	694.92	733.72	401.78	273.14	160.94	421.81	136.91
50-74 %	127.58	864.89	756.03	423.06	370.71	141.68	409.50	133.24
75% or more	177.51	1,037.23	525.75	436.02	282.00	234.03	458.54	188.75
Percent age 50 or older employees								
Less than 25%	129.18	519.42	481.36	241.97	333.92	170.74	275.68	142.84
25-49 %	93.39	667.99	513.80	312.81	241.56	109.19	301.21	97.06
50-74 %	185.47	827.34	718.83	458.67	328.63	267.33	444.72	202.44
75% or more	501.17	1,206.47	1,242.39	761.94	1,030.47	603.27	779.07	603.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2021

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	60.1%	59.8%	68.2%	64.3%	59.9%	58.3%	64.4%	59.2%
Industry group **								
Agric., fish., forest.	65.7%	80.5%	--	--	77.7%	48.4% *	74.5%	63.6%
Mining and manufacturing	60.8%	52.6%	74.4%	61.4%	57.9%	61.1%	68.6%	59.7%
Construction	70.6%	79.7%	65.0%	71.7%	73.0%	65.9%	69.0%	71.6%
Utilities and transp.	63.1%	69.2%	76.5%	62.9%	72.6%	59.6%	72.0%	62.2%
Wholesale trade	63.2%	57.7%	71.9%	66.8%	59.7%	62.3%	60.7%	64.0%
Fin. svcs. and real estate	61.7%	56.9%	66.8%	70.5%	62.6%	60.7%	64.2%	61.4%
Retail trade	64.9%	75.6%	70.2%	68.7%	59.7%	64.6%	72.8%	63.7%
Professional services	55.8%	51.6%	70.6%	60.5%	59.3%	52.4%	62.9%	54.6%
Other services	57.2%	57.3%	60.5%	61.7%	49.2%	58.4%	58.0%	57.0%
Ownership								
For profit, incorporated	62.6%	61.9%	68.3%	65.5%	60.4%	62.1%	65.9%	62.0%
For profit, unincorporated	62.4%	56.2%	70.3%	61.9%	68.7%	59.2%	63.6%	62.1%
Nonprofit	48.4%	54.3%	62.9%	61.6%	53.6%	42.1%	56.1%	47.6%
Age of firm								
Less than 5 years	65.4%	67.2%	73.2%	66.8%	52.9%	--	65.7%	65.0%
5-9 years	57.0%	44.0%	69.7%	58.3%	61.6%	39.9% *	57.8%	56.2%
10-19 years	62.6%	66.0%	70.4%	62.7%	61.8%	57.9%	66.7%	60.7%
20 or more years	59.8%	60.7%	66.2%	65.7%	59.6%	58.4%	64.8%	59.1%
Multi/single status								
2 or more locations	58.9%	42.4% *	72.7%	72.7%	56.7%	58.6%	72.1%	58.6%
1 location only	62.9%	60.2%	67.9%	62.1%	65.0%	42.4%	63.8%	62.1%
Percent full-time employees								
Less than 25%	61.6%	64.6%	66.9%	68.1%	39.9%	71.3%	62.0%	61.5%
25-49 %	59.1%	65.2%	54.5%	67.7%	52.4%	59.7%	60.5%	58.8%
50-74 %	57.9%	55.8%	67.4%	65.0%	59.2%	55.6%	61.8%	57.2%
75% or more	60.5%	60.0%	68.8%	64.1%	60.8%	58.5%	64.9%	59.5%
Union presence								
No union employees	61.2%	60.2%	68.7%	64.6%	61.6%	58.9%	64.8%	60.3%
Has union employees	55.4%	--	41.7% *	58.4%	44.3%	56.9%	48.0%	55.5%
Percent low-wage employees								
50% or more low-wage	63.6%	71.5%	56.2%	63.5%	59.6%	65.1%	63.1%	63.7%
Less than 50% low-wage	59.8%	59.1%	68.7%	64.4%	60.0%	57.5%	64.5%	58.8%
Percent women employees								
Less than 25%	64.3%	63.2%	71.1%	65.3%	64.6%	61.4%	66.6%	63.4%
25-49 %	62.9%	57.5%	73.8%	64.5%	60.3%	63.0%	68.2%	62.3%
50-74 %	57.1%	63.5%	62.0%	62.6%	54.7%	56.4%	60.8%	56.7%
75% or more	54.5%	52.5%	60.8%	63.9%	59.2%	49.7%	59.6%	53.4%
Percent age 50 or older employees								
Less than 25%	59.9%	61.1%	65.7%	63.4%	55.8%	59.0%	63.8%	58.7%
25-49 %	60.1%	64.8%	68.1%	65.7%	63.4%	57.8%	66.0%	59.5%
50-74 %	60.5%	55.3%	77.8%	64.7%	58.7%	58.1%	65.9%	58.8%
75% or more	62.1%	53.3%	66.9%	64.9%	60.2%	68.5%	58.2%	65.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2021

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	0.69%	2.56%	2.03%	1.59%	1.65%	0.96%	1.27%	0.78%
Industry group **								
Agric., fish., forest.	9.04%	12.72%	--	--	11.03%	14.77% *	12.23%	10.84%
Mining and manufacturing	1.69%	12.80%	5.68%	4.81%	3.35%	2.28%	4.40%	1.83%
Construction	2.63%	5.17%	5.65%	4.41%	5.79%	7.66%	3.37%	3.73%
Utilities and transp.	2.60%	10.29%	8.41%	8.68%	5.54%	3.12%	5.80%	2.79%
Wholesale trade	3.48%	9.86%	7.09%	6.71%	9.87%	5.30%	5.47%	4.25%
Fin. svcs. and real estate	1.79%	7.39%	9.68%	4.69%	4.51%	2.21%	4.93%	1.92%
Retail trade	2.08%	8.48%	6.07%	4.05%	6.04%	2.59%	3.71%	2.31%
Professional services	1.25%	4.34%	3.24%	2.89%	3.07%	1.71%	2.28%	1.42%
Other services	1.88%	5.26%	5.42%	3.74%	4.18%	2.85%	2.92%	2.25%
Ownership								
For profit, incorporated	0.79%	3.04%	2.51%	1.97%	2.01%	1.07%	1.57%	0.90%
For profit, unincorporated	1.84%	5.63%	3.95%	3.78%	3.30%	3.17%	2.77%	2.24%
Nonprofit	1.83%	8.21%	6.05%	3.76%	3.98%	2.38%	3.63%	1.99%
Age of firm								
Less than 5 years	4.30%	7.66%	6.85%	7.97%	11.39%	--	5.41%	7.10%
5-9 years	3.29%	5.68%	4.76%	5.86%	6.77%	13.43% *	3.49%	5.37%
10-19 years	2.20%	4.99%	4.07%	3.42%	4.87%	4.96%	2.76%	2.96%
20 or more years	0.75%	3.45%	2.85%	1.90%	1.82%	0.98%	1.65%	0.82%
Multi/single status								
2 or more locations	0.84%	14.11% *	6.05%	2.31%	2.09%	0.96%	3.22%	0.86%
1 location only	1.17%	2.59%	2.13%	1.89%	2.50%	8.16%	1.35%	1.92%
Percent full-time employees								
Less than 25%	3.80%	11.20%	10.62%	8.20%	7.29%	4.38%	6.90%	4.45%
25-49 %	3.24%	8.51%	8.57%	5.78%	8.87%	3.97%	4.72%	3.70%
50-74 %	2.10%	6.70%	5.45%	3.93%	5.28%	2.84%	3.47%	2.39%
75% or more	0.75%	2.93%	2.26%	1.78%	1.79%	1.06%	1.44%	0.86%
Union presence								
No union employees	0.74%	2.58%	2.05%	1.63%	1.68%	1.11%	1.29%	0.87%
Has union employees	1.79%	--	12.78% *	6.61%	6.08%	1.90%	6.74%	1.82%
Percent low-wage employees								
50% or more low-wage	2.27%	6.77%	7.36%	4.86%	5.80%	2.89%	3.94%	2.52%
Less than 50% low-wage	0.72%	2.67%	2.10%	1.67%	1.73%	1.02%	1.33%	0.82%
Percent women employees								
Less than 25%	1.36%	3.70%	2.92%	2.69%	3.49%	2.08%	2.04%	1.72%
25-49 %	1.20%	7.65%	5.45%	3.75%	2.60%	1.54%	3.36%	1.29%
50-74 %	1.35%	5.14%	4.58%	3.08%	3.09%	1.79%	2.64%	1.48%
75% or more	1.66%	4.99%	4.68%	3.25%	3.91%	2.44%	2.66%	1.93%
Percent age 50 or older employees								
Less than 25%	1.12%	4.10%	2.94%	2.18%	2.71%	1.74%	1.88%	1.34%
25-49 %	1.00%	4.98%	4.04%	2.67%	2.55%	1.24%	2.40%	1.08%
50-74 %	1.97%	5.50%	3.72%	5.08%	3.61%	3.40%	3.18%	2.39%
75% or more	3.41%	6.63%	7.49%	8.56%	8.82%	5.84%	4.78%	4.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.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, 2021

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	46.6%	16.1%	15.1%	26.4%	42.5%	60.4%	17.8%	52.8%
Industry group **								
Agric., fish., forest.	60.2%	--	--	--	76.6%	--	37.9% *	66.7%
Mining and manufacturing	49.3%	14.6% *	11.0% *	30.3%	35.6%	66.3%	17.1%	54.3%
Construction	23.5%	6.8% *	7.4% *	20.8%	32.6%	39.3%	11.3%	31.4%
Utilities and transp.	52.2%	--	10.1% *	23.8% *	45.4%	64.2%	14.5% *	56.5%
Wholesale trade	45.1%	16.6% *	5.6% *	25.2%	51.3%	63.9%	12.5%	55.1%
Fin. svcs. and real estate	57.1%	22.2% *	32.1% *	35.3%	54.3%	63.6%	28.6%	60.4%
Retail trade	46.6%	11.9% *	18.9% *	15.1%	30.1%	61.7%	15.1%	52.0%
Professional services	49.5%	13.7% *	18.4%	31.7%	48.2%	61.5%	20.1%	55.7%
Other services	37.8%	20.0% *	15.3%	25.9%	32.2%	48.7%	18.4%	43.2%
Ownership								
For profit, incorporated	47.7%	13.3%	14.2%	23.1%	37.7%	64.0%	16.0%	54.5%
For profit, unincorporated	36.3%	18.9%	10.6%	26.8%	41.0%	44.9%	16.9%	42.0%
Nonprofit	52.2%	30.0% *	32.1% *	44.5%	56.7%	54.5%	32.7%	54.9%
Age of firm								
Less than 5 years	17.0%	7.4% *	7.3% *	29.8%	23.4% *	--	7.7%	32.4%
5-9 years	30.0%	21.6% *	14.7% *	21.5%	51.9%	43.9%	19.7%	39.4%
10-19 years	33.7%	14.6% *	13.7%	20.3%	46.2%	52.6%	15.0%	43.2%
20 or more years	50.3%	18.6%	17.0%	28.8%	41.4%	60.9%	20.2%	54.6%
Multi/single status								
2 or more locations	55.7%	--	20.5%	27.9%	42.5%	60.9%	18.9%	56.5%
1 location only	27.0%	15.9%	14.7%	25.9%	42.5%	29.4%	17.7%	36.8%
Percent full-time employees								
Less than 25%	21.0%	--	24.0% *	8.6% *	22.0%	23.8%	17.4% *	22.1%
25-49 %	44.1%	12.7% *	7.5% *	28.9%	42.4%	53.4%	13.9%	49.5%
50-74 %	41.6%	13.2% *	16.6%	23.3%	51.2%	46.6%	18.2%	45.9%
75% or more	47.8%	16.4%	15.0%	26.9%	41.6%	63.5%	17.9%	54.4%
Union presence								
No union employees	42.7%	16.1%	15.1%	26.3%	40.9%	57.9%	17.5%	49.4%
Has union employees	64.7%	--	--	29.0%	62.6%	66.5%	33.0%	65.3%
Percent low-wage employees								
50% or more low-wage	31.9%	17.7% *	12.8% *	11.7% *	23.9%	39.8%	13.2%	34.3%
Less than 50% low-wage	48.1%	16.0%	15.2%	27.7%	44.2%	63.0%	18.1%	54.9%
Percent women employees								
Less than 25%	37.8%	15.6%	12.0%	24.2%	41.4%	58.5%	16.6%	46.6%
25-49 %	55.9%	7.1% *	11.5%	29.7%	44.7%	68.0%	14.2%	61.3%
50-74 %	51.1%	25.1%	28.8%	28.5%	45.2%	59.8%	25.6%	54.6%
75% or more	36.7%	14.7%	14.7%	25.8%	38.0%	45.2%	16.4%	41.5%
Percent age 50 or older employees								
Less than 25%	36.1%	12.3%	12.4%	19.2%	35.6%	52.8%	15.0%	43.2%
25-49 %	54.8%	16.3%	17.9%	30.2%	48.4%	64.1%	20.2%	58.5%
50-74 %	46.1%	21.4% *	19.9% *	45.1%	41.3%	60.9%	22.5%	54.3%
75% or more	30.0%	22.3% *	9.1% *	32.2% *	19.1% *	56.3%	17.5%	40.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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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, 2021

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	0.89%	2.40%	1.81%	1.69%	2.17%	1.22%	1.15%	1.01%
Industry group **								
Agric., fish., forest.	10.41%	--	--	--	14.00%	--	14.01% *	11.64%
Mining and manufacturing	2.22%	9.88% *	3.39% *	5.64%	3.75%	2.98%	3.47%	2.44%
Construction	2.87%	3.42% *	2.91% *	4.92%	7.65%	5.32%	2.59%	4.39%
Utilities and transp.	3.77%	--	8.46% *	8.12% *	8.54%	4.94%	4.52% *	4.14%
Wholesale trade	4.58%	7.58% *	2.56% *	5.27%	7.37%	6.70%	2.97%	5.10%
Fin. svcs. and real estate	2.45%	6.99% *	13.19% *	6.54%	6.95%	2.84%	5.83%	2.60%
Retail trade	2.62%	7.03% *	6.91% *	3.23%	5.44%	2.93%	3.60%	2.77%
Professional services	1.63%	3.46%	3.27%	3.32%	4.01%	2.10%	2.06%	1.79%
Other services	2.22%	6.90% *	3.91%	4.19%	5.29%	3.53%	3.04%	2.69%
Ownership								
For profit, incorporated	1.02%	2.46%	1.90%	1.93%	2.54%	1.26%	1.26%	1.15%
For profit, unincorporated	2.28%	5.08%	2.88%	4.05%	4.88%	4.10%	2.37%	2.85%
Nonprofit	2.54%	11.80% *	9.97% *	5.42%	4.79%	3.63%	5.23%	2.76%
Age of firm								
Less than 5 years	3.52%	2.92% *	4.45% *	7.49%	11.43% *	--	2.28%	8.18%
5-9 years	4.39%	7.17% *	5.40% *	5.13%	10.01%	9.99%	3.64%	7.18%
10-19 years	2.94%	4.64% *	2.86%	3.37%	5.75%	7.50%	2.00%	3.96%
20 or more years	0.97%	3.79%	2.66%	2.18%	2.34%	1.24%	1.65%	1.06%
Multi/single status								
2 or more locations	1.03%	--	5.74%	3.26%	2.05%	1.22%	2.94%	1.05%
1 location only	1.63%	2.43%	1.89%	1.98%	4.30%	8.50%	1.23%	2.91%
Percent full-time employees								
Less than 25%	3.42%	--	15.08% *	4.96% *	5.48%	5.45%	7.38% *	3.87%
25-49 %	2.89%	7.17% *	3.39% *	6.88%	6.69%	3.77%	3.68%	3.19%
50-74 %	2.85%	4.62% *	4.68%	4.46%	8.43%	3.22%	3.12%	3.16%
75% or more	0.99%	2.82%	2.01%	1.90%	2.22%	1.38%	1.29%	1.13%
Union presence								
No union employees	0.97%	2.42%	1.82%	1.74%	2.25%	1.43%	1.16%	1.14%
Has union employees	2.15%	--	--	7.78%	6.62%	2.33%	8.54%	2.18%
Percent low-wage employees								
50% or more low-wage	2.62%	9.04% *	6.20% *	3.82% *	4.71%	3.78%	3.71%	2.90%
Less than 50% low-wage	0.93%	2.50%	1.86%	1.80%	2.31%	1.25%	1.20%	1.06%
Percent women employees								
Less than 25%	1.70%	3.79%	2.20%	2.55%	4.69%	2.41%	1.68%	2.18%
25-49 %	1.60%	3.88% *	3.00%	4.09%	3.71%	1.85%	2.28%	1.66%
50-74 %	1.83%	6.20%	6.69%	3.58%	4.05%	2.41%	3.35%	1.99%
75% or more	1.90%	3.84%	3.77%	4.27%	3.43%	3.10%	2.22%	2.24%
Percent age 50 or older employees								
Less than 25%	1.28%	3.06%	2.12%	1.77%	2.98%	2.22%	1.41%	1.59%
25-49 %	1.31%	4.51%	3.43%	3.10%	3.43%	1.51%	2.24%	1.38%
50-74 %	2.62%	6.70% *	6.38% *	6.11%	4.27%	4.31%	3.66%	3.07%
75% or more	4.38%	7.62% *	4.49% *	10.09% *	6.47% *	9.38%	4.55%	6.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.F.12.b Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2021

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	12.6%	17.2%	12.4%	11.6%	15.0%	11.5%	14.1%	12.3%
Industry group **								
Agric., fish., forest.	8.4% *	--	0.0%	--	0.9% *	0.9% *	23.5% *	--
Mining and manufacturing	9.3%	22.9% *	10.1% *	12.4%	11.3%	7.0%	13.2%	8.8%
Construction	9.3%	11.0% *	10.1%	10.6%	10.4% *	3.4% *	11.5%	7.9%
Utilities and transp.	6.7%	14.1% *	15.2% *	6.9% *	5.7% *	6.4% *	12.4% *	6.1%
Wholesale trade	10.4%	12.9% *	15.9% *	6.3% *	18.8% *	7.2% *	12.8%	9.6% *
Fin. svcs. and real estate	11.0%	19.9% *	11.5% *	12.3% *	9.6%	10.7%	14.9% *	10.6%
Retail trade	13.9%	15.5% *	13.2%	9.0% *	21.6% *	12.6%	11.3%	14.4%
Professional services	16.1%	19.0%	10.5%	14.1%	17.7%	16.2%	14.9%	16.3%
Other services	12.8%	17.1%	16.5% *	12.3%	18.2%	10.0%	16.6%	11.8%
Ownership								
For profit, incorporated	11.0%	16.2%	12.5%	12.0%	15.1%	8.9%	13.4%	10.6%
For profit, unincorporated	11.2%	19.5%	11.7%	10.9%	11.5%	9.7%	14.9%	10.1%
Nonprofit	19.7%	18.3% *	12.6% *	10.9%	16.9%	23.4%	17.4%	20.0%
Age of firm								
Less than 5 years	10.3%	15.1% *	10.1% *	7.9% *	7.0% *	--	12.5%	6.7% *
5-9 years	14.4%	28.0%	7.6%	9.1% *	16.0% *	13.9% *	15.8%	13.2%
10-19 years	15.1%	9.8% *	11.8%	15.3%	17.3%	15.3%	12.5%	16.3%
20 or more years	12.2%	17.0%	14.0%	11.2%	14.7%	11.4%	14.6%	11.9%
Multi/single status								
2 or more locations	12.3%	15.3% *	9.2% *	7.4%	16.9%	11.5%	8.3%	12.4%
1 location only	13.3%	17.2%	12.6%	12.7%	12.0%	15.2% *	14.6%	11.9%
Percent full-time employees								
Less than 25%	10.6%	10.5% *	16.8% *	11.4% *	14.5% *	7.0% *	13.2% *	9.8%
25-49 %	16.0%	15.5% *	24.1% *	13.0%	12.4% *	17.3%	18.9%	15.4%
50-74 %	16.7%	23.7%	8.9% *	13.3%	15.9%	17.7%	15.3%	16.9%
75% or more	11.9%	16.5%	12.3%	11.4%	15.0%	10.3%	13.8%	11.5%
Union presence								
No union employees	11.9%	17.1%	12.0%	11.6%	14.2%	10.3%	13.9%	11.5%
Has union employees	15.3%	--	32.2% *	12.4% *	22.1%	14.4%	21.5%	15.2%
Percent low-wage employees								
50% or more low-wage	8.7%	12.3% *	7.2% *	15.2%	8.0%	7.6%	12.8%	8.2%
Less than 50% low-wage	13.0%	17.5%	12.6%	11.3%	15.7%	12.0%	14.2%	12.7%
Percent women employees								
Less than 25%	10.1%	13.3%	10.6%	11.0%	14.2%	5.5%	12.0%	9.3%
25-49 %	11.6%	22.5%	14.4% *	11.8%	15.7%	9.8%	17.4%	11.0%
50-74 %	13.2%	14.6%	13.9%	12.9%	13.4%	13.0%	14.4%	13.0%
75% or more	16.7%	21.4%	13.0%	11.5%	17.6%	17.5%	15.5%	17.0%
Percent age 50 or older employees								
Less than 25%	13.6%	17.9%	12.5%	13.1%	18.6%	11.0%	14.2%	13.4%
25-49 %	11.8%	17.6%	15.4%	8.0%	11.9%	11.8%	13.9%	11.5%
50-74 %	13.5%	13.8%	9.2%	13.1%	17.2%	12.0%	13.6%	13.5%
75% or more	11.7%	19.6%	1.7% *	20.5% *	8.3% *	8.5% *	15.8%	7.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.b Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2021

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	0.53%	2.03%	1.57%	1.06%	1.53%	0.68%	0.97%	0.61%
Industry group **								
Agric., fish., forest.	4.17% *	--	0.00%	--	0.81% *	0.91% *	12.23% *	--
Mining and manufacturing	1.02%	11.09% *	4.32% *	3.44%	2.19%	1.14%	3.33%	1.06%
Construction	1.60%	4.53% *	2.91%	2.75%	4.21% *	1.49% *	2.07%	2.27%
Utilities and transp.	1.56%	9.26% *	6.82% *	2.86% *	2.26% *	2.26% *	4.27% *	1.66%
Wholesale trade	2.97%	4.96% *	6.06% *	2.12% *	12.10% *	3.03% *	3.02%	3.83% *
Fin. svcs. and real estate	1.26%	7.63% *	8.91% *	4.24% *	2.37%	1.56%	4.58% *	1.30%
Retail trade	2.02%	7.19% *	3.79%	2.71% *	6.89% *	2.35%	2.47%	2.29%
Professional services	1.06%	3.61%	2.02%	2.40%	2.98%	1.35%	1.86%	1.21%
Other services	1.28%	4.55%	5.48% *	2.45%	3.38%	1.72%	2.64%	1.45%
Ownership								
For profit, incorporated	0.59%	2.32%	2.05%	1.37%	1.94%	0.68%	1.21%	0.67%
For profit, unincorporated	1.30%	5.04%	2.35%	2.23%	2.75%	2.17%	2.14%	1.56%
Nonprofit	1.64%	6.90% *	4.02% *	2.06%	3.64%	2.18%	2.81%	1.80%
Age of firm								
Less than 5 years	2.11%	5.22% *	4.31% *	3.66% *	2.37% *	--	3.06%	2.52% *
5-9 years	2.15%	6.30%	2.14%	2.73% *	5.03% *	7.15% *	2.93%	3.08%
10-19 years	2.05%	3.18% *	2.53%	2.96%	5.01%	3.88%	2.19%	2.81%
20 or more years	0.57%	2.73%	2.48%	1.24%	1.63%	0.69%	1.31%	0.62%
Multi/single status								
2 or more locations	0.68%	9.33% *	3.83% *	1.14%	2.26%	0.68%	1.76%	0.69%
1 location only	0.79%	2.06%	1.66%	1.31%	1.51%	6.13% *	1.04%	1.19%
Percent full-time employees								
Less than 25%	2.03%	6.72% *	9.46% *	4.69% *	5.25% *	2.19% *	4.36% *	2.30%
25-49 %	2.87%	6.58% *	8.66% *	3.75%	4.02% *	4.51%	4.18%	3.30%
50-74 %	1.69%	6.70%	2.99% *	3.49%	3.57%	2.40%	2.86%	1.92%
75% or more	0.57%	2.24%	1.78%	1.17%	1.76%	0.68%	1.09%	0.66%
Union presence								
No union employees	0.55%	2.05%	1.58%	1.08%	1.54%	0.72%	0.99%	0.65%
Has union employees	1.49%	--	13.32% *	5.30% *	6.42%	1.51%	5.99%	1.52%
Percent low-wage employees								
50% or more low-wage	0.91%	5.17% *	3.98% *	3.45%	1.81%	1.09%	2.77%	0.95%
Less than 50% low-wage	0.57%	2.13%	1.64%	1.11%	1.65%	0.74%	1.02%	0.66%
Percent women employees								
Less than 25%	1.07%	2.51%	1.91%	1.80%	3.42%	0.74%	1.37%	1.39%
25-49 %	0.95%	6.08%	5.42% *	2.37%	2.08%	1.22%	3.03%	1.00%
50-74 %	0.89%	4.10%	2.94%	2.29%	1.91%	1.19%	1.94%	0.97%
75% or more	1.53%	4.80%	3.89%	2.07%	4.55%	1.97%	2.27%	1.79%
Percent age 50 or older employees								
Less than 25%	0.95%	3.17%	2.07%	1.60%	2.92%	1.27%	1.39%	1.17%
25-49 %	0.74%	4.69%	3.74%	1.36%	2.05%	0.88%	2.05%	0.79%
50-74 %	1.41%	3.64%	2.67%	3.29%	3.22%	2.18%	2.26%	1.70%
75% or more	2.08%	5.75%	0.81% *	6.91% *	2.99% *	3.02% *	3.66%	1.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.12.c Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and selected characteristics: United States, 2021

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	3.5%	5.6%	3.9%	6.4%	4.6%	2.1%	5.2%	3.1%
Industry group **								
Agric., fish., forest.	7.6% *	0.0%	0.0%	0.0%	13.8% *	6.6% *	0.0%	9.5% *
Mining and manufacturing	5.6%	7.4% *	--	10.3%	8.6%	2.7% *	5.4% *	5.6%
Construction	2.8% *	2.2% *	2.3% *	6.2% *	1.0% *	0.4% *	4.7% *	1.6% *
Utilities and transp.	3.6%	0.0%	--	7.7% *	--	2.4% *	5.1% *	3.4% *
Wholesale trade	3.8%	13.1% *	6.5% *	--	--	1.3% *	9.3% *	2.1% *
Fin. svcs. and real estate	2.3%	1.6% *	2.2% *	5.9% *	2.8% *	1.8%	3.2% *	2.1%
Retail trade	2.0%	1.0% *	1.8% *	3.7% *	3.2% *	1.5% *	1.6% *	2.1%
Professional services	2.8%	6.1%	1.9% *	7.5%	3.3%	1.6%	4.1%	2.6%
Other services	4.9%	7.7% *	8.6%	4.6%	6.0% *	3.7%	7.6%	4.2%
Ownership								
For profit, incorporated	3.4%	4.8%	3.5%	6.1%	5.0%	2.0%	4.5%	3.1%
For profit, unincorporated	4.0%	7.1% *	2.1% *	7.5%	2.1% *	3.6%	5.7%	3.5%
Nonprofit	3.5%	7.1% *	10.5% *	6.6% *	5.1%	1.4%	8.3%	2.9%
Age of firm								
Less than 5 years	4.6% *	3.0% *	--	8.6% *	2.2% *	0.0%	5.3% *	3.4% *
5-9 years	6.1%	8.9% *	2.2% *	7.5% *	6.7% *	0.6% *	6.9%	5.3% *
10-19 years	3.2%	4.6% *	2.2% *	3.5%	2.8% *	3.7% *	3.2%	3.3%
20 or more years	3.3%	5.6% *	5.1%	7.1%	4.9%	2.0%	5.4%	3.1%
Multi/single status								
2 or more locations	2.6%	10.4% *	--	4.2%	4.1%	2.1%	4.4% *	2.5%
1 location only	5.6%	5.5%	3.8%	7.0%	5.3%	3.4% *	5.2%	5.9%
Percent full-time employees								
Less than 25%	7.1% *	--	5.7% *	--	19.4% *	1.3% *	6.0% *	7.3% *
25-49 %	3.6% *	--	3.4% *	3.6% *	8.6% *	1.6%	4.3% *	3.5% *
50-74 %	2.1%	1.7% *	5.2% *	6.8%	1.5% *	1.2%	5.1%	1.5%
75% or more	3.6%	6.2%	3.7%	6.6%	4.5%	2.3%	5.2%	3.3%
Union presence								
No union employees	3.7%	5.6%	4.0%	6.2%	4.2%	2.3%	5.1%	3.3%
Has union employees	2.6%	--	1.3% *	12.0% *	7.8% *	1.6%	7.6% *	2.5%
Percent low-wage employees								
50% or more low-wage	3.5%	--	8.5% *	3.1% *	6.2% *	2.3%	4.0% *	3.4%
Less than 50% low-wage	3.5%	5.7%	3.7%	6.7%	4.4%	2.1%	5.2%	3.1%
Percent women employees								
Less than 25%	4.4%	6.7%	3.7%	7.2%	4.1%	2.6%	5.7%	3.9%
25-49 %	3.3%	8.5% *	1.9% *	5.1%	5.1%	2.4%	4.2% *	3.2%
50-74 %	2.8%	3.8% *	5.8% *	5.9% *	4.8%	1.5%	5.2%	2.5%
75% or more	3.5%	2.9% *	4.8% *	6.8% *	4.5%	2.3% *	4.8%	3.3%
Percent age 50 or older employees								
Less than 25%	4.0%	3.8%	4.1%	5.9%	6.0%	2.1%	4.7%	3.8%
25-49 %	2.7%	5.8% *	3.8%	8.0%	3.5%	1.6%	5.2%	2.4%
50-74 %	4.9%	6.4% *	2.5% *	5.2% *	3.5% *	5.8% *	5.3% *	4.8%
75% or more	6.7% *	10.5% *	6.2% *	2.4% *	12.3% *	0.6% *	8.3% *	5.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.12.c Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and selected characteristics: United States, 2021

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	0.24%	1.18%	0.67%	0.89%	0.64%	0.25%	0.58%	0.26%
Industry group **								
Agric., fish., forest.	4.29% *	0.00%	0.00%	0.00%	9.62% *	6.31% *	0.00%	5.41% *
Mining and manufacturing	0.98%	5.63% *	--	2.87%	2.37%	1.11% *	2.00% *	1.08%
Construction	0.88% *	1.11% *	1.05% *	2.63% *	0.68% *	0.27% *	1.95% *	0.62% *
Utilities and transp.	1.03%	0.00%	--	4.14% *	--	0.85% *	4.10% *	1.06% *
Wholesale trade	1.00%	8.07% *	2.53% *	--	--	0.46% *	3.13% *	0.73% *
Fin. svcs. and real estate	0.39%	0.97% *	1.88% *	2.18% *	1.08% *	0.42%	1.19% *	0.41%
Retail trade	0.48%	0.71% *	1.01% *	1.48% *	1.44% *	0.59% *	0.57% *	0.55%
Professional services	0.36%	1.74%	0.75% *	2.21%	0.79%	0.28%	0.70%	0.41%
Other services	0.75%	3.03% *	2.43%	1.30%	2.26% *	0.97%	1.45%	0.86%
Ownership								
For profit, incorporated	0.30%	1.31%	0.73%	1.10%	0.88%	0.31%	0.68%	0.33%
For profit, unincorporated	0.56%	2.70% *	0.87% *	1.67%	0.89% *	0.84%	1.25%	0.62%
Nonprofit	0.56%	4.76% *	3.79% *	2.83% *	1.37%	0.28%	2.01%	0.57%
Age of firm								
Less than 5 years	1.64% *	1.69% *	--	4.22% *	1.82% *	0.00%	2.41% *	1.65% *
5-9 years	1.41%	3.04% *	1.15% *	2.50% *	3.88% *	0.55% *	1.67%	2.21% *
10-19 years	0.57%	1.47% *	1.01% *	0.88%	1.11% *	1.59% *	0.67%	0.78%
20 or more years	0.26%	2.08% *	0.97%	1.26%	0.77%	0.25%	0.82%	0.28%
Multi/single status								
2 or more locations	0.24%	9.89% *	--	1.05%	0.75%	0.25%	1.52% *	0.24%
1 location only	0.55%	1.19%	0.67%	1.09%	1.17%	1.51% *	0.61%	0.92%
Percent full-time employees								
Less than 25%	2.92% *	--	4.46% *	--	9.37% *	0.69% *	3.08% *	3.62% *
25-49 %	1.16% *	--	1.88% *	1.66% *	4.89% *	0.46%	1.53% *	1.33% *
50-74 %	0.32%	0.92% *	2.08% *	1.93%	0.53% *	0.31%	1.23%	0.30%
75% or more	0.27%	1.42%	0.73%	1.02%	0.70%	0.30%	0.67%	0.30%
Union presence								
No union employees	0.28%	1.19%	0.68%	0.91%	0.65%	0.33%	0.59%	0.31%
Has union employees	0.43%	--	1.16% *	4.13% *	2.89% *	0.31%	3.08% *	0.43%
Percent low-wage employees								
50% or more low-wage	0.65%	--	4.09% *	1.30% *	2.33% *	0.61%	1.39% *	0.71%
Less than 50% low-wage	0.25%	1.24%	0.67%	0.96%	0.67%	0.26%	0.61%	0.28%
Percent women employees								
Less than 25%	0.53%	1.97%	0.89%	1.43%	1.14%	0.70%	1.02%	0.61%
25-49 %	0.46%	4.40% *	0.88% *	1.34%	1.50%	0.49%	1.40% *	0.49%
50-74 %	0.36%	1.48% *	2.09% *	1.93% *	1.26%	0.23%	1.04%	0.38%
75% or more	0.59%	1.01% *	1.84% *	2.54% *	1.22%	0.72% *	0.94%	0.69%
Percent age 50 or older employees								
Less than 25%	0.39%	1.09%	1.04%	1.09%	1.20%	0.37%	0.72%	0.46%
25-49 %	0.28%	2.44% *	1.05%	1.84%	0.85%	0.22%	0.97%	0.30%
50-74 %	1.03%	2.80% *	1.07% *	2.59% *	1.32% *	2.01% *	1.88% *	1.22%
75% or more	2.33% *	5.68% *	3.52% *	1.28% *	7.63% *	0.43% *	3.35% *	3.22% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.12.d Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2021

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	20.6%	11.0%	11.0%	14.7%	16.5%	25.5%	11.9%	22.3%
Industry group **								
Agric., fish., forest.	14.6% *	0.0%	--	0.0%	6.0% *	35.0% *	2.0% *	17.7% *
Mining and manufacturing	21.1%	16.2% *	9.3% *	12.7%	17.7%	26.3%	11.2%	22.4%
Construction	11.6%	5.0% *	15.4%	7.2% *	9.5% *	23.0%	10.1%	12.7%
Utilities and transp.	23.4%	5.3% *	5.6% *	20.2% *	16.0%	27.4%	7.0% *	25.0%
Wholesale trade	20.4%	--	3.6% *	19.7%	15.7%	28.1%	11.9% *	23.2%
Fin. svcs. and real estate	21.9%	15.8% *	19.0% *	9.2%	20.1%	24.1%	14.9%	22.7%
Retail trade	16.3%	3.4% *	11.4% *	14.2%	12.2%	19.1%	10.1%	17.3%
Professional services	22.2%	14.2%	10.3%	15.0%	15.9%	28.0%	11.9%	24.1%
Other services	21.6%	12.8%	10.5%	20.3%	21.9%	24.5%	14.5%	23.5%
Ownership								
For profit, incorporated	19.9%	11.0%	10.5%	13.5%	15.5%	24.6%	11.6%	21.6%
For profit, unincorporated	18.4%	7.9% *	13.9%	16.0%	15.3%	23.2%	11.3%	20.5%
Nonprofit	25.1%	17.4% *	9.5%	19.6%	19.6%	30.6%	15.3%	26.3%
Age of firm								
Less than 5 years	12.7%	6.8% *	11.3% *	12.7% *	23.1% *	0.6% *	11.6%	14.5% *
5-9 years	17.0%	10.7% *	16.3%	23.3%	15.2%	13.3% *	14.4%	19.3%
10-19 years	15.1%	12.5% *	9.2%	13.9%	14.9%	21.5%	11.3%	16.9%
20 or more years	21.8%	11.8%	10.6%	13.8%	16.8%	25.8%	11.7%	23.1%
Multi/single status								
2 or more locations	23.6%	31.8% *	11.6% *	14.1%	18.1%	25.4%	13.7%	23.7%
1 location only	13.8%	10.6%	11.0%	14.9%	14.0%	27.2%	11.8%	15.7%
Percent full-time employees								
Less than 25%	15.3%	5.3% *	7.3% *	14.1% *	20.1% *	15.8%	10.8% *	16.5%
25-49 %	17.2%	10.2% *	4.4% *	10.8% *	24.4% *	17.3%	8.0%	18.8%
50-74 %	20.1%	11.3% *	13.8%	14.0%	15.6%	23.8%	13.2%	21.3%
75% or more	20.9%	11.1%	11.0%	15.0%	16.1%	26.3%	12.0%	22.7%
Union presence								
No union employees	19.8%	10.7%	10.9%	14.8%	16.0%	25.9%	11.8%	21.8%
Has union employees	23.9%	--	16.9% *	14.3%	21.5%	24.6%	18.2%	24.1%
Percent low-wage employees								
50% or more low-wage	18.9%	5.1% *	15.1% *	14.3%	19.5% *	20.4%	13.8%	19.6%
Less than 50% low-wage	20.8%	11.3%	10.8%	14.8%	16.2%	26.0%	11.8%	22.6%
Percent women employees								
Less than 25%	17.6%	9.7%	10.6%	13.4%	12.9%	27.7%	11.5%	20.0%
25-49 %	20.1%	5.3% *	7.8%	16.7%	16.2%	23.1%	7.4%	21.6%
50-74 %	23.5%	16.8%	15.2%	15.6%	22.6%	25.8%	17.1%	24.3%
75% or more	21.1%	12.2%	11.5%	14.8%	14.2%	27.5%	11.9%	23.0%
Percent age 50 or older employees								
Less than 25%	19.4%	10.3%	12.4%	14.5%	16.0%	25.7%	12.5%	21.5%
25-49 %	22.5%	8.3% *	10.3%	15.6%	17.4%	26.0%	12.2%	23.5%
50-74 %	17.3%	14.9%	9.0%	14.0%	15.1%	21.8%	10.8%	19.3%
75% or more	13.4%	11.9% *	8.0% *	11.2% *	12.6% *	20.4%	9.4%	17.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.12.d Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2021

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	0.55%	1.53%	1.23%	1.19%	1.13%	0.84%	0.81%	0.64%
Industry group **								
Agric., fish., forest.	8.96% *	0.00%	--	0.00%	4.16% *	19.45% *	2.03% *	10.91% *
Mining and manufacturing	1.34%	13.13% *	3.58% *	2.81%	2.39%	2.03%	2.73%	1.48%
Construction	1.63%	2.01% *	3.78%	2.24% *	3.62% *	5.85%	1.83%	2.43%
Utilities and transp.	2.32%	3.94% *	3.62% *	8.12% *	4.43%	2.88%	2.54% *	2.53%
Wholesale trade	2.33%	--	1.45% *	5.35%	3.87%	4.34%	3.66% *	2.95%
Fin. svcs. and real estate	1.45%	5.28% *	6.38% *	2.16%	3.41%	1.86%	3.10%	1.57%
Retail trade	1.30%	1.77% *	5.35% *	2.90%	2.68%	1.81%	2.58%	1.45%
Professional services	1.07%	2.98%	2.20%	1.86%	1.87%	1.61%	1.41%	1.23%
Other services	1.64%	3.25%	2.41%	3.54%	4.40%	2.44%	1.93%	2.00%
Ownership								
For profit, incorporated	0.63%	1.86%	1.45%	1.40%	1.20%	0.94%	0.99%	0.72%
For profit, unincorporated	1.40%	2.73% *	3.18%	3.29%	2.17%	2.50%	1.66%	1.74%
Nonprofit	1.63%	5.94% *	2.65%	2.99%	3.21%	2.31%	2.49%	1.79%
Age of firm								
Less than 5 years	2.66%	2.87% *	3.89% *	4.53% *	9.56% *	0.54% *	2.76%	5.37% *
5-9 years	2.55%	3.45% *	4.16%	6.01%	4.55%	5.52% *	2.37%	4.29%
10-19 years	1.31%	3.83% *	2.55%	2.30%	2.31%	3.66%	1.90%	1.72%
20 or more years	0.63%	2.25%	1.57%	1.29%	1.34%	0.86%	1.01%	0.70%
Multi/single status								
2 or more locations	0.71%	15.83% *	4.70% *	1.83%	1.51%	0.84%	2.64%	0.72%
1 location only	0.79%	1.50%	1.27%	1.43%	1.65%	6.58%	0.84%	1.35%
Percent full-time employees								
Less than 25%	3.08%	3.32% *	4.47% *	7.34% *	8.09% *	3.98%	5.22% *	3.64%
25-49 %	3.03%	5.02% *	2.24% *	4.74% *	11.37% *	2.14%	2.30%	3.49%
50-74 %	1.76%	4.46% *	4.12%	2.55%	3.58%	2.55%	2.42%	2.01%
75% or more	0.60%	1.72%	1.34%	1.35%	1.08%	0.93%	0.90%	0.69%
Union presence								
No union employees	0.58%	1.51%	1.24%	1.23%	1.06%	0.99%	0.81%	0.70%
Has union employees	1.49%	--	8.85% *	3.84%	5.92%	1.57%	5.24%	1.52%
Percent low-wage employees								
50% or more low-wage	1.93%	2.50% *	5.79% *	3.55%	6.56% *	2.14%	3.07%	2.14%
Less than 50% low-wage	0.58%	1.61%	1.25%	1.26%	1.07%	0.89%	0.83%	0.67%
Percent women employees								
Less than 25%	0.99%	2.25%	1.83%	1.91%	1.65%	2.02%	1.30%	1.29%
25-49 %	0.96%	2.08% *	2.24%	3.41%	1.85%	1.25%	1.26%	1.05%
50-74 %	1.14%	4.09%	3.44%	2.04%	3.00%	1.49%	2.08%	1.26%
75% or more	1.40%	3.31%	2.77%	2.25%	1.72%	2.34%	1.70%	1.65%
Percent age 50 or older employees								
Less than 25%	0.88%	2.17%	1.95%	1.69%	1.64%	1.55%	1.23%	1.08%
25-49 %	0.82%	2.56% *	1.99%	1.77%	1.88%	1.07%	1.39%	0.89%
50-74 %	1.51%	4.20%	2.48%	4.14%	2.36%	2.77%	1.92%	1.89%
75% or more	2.28%	3.93% *	3.85% *	6.95% *	4.31% *	5.69%	2.50%	3.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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 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, 2021

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	3.2%	6.5%	4.5%	2.9%	4.0%	2.6%	4.4%	3.0%
Industry group **								
Agric., fish., forest.	3.8% *	0.0%	0.0%	0.0%	1.6% *	9.2% *	0.0%	4.7% *
Mining and manufacturing	3.3%	0.8% *	1.8% *	3.2% *	4.5% *	2.9%	1.5% *	3.5%
Construction	5.6%	2.1% *	7.1% *	4.3% *	6.1% *	7.3% *	4.7% *	6.2%
Utilities and transp.	3.3%	11.4%	0.0%	2.3% *	0.8% *	4.2%	3.6% *	3.3%
Wholesale trade	2.2% *	12.1% *	2.1% *	2.4% *	1.2% *	1.1% *	5.2% *	1.2% *
Fin. svcs. and real estate	3.1%	5.8% *	0.5% *	2.1% *	5.1% *	2.7% *	2.7% *	3.2%
Retail trade	2.8%	4.5% *	3.3% *	4.4% *	3.4% *	2.2%	4.2%	2.6%
Professional services	3.0%	9.0%	6.6%	3.0%	3.8%	1.9%	6.3%	2.4%
Other services	3.4%	5.1% *	3.9% *	1.2% *	4.6% *	3.4% *	3.3%	3.5%
Ownership								
For profit, incorporated	3.1%	6.0%	5.2%	2.9%	4.0%	2.3%	4.6%	2.8%
For profit, unincorporated	3.9%	9.3% *	2.0% *	3.8% *	2.3% *	4.3% *	4.4%	3.8%
Nonprofit	3.2%	3.0% *	4.6% *	1.2% *	4.9%	2.6%	2.9%	3.3%
Age of firm								
Less than 5 years	7.0% *	7.9% *	2.4% *	4.1% *	14.9% *	0.0%	4.9% *	10.4% *
5-9 years	5.5% *	8.4% *	4.1% *	1.9% *	0.5% *	32.3% *	5.0% *	6.0% *
10-19 years	3.9%	7.1% *	6.4% *	4.6% *	3.2% *	1.6% *	6.3%	2.8%
20 or more years	2.9%	4.9%	4.2%	2.3%	4.1%	2.4%	3.4%	2.8%
Multi/single status								
2 or more locations	2.7%	0.0%	1.6% *	1.6% *	4.1%	2.4%	1.5% *	2.7%
1 location only	4.5%	6.6%	4.7%	3.2%	3.7%	11.8% *	4.6%	4.3%
Percent full-time employees								
Less than 25%	5.5%	15.9% *	--	2.2% *	6.2% *	4.7% *	8.0% *	4.8%
25-49 %	4.2%	--	13.5% *	4.8% *	2.2% *	4.1% *	8.3% *	3.5% *
50-74 %	3.2%	7.5% *	4.8% *	0.9% *	7.8% *	1.6%	4.7%	3.0%
75% or more	3.1%	6.2%	4.2%	3.0%	3.5%	2.7%	4.1%	3.0%
Union presence								
No union employees	3.3%	6.5%	4.4%	2.9%	3.9%	2.6%	4.4%	3.1%
Has union employees	2.8%	--	7.9% *	2.9% *	4.4% *	2.6%	4.8% *	2.8%
Percent low-wage employees								
50% or more low-wage	5.3%	6.9% *	13.0% *	3.9% *	6.7% *	4.6% *	6.2%	5.2% *
Less than 50% low-wage	3.0%	6.4%	4.1%	2.8%	3.7%	2.4%	4.3%	2.8%
Percent women employees								
Less than 25%	3.7%	7.1%	4.0% *	3.2%	4.2%	2.8%	4.2%	3.4%
25-49 %	2.1%	6.2% *	2.0% *	1.8% *	2.7%	1.8%	2.8% *	2.0%
50-74 %	3.4%	1.2% *	3.1% *	3.0% *	4.5%	3.2%	2.5%	3.5%
75% or more	4.2%	11.0% *	9.8%	3.0%	4.5%	2.9% *	8.2%	3.3%
Percent age 50 or older employees								
Less than 25%	3.2%	7.0%	5.3%	3.0%	3.5%	2.2%	4.8%	2.7%
25-49 %	3.0%	3.5%	2.4% *	2.7% *	3.8%	2.8%	2.7%	3.0%
50-74 %	3.8%	9.6% *	1.5% *	3.0% *	5.4% *	2.3%	4.4% *	3.7%
75% or more	6.0%	4.6% *	17.3% *	1.1% *	6.6% *	2.0% *	8.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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, 2021

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%	1.24%	0.84%	0.47%	0.54%	0.31%	0.50%	0.26%
Industry group **								
Agric., fish., forest.	1.78% *	0.00%	0.00%	0.00%	1.29% *	5.16% *	0.00%	2.28% *
Mining and manufacturing	0.64%	0.77% *	1.30% *	1.76% *	1.82% *	0.55%	0.65% *	0.72%
Construction	1.29%	1.35% *	4.00% *	1.97% *	2.42% *	3.71% *	1.88% *	1.77%
Utilities and transp.	0.72%	2.95%	0.00%	1.22% *	0.47% *	1.09%	1.21% *	0.78%
Wholesale trade	0.67% *	7.49% *	1.23% *	1.53% *	0.53% *	0.56% *	2.37% *	0.41% *
Fin. svcs. and real estate	0.80%	2.39% *	0.36% *	1.12% *	2.02% *	1.03% *	1.00% *	0.88%
Retail trade	0.42%	2.43% *	1.55% *	1.91% *	1.35% *	0.38%	1.24%	0.45%
Professional services	0.33%	2.66%	1.42%	0.77%	0.87%	0.36%	1.01%	0.34%
Other services	0.81%	2.30% *	1.34% *	0.48% *	1.44% *	1.40% *	0.90%	0.99%
Ownership								
For profit, incorporated	0.25%	1.41%	1.12%	0.55%	0.71%	0.30%	0.62%	0.27%
For profit, unincorporated	0.88%	3.40% *	0.83% *	1.57% *	0.80% *	1.68% *	1.19%	1.08%
Nonprofit	0.51%	1.54% *	1.86% *	0.44% *	1.27%	0.61%	0.77%	0.56%
Age of firm								
Less than 5 years	2.68% *	4.37% *	2.10% *	2.32% *	10.65% *	0.00%	2.20% *	5.97% *
5-9 years	2.45% *	3.68% *	1.65% *	1.01% *	0.27% *	20.61% *	1.56% *	4.40% *
10-19 years	0.71%	2.81% *	2.84% *	1.41% *	1.25% *	0.64% *	1.47%	0.77%
20 or more years	0.21%	1.18%	0.80%	0.52%	0.56%	0.26%	0.45%	0.23%
Multi/single status								
2 or more locations	0.24%	0.00%	0.83% *	0.50% *	0.75%	0.25%	0.44% *	0.24%
1 location only	0.52%	1.27%	0.89%	0.58%	0.74%	8.28% *	0.53%	0.91%
Percent full-time employees								
Less than 25%	1.32%	8.14% *	--	1.22% *	2.67% *	1.93% *	3.32% *	1.40%
25-49 %	1.03%	--	5.28% *	2.35% *	0.96% *	1.60% *	2.56% *	1.12% *
50-74 %	0.60%	2.92% *	1.81% *	0.46% *	2.58% *	0.42%	1.17%	0.67%
75% or more	0.26%	1.42%	0.94%	0.54%	0.55%	0.37%	0.56%	0.29%
Union presence								
No union employees	0.27%	1.25%	0.85%	0.49%	0.58%	0.42%	0.51%	0.31%
Has union employees	0.38%	--	5.26% *	1.57% *	1.53% *	0.39%	2.00% *	0.38%
Percent low-wage employees								
50% or more low-wage	1.40%	3.45% *	4.52% *	1.94% *	2.45% *	2.09% *	1.64%	1.58% *
Less than 50% low-wage	0.21%	1.30%	0.85%	0.49%	0.55%	0.26%	0.52%	0.23%
Percent women employees								
Less than 25%	0.43%	1.79%	1.52% *	0.80%	1.13%	0.46%	0.79%	0.51%
25-49 %	0.27%	3.42% *	0.83% *	0.78% *	0.67%	0.31%	1.07% *	0.27%
50-74 %	0.45%	0.60% *	1.16% *	1.22% *	1.12%	0.58%	0.61%	0.50%
75% or more	0.76%	3.51% *	2.23%	0.90%	1.30%	1.23% *	1.44%	0.87%
Percent age 50 or older employees								
Less than 25%	0.32%	1.90%	1.43%	0.58%	0.89%	0.36%	0.76%	0.35%
25-49 %	0.35%	0.97%	0.88% *	0.89% *	0.70%	0.47%	0.54%	0.38%
50-74 %	0.71%	3.97% *	0.63% *	1.76% *	1.80% *	0.62%	1.55% *	0.80%
75% or more	1.68%	1.79% *	5.48% *	0.75% *	6.15% *	1.07% *	2.13%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2021

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	28.0%	9.6%	10.3%	17.0%	25.5%	35.2%	11.5%	31.3%
Industry group **								
Agric., fish., forest.	39.6%	--	--	--	59.5%	31.9% *	28.2% *	42.4%
Mining and manufacturing	29.9%	7.7% *	8.2% *	18.6%	20.6%	40.5%	11.8%	32.4%
Construction	16.6%	5.4% *	4.8% *	14.9%	23.8%	25.9%	7.8%	22.5%
Utilities and transp.	32.9%	13.0% *	7.7% *	14.9% *	33.0%	38.3%	10.5% *	35.1%
Wholesale trade	28.5%	9.6% *	4.0% *	16.8%	30.7%	39.8%	7.6%	35.3%
Fin. svcs. and real estate	35.2%	12.6% *	21.4% *	24.9%	34.0%	38.6%	18.4%	37.1%
Retail trade	30.2%	9.0% *	13.2% *	10.4%	17.9%	39.9%	11.0%	33.1%
Professional services	27.6%	7.0% *	13.0%	19.2%	28.6%	32.2%	12.7%	30.4%
Other services	21.7%	11.5% *	9.3%	16.0%	15.8%	28.5%	10.7%	24.6%
Ownership								
For profit, incorporated	29.9%	8.2%	9.7%	15.1%	22.8%	39.7%	10.6%	33.8%
For profit, unincorporated	22.6%	10.6%	7.4%	16.6%	28.2%	26.6%	10.8%	26.1%
Nonprofit	25.3%	16.2% *	20.2% *	27.4%	30.3%	22.9%	18.3%	26.1%
Age of firm								
Less than 5 years	11.1%	5.0% *	5.4% *	19.9%	12.4% *	--	5.1%	21.1%
5-9 years	17.1%	9.5% *	10.3% *	12.5%	31.9%	17.5% *	11.4%	22.1%
10-19 years	21.1%	9.7% *	9.6%	12.7%	28.5%	30.5%	10.0%	26.2%
20 or more years	30.1%	11.3%	11.2%	18.9%	24.7%	35.6%	13.1%	32.3%
Multi/single status								
2 or more locations	32.8%	11.4% *	14.9%	20.3%	24.1%	35.7%	13.6%	33.2%
1 location only	17.0%	9.6%	10.0%	16.1%	27.6%	12.5%	11.3%	22.8%
Percent full-time employees								
Less than 25%	13.0%	15.8% *	16.1% *	5.8% *	8.8% *	17.0%	10.8% *	13.6%
25-49 %	26.0%	8.3% *	4.1% *	19.5%	22.2%	31.9%	8.4%	29.1%
50-74 %	24.1%	7.4% *	11.2%	15.2%	30.3%	25.9%	11.2%	26.3%
75% or more	28.9%	9.9%	10.3%	17.2%	25.3%	37.1%	11.6%	32.4%
Union presence								
No union employees	26.1%	9.7%	10.4%	17.0%	25.2%	34.1%	11.3%	29.8%
Has union employees	35.9%	--	5.0% *	17.0%	27.8%	37.8%	15.9%	36.3%
Percent low-wage employees								
50% or more low-wage	20.3%	12.6% *	7.2% *	7.4% *	14.2%	25.9%	8.3%	21.8%
Less than 50% low-wage	28.8%	9.5%	10.4%	17.8%	26.5%	36.2%	11.7%	32.3%
Percent women employees								
Less than 25%	24.3%	9.8%	8.6%	15.8%	26.8%	35.9%	11.0%	29.6%
25-49 %	35.2%	4.1% *	8.5%	19.1%	27.0%	42.8%	9.7%	38.2%
50-74 %	29.2%	15.9%	17.9%	17.8%	24.7%	33.7%	15.6%	31.0%
75% or more	20.0%	7.7%	8.9%	16.5%	22.5%	22.5%	9.8%	22.2%
Percent age 50 or older employees								
Less than 25%	21.6%	7.5%	8.1%	12.2%	19.9%	31.2%	9.5%	25.3%
25-49 %	32.9%	10.6%	12.2%	19.8%	30.7%	37.0%	13.3%	34.8%
50-74 %	27.9%	11.8% *	15.5% *	29.1%	24.3%	35.3%	14.8%	31.9%
75% or more	18.6%	11.9% *	6.1% *	20.9% *	11.5%	38.6%	10.2%	26.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2021

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	0.65%	1.46%	1.25%	1.17%	1.55%	0.94%	0.76%	0.75%
Industry group **								
Agric., fish., forest.	10.24%	--	--	--	15.86%	14.69% *	11.54% *	12.32%
Mining and manufacturing	1.61%	5.56% *	2.53% *	3.84%	2.40%	2.44%	2.48%	1.78%
Construction	2.10%	2.72% *	1.88% *	3.64%	5.62%	3.98%	1.82%	3.23%
Utilities and transp.	2.67%	7.25% *	6.53% *	5.65% *	6.53%	3.44%	3.35% *	2.91%
Wholesale trade	3.71%	4.43% *	1.83% *	3.88%	6.99%	6.34%	1.85%	4.58%
Fin. svcs. and real estate	1.91%	4.29% *	9.95% *	4.90%	5.50%	2.26%	4.13%	2.05%
Retail trade	2.08%	5.11% *	5.05% *	2.26%	3.61%	2.79%	2.59%	2.31%
Professional services	1.17%	1.83%	2.26%	2.26%	3.13%	1.56%	1.30%	1.34%
Other services	1.42%	4.19% *	2.42%	2.80%	3.05%	2.25%	1.84%	1.73%
Ownership								
For profit, incorporated	0.78%	1.51%	1.30%	1.34%	1.72%	1.11%	0.84%	0.90%
For profit, unincorporated	1.53%	2.96%	2.01%	2.78%	3.81%	2.48%	1.54%	1.91%
Nonprofit	1.68%	7.40% *	7.01% *	3.80%	3.91%	1.96%	3.35%	1.83%
Age of firm								
Less than 5 years	2.31%	1.81% *	3.22% *	5.59%	5.98% *	--	1.46%	5.58%
5-9 years	2.86%	3.42% *	3.76% *	3.17%	8.15%	7.15% *	2.20%	4.92%
10-19 years	2.11%	3.17% *	2.02%	2.23%	4.45%	5.63%	1.37%	2.93%
20 or more years	0.72%	2.43%	1.81%	1.55%	1.65%	0.95%	1.11%	0.79%
Multi/single status								
2 or more locations	0.80%	6.46% *	3.78%	2.51%	1.51%	0.95%	2.06%	0.81%
1 location only	1.11%	1.49%	1.31%	1.33%	3.15%	2.84%	0.80%	2.01%
Percent full-time employees								
Less than 25%	2.20%	8.64% *	10.98% *	3.43% *	2.73% *	3.88%	4.78% *	2.49%
25-49 %	2.20%	4.66% *	1.83% *	5.00%	5.27%	3.03%	2.25%	2.60%
50-74 %	2.04%	2.67% *	3.11%	3.03%	6.99%	2.24%	1.98%	2.32%
75% or more	0.72%	1.73%	1.41%	1.31%	1.56%	1.07%	0.86%	0.84%
Union presence								
No union employees	0.70%	1.48%	1.27%	1.21%	1.61%	1.10%	0.77%	0.84%
Has union employees	1.66%	--	4.73% *	4.69%	5.63%	1.78%	4.65%	1.69%
Percent low-wage employees								
50% or more low-wage	1.82%	6.66% *	3.57% *	2.47% *	3.17%	2.63%	2.40%	2.03%
Less than 50% low-wage	0.69%	1.50%	1.30%	1.26%	1.66%	0.99%	0.79%	0.80%
Percent women employees								
Less than 25%	1.24%	2.46%	1.57%	1.78%	3.56%	1.83%	1.15%	1.63%
25-49 %	1.24%	2.19% *	2.23%	2.89%	2.61%	1.61%	1.55%	1.34%
50-74 %	1.34%	4.17%	4.43%	2.40%	2.76%	1.82%	2.17%	1.47%
75% or more	1.20%	2.11%	2.33%	2.97%	2.52%	1.83%	1.37%	1.42%
Percent age 50 or older employees								
Less than 25%	0.83%	1.86%	1.39%	1.17%	1.91%	1.43%	0.91%	1.04%
25-49 %	1.02%	2.92%	2.36%	2.17%	2.68%	1.25%	1.52%	1.10%
50-74 %	1.98%	4.09% *	5.15% *	4.99%	2.96%	3.52%	2.59%	2.41%
75% or more	2.79%	4.51% *	2.94% *	7.19% *	3.37%	6.66%	2.76%	4.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2021

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	32.1%	50.2%	57.9%	47.4%	34.4%	23.1%	52.9%	27.9%
Industry group **								
Agric., fish., forest.	26.2%	--	--	--	18.2% *	16.4% *	46.3%	21.2% *
Mining and manufacturing	30.8%	45.0%	66.2%	42.8%	37.3%	20.6%	56.8%	27.3%
Construction	54.0%	74.3%	60.2%	56.8%	49.2%	40.0%	61.2%	49.1%
Utilities and transp.	30.2%	56.2%	68.8%	47.9%	39.6%	21.3%	61.6%	27.1%
Wholesale trade	34.7%	48.1%	67.9%	50.0%	29.1%	22.5%	53.1%	28.7%
Fin. svcs. and real estate	26.5%	44.2%	45.4%	45.6%	28.6%	22.1%	45.8%	24.3%
Retail trade	34.7%	66.6%	57.0%	58.3%	41.7%	24.7%	61.7%	30.6%
Professional services	28.2%	44.6%	57.6%	41.3%	30.7%	20.2%	50.2%	24.2%
Other services	35.6%	45.8%	51.2%	45.8%	33.4%	30.0%	47.4%	32.4%
Ownership								
For profit, incorporated	32.8%	53.7%	58.6%	50.3%	37.6%	22.4%	55.4%	28.2%
For profit, unincorporated	39.8%	45.5%	62.9%	45.3%	40.6%	32.6%	52.9%	36.0%
Nonprofit	23.1%	38.0%	42.8%	34.2%	23.2%	19.1%	37.7%	21.5%
Age of firm								
Less than 5 years	54.3%	62.2%	67.8%	46.9%	40.5%	--	60.6%	43.9%
5-9 years	39.9%	34.5%	59.4%	45.8%	29.6%	22.4% *	46.5%	34.1%
10-19 years	41.5%	56.3%	60.8%	49.9%	33.3%	27.4%	56.8%	34.5%
20 or more years	29.7%	49.4%	55.0%	46.8%	34.9%	22.9%	51.7%	26.8%
Multi/single status								
2 or more locations	26.1%	31.0% *	57.8%	52.4%	32.6%	22.9%	58.4%	25.5%
1 location only	46.0%	50.6%	57.9%	46.0%	37.4%	29.9%	52.5%	39.2%
Percent full-time employees								
Less than 25%	48.6%	48.7%	50.8%	62.3%	31.1%	54.3%	51.2%	47.9%
25-49 %	33.0%	57.0%	50.4%	48.2%	30.2%	27.8%	52.1%	29.7%
50-74 %	33.8%	48.4%	56.2%	49.8%	28.9%	29.7%	50.6%	30.9%
75% or more	31.5%	50.2%	58.5%	46.8%	35.5%	21.4%	53.3%	27.1%
Union presence								
No union employees	35.1%	50.5%	58.3%	47.6%	36.4%	24.8%	53.5%	30.5%
Has union employees	19.5%	--	36.7% *	41.5%	16.6%	19.0%	32.1%	19.2%
Percent low-wage employees								
50% or more low-wage	43.4%	58.8%	48.9%	56.1%	45.4%	39.2%	54.8%	41.9%
Less than 50% low-wage	31.0%	49.7%	58.3%	46.6%	33.4%	21.3%	52.8%	26.5%
Percent women employees								
Less than 25%	40.0%	53.4%	62.6%	49.5%	37.8%	25.5%	55.5%	33.8%
25-49 %	27.7%	53.4%	65.3%	45.4%	33.3%	20.1%	58.5%	24.1%
50-74 %	27.9%	47.6%	44.2%	44.8%	30.0%	22.7%	45.2%	25.7%
75% or more	34.5%	44.8%	51.8%	47.4%	36.7%	27.3%	49.8%	31.2%
Percent age 50 or older employees								
Less than 25%	38.2%	53.6%	57.6%	51.2%	35.9%	27.8%	54.3%	33.4%
25-49 %	27.2%	54.2%	55.9%	45.9%	32.7%	20.8%	52.6%	24.7%
50-74 %	32.6%	43.5%	62.4%	35.5%	34.4%	22.7%	51.1%	26.9%
75% or more	43.5%	41.4%	60.8%	44.0%	48.7%	29.9%	48.1%	39.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2021

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	0.62%	2.68%	2.18%	1.58%	1.51%	0.79%	1.32%	0.68%
Industry group **								
Agric., fish., forest.	6.40%	--	--	--	10.30% *	5.67% *	12.74%	6.73% *
Mining and manufacturing	1.57%	12.01%	5.89%	4.67%	3.17%	1.94%	4.41%	1.66%
Construction	2.88%	5.69%	5.84%	4.98%	7.28%	6.52%	3.55%	4.28%
Utilities and transp.	2.74%	11.40%	9.95%	8.05%	7.07%	3.22%	5.99%	2.94%
Wholesale trade	2.92%	9.89%	7.17%	6.18%	6.23%	3.83%	5.31%	3.23%
Fin. svcs. and real estate	1.62%	7.02%	9.79%	5.53%	4.32%	1.87%	4.87%	1.71%
Retail trade	1.88%	10.34%	6.71%	4.23%	5.51%	1.88%	4.39%	1.90%
Professional services	1.03%	4.29%	3.87%	2.73%	2.46%	1.26%	2.39%	1.08%
Other services	1.77%	5.48%	5.38%	3.70%	3.66%	2.75%	2.98%	2.09%
Ownership								
For profit, incorporated	0.72%	3.24%	2.66%	1.97%	1.97%	0.82%	1.64%	0.78%
For profit, unincorporated	1.90%	5.58%	4.31%	3.57%	3.61%	3.34%	2.85%	2.31%
Nonprofit	1.39%	7.50%	6.58%	3.86%	2.61%	1.91%	3.47%	1.48%
Age of firm								
Less than 5 years	4.53%	8.08%	7.55%	7.42%	11.75%	--	5.53%	7.50%
5-9 years	3.06%	5.36%	5.79%	5.66%	5.80%	8.49% *	3.55%	4.64%
10-19 years	2.11%	5.16%	4.26%	3.45%	4.12%	4.35%	2.76%	2.67%
20 or more years	0.67%	3.51%	3.00%	1.93%	1.66%	0.81%	1.71%	0.71%
Multi/single status								
2 or more locations	0.68%	12.43% *	7.66%	2.77%	1.61%	0.79%	3.73%	0.69%
1 location only	1.26%	2.72%	2.27%	1.86%	2.91%	8.47%	1.40%	2.06%
Percent full-time employees								
Less than 25%	3.77%	12.95%	11.29%	8.33%	6.06%	5.47%	7.14%	4.37%
25-49 %	2.52%	9.28%	8.51%	6.11%	6.05%	2.98%	4.83%	2.67%
50-74 %	1.81%	6.52%	6.02%	4.21%	3.96%	2.34%	3.56%	1.96%
75% or more	0.69%	3.07%	2.42%	1.77%	1.68%	0.88%	1.49%	0.76%
Union presence								
No union employees	0.69%	2.70%	2.21%	1.63%	1.61%	0.93%	1.35%	0.78%
Has union employees	1.35%	--	12.51% *	6.96%	2.94%	1.50%	6.12%	1.37%
Percent low-wage employees								
50% or more low-wage	2.27%	8.20%	7.42%	4.99%	5.16%	3.12%	4.12%	2.51%
Less than 50% low-wage	0.64%	2.79%	2.26%	1.66%	1.59%	0.79%	1.39%	0.70%
Percent women employees								
Less than 25%	1.33%	3.96%	3.15%	2.65%	3.37%	1.78%	2.10%	1.62%
25-49 %	1.11%	7.87%	5.55%	3.70%	2.55%	1.24%	3.49%	1.11%
50-74 %	1.15%	5.45%	5.13%	3.15%	2.61%	1.47%	2.78%	1.23%
75% or more	1.48%	4.80%	4.79%	3.37%	3.16%	2.11%	2.66%	1.67%
Percent age 50 or older employees								
Less than 25%	1.09%	4.32%	3.10%	2.15%	2.43%	1.69%	1.95%	1.27%
25-49 %	0.85%	5.39%	4.27%	2.79%	2.34%	0.93%	2.50%	0.88%
50-74 %	1.72%	5.15%	5.34%	4.29%	3.23%	2.61%	3.25%	1.93%
75% or more	3.82%	6.12%	7.97%	8.61%	9.71%	7.34%	4.80%	5.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2021

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	58.4%	56.7%	65.4%	66.8%	57.9%	56.9%	62.3%	57.9%
Industry group **								
Agric., fish., forest.	65.3%	--	--	--	82.1%	57.6%	--	73.6%
Mining and manufacturing	59.1%	58.1%	68.8%	67.8%	52.7%	59.9%	70.5%	58.2%
Construction	59.5%	52.6%	47.9%	66.6%	57.3%	64.0%	55.7%	61.7%
Utilities and transp.	59.7%	--	58.7% *	72.1%	66.3%	57.2%	52.5%	60.4%
Wholesale trade	60.7%	82.2%	67.7%	68.1%	61.5%	56.4%	67.3%	59.4%
Fin. svcs. and real estate	58.9%	78.2%	59.4%	70.4%	54.0%	58.4%	68.0%	58.1%
Retail trade	59.6%	66.6%	67.8%	62.1%	56.2%	59.1%	66.6%	58.7%
Professional services	55.7%	50.9%	73.9%	67.0%	59.1%	52.5%	63.9%	54.6%
Other services	60.6%	51.7%	66.5%	62.9%	57.5%	61.2%	58.6%	61.0%
Ownership								
For profit, incorporated	61.3%	58.2%	67.4%	66.0%	57.5%	61.4%	63.5%	61.0%
For profit, unincorporated	62.3%	60.9%	67.9%	70.6%	67.1%	57.1%	66.8%	61.4%
Nonprofit	43.9%	33.3%	39.1%	65.8%	51.8%	39.1%	44.4%	43.8%
Age of firm								
Less than 5 years	75.6%	71.5%	78.2%	80.1%	69.5%	--	73.5%	78.9%
5-9 years	58.4%	39.0%	68.2%	65.2%	60.4%	69.4%	53.0%	62.9%
10-19 years	63.8%	67.1%	64.6%	66.4%	66.4%	56.7%	65.1%	63.1%
20 or more years	57.6%	57.1%	62.9%	66.0%	55.9%	56.9%	61.8%	57.2%
Multi/single status								
2 or more locations	57.6%	--	65.9%	71.2%	57.5%	57.1%	71.3%	57.4%
1 location only	61.2%	56.2%	65.3%	65.6%	58.4%	48.6%	61.4%	61.0%
Percent full-time employees								
Less than 25%	59.2%	99.1%	88.6%	55.9%	28.2% *	61.4%	88.4%	45.7%
25-49 %	57.9%	25.1% *	82.0%	58.5%	70.0%	56.8%	45.1%	60.7%
50-74 %	53.3%	45.4%	65.5%	65.2%	54.8%	51.9%	54.9%	53.0%
75% or more	59.0%	59.6%	64.5%	67.3%	58.2%	57.6%	63.4%	58.4%
Union presence								
No union employees	60.2%	56.6%	68.9%	68.0%	59.4%	58.3%	64.0%	59.5%
Has union employees	53.5%	--	25.5% *	56.3%	49.7%	54.4%	42.0%	54.0%
Percent low-wage employees								
50% or more low-wage	61.8%	65.3%	79.4%	51.8%	65.8%	60.1%	68.8%	60.4%
Less than 50% low-wage	58.3%	55.9%	64.5%	67.5%	57.6%	56.8%	61.9%	57.8%
Percent women employees								
Less than 25%	60.3%	50.7%	64.7%	67.0%	58.1%	59.4%	60.8%	60.2%
25-49 %	62.1%	59.1%	69.6%	65.4%	61.9%	61.6%	66.6%	61.7%
50-74 %	55.4%	73.4%	62.8%	66.5%	53.3%	53.7%	64.4%	54.6%
75% or more	52.8%	45.4%	64.0%	68.9%	58.6%	49.0%	59.0%	51.9%
Percent age 50 or older employees								
Less than 25%	58.6%	52.0%	65.9%	66.0%	53.6%	58.0%	62.0%	57.7%
25-49 %	57.7%	71.8%	63.7%	68.9%	59.9%	55.8%	65.0%	57.2%
50-74 %	61.0%	55.7%	70.5%	63.7%	60.0%	60.6%	61.0%	60.9%
75% or more	63.6%	55.5%	58.3%	68.5%	62.8%	69.0%	56.2%	68.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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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, 2021

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	0.85%	4.28%	3.17%	2.03%	2.13%	1.09%	2.05%	0.93%
Industry group **								
Agric., fish., forest.	14.11%	--	--	--	12.68%	7.70%	--	11.66%
Mining and manufacturing	1.97%	16.58%	9.51%	4.39%	3.86%	2.57%	5.34%	2.08%
Construction	4.71%	12.36%	7.86%	6.60%	11.40%	7.87%	6.04%	6.53%
Utilities and transp.	3.31%	--	19.10% *	8.73%	8.00%	4.03%	10.45%	3.48%
Wholesale trade	3.63%	6.46%	9.13%	6.91%	8.27%	5.47%	5.87%	4.23%
Fin. svcs. and real estate	2.34%	6.38%	11.48%	6.87%	5.72%	2.82%	5.78%	2.49%
Retail trade	2.61%	12.09%	11.73%	6.26%	6.00%	3.39%	6.59%	2.81%
Professional services	1.50%	7.74%	5.20%	3.72%	3.67%	1.88%	3.85%	1.62%
Other services	2.24%	7.78%	6.72%	4.94%	5.28%	3.13%	4.56%	2.54%
Ownership								
For profit, incorporated	1.02%	5.25%	3.77%	2.38%	2.64%	1.29%	2.48%	1.11%
For profit, unincorporated	2.26%	8.44%	6.47%	5.17%	4.68%	3.20%	4.46%	2.57%
Nonprofit	1.90%	8.35%	8.63%	5.35%	4.70%	2.22%	5.45%	2.00%
Age of firm								
Less than 5 years	4.96%	10.29%	10.79%	7.52%	8.52%	--	6.87%	6.80%
5-9 years	6.11%	10.50%	7.57%	6.23%	13.18%	9.74%	6.96%	9.43%
10-19 years	2.49%	6.80%	5.76%	4.99%	4.51%	5.80%	4.06%	3.14%
20 or more years	0.91%	5.09%	4.28%	2.42%	2.25%	1.12%	2.43%	0.97%
Multi/single status								
2 or more locations	0.97%	--	9.96%	3.55%	2.26%	1.10%	5.37%	0.98%
1 location only	1.81%	4.36%	3.35%	2.40%	4.21%	8.49%	2.19%	2.86%
Percent full-time employees								
Less than 25%	8.17%	0.85%	8.58%	13.35%	9.97% *	6.33%	5.97%	7.96%
25-49 %	4.96%	15.63% *	8.43%	7.40%	8.36%	6.76%	11.38%	5.33%
50-74 %	2.53%	10.89%	11.14%	5.84%	4.79%	3.18%	7.09%	2.71%
75% or more	0.92%	4.29%	3.47%	2.20%	2.35%	1.18%	2.12%	1.01%
Union presence								
No union employees	0.93%	4.37%	3.04%	2.03%	2.11%	1.27%	2.06%	1.03%
Has union employees	1.98%	--	10.44% *	9.60%	7.55%	2.09%	10.01%	2.02%
Percent low-wage employees								
50% or more low-wage	2.68%	13.08%	7.48%	8.29%	5.62%	3.41%	6.40%	2.92%
Less than 50% low-wage	0.89%	4.46%	3.32%	2.07%	2.20%	1.14%	2.13%	0.97%
Percent women employees								
Less than 25%	1.71%	6.60%	4.97%	3.21%	4.41%	2.37%	3.19%	2.01%
25-49 %	1.51%	9.62%	6.94%	4.39%	3.23%	1.87%	4.60%	1.59%
50-74 %	1.62%	6.88%	6.48%	4.00%	4.04%	2.01%	3.75%	1.74%
75% or more	2.04%	10.87%	6.70%	5.11%	4.09%	2.59%	5.36%	2.20%
Percent age 50 or older employees								
Less than 25%	1.54%	6.84%	4.83%	3.01%	3.93%	2.06%	3.18%	1.75%
25-49 %	1.17%	7.01%	5.76%	3.23%	3.00%	1.38%	3.42%	1.22%
50-74 %	2.34%	8.41%	5.73%	5.24%	4.25%	3.70%	4.69%	2.67%
75% or more	4.63%	10.13%	12.65%	11.12%	9.66%	7.12%	7.31%	5.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.a Among private-sector enrollees in a family 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, 2021

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	55.1%	18.0%	18.6%	34.7%	47.4%	66.2%	22.6%	60.1%
Industry group **								
Agric., fish., forest.	73.0%	--	--	0.0%	93.4%	--	--	79.1%
Mining and manufacturing	60.3%	--	12.0% *	32.1%	43.4%	72.8%	20.0%	64.0%
Construction	32.1%	5.6% *	8.9% *	20.5%	33.6% *	67.2%	14.2% *	41.3%
Utilities and transp.	57.9%	--	--	42.8% *	60.8%	61.0%	51.1%	58.4%
Wholesale trade	55.1%	18.7% *	13.5% *	37.0%	45.6%	72.8%	19.5%	63.4%
Fin. svcs. and real estate	66.7%	22.4% *	18.2% *	53.7%	58.8%	73.8%	29.5%	70.6%
Retail trade	49.3%	--	20.6% *	27.7% *	30.5%	61.0%	16.6% *	53.9%
Professional services	56.5%	22.6% *	21.4%	43.5%	50.0%	65.7%	25.1%	61.5%
Other services	39.8%	11.9% *	20.3% *	24.8%	32.2%	49.3%	17.7%	44.2%
Ownership								
For profit, incorporated	56.4%	18.6%	18.7%	29.6%	41.6%	69.6%	21.1%	62.0%
For profit, unincorporated	45.6%	12.8% *	13.4% *	31.2%	54.3%	53.5%	18.1%	51.8%
Nonprofit	57.4%	27.4% *	36.7% *	66.2%	60.5%	55.6%	52.4%	57.7%
Age of firm								
Less than 5 years	24.6%	13.7% *	5.2% *	38.5% *	48.1%	--	9.5% *	47.0%
5-9 years	45.3%	24.7% *	20.7% *	37.3%	62.9%	73.4%	28.7%	56.6%
10-19 years	37.4%	10.1% *	12.9%	20.7%	50.4%	63.0%	13.1%	49.8%
20 or more years	58.3%	21.0%	23.7%	38.6%	45.1%	66.3%	27.8%	61.2%
Multi/single status								
2 or more locations	62.7%	1.8% *	34.2% *	41.5%	49.1%	66.5%	33.0%	63.2%
1 location only	31.8%	18.7%	17.1%	32.6%	44.8%	47.4%	21.4%	41.8%
Percent full-time employees								
Less than 25%	24.8% *	0.0%	--	40.9% *	23.0% *	26.5%	21.3% *	28.0%
25-49 %	46.4%	1.6% *	17.4% *	33.0%	63.8%	47.9%	13.7% *	51.7%
50-74 %	44.3%	28.9% *	21.6% *	27.4%	42.8%	49.3%	27.9%	46.8%
75% or more	56.7%	18.6%	17.0%	35.2%	47.3%	68.9%	22.4%	62.0%
Union presence								
No union employees	49.4%	18.3%	19.1%	35.5%	44.9%	60.9%	22.8%	54.8%
Has union employees	73.0%	--	1.1% *	25.2% *	64.4%	76.9%	18.9% *	74.6%
Percent low-wage employees								
50% or more low-wage	29.3%	1.7% *	8.1% *	19.2% *	25.0%	37.0%	7.1% *	34.3%
Less than 50% low-wage	56.4%	19.7%	19.4%	35.2%	48.4%	67.8%	23.7%	61.4%
Percent women employees								
Less than 25%	46.6%	17.7%	12.2%	30.8%	42.5%	66.7%	19.3%	55.2%
25-49 %	65.9%	17.8% *	24.6% *	36.8%	54.1%	74.2%	26.6%	69.2%
50-74 %	57.0%	13.8% *	26.7% *	43.4%	50.3%	64.6%	25.7%	60.5%
75% or more	40.5%	29.4% *	22.3%	31.9%	39.7%	44.5%	24.1%	43.1%
Percent age 50 or older employees								
Less than 25%	44.4%	17.8% *	11.9%	29.9%	38.4%	59.8%	18.6%	51.9%
25-49 %	62.0%	20.5% *	26.3%	37.8%	53.1%	69.0%	29.1%	64.4%
50-74 %	51.5%	16.8% *	25.3%	45.9%	48.3%	63.3%	25.9%	57.4%
75% or more	43.1%	16.7% *	12.4% *	32.6% *	33.1% *	71.0%	16.1% *	56.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.F.15.a Standard errors for among private-sector enrollees in a family 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, 2021

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	1.10%	3.72%	2.90%	2.81%	2.75%	1.28%	1.97%	1.17%
Industry group **								
Agric., fish., forest.	14.53%	--	--	0.00%	6.36%	--	--	13.95%
Mining and manufacturing	2.49%	--	4.70% *	5.86%	5.14%	2.67%	4.85%	2.55%
Construction	5.28%	4.15% *	5.23% *	5.89%	11.01% *	8.34%	4.35% *	7.74%
Utilities and transp.	4.43%	--	--	13.40% *	8.61%	5.73%	12.88%	4.70%
Wholesale trade	4.72%	12.55% *	5.79% *	7.59%	9.71%	5.13%	5.19%	4.86%
Fin. svcs. and real estate	2.64%	8.00% *	8.59% *	9.90%	7.39%	2.65%	6.45%	2.59%
Retail trade	2.95%	--	9.83% *	9.73% *	7.47%	3.24%	5.50% *	3.13%
Professional services	1.87%	8.63% *	5.70%	5.91%	3.69%	2.22%	3.87%	1.91%
Other services	3.10%	5.08% *	9.02% *	4.89%	6.81%	4.21%	4.48%	3.45%
Ownership								
For profit, incorporated	1.30%	4.50%	3.50%	2.88%	3.27%	1.38%	2.19%	1.37%
For profit, unincorporated	3.33%	5.42% *	4.12% *	7.31%	7.25%	4.37%	3.80%	3.66%
Nonprofit	2.54%	10.71% *	11.76% *	6.80%	4.42%	3.45%	8.16%	2.67%
Age of firm								
Less than 5 years	7.09%	6.98% *	4.12% *	14.10% *	14.39%	--	3.99% *	11.67%
5-9 years	7.84%	13.59% *	11.24% *	8.16%	13.51%	12.28%	7.32%	10.47%
10-19 years	3.78%	4.07% *	3.28%	4.71%	6.10%	7.88%	2.24%	4.69%
20 or more years	1.16%	5.44%	4.16%	3.46%	2.85%	1.30%	2.72%	1.22%
Multi/single status								
2 or more locations	1.16%	2.03% *	12.71% *	5.90%	2.75%	1.28%	7.03%	1.17%
1 location only	2.27%	3.86%	2.85%	3.13%	5.61%	12.03%	2.00%	3.78%
Percent full-time employees								
Less than 25%	8.13% *	0.00%	--	17.06% *	8.69% *	7.92%	15.67% *	5.90%
25-49 %	4.04%	1.76% *	9.19% *	9.08%	7.15%	5.36%	5.03% *	4.33%
50-74 %	3.17%	10.58% *	9.29% *	7.14%	5.83%	4.13%	6.20%	3.48%
75% or more	1.20%	4.32%	2.97%	3.05%	3.02%	1.34%	2.14%	1.27%
Union presence								
No union employees	1.20%	3.81%	2.99%	2.87%	2.64%	1.55%	2.00%	1.32%
Has union employees	2.17%	--	1.03% *	10.15% *	9.15%	2.02%	9.36% *	2.08%
Percent low-wage employees								
50% or more low-wage	3.32%	1.86% *	5.29% *	6.80% *	6.94%	4.47%	2.86% *	3.75%
Less than 50% low-wage	1.14%	4.00%	3.10%	2.89%	2.84%	1.30%	2.08%	1.20%
Percent women employees								
Less than 25%	2.29%	5.25%	2.92%	3.82%	6.14%	2.83%	2.74%	2.68%
25-49 %	1.79%	7.00% *	7.65% *	6.20%	4.45%	1.90%	4.50%	1.81%
50-74 %	1.99%	8.09% *	8.63% *	6.37%	4.25%	2.34%	4.78%	2.06%
75% or more	2.46%	11.01% *	4.60%	8.57%	4.09%	3.34%	4.67%	2.71%
Percent age 50 or older employees								
Less than 25%	1.90%	6.18% *	2.80%	4.18%	3.73%	2.50%	2.76%	2.07%
25-49 %	1.47%	8.05% *	6.63%	4.75%	4.42%	1.51%	3.93%	1.52%
50-74 %	3.34%	6.68% *	6.04%	6.47%	5.59%	5.31%	4.22%	3.83%
75% or more	9.00%	9.76% *	7.67% *	12.99% *	10.56% *	12.01%	6.11% *	10.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.F.15.b Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2021

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	11.2%	11.8%	12.2%	10.0%	11.7%	11.1%	12.5%	11.0%
Industry group **								
Agric., fish., forest.	3.0% *	--	--	0.0%	2.8% *	--	1.8% *	3.3% *
Mining and manufacturing	9.4%	10.5% *	20.1% *	7.1%	12.5%	8.0%	12.5% *	9.2%
Construction	10.5%	19.1% *	11.8% *	14.2% *	8.8% *	3.6% *	16.3% *	7.2%
Utilities and transp.	4.9%	--	30.4% *	7.0% *	3.3% *	3.2% *	19.0% *	3.6%
Wholesale trade	9.1%	12.2% *	13.7% *	14.4% *	12.8% *	5.9% *	18.1%	7.2% *
Fin. svcs. and real estate	10.1%	5.3% *	6.0% *	11.8% *	9.9%	10.4%	8.5% *	10.2%
Retail trade	16.8%	20.6% *	23.9% *	5.3% *	20.8%	17.0%	17.0% *	16.8%
Professional services	13.7%	13.5% *	7.3% *	7.3%	12.4%	15.3%	9.4%	14.3%
Other services	10.3%	4.6% *	8.8% *	13.3%	15.0%	9.1%	10.9%	10.2%
Ownership								
For profit, incorporated	9.6%	12.4%	11.7%	12.1%	12.0%	8.3%	13.2%	9.1%
For profit, unincorporated	8.3%	8.7% *	10.2% *	4.3%	8.9%	8.8%	8.0%	8.4%
Nonprofit	19.5%	12.9% *	21.8% *	7.1%	13.1%	23.2%	14.6%	19.9%
Age of firm								
Less than 5 years	6.7% *	12.0% *	1.3% *	3.4% *	12.7% *	--	7.6% *	5.3% *
5-9 years	11.4%	17.1% *	7.3% *	9.4% *	10.8% *	12.4% *	12.2% *	10.8% *
10-19 years	12.8%	3.4% *	13.1% *	11.6% *	11.9%	17.6%	10.9%	13.7%
20 or more years	11.1%	12.5%	14.7%	10.1%	11.8%	10.8%	13.9%	10.8%
Multi/single status								
2 or more locations	10.9%	--	12.8% *	7.2%	10.9%	10.9%	9.0% *	10.9%
1 location only	12.1%	11.3%	12.1%	10.7%	13.1%	17.7% *	12.8%	11.4%
Percent full-time employees								
Less than 25%	15.0% *	0.0%	--	2.9% *	30.6% *	12.6%	2.1% *	21.0% *
25-49 %	17.8%	17.5% *	0.2% *	14.6% *	11.1% *	21.9% *	14.1% *	18.6%
50-74 %	18.8%	5.3% *	21.0% *	8.9% *	15.9%	21.2%	11.6% *	19.9%
75% or more	10.0%	13.4%	11.8%	9.9%	11.1%	9.4%	12.7%	9.6%
Union presence								
No union employees	10.3%	11.9%	11.0%	9.2%	11.9%	9.6%	11.4%	10.0%
Has union employees	13.7%	--	25.8% *	17.3% *	10.9%	13.7%	25.5% *	13.2%
Percent low-wage employees								
50% or more low-wage	8.2%	6.9% *	1.5% *	13.0% *	7.2% *	8.6%	5.7% *	8.7%
Less than 50% low-wage	11.3%	12.3%	12.9%	9.8%	11.9%	11.2%	12.9%	11.1%
Percent women employees								
Less than 25%	7.9%	12.6% *	12.5%	11.8%	9.5%	3.9%	13.4%	6.1%
25-49 %	11.2%	15.4% *	13.9% *	9.6%	13.3%	10.6%	14.5%	10.9%
50-74 %	12.5%	7.3% *	8.1% *	6.9%	12.2%	13.5%	7.7%	12.9%
75% or more	14.6%	12.5% *	13.5% *	8.8%	13.2%	16.0%	13.0%	14.9%
Percent age 50 or older employees								
Less than 25%	11.0%	13.6% *	8.8%	11.1%	11.8%	10.6%	11.5%	10.9%
25-49 %	10.8%	4.7% *	20.4%	7.3%	10.1%	11.0%	15.0%	10.6%
50-74 %	13.4%	13.5% *	7.6% *	13.5%	16.9%	12.1%	12.5%	13.6%
75% or more	10.5%	11.5% *	--	9.7% *	10.5% *	12.5%	9.2% *	11.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.15.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2021

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	0.57%	2.66%	2.31%	1.31%	1.21%	0.78%	1.42%	0.62%
Industry group **								
Agric., fish., forest.	1.76% *	--	--	0.00%	2.32% *	--	2.10% *	2.24% *
Mining and manufacturing	1.26%	9.24% *	9.77% *	2.00%	2.66%	1.59%	4.98% *	1.30%
Construction	2.21%	11.64% *	4.41% *	5.36% *	3.36% *	1.50% *	4.82%	1.85%
Utilities and transp.	1.26%	--	20.30% *	3.53% *	1.89% *	1.09% *	9.45% *	0.95%
Wholesale trade	2.27%	5.55% *	6.32% *	5.98% *	8.94% *	2.13% *	5.28%	2.49% *
Fin. svcs. and real estate	1.71%	3.15% *	3.97% *	5.35% *	2.75%	2.20%	3.24% *	1.84%
Retail trade	2.71%	9.78% *	12.25% *	2.12% *	4.83%	3.73%	6.35% *	2.94%
Professional services	1.11%	5.47% *	3.38% *	1.52%	2.01%	1.52%	2.31%	1.22%
Other services	1.23%	2.49% *	2.92% *	3.13%	4.29%	1.49%	2.37%	1.41%
Ownership								
For profit, incorporated	0.64%	3.36%	2.78%	1.82%	1.55%	0.82%	1.82%	0.69%
For profit, unincorporated	1.22%	3.31% *	3.28% *	1.27%	2.05%	2.10%	1.68%	1.43%
Nonprofit	1.79%	5.85% *	10.29% *	1.68%	2.90%	2.43%	3.89%	1.90%
Age of firm								
Less than 5 years	3.20% *	9.97% *	1.04% *	1.59% *	6.52% *	--	4.86% *	2.88% *
5-9 years	2.96%	8.11% *	3.50% *	3.20% *	5.74% *	5.28% *	4.17% *	4.12% *
10-19 years	1.96%	1.93% *	3.99% *	3.77% *	3.43%	5.03%	3.02%	2.51%
20 or more years	0.62%	2.90%	3.65%	1.53%	1.31%	0.79%	1.89%	0.66%
Multi/single status								
2 or more locations	0.68%	--	9.40% *	1.62%	1.50%	0.78%	4.32% *	0.69%
1 location only	1.07%	2.64%	2.39%	1.61%	2.04%	8.36% *	1.51%	1.50%
Percent full-time employees								
Less than 25%	8.16% *	0.00%	--	2.24% *	19.08% *	3.77%	1.69% *	10.97% *
25-49 %	4.46%	14.14% *	0.16% *	4.88% *	3.89% *	6.93% *	6.71% *	5.18%
50-74 %	2.32%	2.37% *	11.73% *	2.75% *	4.36%	3.02%	4.63% *	2.55%
75% or more	0.58%	3.34%	2.35%	1.43%	1.25%	0.77%	1.58%	0.62%
Union presence								
No union employees	0.60%	2.72%	2.25%	1.24%	1.32%	0.84%	1.39%	0.66%
Has union employees	1.41%	--	12.59% *	7.03% *	2.91%	1.59%	8.00% *	1.43%
Percent low-wage employees								
50% or more low-wage	1.26%	5.00% *	1.25% *	4.25% *	2.65% *	1.70%	2.17% *	1.45%
Less than 50% low-wage	0.60%	2.86%	2.45%	1.35%	1.25%	0.81%	1.50%	0.65%
Percent women employees								
Less than 25%	0.85%	4.21% *	3.47%	2.45%	2.27%	0.63%	2.30%	0.84%
25-49 %	1.22%	8.55% *	5.57% *	2.38%	2.10%	1.56%	3.73%	1.28%
50-74 %	1.04%	4.06% *	3.52% *	1.50%	2.17%	1.37%	1.96%	1.12%
75% or more	1.50%	4.90% *	6.76% *	2.43%	3.42%	1.99%	3.17%	1.64%
Percent age 50 or older employees								
Less than 25%	1.10%	4.29% *	2.08%	2.05%	2.23%	1.79%	1.92%	1.30%
25-49 %	0.74%	2.19% *	5.68%	1.86%	1.55%	0.90%	3.13%	0.76%
50-74 %	1.91%	6.68% *	3.96% *	3.66%	3.52%	3.07%	3.57%	2.20%
75% or more	1.94%	4.76% *	--	4.80% *	4.75% *	3.25%	2.98% *	2.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.15.c Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and selected characteristics: United States, 2021

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	3.1%	14.4%	4.7% *	6.3%	3.8%	1.7%	8.1%	2.4%
Industry group **								
Agric., fish., forest.	18.0% *	--	--	0.0%	6.1% *	6.9% *	--	6.3% *
Mining and manufacturing	3.5%	5.5% *	0.8% *	7.3% *	8.0% *	1.5%	1.9% *	3.6%
Construction	3.8% *	9.7% *	12.2% *	2.7% *	2.0% *	0.4% *	7.5% *	1.7% *
Utilities and transp.	4.1% *	--	2.3% *	9.8% *	1.3% *	3.2% *	18.1% *	2.7% *
Wholesale trade	2.2% *	0.0%	13.1% *	--	1.9% *	0.7% *	6.3% *	1.3% *
Fin. svcs. and real estate	1.8%	5.5% *	--	2.8% *	2.4% *	1.5%	4.3% *	1.6%
Retail trade	2.8%	2.3% *	0.7% *	11.0% *	3.0% *	1.7% *	2.9% *	2.8%
Professional services	3.0%	17.2% *	1.4% *	9.2%	2.5%	1.8%	9.3% *	2.2%
Other services	3.2%	12.6% *	5.3% *	2.9% *	5.8% *	1.5%	7.1% *	2.4%
Ownership								
For profit, incorporated	2.9%	14.9% *	5.2% *	5.3%	4.2%	1.4%	7.7%	2.2%
For profit, unincorporated	4.0%	10.2% *	1.9% *	8.1% *	1.2% *	3.8% *	7.4% *	3.2%
Nonprofit	3.2%	17.8% *	6.3% *	9.0% *	4.4% *	1.6%	12.4% *	2.5%
Age of firm								
Less than 5 years	1.9% *	--	0.3% *	1.6% *	1.8% *	0.0%	2.1% *	1.7% *
5-9 years	9.9% *	33.1% *	1.2% *	9.0% *	2.1% *	0.5% *	19.8% *	1.8% *
10-19 years	3.2%	9.4% *	2.9% *	5.3% *	1.3% *	1.9% *	4.9%	2.4%
20 or more years	2.8%	10.2% *	7.1% *	6.7%	4.4%	1.7%	7.4%	2.4%
Multi/single status								
2 or more locations	2.2%	0.0%	3.6% *	5.5% *	4.1%	1.7%	--	2.1%
1 location only	6.2%	14.9%	4.8% *	6.5%	3.3%	1.6% *	8.4%	4.1%
Percent full-time employees								
Less than 25%	--	0.0%	--	7.3% *	9.6% *	1.4% *	2.4% *	5.6% *
25-49 %	8.4% *	48.2% *	2.7% *	10.5% *	12.0% *	1.5% *	28.9% *	3.9% *
50-74 %	3.8% *	31.6% *	5.1% *	12.7% *	2.3% *	1.0%	19.8% *	1.5%
75% or more	2.8%	8.5% *	4.8% *	5.7%	3.5%	1.8%	5.9%	2.4%
Union presence								
No union employees	3.2%	14.6%	3.2%	5.7%	3.6%	1.6%	7.7%	2.4%
Has union employees	2.9%	--	22.3% *	12.5% *	4.9% *	1.8% *	13.0% *	2.5%
Percent low-wage employees								
50% or more low-wage	3.2%	0.7% *	--	1.2% *	7.9% *	2.5% *	2.1% *	3.5%
Less than 50% low-wage	3.1%	15.6%	4.8% *	6.5%	3.6%	1.6%	8.5%	2.3%
Percent women employees								
Less than 25%	4.7%	14.9% *	7.2% *	6.6%	5.2% *	2.0% *	9.1%	3.4%
25-49 %	2.5%	14.5% *	2.2% *	6.6% *	2.6%	1.8%	6.3% *	2.2%
50-74 %	2.4%	7.2% *	3.2% *	6.4% *	3.0% *	1.6%	6.3% *	2.0%
75% or more	2.8%	23.8% *	1.2% *	5.0% *	4.2% *	1.0%	9.4% *	1.9%
Percent age 50 or older employees								
Less than 25%	4.5%	16.4% *	8.0% *	7.3%	4.4%	1.9%	10.0%	3.0%
25-49 %	2.2%	11.8% *	1.1% *	5.0%	3.5%	1.6%	3.6% *	2.2%
50-74 %	3.2%	8.6% *	2.8% *	7.3% *	3.0% *	1.6% *	7.6% *	2.2%
75% or more	6.3% *	22.4% *	3.1% *	0.5% *	--	0.5% *	13.6% *	1.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.15.c Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and selected characteristics: United States, 2021

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	0.30%	4.26%	1.74% *	1.10%	0.68%	0.26%	1.56%	0.25%
Industry group **								
Agric., fish., forest.	12.52% *	--	--	0.00%	5.58% *	6.65% *	--	4.23% *
Mining and manufacturing	0.75%	4.23% *	0.80% *	2.43% *	2.73% *	0.44%	0.80% *	0.81%
Construction	1.56% *	6.75% *	9.37% *	1.24% *	1.19% *	0.27% *	4.00% *	0.71% *
Utilities and transp.	1.93% *	--	2.41% *	7.79% *	1.31% *	2.41% *	10.32% *	1.80% *
Wholesale trade	0.69% *	0.00%	7.42% *	--	1.08% *	0.32% *	3.02% *	0.51% *
Fin. svcs. and real estate	0.40%	3.98% *	--	1.47% *	1.09% *	0.42%	2.04% *	0.39%
Retail trade	0.72%	1.70% *	0.70% *	4.68% *	1.94% *	0.52% *	1.35% *	0.79%
Professional services	0.51%	7.96% *	0.67% *	2.54%	0.61%	0.41%	3.07% *	0.37%
Other services	0.70%	6.92% *	2.13% *	1.17% *	2.81% *	0.42%	2.46% *	0.66%
Ownership								
For profit, incorporated	0.38%	5.36% *	2.28% *	1.07%	0.92%	0.30%	1.95%	0.30%
For profit, unincorporated	0.87%	5.28% *	1.04% *	3.63% *	0.40% *	1.24% *	3.01% *	0.83%
Nonprofit	0.56%	9.99% *	2.93% *	3.56% *	1.59% *	0.40%	3.95% *	0.51%
Age of firm								
Less than 5 years	1.07% *	--	0.21% *	0.89% *	1.25% *	0.00%	1.67% *	0.81% *
5-9 years	4.05% *	13.43% *	1.09% *	6.75% *	1.15% *	0.50% *	7.82% *	0.80% *
10-19 years	0.66%	4.44% *	1.40% *	1.78% *	0.57% *	0.98% *	1.37%	0.70%
20 or more years	0.29%	4.04% *	3.09% *	1.30%	0.86%	0.27%	1.65%	0.27%
Multi/single status								
2 or more locations	0.27%	0.00%	1.76% *	2.05% *	0.99%	0.26%	--	0.27%
1 location only	0.92%	4.38%	1.89% *	1.29%	0.74%	1.07% *	1.69%	0.70%
Percent full-time employees								
Less than 25%	--	0.00%	--	5.89% *	7.93% *	0.82% *	1.89% *	4.06% *
25-49 %	4.00% *	25.63% *	2.29% *	6.18% *	8.39% *	0.56% *	15.83% *	2.10% *
50-74 %	1.23% *	14.25% *	2.79% *	6.06% *	0.79% *	0.29%	8.02% *	0.42%
75% or more	0.29%	2.56% *	1.98% *	1.11%	0.69%	0.30%	1.19%	0.28%
Union presence								
No union employees	0.33%	4.37%	0.94%	1.08%	0.74%	0.21%	1.56%	0.26%
Has union employees	0.66%	--	15.92% *	5.25% *	1.73% *	0.63% *	7.62% *	0.60%
Percent low-wage employees								
50% or more low-wage	0.77%	0.77% *	--	0.56% *	3.49% *	0.80% *	1.26% *	0.89%
Less than 50% low-wage	0.31%	4.57%	1.84% *	1.15%	0.69%	0.27%	1.65%	0.26%
Percent women employees								
Less than 25%	0.86%	6.93% *	3.36% *	1.81%	1.62% *	1.04% *	2.46%	0.81%
25-49 %	0.36%	6.06% *	1.36% *	2.17% *	0.64%	0.39%	2.02% *	0.35%
50-74 %	0.39%	5.44% *	1.37% *	2.38% *	1.16% *	0.31%	2.46% *	0.35%
75% or more	0.81%	14.75% *	1.04% *	2.29% *	1.38% *	0.29%	5.64% *	0.42%
Percent age 50 or older employees								
Less than 25%	0.70%	8.00% *	3.51% *	1.77%	1.18%	0.36%	2.76%	0.43%
25-49 %	0.34%	5.88% *	0.50% *	1.47%	1.06%	0.37%	1.20% *	0.35%
50-74 %	0.64%	4.42% *	1.65% *	3.31% *	1.05% *	0.48% *	2.58% *	0.47%
75% or more	2.76% *	10.64% *	2.37% *	0.50% *	--	0.37% *	6.48% *	1.05% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.15.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2021

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	24.0%	10.1%	11.4%	13.8%	22.5%	27.7%	11.7%	25.8%
Industry group **								
Agric., fish., forest.	10.7% *	0.0%	--	0.0%	8.0% *	24.7% *	0.0%	13.9% *
Mining and manufacturing	24.8%	25.9% *	7.1% *	17.3%	21.5%	27.7%	13.0%	25.7%
Construction	21.5%	16.7% *	18.9%	12.2% *	27.2% *	28.9%	15.0%	25.2%
Utilities and transp.	27.3%	--	8.6% *	9.0% *	27.0%	31.4%	9.2% *	29.1%
Wholesale trade	26.5%	--	4.4% *	11.6% *	21.6%	35.6%	7.1%	30.6%
Fin. svcs. and real estate	27.0%	9.6% *	20.2% *	10.2%	29.4%	28.5%	13.4%	28.2%
Retail trade	14.1%	0.0%	3.9% *	15.8%	13.6% *	15.2%	9.2% *	14.7%
Professional services	24.7%	9.6% *	11.0%	13.3%	21.9%	28.5%	11.3%	26.5%
Other services	22.0%	12.9% *	11.1%	18.4%	18.7%	25.7%	13.3%	23.9%
Ownership								
For profit, incorporated	23.0%	7.6%	11.3%	13.6%	21.9%	26.5%	10.8%	24.9%
For profit, unincorporated	21.4%	14.2% *	10.7% *	12.4%	21.1%	26.1%	11.5%	23.5%
Nonprofit	29.9%	26.6% *	14.6% *	16.7%	25.4%	33.5%	19.7%	30.7%
Age of firm								
Less than 5 years	10.7%	10.9% *	12.1% *	8.0% *	13.2% *	1.4% *	12.5%	7.7% *
5-9 years	17.9% *	9.2% *	14.4% *	14.6%	26.4% *	13.5% *	11.0%	23.6% *
10-19 years	15.9%	8.4% *	12.2% *	11.7%	18.8%	20.9%	11.3%	18.3%
20 or more years	25.4%	11.0%	10.3%	14.9%	22.9%	28.0%	11.9%	26.6%
Multi/single status								
2 or more locations	26.5%	0.0%	12.4% *	14.5%	23.2%	27.7%	11.7%	26.7%
1 location only	15.9%	10.4%	11.3%	13.6%	21.4%	31.0%	11.7%	19.9%
Percent full-time employees								
Less than 25%	17.4%	0.3% *	--	28.8% *	28.2% *	17.4% *	5.7% *	22.8%
25-49 %	10.9%	--	2.2% *	12.8% *	5.4% *	14.0%	4.2% *	12.3%
50-74 %	21.0%	11.6% *	5.8% *	12.6%	17.3%	24.1%	9.6%	22.6%
75% or more	24.8%	10.9%	12.4%	13.8%	23.3%	28.7%	12.5%	26.6%
Union presence								
No union employees	23.2%	10.1%	10.9%	14.1%	21.0%	28.5%	11.7%	25.4%
Has union employees	26.1%	--	17.0% *	10.8% *	31.0%	26.4%	12.1% *	26.7%
Percent low-wage employees								
50% or more low-wage	20.5%	8.2% *	5.3% *	16.3% *	11.3%	25.7%	11.1% *	22.4%
Less than 50% low-wage	24.2%	10.3%	11.8%	13.7%	22.9%	27.8%	11.8%	26.0%
Percent women employees								
Less than 25%	22.8%	11.2% *	10.8%	11.6%	23.6%	30.6%	11.4%	26.3%
25-49 %	21.8%	10.0% *	4.0% *	16.1%	18.6%	24.1%	7.0%	23.0%
50-74 %	26.3%	9.7% *	20.9%	17.7%	26.6%	28.2%	17.4%	27.2%
75% or more	26.6%	7.7% *	14.2%	12.2%	19.0%	32.2%	11.1%	28.7%
Percent age 50 or older employees								
Less than 25%	22.4%	8.4%	10.4%	12.2%	26.3%	27.2%	10.6%	25.5%
25-49 %	26.3%	8.9% *	12.5%	16.2%	22.3%	28.8%	13.5%	27.1%
50-74 %	19.2%	15.0% *	14.4%	14.8%	16.3%	22.9%	14.0%	20.4%
75% or more	11.2%	8.6% *	6.0% *	4.1% *	13.7% *	15.0% *	7.0% *	13.8% *

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Table I.F.15.d Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2021

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	0.76%	1.99%	1.64%	1.26%	1.99%	1.01%	1.03%	0.86%
Industry group **								
Agric., fish., forest.	5.77% *	0.00%	--	0.00%	6.31% *	10.48% *	0.00%	7.80% *
Mining and manufacturing	1.68%	15.90% *	3.31% *	3.54%	3.08%	2.28%	3.12%	1.79%
Construction	4.58%	10.37% *	5.47%	3.70% *	12.12% *	7.38%	3.73%	6.68%
Utilities and transp.	3.12%	--	6.56% *	4.11% *	8.04%	3.88%	4.35% *	3.34%
Wholesale trade	2.98%	--	2.42% *	4.31% *	4.98%	4.80%	1.90%	3.58%
Fin. svcs. and real estate	2.25%	3.68% *	8.52% *	3.01%	5.58%	2.77%	3.65%	2.43%
Retail trade	1.61%	0.00%	2.24% *	4.66%	4.41% *	2.05%	3.60% *	1.76%
Professional services	1.35%	2.99% *	2.99%	2.22%	3.53%	1.75%	1.77%	1.50%
Other services	2.08%	4.31% *	3.11%	3.61%	3.85%	3.18%	2.35%	2.45%
Ownership								
For profit, incorporated	0.91%	1.62%	1.96%	1.53%	2.50%	1.20%	1.14%	1.03%
For profit, unincorporated	1.87%	7.92% *	3.51% *	2.81%	4.05%	2.82%	2.76%	2.17%
Nonprofit	1.95%	9.23% *	4.68% *	3.62%	4.76%	2.40%	3.80%	2.06%
Age of firm								
Less than 5 years	2.53%	4.89% *	6.83% *	3.24% *	4.81% *	1.42% *	3.73%	2.87% *
5-9 years	5.90% *	5.86% *	4.53% *	4.13%	13.82% *	5.93% *	3.25%	9.94% *
10-19 years	1.58%	3.10% *	3.94% *	2.42%	3.21%	3.95%	2.19%	2.12%
20 or more years	0.83%	2.57%	1.87%	1.65%	2.05%	1.04%	1.31%	0.89%
Multi/single status								
2 or more locations	0.89%	0.00%	5.50% *	2.68%	1.98%	1.02%	3.15%	0.90%
1 location only	1.51%	2.05%	1.71%	1.43%	4.13%	8.30%	1.09%	2.69%
Percent full-time employees								
Less than 25%	4.96%	0.35% *	--	13.90% *	12.32% *	5.34% *	4.41% *	6.53%
25-49 %	1.69%	--	1.92% *	5.34% *	1.99% *	2.56%	1.80% *	1.99%
50-74 %	2.50%	4.79% *	2.48% *	3.68%	3.66%	3.34%	2.50%	2.79%
75% or more	0.83%	2.46%	1.86%	1.36%	2.20%	1.09%	1.18%	0.93%
Union presence								
No union employees	0.83%	2.03%	1.64%	1.33%	1.80%	1.23%	1.07%	0.96%
Has union employees	1.75%	--	8.11% *	3.72% *	7.85%	1.77%	4.05% *	1.80%
Percent low-wage employees								
50% or more low-wage	2.23%	5.28% *	3.02% *	5.97% *	2.75%	3.12%	3.82% *	2.52%
Less than 50% low-wage	0.79%	2.11%	1.73%	1.29%	2.06%	1.05%	1.07%	0.89%
Percent women employees								
Less than 25%	1.53%	3.58% *	2.29%	1.84%	4.09%	2.31%	1.57%	1.90%
25-49 %	1.22%	3.91% *	1.53% *	3.05%	2.70%	1.53%	1.51%	1.31%
50-74 %	1.52%	3.18% *	5.64%	2.85%	4.03%	1.88%	2.71%	1.64%
75% or more	2.09%	4.60% *	3.61%	2.93%	3.57%	2.81%	2.46%	2.30%
Percent age 50 or older employees								
Less than 25%	1.41%	2.34%	2.25%	1.67%	4.38%	1.93%	1.37%	1.71%
25-49 %	1.06%	3.63% *	3.19%	2.35%	2.45%	1.29%	2.02%	1.11%
50-74 %	1.68%	5.87% *	4.24%	3.56%	2.73%	2.83%	3.11%	1.95%
75% or more	2.77%	3.88% *	3.27% *	2.27% *	5.25% *	6.76% *	2.41% *	4.32% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.e Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2021

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	3.3%	7.0%	6.3%	3.1%	4.1%	2.6%	5.4%	3.0%
Industry group **								
Agric., fish., forest.	3.0% *	0.0%	--	--	1.1% *	6.4% *	--	3.0% *
Mining and manufacturing	3.2%	0.0%	3.3% *	0.6% *	5.2% *	2.9%	2.1% *	3.3%
Construction	4.7%	2.0% *	9.3% *	4.2% *	4.7% *	3.1% *	5.5% *	4.2% *
Utilities and transp.	3.9%	0.0%	0.0%	2.0% *	2.1% *	4.9%	1.2% *	4.2%
Wholesale trade	1.5%	1.1% *	1.0% *	1.7% *	2.1% *	1.4% *	1.2% *	1.6%
Fin. svcs. and real estate	2.1%	1.4% *	11.3% *	4.8% *	4.3% *	1.2% *	5.8% *	1.8%
Retail trade	6.7%	10.6% *	3.7% *	5.7% *	6.4% *	7.0%	4.3% *	7.0%
Professional services	2.9%	8.8% *	6.4% *	3.3% *	4.2%	1.9%	6.1%	2.4%
Other services	3.8%	18.3% *	8.2% *	2.4% *	3.0% *	2.5% *	10.2%	2.4%
Ownership								
For profit, incorporated	3.1%	6.9%	4.4%	3.0%	4.3%	2.4%	4.8%	2.8%
For profit, unincorporated	4.0%	6.0% *	9.3% *	4.6% *	1.7% *	4.1%	6.3% *	3.6%
Nonprofit	3.6%	9.5% *	18.2% *	1.4% *	5.4%	2.6%	8.9% *	3.2%
Age of firm								
Less than 5 years	5.2% *	1.8% *	8.2% *	6.9% *	2.9% *	0.0%	--	6.5% *
5-9 years	2.3% *	1.6% *	8.9% *	1.8% *	0.3% *	--	4.1% *	0.9% *
10-19 years	4.3%	11.7% *	7.2% *	5.0% *	1.7% *	2.9% *	7.8%	2.5%
20 or more years	3.2%	9.3%	4.9%	2.3%	5.0%	2.6%	4.9%	3.0%
Multi/single status								
2 or more locations	2.9%	0.0%	5.3% *	1.7%	4.3%	2.6%	3.5% *	2.9%
1 location only	4.6%	7.2%	6.3%	3.5%	3.8%	1.0% *	5.6%	3.5%
Percent full-time employees								
Less than 25%	3.8% *	0.6% *	0.0%	5.1% *	3.5% *	7.2% *	1.5% *	4.9% *
25-49 %	5.1%	5.6% *	13.1% *	--	1.5% *	5.8% *	7.7% *	4.5% *
50-74 %	3.1%	6.1% *	2.7% *	0.6% *	9.7% *	1.9% *	4.1% *	3.0%
75% or more	3.2%	7.6%	6.5%	3.2%	3.8%	2.6%	5.5%	2.9%
Union presence								
No union employees	3.1%	6.9%	6.0%	3.1%	4.2%	2.1%	5.2%	2.7%
Has union employees	3.8%	--	9.3% *	--	3.6% *	3.7%	7.5% *	3.6%
Percent low-wage employees								
50% or more low-wage	6.3%	18.9% *	9.4% *	17.6% *	7.8% *	3.0% *	12.3% *	5.1%
Less than 50% low-wage	3.1%	5.9%	6.1%	2.5%	4.0%	2.6%	5.0%	2.9%
Percent women employees								
Less than 25%	4.3%	10.6% *	4.7% *	3.0%	3.6%	4.2%	5.3%	4.0%
25-49 %	2.4%	0.9% *	10.3% *	2.3% *	3.5% *	1.9%	5.5% *	2.2%
50-74 %	3.4%	2.5% *	5.1% *	2.5% *	4.9%	3.0%	4.2% *	3.3%
75% or more	3.2%	10.7% *	7.1% *	5.2% *	5.0% *	1.8% *	7.5%	2.6%
Percent age 50 or older employees								
Less than 25%	3.5%	9.6% *	6.9%	3.5% *	3.9%	2.2%	5.9%	2.9%
25-49 %	3.0%	2.8% *	2.3% *	2.5% *	4.3%	2.7%	2.9%	3.0%
50-74 %	3.3%	7.3% *	4.7% *	0.7% *	3.7% *	2.8%	4.9% *	3.0%
75% or more	8.4% *	2.0% *	29.1% *	17.2% *	8.1% *	2.9% *	14.1% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.e Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2021

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%	1.61%	1.42%	0.67%	0.61%	0.25%	0.76%	0.23%
Industry group **								
Agric., fish., forest.	1.71% *	0.00%	--	--	1.27% *	4.22% *	--	1.94% *
Mining and manufacturing	0.60%	0.00%	1.91% *	0.32% *	1.85% *	0.62%	0.93% *	0.65%
Construction	1.15%	1.65% *	4.55% *	1.98% *	2.16% *	1.87% *	2.16% *	1.30% *
Utilities and transp.	0.95%	0.00%	0.00%	1.02% *	1.11% *	1.38%	0.82% *	1.04%
Wholesale trade	0.40%	0.72% *	0.57% *	0.80% *	1.15% *	0.55% *	0.43% *	0.47%
Fin. svcs. and real estate	0.48%	0.90% *	8.48% *	2.15% *	1.60% *	0.39% *	3.23% *	0.42%
Retail trade	1.23%	7.70% *	1.83% *	3.73% *	3.51% *	1.52%	1.92% *	1.36%
Professional services	0.36%	3.03% *	2.42% *	1.51% *	1.10%	0.36%	1.34%	0.37%
Other services	0.71%	6.59% *	3.57% *	1.87% *	1.02% *	0.79% *	2.80%	0.60%
Ownership								
For profit, incorporated	0.26%	1.91%	1.22%	0.77%	0.81%	0.29%	0.82%	0.27%
For profit, unincorporated	0.72%	2.91% *	4.91% *	2.19% *	0.60% *	1.01%	2.16% *	0.74%
Nonprofit	0.56%	6.48% *	7.82% *	0.58% *	1.52%	0.57%	3.02% *	0.55%
Age of firm								
Less than 5 years	2.71% *	1.39% *	7.07% *	6.40% *	1.94% *	0.00%	--	5.22% *
5-9 years	0.80% *	0.93% *	4.63% *	0.99% *	0.32% *	--	1.61% *	0.52% *
10-19 years	0.86%	5.24% *	3.47% *	1.71% *	0.63% *	1.33% *	2.16%	0.67%
20 or more years	0.24%	2.67%	1.35%	0.65%	0.77%	0.26%	0.88%	0.25%
Multi/single status								
2 or more locations	0.24%	0.00%	4.16% *	0.46%	0.78%	0.26%	1.58% *	0.24%
1 location only	0.55%	1.67%	1.50%	0.85%	0.97%	0.72% *	0.83%	0.72%
Percent full-time employees								
Less than 25%	1.41% *	0.70% *	0.00%	4.55% *	2.33% *	3.41% *	1.27% *	1.95% *
25-49 %	1.38%	4.00% *	8.10% *	--	0.94% *	2.12% *	3.34% *	1.54% *
50-74 %	0.72%	3.63% *	1.48% *	0.39% *	3.68% *	0.63% *	1.74% *	0.78%
75% or more	0.24%	2.01%	1.60%	0.74%	0.61%	0.27%	0.87%	0.25%
Union presence								
No union employees	0.25%	1.65%	1.49%	0.69%	0.68%	0.24%	0.79%	0.25%
Has union employees	0.50%	--	5.01% *	--	1.27% *	0.56%	3.20% *	0.51%
Percent low-wage employees								
50% or more low-wage	1.38%	10.67% *	4.91% *	9.06% *	3.18% *	1.07% *	4.49% *	1.40%
Less than 50% low-wage	0.23%	1.47%	1.48%	0.55%	0.62%	0.26%	0.76%	0.23%
Percent women employees								
Less than 25%	0.49%	3.24% *	1.49% *	0.91%	0.90%	0.78%	1.07%	0.56%
25-49 %	0.37%	0.77% *	4.77% *	1.08% *	1.21% *	0.35%	2.27% *	0.35%
50-74 %	0.42%	1.19% *	2.88% *	1.35% *	1.30%	0.47%	1.45% *	0.44%
75% or more	0.57%	4.97% *	2.64% *	2.77% *	1.71% *	0.55% *	1.93%	0.60%
Percent age 50 or older employees								
Less than 25%	0.42%	2.97% *	2.04%	1.05% *	1.13%	0.41%	1.09%	0.44%
25-49 %	0.29%	1.45% *	0.94% *	0.86% *	0.82%	0.33%	0.87%	0.30%
50-74 %	0.60%	3.38% *	2.32% *	0.35% *	1.24% *	0.81%	1.62% *	0.64%
75% or more	3.05% *	1.52% *	13.76% *	11.60% *	7.53% *	1.88% *	6.15% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2021

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	32.2%	10.2%	12.1%	23.2%	27.5%	37.7%	14.1%	34.8%
Industry group **								
Agric., fish., forest.	47.7% *	--	--	0.0%	76.7%	29.8% *	--	58.2% *
Mining and manufacturing	35.6%	1.7% *	8.2% *	21.8%	22.9%	43.6%	14.1%	37.2%
Construction	19.1%	2.9% *	--	13.6%	19.3% *	43.0%	7.9% *	25.4%
Utilities and transp.	34.6%	--	19.4% *	30.9% *	40.3%	34.9%	26.8% *	35.3%
Wholesale trade	33.4%	15.4% *	9.2% *	25.2%	28.0%	41.0%	13.1%	37.7%
Fin. svcs. and real estate	39.3%	17.5% *	10.8% *	37.8%	31.7%	43.2%	20.1%	41.1%
Retail trade	29.4%	7.6% *	13.9% *	17.2% *	17.2%	36.1%	11.0% *	31.7%
Professional services	31.5%	11.5% *	15.8%	29.2%	29.5%	34.5%	16.1%	33.6%
Other services	24.1%	6.2% *	13.5% *	15.6%	18.5%	30.2%	10.4%	27.0%
Ownership								
For profit, incorporated	34.6%	10.8%	12.6%	19.6%	23.9%	42.7%	13.4%	37.8%
For profit, unincorporated	28.4%	7.8% *	9.1%	22.0%	36.4%	30.6%	12.1%	31.8%
Nonprofit	25.2%	9.1% *	14.4% *	43.6%	31.3%	21.7%	23.3%	25.3%
Age of firm								
Less than 5 years	18.6%	9.8% *	--	30.8% *	33.4% *	--	7.0% *	37.1%
5-9 years	26.4%	9.6% *	14.1% *	24.3%	37.9% *	50.9%	15.2% *	35.6%
10-19 years	23.9%	6.8% *	8.3%	13.7%	33.5%	35.8%	8.5%	31.5%
20 or more years	33.5%	12.0%	14.9%	25.5%	25.2%	37.7%	17.1%	35.0%
Multi/single status								
2 or more locations	36.1%	1.3% *	22.5% *	29.5%	28.3%	37.9%	23.5%	36.3%
1 location only	19.5%	10.5%	11.2%	21.4%	26.2%	23.0% *	13.2%	25.5%
Percent full-time employees								
Less than 25%	14.7% *	0.0%	--	22.9% *	6.5% *	16.3% *	18.8% *	12.8%
25-49 %	26.8%	0.4% *	14.3% *	19.3% *	44.6%	27.2%	6.2% *	31.3%
50-74 %	23.6%	13.1% *	14.1% *	17.9%	23.5%	25.6%	15.3%	24.8%
75% or more	33.5%	11.1%	11.0%	23.7%	27.5%	39.7%	14.2%	36.2%
Union presence								
No union employees	29.7%	10.4%	13.2%	24.1%	26.6%	35.5%	14.6%	32.6%
Has union employees	39.1%	--	0.3% *	14.2% *	32.0%	41.9%	7.9% *	40.3%
Percent low-wage employees								
50% or more low-wage	18.1%	1.1% *	6.5% *	10.0% *	16.4%	22.2%	4.9% *	20.7%
Less than 50% low-wage	32.9%	11.0%	12.5%	23.7%	27.9%	38.5%	14.7%	35.5%
Percent women employees								
Less than 25%	28.1%	9.0% *	7.9%	20.6%	24.7%	39.6%	11.8%	33.2%
25-49 %	40.9%	10.6% *	17.1% *	24.1%	33.5%	45.7%	17.7%	42.7%
50-74 %	31.6%	10.1% *	16.8% *	28.9%	26.8%	34.7%	16.6%	33.0%
75% or more	21.4%	13.3% *	14.3%	21.9%	23.2%	21.8%	14.2%	22.4%
Percent age 50 or older employees								
Less than 25%	26.0%	9.3% *	7.8%	19.8%	20.6%	34.7%	11.6%	29.9%
25-49 %	35.8%	14.7% *	16.7%	26.0%	31.8%	38.5%	18.9%	36.9%
50-74 %	31.4%	9.3% *	17.8%	29.2%	29.0%	38.3%	15.8%	35.0%
75% or more	27.4%	9.3% *	7.3% *	22.3% *	20.8%	49.0%	9.0% *	38.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2021

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	0.85%	2.26%	1.90%	2.02%	1.92%	1.12%	1.27%	0.94%
Industry group **								
Agric., fish., forest.	18.21% *	--	--	0.00%	15.97%	14.26% *	--	18.81% *
Mining and manufacturing	2.09%	1.72% *	3.22% *	4.31%	3.11%	2.78%	3.54%	2.21%
Construction	3.31%	2.20% *	--	3.73%	5.96% *	9.21%	2.43% *	5.03%
Utilities and transp.	3.02%	--	15.40% *	10.42% *	7.89%	3.53%	10.26% *	3.17%
Wholesale trade	4.07%	10.46% *	3.84% *	5.92%	7.44%	5.93%	3.58%	4.66%
Fin. svcs. and real estate	2.40%	6.07% *	4.81% *	7.65%	5.38%	2.90%	4.35%	2.55%
Retail trade	2.28%	6.84% *	7.16% *	6.88% *	4.50%	2.97%	3.82% *	2.50%
Professional services	1.44%	4.99% *	4.06%	4.68%	2.91%	1.87%	2.56%	1.57%
Other services	2.09%	2.71% *	5.97% *	2.93%	4.37%	3.00%	2.60%	2.40%
Ownership								
For profit, incorporated	1.04%	2.82%	2.38%	1.99%	2.05%	1.35%	1.44%	1.14%
For profit, unincorporated	2.47%	3.38% *	2.65%	5.39%	6.57%	3.00%	2.50%	2.83%
Nonprofit	1.64%	4.15% *	5.60% *	6.76%	3.95%	1.84%	5.48%	1.72%
Age of firm								
Less than 5 years	5.48%	5.07% *	--	12.53% *	11.49% *	--	2.82% *	10.44%
5-9 years	6.18%	6.51% *	7.93% *	6.00%	13.63% *	14.04%	4.62% *	9.86%
10-19 years	2.71%	2.74% *	2.12%	3.02%	4.95%	6.88%	1.40%	3.63%
20 or more years	0.90%	3.23%	2.77%	2.53%	1.76%	1.13%	1.80%	0.97%
Multi/single status								
2 or more locations	0.99%	1.45% *	9.54% *	4.81%	2.01%	1.13%	5.58%	1.00%
1 location only	1.52%	2.34%	1.85%	2.16%	3.83%	7.11% *	1.26%	2.63%
Percent full-time employees								
Less than 25%	5.13% *	0.00%	--	12.34% *	3.33% *	5.44% *	13.86% *	3.63%
25-49 %	3.36%	0.44% *	7.67% *	6.15% *	8.11%	4.37%	2.63% *	3.85%
50-74 %	2.05%	6.05% *	6.36% *	5.12%	3.52%	2.68%	3.97%	2.25%
75% or more	0.94%	2.73%	1.91%	2.20%	2.13%	1.23%	1.39%	1.03%
Union presence								
No union employees	0.88%	2.32%	2.05%	2.14%	1.77%	1.26%	1.34%	1.00%
Has union employees	2.03%	--	0.25% *	5.09% *	7.74%	2.15%	3.65% *	2.08%
Percent low-wage employees								
50% or more low-wage	2.18%	1.17% *	4.10% *	3.83% *	4.80%	2.99%	1.89% *	2.51%
Less than 50% low-wage	0.88%	2.44%	2.00%	2.09%	1.99%	1.16%	1.34%	0.97%
Percent women employees								
Less than 25%	1.58%	2.80% *	1.81%	2.69%	4.07%	2.32%	1.68%	1.94%
25-49 %	1.62%	4.46% *	5.55% *	4.06%	3.65%	1.96%	3.20%	1.70%
50-74 %	1.60%	6.10% *	5.89% *	4.90%	3.10%	2.05%	3.30%	1.71%
75% or more	1.55%	6.26% *	3.20%	6.44%	2.74%	2.00%	3.02%	1.72%
Percent age 50 or older employees								
Less than 25%	1.32%	3.53% *	1.74%	2.96%	2.49%	1.95%	1.75%	1.55%
25-49 %	1.20%	5.89% *	4.56%	3.45%	3.15%	1.41%	2.76%	1.26%
50-74 %	2.50%	3.90% *	4.42%	4.98%	3.95%	4.18%	2.77%	2.93%
75% or more	6.60%	5.70% *	4.56% *	9.64% *	6.18%	11.09%	3.59% *	8.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2021

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	26.3%	46.5%	53.2%	43.6%	30.4%	19.2%	48.2%	23.1%
Industry group **								
Agric., fish., forest.	17.6% *	--	--	--	5.4% *	27.8% *	--	15.4% *
Mining and manufacturing	23.4%	56.5%	60.6%	46.0%	29.8%	16.3%	56.4%	21.0%
Construction	40.4%	49.6%	43.6%	52.9%	38.0% *	21.0%	47.8%	36.2%
Utilities and transp.	25.2%	--	39.2% *	41.2%	26.0%	22.3%	25.7%	25.1%
Wholesale trade	27.3%	66.8%	58.6%	42.9%	33.5%	15.3%	54.1%	21.7%
Fin. svcs. and real estate	19.6%	60.7%	48.6%	32.6%	22.3%	15.3%	47.9%	17.1%
Retail trade	30.2%	59.0%	53.8%	44.9%	39.0%	23.1%	55.5%	27.1%
Professional services	24.2%	39.4%	58.1%	37.8%	29.6%	18.0%	47.9%	21.0%
Other services	36.5%	45.5%	53.0%	47.3%	39.0%	31.0%	48.3%	34.1%
Ownership								
For profit, incorporated	26.7%	47.4%	54.8%	46.4%	33.6%	18.7%	50.1%	23.2%
For profit, unincorporated	33.9%	53.2%	58.8%	48.6%	30.7%	26.5%	54.7%	29.6%
Nonprofit	18.7%	24.2%	24.8%	22.2%	20.5%	17.4%	21.2%	18.5%
Age of firm								
Less than 5 years	57.0%	61.7%	74.1%	49.3%	36.1%	--	66.5%	41.8%
5-9 years	32.0%	29.3%	54.1%	40.8%	22.4% *	18.4% *	37.8%	27.3%
10-19 years	39.9%	60.3%	56.3%	52.6%	32.9%	21.0%	56.6%	31.7%
20 or more years	24.0%	45.1%	48.0%	40.6%	30.7%	19.2%	44.6%	22.2%
Multi/single status								
2 or more locations	21.5%	--	43.4%	41.6%	29.3%	19.1%	47.8%	21.1%
1 location only	41.8%	45.6%	54.1%	44.2%	32.3%	25.6%	48.3%	35.5%
Percent full-time employees								
Less than 25%	44.5%	99.1%	--	33.0% *	21.7% *	45.2%	69.5%	32.9%
25-49 %	31.1%	24.7% *	67.7%	39.2%	25.3%	29.6%	38.9%	29.3%
50-74 %	29.7%	32.3%	51.3%	47.3%	31.4%	26.3%	39.6%	28.2%
75% or more	25.6%	48.5%	53.5%	43.6%	30.7%	17.9%	49.2%	22.2%
Union presence								
No union employees	30.5%	46.2%	55.7%	43.8%	32.7%	22.8%	49.4%	26.9%
Has union employees	14.5%	--	25.3% *	42.1%	17.7%	12.5%	34.0% *	13.7%
Percent low-wage employees								
50% or more low-wage	43.6%	64.2%	72.9%	41.8%	49.3%	37.9%	63.9%	39.7%
Less than 50% low-wage	25.4%	45.0%	52.0%	43.7%	29.7%	18.3%	47.2%	22.3%
Percent women employees								
Less than 25%	32.2%	41.7%	56.8%	46.4%	33.4%	19.8%	49.1%	27.0%
25-49 %	21.2%	48.6%	52.5%	41.3%	28.4%	15.9%	48.9%	19.0%
50-74 %	23.9%	63.2%	46.0%	37.6%	26.5%	19.0%	47.8%	21.5%
75% or more	31.4%	32.1%	49.7%	46.9%	35.3%	27.2%	44.8%	29.6%
Percent age 50 or older employees								
Less than 25%	32.6%	42.7%	58.0%	46.2%	33.0%	23.3%	50.5%	27.8%
25-49 %	21.9%	57.1%	47.0%	42.9%	28.1%	17.3%	46.1%	20.3%
50-74 %	29.6%	46.3%	52.7%	34.4%	31.0%	22.3%	45.2%	25.9%
75% or more	36.2%	46.3%	51.0%	46.2%	42.0%	20.0% *	47.1%	29.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2021

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	0.70%	4.06%	3.42%	2.28%	1.90%	0.75%	2.09%	0.73%
Industry group **								
Agric., fish., forest.	7.38% *	--	--	--	4.66% *	10.09% *	--	8.24% *
Mining and manufacturing	1.49%	16.63%	9.54%	4.78%	3.57%	1.56%	5.59%	1.51%
Construction	4.76%	12.15%	7.54%	7.46%	11.59% *	4.63%	6.08%	6.65%
Utilities and transp.	3.17%	--	16.15% *	10.81%	6.20%	4.00%	6.50%	3.42%
Wholesale trade	2.71%	11.28%	9.58%	6.52%	7.03%	2.54%	6.10%	2.68%
Fin. svcs. and real estate	1.61%	8.86%	12.13%	7.86%	4.50%	1.53%	6.60%	1.52%
Retail trade	2.09%	13.19%	11.28%	6.06%	6.05%	2.20%	6.60%	2.13%
Professional services	1.14%	6.81%	6.60%	3.92%	2.79%	1.21%	3.98%	1.11%
Other services	2.31%	7.55%	8.56%	5.53%	5.12%	3.03%	4.96%	2.52%
Ownership								
For profit, incorporated	0.87%	4.94%	4.09%	2.61%	2.59%	0.86%	2.50%	0.89%
For profit, unincorporated	2.23%	8.34%	7.01%	6.31%	4.16%	2.92%	4.86%	2.34%
Nonprofit	1.30%	7.16%	7.13%	4.07%	2.69%	1.66%	3.46%	1.37%
Age of firm								
Less than 5 years	6.56%	10.53%	11.91%	10.74%	10.16%	--	7.58%	9.05%
5-9 years	4.55%	8.21%	9.44%	6.30%	7.77% *	7.26% *	5.83%	6.38%
10-19 years	2.67%	6.98%	5.77%	5.66%	4.31%	4.05%	4.21%	3.04%
20 or more years	0.73%	5.22%	4.27%	2.63%	2.15%	0.76%	2.44%	0.75%
Multi/single status								
2 or more locations	0.70%	--	9.78%	4.15%	1.87%	0.75%	5.67%	0.70%
1 location only	1.83%	4.11%	3.60%	2.67%	3.96%	7.35%	2.23%	2.80%
Percent full-time employees								
Less than 25%	8.00%	0.85%	--	10.40% *	8.09% *	6.06%	14.78%	6.14%
25-49 %	3.45%	15.51% *	10.26%	6.73%	5.22%	4.74%	10.29%	3.64%
50-74 %	2.18%	8.60%	11.02%	5.85%	4.52%	2.66%	6.09%	2.32%
75% or more	0.77%	4.26%	3.72%	2.49%	2.10%	0.79%	2.24%	0.79%
Union presence								
No union employees	0.84%	4.13%	3.44%	2.25%	2.02%	0.98%	2.11%	0.89%
Has union employees	1.18%	--	10.41% *	11.03%	4.39%	1.09%	10.29% *	1.12%
Percent low-wage employees								
50% or more low-wage	2.83%	13.24%	8.88%	7.66%	6.16%	3.41%	6.79%	2.91%
Less than 50% low-wage	0.72%	4.13%	3.57%	2.35%	1.95%	0.76%	2.16%	0.74%
Percent women employees								
Less than 25%	1.67%	6.27%	5.24%	3.48%	4.33%	1.86%	3.29%	1.87%
25-49 %	1.13%	8.97%	7.57%	5.34%	2.75%	1.18%	4.58%	1.14%
50-74 %	1.16%	7.97%	6.74%	4.38%	2.98%	1.26%	3.98%	1.17%
75% or more	1.76%	8.61%	6.17%	6.20%	3.63%	2.18%	4.97%	1.86%
Percent age 50 or older employees								
Less than 25%	1.40%	6.24%	5.18%	3.36%	3.16%	1.63%	3.27%	1.42%
25-49 %	0.89%	8.23%	5.83%	3.92%	2.94%	0.85%	3.49%	0.91%
50-74 %	2.20%	8.11%	6.21%	4.76%	4.00%	3.35%	4.46%	2.49%
75% or more	5.53%	9.97%	12.42%	11.55%	10.87%	7.83% *	7.14%	7.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2021

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	56.9%	67.7%	71.5%	70.3%	67.0%	48.5%	70.2%	54.6%
Industry group **								
Agric., fish., forest.	57.5%	--	--	76.7%	89.4%	18.3% *	50.7%	59.3%
Mining and manufacturing	52.8%	81.3%	69.7%	78.5%	64.1%	40.8%	77.4%	50.2%
Construction	66.1%	79.5%	68.1%	73.2%	63.7%	50.3%	70.3%	63.4%
Utilities and transp.	51.7%	59.8%	85.5%	62.8%	67.9%	43.5%	68.1%	50.2%
Wholesale trade	55.7%	70.9%	72.6%	63.0%	69.8%	44.4%	68.5%	52.3%
Fin. svcs. and real estate	50.9%	61.8%	54.1%	73.1%	65.0%	45.2%	61.8%	49.8%
Retail trade	56.8%	55.7%	74.8%	72.4%	69.7%	49.5%	70.7%	54.8%
Professional services	58.8%	69.5%	75.4%	67.1%	68.2%	52.2%	71.8%	56.7%
Other services	61.5%	68.2%	72.1%	70.6%	65.7%	55.8%	69.9%	59.5%
Ownership								
For profit, incorporated	54.1%	66.1%	72.8%	71.9%	65.4%	44.5%	70.8%	51.1%
For profit, unincorporated	62.3%	71.2%	71.1%	68.0%	68.6%	55.2%	70.4%	60.3%
Nonprofit	63.6%	71.0%	61.7%	64.7%	70.3%	60.3%	65.7%	63.4%
Age of firm								
Less than 5 years	76.0%	74.5%	85.9%	61.1%	90.1%	94.4%	74.7%	78.0%
5-9 years	73.1%	67.9%	73.6%	76.3%	73.7%	71.1%	70.7%	75.1%
10-19 years	68.8%	65.5%	69.4%	69.2%	68.7%	69.4%	67.7%	69.4%
20 or more years	54.1%	66.1%	69.7%	70.5%	65.4%	47.5%	70.3%	52.3%
Multi/single status								
2 or more locations	51.9%	87.3%	72.6%	67.4%	66.2%	48.0%	69.2%	51.7%
1 location only	70.0%	67.2%	71.4%	71.1%	68.4%	74.2%	70.3%	69.7%
Percent full-time employees								
Less than 25%	67.1%	78.6%	70.7%	80.7%	78.0%	51.1%	79.9%	63.2%
25-49 %	57.1%	65.5%	72.2%	67.5%	57.4%	53.1%	70.3%	54.8%
50-74 %	54.9%	69.6%	82.2%	70.5%	70.0%	45.7%	75.0%	51.8%
75% or more	57.0%	67.1%	70.3%	70.3%	66.9%	48.7%	69.4%	54.8%
Union presence								
No union employees	60.0%	67.5%	72.1%	70.0%	67.5%	51.4%	70.4%	57.6%
Has union employees	46.0%	77.8%	56.9%	76.0%	63.5%	42.5%	64.5%	45.5%
Percent low-wage employees								
50% or more low-wage	59.7%	64.1%	78.1%	68.9%	63.8%	55.7%	70.0%	58.3%
Less than 50% low-wage	56.6%	67.9%	71.1%	70.4%	67.3%	47.9%	70.2%	54.3%
Percent women employees								
Less than 25%	60.3%	66.7%	74.0%	71.9%	66.6%	45.3%	71.2%	56.4%
25-49 %	49.9%	67.8%	64.0%	75.9%	65.1%	41.9%	69.9%	47.9%
50-74 %	59.0%	67.0%	73.6%	66.2%	66.5%	54.7%	68.9%	57.8%
75% or more	60.5%	70.1%	70.8%	64.5%	71.7%	54.0%	69.1%	58.9%
Percent age 50 or older employees								
Less than 25%	62.8%	66.1%	76.4%	69.3%	68.3%	54.9%	70.4%	60.6%
25-49 %	52.1%	69.7%	67.8%	71.2%	64.9%	45.6%	70.4%	50.5%
50-74 %	61.1%	71.8%	63.0%	71.3%	69.0%	51.2%	69.8%	58.7%
75% or more	63.9%	63.3%	68.5%	73.7%	81.2%	45.9%	68.0%	60.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2021

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	0.69%	2.12%	1.89%	1.38%	1.40%	0.97%	1.11%	0.78%
Industry group **								
Agric., fish., forest.	10.22%	--	--	13.11%	6.40%	8.71% *	14.54%	12.17%
Mining and manufacturing	1.76%	7.42%	5.37%	3.12%	3.72%	2.31%	3.01%	1.89%
Construction	2.62%	4.68%	5.39%	4.00%	5.31%	6.17%	3.18%	3.69%
Utilities and transp.	2.88%	9.83%	7.04%	7.74%	5.71%	3.79%	6.11%	3.11%
Wholesale trade	4.11%	5.96%	4.95%	5.33%	5.53%	6.20%	3.81%	4.93%
Fin. svcs. and real estate	1.84%	5.89%	9.87%	4.38%	4.06%	2.22%	4.59%	1.97%
Retail trade	2.09%	10.69%	5.18%	3.62%	5.24%	2.72%	3.60%	2.31%
Professional services	1.26%	3.68%	3.07%	2.69%	2.21%	1.75%	1.91%	1.41%
Other services	1.65%	4.59%	3.88%	3.24%	4.33%	2.40%	2.53%	1.95%
Ownership								
For profit, incorporated	0.83%	2.65%	2.12%	1.63%	1.85%	1.12%	1.32%	0.94%
For profit, unincorporated	1.68%	4.06%	4.57%	3.15%	3.12%	2.78%	2.48%	2.01%
Nonprofit	1.69%	6.84%	6.90%	4.36%	2.82%	2.35%	3.56%	1.82%
Age of firm								
Less than 5 years	3.38%	5.11%	5.02%	7.16%	3.44%	2.91%	4.23%	5.62%
5-9 years	2.84%	5.73%	4.37%	3.65%	7.15%	9.91%	3.10%	4.46%
10-19 years	1.70%	4.11%	3.96%	3.01%	3.51%	3.63%	2.45%	2.20%
20 or more years	0.77%	3.07%	2.51%	1.72%	1.57%	0.98%	1.41%	0.83%
Multi/single status								
2 or more locations	0.84%	10.15%	5.97%	2.80%	1.68%	0.97%	3.34%	0.85%
1 location only	1.04%	2.15%	1.99%	1.58%	2.50%	4.56%	1.17%	1.71%
Percent full-time employees								
Less than 25%	3.18%	7.61%	10.24%	6.02%	4.30%	4.95%	4.72%	3.81%
25-49 %	2.94%	12.52%	7.18%	5.38%	7.76%	3.98%	5.20%	3.35%
50-74 %	2.28%	5.59%	3.49%	3.72%	3.73%	2.97%	2.81%	2.55%
75% or more	0.75%	2.40%	2.14%	1.53%	1.55%	1.06%	1.25%	0.85%
Union presence								
No union employees	0.73%	2.15%	1.92%	1.43%	1.42%	1.11%	1.13%	0.85%
Has union employees	1.73%	10.81%	10.68%	4.98%	5.36%	1.87%	5.80%	1.76%
Percent low-wage employees								
50% or more low-wage	2.07%	6.88%	5.58%	4.45%	4.79%	2.75%	3.39%	2.28%
Less than 50% low-wage	0.73%	2.21%	1.97%	1.45%	1.47%	1.02%	1.16%	0.82%
Percent women employees								
Less than 25%	1.25%	3.40%	2.64%	2.18%	3.07%	1.87%	1.72%	1.56%
25-49 %	1.29%	5.50%	4.86%	3.02%	2.61%	1.62%	2.77%	1.38%
50-74 %	1.41%	4.27%	4.75%	2.68%	2.50%	1.89%	2.46%	1.53%
75% or more	1.68%	4.43%	3.57%	3.59%	2.50%	2.47%	2.24%	1.92%
Percent age 50 or older employees								
Less than 25%	1.03%	3.34%	2.38%	1.87%	2.58%	1.53%	1.61%	1.23%
25-49 %	1.03%	4.78%	3.55%	2.60%	2.07%	1.28%	2.11%	1.10%
50-74 %	1.80%	4.17%	5.48%	3.67%	2.69%	3.26%	2.72%	2.18%
75% or more	3.73%	5.35%	7.72%	7.74%	5.32%	7.49%	3.99%	5.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2021

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	46.29	53.39	55.48	52.65	45.17	43.01	54.09	44.56
Industry group **								
Agric., fish., forest.	43.07	--	--	39.67	41.85	41.24	52.60	40.88
Mining and manufacturing	46.15	53.25	54.53	49.61	44.66	44.61	53.38	44.95
Construction	53.97	52.83	56.83	57.01	55.30	41.04	55.85	52.66
Utilities and transp.	46.84	54.44	44.32	54.63	45.61	45.22	50.73	46.35
Wholesale trade	48.15	57.72	55.47	55.71	44.02	43.43	56.54	45.19
Fin. svcs. and real estate	43.91	49.52	55.75	52.41	40.76	42.90	50.95	43.04
Retail trade	47.20	55.38	56.18	51.69	48.04	44.35	54.93	45.79
Professional services	44.64	54.67	58.83	51.04	43.38	41.15	55.51	42.45
Other services	47.35	51.10	50.50	53.24	47.26	44.49	51.21	46.24
Ownership								
For profit, incorporated	47.45	54.76	56.23	53.16	46.96	43.68	55.34	45.48
For profit, unincorporated	48.12	50.08	55.97	52.80	47.47	44.92	52.64	46.78
Nonprofit	41.07	51.51	47.29	49.33	39.30	39.95	47.79	40.40
Age of firm								
Less than 5 years	57.43	56.31	69.76	54.56	49.35	--	61.08	51.94
5-9 years	52.90	54.06	58.78	53.26	51.08	44.85	54.89	51.36
10-19 years	48.74	52.72	55.13	53.77	45.91	42.45	55.04	45.91
20 or more years	45.05	52.25	52.23	52.04	44.27	43.03	52.33	43.96
Multi/single status								
2 or more locations	43.82	43.81	55.17	50.96	44.09	43.20	52.63	43.63
1 location only	51.17	53.70	55.50	53.08	46.83	36.95	54.21	48.13
Percent full-time employees								
Less than 25%	43.96	62.53	51.28	48.85	37.98	39.06	56.23	39.19
25-49 %	45.40	45.06	50.05	50.23	44.23	44.22	48.59	44.70
50-74 %	44.63	53.46	54.48	50.26	44.41	41.28	52.51	42.86
75% or more	46.58	53.48	55.87	53.02	45.44	43.23	54.49	44.83
Union presence								
No union employees	47.50	53.65	55.82	52.99	45.36	44.30	54.48	45.61
Has union employees	40.73	40.50	44.19	47.43	43.68	39.72	43.92	40.61
Percent low-wage employees								
50% or more low-wage	48.63	54.30	50.87	57.66	48.88	46.12	53.25	47.86
Less than 50% low-wage	46.10	53.33	55.75	52.29	44.92	42.70	54.14	44.27
Percent women employees								
Less than 25%	50.44	52.61	59.56	54.21	48.21	44.92	56.31	47.82
25-49 %	44.58	53.35	54.28	50.76	44.73	41.96	53.49	43.29
50-74 %	44.32	54.82	47.75	51.49	41.94	43.12	50.60	43.46
75% or more	45.81	53.22	53.06	52.13	45.18	42.92	52.77	44.34
Percent age 50 or older employees								
Less than 25%	48.27	54.33	57.67	52.54	46.21	44.18	55.51	45.87
25-49 %	44.77	52.77	52.13	53.43	44.58	42.64	52.40	43.90
50-74 %	46.63	54.34	54.21	52.10	45.48	41.81	54.00	44.24
75% or more	45.33	49.49	54.66	46.01	39.79	39.89	50.39	40.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2021

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	0.35	1.16	1.83	0.73	0.75	0.43	0.84	0.37
Industry group **								
Agric., fish., forest.	3.09	--	--	3.62	3.94	3.82	5.72	3.02
Mining and manufacturing	0.81	3.13	2.87	1.95	1.34	1.28	1.64	0.90
Construction	1.57	3.03	3.27	2.38	3.90	2.36	1.77	2.33
Utilities and transp.	1.82	5.82	4.93	2.85	3.64	2.83	3.11	2.04
Wholesale trade	1.19	4.75	3.52	3.08	2.03	1.42	2.30	1.27
Fin. svcs. and real estate	0.85	3.75	3.82	3.05	1.59	1.06	2.28	0.90
Retail trade	1.05	3.20	4.06	2.04	2.33	1.39	1.97	1.16
Professional services	0.69	2.17	4.71	1.18	1.41	0.70	2.19	0.62
Other services	0.79	2.43	2.83	1.73	2.29	0.98	1.52	0.91
Ownership								
For profit, incorporated	0.41	1.34	2.33	0.91	0.88	0.48	1.08	0.42
For profit, unincorporated	0.96	2.59	2.54	1.51	2.09	1.65	1.39	1.18
Nonprofit	0.74	4.23	3.05	1.91	1.48	0.92	1.73	0.78
Age of firm								
Less than 5 years	3.61	2.22	10.06	3.32	6.18	--	5.10	4.00
5-9 years	1.85	2.87	4.66	2.21	4.46	4.41	2.11	2.81
10-19 years	1.00	2.11	2.45	1.62	1.35	2.53	1.35	1.22
20 or more years	0.35	1.97	1.50	0.91	0.83	0.44	0.84	0.38
Multi/single status								
2 or more locations	0.37	3.52	3.82	1.08	0.73	0.44	1.89	0.37
1 location only	0.71	1.19	1.94	0.88	1.53	1.75	0.90	1.06
Percent full-time employees								
Less than 25%	1.76	4.45	5.05	3.02	2.89	1.47	3.21	1.58
25-49 %	1.80	3.28	4.52	2.43	3.73	2.76	2.31	2.11
50-74 %	0.91	2.38	3.39	2.28	1.95	1.14	1.76	0.98
75% or more	0.38	1.38	2.09	0.80	0.84	0.47	0.96	0.40
Union presence								
No union employees	0.37	1.18	1.87	0.75	0.80	0.44	0.86	0.39
Has union employees	0.91	5.48	5.33	3.23	2.15	1.05	3.59	0.93
Percent low-wage employees								
50% or more low-wage	1.02	3.70	3.14	3.75	2.54	1.09	1.93	1.13
Less than 50% low-wage	0.36	1.21	1.92	0.74	0.78	0.46	0.89	0.38
Percent women employees								
Less than 25%	0.75	1.80	3.19	1.10	1.52	0.86	1.52	0.78
25-49 %	0.69	3.19	3.52	1.55	1.35	0.94	1.75	0.74
50-74 %	0.60	2.48	2.14	1.75	1.54	0.70	1.24	0.65
75% or more	0.66	2.24	1.85	1.78	1.29	0.90	1.16	0.74
Percent age 50 or older employees								
Less than 25%	0.65	1.74	3.06	1.02	1.53	0.77	1.44	0.67
25-49 %	0.45	2.56	1.97	1.27	0.98	0.55	1.10	0.48
50-74 %	1.01	2.51	3.02	2.01	1.44	1.84	1.49	1.19
75% or more	1.51	3.15	3.00	3.89	2.66	2.66	2.11	1.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2021

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	22.1	25.4	25.7	25.4	22.4	21.5	25.6	21.8
Industry group **								
Agric., fish., forest.	22.8	27.7	--	--	27.3	21.5	--	22.3
Mining and manufacturing	21.3	22.8	28.0	24.1	21.9	20.8	25.6	21.1
Construction	23.2	25.0	23.5	25.5	22.0	22.2	24.2	22.8
Utilities and transp.	24.1	--	--	28.3	22.4	23.9	27.9	24.0
Wholesale trade	21.4	30.9	25.3	23.8	21.4	20.4	25.7	20.8
Fin. svcs. and real estate	21.1	29.8	29.6	24.1	22.1	20.2	29.4	20.5
Retail trade	22.8	23.9	26.9	25.2	24.7	22.3	25.0	22.6
Professional services	22.2	27.3	23.2	25.8	22.2	21.8	24.6	22.0
Other services	22.9	17.6	25.6	26.5	23.9	22.3	25.5	22.6
Ownership								
For profit, incorporated	22.1	25.5	24.6	25.1	21.8	21.7	25.2	21.9
For profit, unincorporated	23.3	25.3	28.3	27.7	26.3	21.2	26.5	22.8
Nonprofit	21.3	22.6	28.5	23.4	21.6	20.8	27.2	21.0
Age of firm								
Less than 5 years	29.9	28.5	28.0	27.7	37.5	--	28.0	32.0
5-9 years	25.6	26.1	23.4	23.3	29.6	20.7	24.7	26.4
10-19 years	25.2	23.8	30.0	27.8	24.8	21.2	28.1	24.1
20 or more years	21.7	25.4	23.8	24.5	21.1	21.6	24.4	21.6
Multi/single status								
2 or more locations	21.6	20.0	26.2	24.5	21.6	21.6	25.4	21.6
1 location only	24.8	25.5	25.7	25.7	23.9	19.7	25.6	24.1
Percent full-time employees								
Less than 25%	26.9	48.1	--	22.5	22.7	24.5	40.6	23.9
25-49 %	24.5	--	21.8	26.2	21.2	25.2	26.8	24.3
50-74 %	23.5	29.6	29.3	23.6	23.6	23.2	27.4	23.3
75% or more	21.8	23.9	25.4	25.6	22.4	21.1	25.1	21.5
Union presence								
No union employees	22.0	25.5	26.2	25.6	22.8	20.9	25.9	21.6
Has union employees	22.4	21.4	19.5	20.9	19.4	22.6	19.9	22.4
Percent low-wage employees								
50% or more low-wage	22.6	34.7	28.9	28.3	23.4	21.4	30.2	22.0
Less than 50% low-wage	22.1	24.6	25.6	25.2	22.4	21.6	25.3	21.8
Percent women employees								
Less than 25%	22.4	23.5	24.7	26.0	22.9	21.2	24.9	22.0
25-49 %	22.1	20.9	27.9	24.9	20.9	22.0	25.0	22.0
50-74 %	21.2	28.2	25.5	23.9	23.0	20.3	26.7	20.8
75% or more	23.5	29.6	25.6	26.2	23.1	23.0	26.8	23.2
Percent age 50 or older employees								
Less than 25%	22.8	25.1	25.2	26.0	24.7	21.4	25.3	22.4
25-49 %	21.9	29.0	26.3	25.7	21.6	21.6	26.6	21.7
50-74 %	22.1	25.1	24.9	22.5	20.8	22.1	25.3	21.7
75% or more	20.8	22.4	29.8	23.6	23.1	17.8	25.1	18.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2021

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	0.22	1.25	1.09	0.70	0.65	0.25	0.65	0.23
Industry group **								
Agric., fish., forest.	0.84	2.19	--	--	2.38	0.50	--	0.69
Mining and manufacturing	0.34	2.06	3.26	1.86	0.91	0.35	2.11	0.34
Construction	0.85	3.22	2.60	1.91	1.62	1.11	1.64	0.99
Utilities and transp.	1.20	--	--	3.25	2.90	1.40	3.10	1.24
Wholesale trade	1.29	4.07	2.38	1.54	1.80	1.62	1.50	1.37
Fin. svcs. and real estate	0.62	4.17	3.87	1.39	3.43	0.52	2.47	0.62
Retail trade	0.44	3.35	3.52	1.64	1.50	0.48	1.97	0.45
Professional services	0.40	1.79	1.00	1.47	0.96	0.47	0.80	0.42
Other services	0.53	1.37	2.70	2.06	1.76	0.57	1.97	0.54
Ownership								
For profit, incorporated	0.26	1.53	1.16	0.87	0.83	0.29	0.79	0.27
For profit, unincorporated	0.62	2.25	3.35	1.70	2.16	0.53	1.50	0.66
Nonprofit	0.59	2.06	2.16	1.34	0.73	0.76	1.48	0.61
Age of firm								
Less than 5 years	2.11	2.98	4.06	1.52	5.49	--	1.77	3.63
5-9 years	1.41	2.48	1.91	1.97	3.40	1.85	1.28	2.30
10-19 years	1.13	2.35	2.81	1.93	2.50	0.84	1.78	1.40
20 or more years	0.22	1.87	0.99	0.81	0.49	0.25	0.73	0.23
Multi/single status								
2 or more locations	0.24	0.00	3.57	0.98	0.80	0.25	1.33	0.24
1 location only	0.54	1.27	1.12	0.87	1.15	1.03	0.70	0.80
Percent full-time employees								
Less than 25%	2.25	8.98	--	1.83	1.11	1.64	8.41	1.15
25-49 %	1.36	--	2.82	1.60	1.19	1.86	2.28	1.46
50-74 %	0.60	4.04	2.92	1.31	1.29	0.71	1.71	0.63
75% or more	0.24	1.09	1.16	0.81	0.75	0.26	0.69	0.25
Union presence								
No union employees	0.25	1.28	1.14	0.73	0.72	0.29	0.68	0.27
Has union employees	0.42	1.89	1.97	1.42	0.69	0.45	1.27	0.43
Percent low-wage employees								
50% or more low-wage	0.63	7.82	3.87	2.01	1.25	0.65	3.04	0.58
Less than 50% low-wage	0.23	1.08	1.12	0.74	0.70	0.26	0.66	0.24
Percent women employees								
Less than 25%	0.49	2.24	1.96	1.21	1.05	0.66	1.18	0.53
25-49 %	0.30	2.41	2.11	1.47	0.97	0.32	1.46	0.30
50-74 %	0.43	1.79	2.14	1.06	1.60	0.42	1.06	0.45
75% or more	0.68	2.91	1.38	1.71	1.40	0.86	1.10	0.74
Percent age 50 or older employees								
Less than 25%	0.42	1.67	2.00	1.01	1.66	0.40	1.02	0.45
25-49 %	0.29	4.19	1.56	1.24	0.63	0.33	1.22	0.30
50-74 %	0.53	2.06	1.83	1.29	1.01	0.73	1.20	0.57
75% or more	1.76	2.04	2.83	4.23	2.12	2.30	2.08	1.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2021

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	38.6%	21.5%	21.3%	21.4%	27.0%	48.9%	20.8%	41.7%
Industry group **								
Agric., fish., forest.	37.0%	--	0.0%	--	7.0% *	81.7%	24.9% *	40.2% *
Mining and manufacturing	44.6%	18.7% *	21.2%	17.9%	34.0%	56.9%	18.1%	47.4%
Construction	28.0%	13.2%	29.7%	21.5%	28.6%	42.6%	23.1%	31.1%
Utilities and transp.	43.3%	25.0% *	15.5% *	20.5% *	26.5%	53.9%	17.3%	45.7%
Wholesale trade	39.2%	17.4%	18.6%	28.4%	22.4%	53.7%	20.1%	44.3%
Fin. svcs. and real estate	46.5%	33.6%	40.1%	22.7%	32.5%	52.5%	32.2%	47.9%
Retail trade	36.5%	36.0%	18.7% *	15.7%	18.3%	46.0%	20.6%	38.7%
Professional services	36.6%	17.7%	17.2%	20.7%	25.4%	45.8%	18.6%	39.5%
Other services	33.0%	19.4%	16.8%	23.7%	25.9%	41.3%	19.8%	36.2%
Ownership								
For profit, incorporated	41.5%	23.3%	20.5%	21.6%	28.9%	52.5%	21.0%	45.2%
For profit, unincorporated	32.8%	21.7%	21.8%	22.9%	26.1%	42.1%	22.0%	35.6%
Nonprofit	31.8%	8.3% *	27.0%	17.8%	22.6%	39.1%	17.8%	33.2%
Age of firm								
Less than 5 years	19.0%	10.4%	13.3% *	30.6%	20.4% *	--	16.5%	23.0%
5-9 years	19.3%	17.4%	20.8%	16.8%	21.0%	22.6% *	18.8%	19.7%
10-19 years	25.8%	24.6%	25.4%	22.8%	28.9%	25.1%	23.9%	26.6%
20 or more years	41.7%	25.7%	21.0%	20.7%	27.3%	50.1%	20.8%	44.0%
Multi/single status								
2 or more locations	44.6%	12.5% *	14.5%	24.1%	27.8%	49.3%	20.1%	45.0%
1 location only	22.8%	21.7%	21.8%	20.6%	25.8%	27.4%	20.9%	24.6%
Percent full-time employees								
Less than 25%	33.0%	33.5% *	14.0% *	39.9%	19.9%	43.8%	25.3%	35.4%
25-49 %	36.7%	13.7% *	17.9% *	25.6%	34.2%	43.1%	18.0%	39.9%
50-74 %	40.9%	15.1% *	13.6%	23.6%	23.3%	51.9%	16.5%	44.7%
75% or more	38.5%	22.6%	22.4%	20.7%	27.2%	48.8%	21.4%	41.4%
Union presence								
No union employees	34.8%	21.4%	20.5%	21.7%	27.3%	45.1%	20.6%	38.0%
Has union employees	52.0%	26.4% *	44.0%	15.0%	24.5%	56.9%	25.6%	52.8%
Percent low-wage employees								
50% or more low-wage	35.2%	27.6%	16.1% *	23.3%	28.1%	40.8%	23.7%	36.7%
Less than 50% low-wage	38.9%	21.1%	21.6%	21.2%	26.9%	49.6%	20.7%	42.1%
Percent women employees								
Less than 25%	33.9%	22.6%	20.3%	20.8%	27.4%	50.6%	20.8%	38.6%
25-49 %	46.1%	18.5%	25.3%	18.3%	27.8%	55.9%	19.4%	48.7%
50-74 %	36.9%	25.6%	21.3%	22.0%	28.9%	42.5%	22.4%	38.5%
75% or more	35.4%	17.5%	19.4%	25.6%	22.2%	44.9%	20.7%	38.0%
Percent age 50 or older employees								
Less than 25%	31.8%	22.5%	18.9%	22.0%	23.6%	42.6%	20.9%	34.9%
25-49 %	43.9%	18.4%	23.1%	20.5%	29.7%	51.7%	20.4%	45.9%
50-74 %	35.6%	20.7%	27.9%	21.3%	28.5%	47.9%	21.3%	39.4%
75% or more	28.1%	24.2%	17.4% *	19.4% *	12.9% *	51.2%	20.6%	34.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2021

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	0.69%	1.79%	1.84%	1.20%	1.34%	0.98%	1.00%	0.78%
Industry group **								
Agric., fish., forest.	9.85%	--	0.00%	--	4.91% *	8.71%	12.92% *	12.14% *
Mining and manufacturing	1.76%	7.41% *	4.25%	2.94%	3.76%	2.32%	2.64%	1.90%
Construction	2.74%	3.70%	5.53%	3.61%	5.86%	7.92%	2.98%	4.05%
Utilities and transp.	2.78%	7.88% *	7.50% *	6.31% *	5.15%	3.72%	4.19%	3.00%
Wholesale trade	4.30%	4.89%	4.60%	5.23%	4.53%	6.31%	3.49%	5.08%
Fin. svcs. and real estate	1.84%	6.20%	10.31%	3.92%	4.43%	2.21%	4.74%	1.96%
Retail trade	1.91%	9.80%	5.79% *	2.82%	3.19%	2.55%	3.39%	2.11%
Professional services	1.27%	2.71%	2.74%	2.21%	2.17%	1.75%	1.58%	1.42%
Other services	1.62%	3.74%	3.32%	2.95%	3.74%	2.43%	2.19%	1.92%
Ownership								
For profit, incorporated	0.84%	2.29%	2.03%	1.51%	1.78%	1.14%	1.19%	0.95%
For profit, unincorporated	1.66%	3.68%	4.69%	2.76%	2.96%	2.74%	2.35%	1.98%
Nonprofit	1.69%	2.57% *	7.14%	2.71%	2.72%	2.36%	2.93%	1.82%
Age of firm								
Less than 5 years	3.32%	2.84%	5.79% *	7.31%	8.49% *	--	3.67%	6.26%
5-9 years	2.08%	4.15%	4.30%	3.18%	4.94%	7.88% *	2.50%	3.21%
10-19 years	1.71%	3.86%	4.15%	2.72%	3.78%	3.29%	2.39%	2.24%
20 or more years	0.77%	2.84%	2.37%	1.45%	1.51%	0.99%	1.26%	0.84%
Multi/single status								
2 or more locations	0.85%	10.15% *	4.14%	2.19%	1.58%	0.98%	2.48%	0.86%
1 location only	0.98%	1.82%	1.95%	1.42%	2.43%	5.18%	1.07%	1.64%
Percent full-time employees								
Less than 25%	3.46%	13.30% *	6.90% *	8.85%	4.74%	5.20%	7.55%	3.92%
25-49 %	3.01%	5.88% *	5.46% *	4.65%	8.15%	4.17%	3.10%	3.46%
50-74 %	2.25%	4.55% *	3.14%	3.01%	3.66%	2.96%	2.29%	2.50%
75% or more	0.76%	2.05%	2.09%	1.33%	1.47%	1.07%	1.14%	0.86%
Union presence								
No union employees	0.72%	1.82%	1.86%	1.25%	1.42%	1.10%	1.02%	0.85%
Has union employees	1.77%	11.28% *	10.74%	4.02%	4.20%	1.91%	5.17%	1.80%
Percent low-wage employees								
50% or more low-wage	1.89%	7.51%	5.82% *	3.84%	5.10%	2.43%	3.52%	2.08%
Less than 50% low-wage	0.73%	1.84%	1.91%	1.26%	1.40%	1.04%	1.04%	0.83%
Percent women employees								
Less than 25%	1.22%	2.91%	2.61%	1.91%	2.84%	1.90%	1.57%	1.55%
25-49 %	1.29%	4.58%	4.72%	2.87%	2.47%	1.62%	2.51%	1.38%
50-74 %	1.42%	3.90%	4.86%	2.20%	2.58%	1.91%	2.27%	1.55%
75% or more	1.68%	3.21%	3.01%	3.19%	2.26%	2.48%	1.84%	1.93%
Percent age 50 or older employees								
Less than 25%	1.02%	2.72%	2.44%	1.69%	2.45%	1.57%	1.43%	1.24%
25-49 %	1.04%	3.86%	3.41%	2.08%	1.99%	1.28%	1.88%	1.10%
50-74 %	1.82%	3.85%	5.44%	3.53%	2.75%	3.29%	2.56%	2.20%
75% or more	3.82%	5.02%	6.87% *	7.05% *	3.92% *	7.93%	3.68%	6.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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** 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.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2021

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	6.0%	12.5%	13.3%	10.3%	6.5%	3.8%	12.3%	4.9%
Industry group **								
Agric., fish., forest.	3.6% *	--	--	0.0%	5.4% *	0.0%	6.3% *	2.9% *
Mining and manufacturing	4.6%	26.3% *	7.5% *	10.5% *	3.8%	3.2%	9.7%	4.1%
Construction	9.1%	8.3% *	12.3%	8.9% *	10.6% *	--	10.3%	8.3% *
Utilities and transp.	3.1%	11.0% *	7.5% *	6.2% *	3.5% *	2.0% *	5.2% *	2.9%
Wholesale trade	5.0%	16.8% *	10.5% *	4.2% *	4.5% *	3.5% *	9.4%	3.9% *
Fin. svcs. and real estate	4.0%	10.8% *	25.9% *	7.7% *	5.3% *	2.1% *	14.7%	3.0%
Retail trade	4.7%	27.2% *	12.6% *	6.8%	6.1%	2.3%	15.5%	3.2%
Professional services	7.5%	11.2%	15.9%	13.8%	7.3%	5.5%	14.6%	6.3%
Other services	7.5%	8.9% *	10.2%	14.2%	9.2%	4.8%	12.1%	6.4%
Ownership								
For profit, incorporated	5.7%	13.3%	12.3%	10.5%	7.3%	3.2%	12.4%	4.6%
For profit, unincorporated	5.0%	11.8%	14.0%	6.0%	3.3%	3.2%	10.5%	3.6%
Nonprofit	7.8%	8.5% *	19.8% *	14.9%	6.3%	6.8%	15.4%	7.1%
Age of firm								
Less than 5 years	11.3%	17.1% *	12.0% *	6.7% *	9.2% *	--	13.1% *	8.6% *
5-9 years	8.4%	7.5% *	13.3%	7.9%	8.5% *	2.0% *	10.3%	6.7% *
10-19 years	9.1%	15.2%	10.4%	11.2%	7.5%	6.2%	13.2%	7.2%
20 or more years	5.4%	11.9%	14.7%	10.7%	6.0%	3.7%	12.3%	4.6%
Multi/single status								
2 or more locations	4.4%	--	14.2% *	8.4%	6.3%	3.8%	9.6%	4.3%
1 location only	10.2%	12.7%	13.2%	10.8%	6.8%	5.4% *	12.6%	7.8%
Percent full-time employees								
Less than 25%	6.7%	6.4% *	14.7% *	4.9% *	12.7% *	1.4% *	9.7% *	5.8% *
25-49 %	8.2%	--	16.9% *	10.4% *	6.9% *	7.9% *	10.5%	7.8%
50-74 %	4.3%	15.8%	12.6% *	9.9%	8.9%	0.9% *	12.9%	3.0%
75% or more	6.1%	12.7%	13.2%	10.4%	6.1%	4.1%	12.4%	5.0%
Union presence								
No union employees	6.3%	12.7%	13.6%	10.3%	5.9%	3.7%	12.5%	4.9%
Has union employees	5.0%	0.6% *	6.6% *	10.0% *	10.6% *	4.1%	7.5% *	4.9%
Percent low-wage employees								
50% or more low-wage	6.0%	4.3% *	11.9% *	8.6%	5.6%	5.4%	10.1%	5.4%
Less than 50% low-wage	6.0%	13.1%	13.4%	10.4%	6.5%	3.7%	12.5%	4.9%
Percent women employees								
Less than 25%	6.1%	10.1%	12.0%	9.4%	6.0%	2.1%	11.7%	4.1%
25-49 %	4.7%	17.6% *	9.7%	12.1%	5.6%	2.9%	11.7%	4.0%
50-74 %	6.8%	11.5%	18.6%	10.7%	7.6%	5.3%	14.6%	5.9%
75% or more	6.9%	13.2%	15.9%	10.4%	6.8%	4.8%	12.1%	5.9%
Percent age 50 or older employees								
Less than 25%	7.1%	15.1%	14.3%	10.4%	7.2%	3.5%	13.3%	5.3%
25-49 %	4.9%	8.8% *	9.2%	11.6%	5.3%	3.9%	10.0%	4.5%
50-74 %	7.4%	14.4%	19.4%	6.3%	8.1%	4.3%	14.4%	5.6%
75% or more	8.0%	6.9% *	11.8% *	10.9% *	8.2% *	5.7% *	9.8%	6.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2021

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	0.31%	1.87%	1.43%	0.96%	0.67%	0.40%	0.87%	0.33%
Industry group **								
Agric., fish., forest.	2.18% *	--	--	0.00%	4.57% *	0.00%	5.26% *	2.35% *
Mining and manufacturing	0.67%	11.13% *	2.72% *	3.27% *	1.05%	0.74%	2.17%	0.70%
Construction	1.86%	4.18% *	3.03%	3.20% *	4.75% *	--	1.81%	2.80% *
Utilities and transp.	0.73%	6.73% *	5.02% *	2.58% *	1.88% *	0.80% *	2.17% *	0.77%
Wholesale trade	1.19%	6.73% *	3.30% *	1.73% *	1.76% *	1.91% *	2.25%	1.37% *
Fin. svcs. and real estate	0.77%	3.38% *	9.71% *	2.91% *	2.17% *	0.75% *	3.93%	0.73%
Retail trade	0.77%	14.06% *	4.58% *	1.80%	1.57%	0.48%	4.58%	0.49%
Professional services	0.64%	2.40%	2.89%	1.96%	1.13%	0.88%	1.64%	0.69%
Other services	0.96%	2.89% *	2.60%	2.73%	2.12%	1.37%	2.02%	1.09%
Ownership								
For profit, incorporated	0.36%	2.43%	1.55%	1.26%	0.94%	0.41%	1.06%	0.38%
For profit, unincorporated	0.62%	2.93%	3.07%	1.32%	0.92%	0.94%	1.55%	0.67%
Nonprofit	0.97%	5.20% *	7.49% *	2.53%	1.40%	1.38%	3.25%	1.01%
Age of firm								
Less than 5 years	2.89%	7.84% *	5.30% *	2.05% *	4.66% *	--	4.34% *	2.73% *
5-9 years	1.84%	3.23% *	3.52%	2.12%	5.01% *	1.15% *	2.03%	2.90% *
10-19 years	1.00%	3.79%	2.73%	2.30%	1.62%	1.84%	2.08%	1.06%
20 or more years	0.34%	2.04%	2.02%	1.26%	0.69%	0.41%	1.04%	0.35%
Multi/single status								
2 or more locations	0.35%	--	4.62% *	1.51%	0.81%	0.40%	1.91%	0.35%
1 location only	0.67%	1.91%	1.51%	1.16%	1.16%	3.15% *	0.93%	0.94%
Percent full-time employees								
Less than 25%	1.92%	4.53% *	7.20% *	2.35% *	5.48% *	0.77% *	3.26% *	2.32% *
25-49 %	1.82%	--	6.14% *	3.23% *	2.81% *	2.83% *	2.75%	2.08%
50-74 %	0.62%	4.63%	3.97% *	2.76%	2.37%	0.30% *	2.42%	0.59%
75% or more	0.35%	2.18%	1.59%	1.07%	0.73%	0.45%	0.98%	0.38%
Union presence								
No union employees	0.34%	1.90%	1.48%	1.00%	0.63%	0.45%	0.90%	0.36%
Has union employees	0.76%	0.65% *	3.60% *	3.43% *	3.19% *	0.78%	2.88% *	0.77%
Percent low-wage employees								
50% or more low-wage	0.75%	2.30% *	3.77% *	2.36%	1.34%	1.00%	2.29%	0.79%
Less than 50% low-wage	0.33%	1.98%	1.50%	1.02%	0.71%	0.42%	0.92%	0.35%
Percent women employees								
Less than 25%	0.55%	2.08%	1.89%	1.50%	1.39%	0.46%	1.23%	0.60%
25-49 %	0.53%	6.69% *	2.71%	2.76%	1.05%	0.57%	2.42%	0.53%
50-74 %	0.67%	3.32%	4.70%	1.82%	1.50%	0.83%	2.17%	0.70%
75% or more	0.84%	3.40%	3.50%	1.86%	1.19%	1.26%	1.76%	0.94%
Percent age 50 or older employees								
Less than 25%	0.56%	3.45%	2.12%	1.35%	1.38%	0.66%	1.39%	0.60%
25-49 %	0.42%	2.65% *	1.78%	1.89%	0.71%	0.53%	1.19%	0.45%
50-74 %	0.98%	3.74%	5.43%	1.61%	2.07%	1.28%	2.48%	1.03%
75% or more	1.59%	2.35% *	4.31% *	4.55% *	3.91% *	3.20% *	2.16%	2.25% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2021

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	19.9%	28.0%	24.2%	23.8%	21.8%	17.4%	24.6%	19.0%
Industry group **								
Agric., fish., forest.	16.7% *	0.0%	0.0%	--	25.6% *	1.6% *	16.9% *	16.7% *
Mining and manufacturing	14.4%	25.0% *	25.6%	21.5%	15.9%	11.3%	24.6%	13.3%
Construction	21.3%	28.7%	25.6%	26.8%	16.2%	13.5% *	23.1%	20.2%
Utilities and transp.	18.3%	23.3% *	39.0%	24.7%	27.2%	13.7%	27.6%	17.5%
Wholesale trade	19.5%	32.3%	22.9%	27.4%	29.4% *	11.7%	26.0%	17.7%
Fin. svcs. and real estate	17.5%	25.6%	16.6%	23.5%	21.0%	15.9%	25.0%	16.8%
Retail trade	25.2%	27.2% *	35.8%	33.7%	20.7%	24.1%	31.9%	24.2%
Professional services	20.9%	27.2% *	19.7%	18.0%	22.2%	20.6%	21.3%	20.8%
Other services	21.8%	33.1%	26.2%	23.7%	27.1%	17.7%	26.8%	20.6%
Ownership								
For profit, incorporated	17.9%	25.3%	23.7%	25.0%	20.1%	14.8%	24.0%	16.9%
For profit, unincorporated	21.3%	29.1%	25.5%	22.4%	20.4%	19.8%	24.2%	20.6%
Nonprofit	26.3%	44.6%	25.2%	19.0%	27.1%	26.3%	30.0%	25.9%
Age of firm								
Less than 5 years	23.6%	29.0%	23.2% *	18.0%	24.8% *	--	23.3%	24.1%
5-9 years	20.7%	25.0%	24.0%	18.1%	19.3% *	19.3% *	23.4%	18.5%
10-19 years	22.0%	24.6%	27.4%	27.5%	21.8%	12.5%	25.8%	20.2%
20 or more years	19.5%	30.3%	23.0%	24.0%	21.9%	17.6%	24.7%	18.9%
Multi/single status								
2 or more locations	18.3%	23.4% *	28.8%	19.9%	22.4%	17.3%	23.1%	18.3%
1 location only	23.9%	28.1%	23.8%	24.9%	20.7%	22.8%	24.8%	23.0%
Percent full-time employees								
Less than 25%	17.6%	19.6% *	40.2% *	22.1%	22.7%	7.7%	27.1%	14.8%
25-49 %	19.4%	16.8% *	29.3%	23.3%	29.7%	14.4%	24.9%	18.5%
50-74 %	29.1%	29.8%	26.2%	19.6%	21.0%	32.7%	24.9%	29.8%
75% or more	18.7%	28.5%	23.5%	24.2%	21.5%	15.4%	24.6%	17.6%
Union presence								
No union employees	19.5%	28.1%	23.9%	23.6%	21.5%	15.9%	24.5%	18.3%
Has union employees	21.3%	19.9% *	32.3%	26.9%	24.2%	20.6%	28.0%	21.1%
Percent low-wage employees								
50% or more low-wage	21.2%	23.8%	28.0%	19.5%	25.5%	19.7%	23.7%	20.8%
Less than 50% low-wage	19.8%	28.3%	24.0%	24.1%	21.5%	17.2%	24.7%	18.9%
Percent women employees								
Less than 25%	20.9%	28.0%	26.1%	27.1%	22.0%	14.4%	24.7%	19.6%
25-49 %	18.5%	30.0%	23.9%	21.2%	18.8%	17.3%	26.0%	17.7%
50-74 %	18.4%	26.7%	26.8%	20.6%	20.7%	16.6%	24.4%	17.7%
75% or more	23.2%	27.6%	15.9%	22.1%	27.4%	22.3%	23.2%	23.3%
Percent age 50 or older employees								
Less than 25%	23.2%	28.6%	25.4%	27.1%	25.2%	19.7%	25.4%	22.5%
25-49 %	18.3%	28.5%	26.4%	20.3%	20.8%	16.9%	25.3%	17.7%
50-74 %	17.5%	23.8%	16.6%	21.2%	18.1%	15.1%	20.4%	16.7%
75% or more	18.8%	31.9%	20.0%	14.4% *	12.3% *	12.7%	26.6%	12.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2021

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	0.56%	2.08%	1.70%	1.27%	1.44%	0.75%	1.02%	0.64%
Industry group **								
Agric., fish., forest.	5.80% *	0.00%	0.00%	--	13.32% *	1.66% *	10.81% *	6.76% *
Mining and manufacturing	1.13%	9.37% *	4.96%	3.36%	2.36%	1.45%	3.32%	1.19%
Construction	2.18%	6.86%	4.47%	4.12%	4.05%	5.05% *	2.77%	3.06%
Utilities and transp.	2.29%	11.21% *	9.90%	6.58%	7.32%	2.30%	5.44%	2.45%
Wholesale trade	2.71%	9.14%	6.13%	4.48%	9.51% *	2.55%	3.87%	3.24%
Fin. svcs. and real estate	1.33%	5.83%	4.65%	4.75%	3.73%	1.57%	3.68%	1.42%
Retail trade	2.16%	8.80% *	7.01%	4.33%	4.02%	3.03%	4.05%	2.41%
Professional services	1.07%	3.31%	2.89%	1.95%	2.61%	1.46%	1.71%	1.21%
Other services	1.45%	4.61%	3.90%	2.92%	4.46%	1.86%	2.34%	1.71%
Ownership								
For profit, incorporated	0.63%	2.28%	2.08%	1.59%	1.71%	0.81%	1.20%	0.71%
For profit, unincorporated	1.37%	5.15%	3.70%	3.02%	2.95%	2.08%	2.44%	1.60%
Nonprofit	1.71%	7.45%	4.46%	2.54%	3.61%	2.31%	3.13%	1.86%
Age of firm								
Less than 5 years	3.64%	6.72%	7.52% *	4.63%	10.93% *	--	4.27%	6.49%
5-9 years	2.66%	4.54%	4.69%	4.09%	6.73% *	7.13% *	2.73%	4.28%
10-19 years	1.81%	3.56%	3.57%	3.10%	4.32%	2.59%	2.17%	2.45%
20 or more years	0.62%	3.07%	2.16%	1.53%	1.53%	0.78%	1.31%	0.67%
Multi/single status								
2 or more locations	0.69%	12.10% *	5.29%	2.12%	1.95%	0.76%	2.84%	0.70%
1 location only	0.94%	2.11%	1.78%	1.51%	2.04%	6.02%	1.08%	1.53%
Percent full-time employees								
Less than 25%	2.72%	9.11% *	13.58% *	6.23%	6.07%	1.98%	6.81%	2.82%
25-49 %	2.80%	7.49% *	6.22%	5.32%	8.82%	2.83%	4.02%	3.22%
50-74 %	2.27%	4.90%	4.52%	3.43%	3.71%	3.22%	2.65%	2.58%
75% or more	0.57%	2.42%	1.88%	1.40%	1.58%	0.71%	1.14%	0.64%
Union presence								
No union employees	0.58%	2.11%	1.72%	1.31%	1.48%	0.78%	1.04%	0.67%
Has union employees	1.51%	7.65% *	9.03%	4.86%	5.01%	1.64%	5.17%	1.54%
Percent low-wage employees								
50% or more low-wage	1.88%	7.15%	5.84%	4.06%	5.12%	2.36%	3.47%	2.08%
Less than 50% low-wage	0.59%	2.17%	1.76%	1.33%	1.49%	0.79%	1.06%	0.67%
Percent women employees								
Less than 25%	1.07%	3.22%	2.88%	2.18%	2.91%	1.36%	1.62%	1.33%
25-49 %	1.04%	5.40%	3.51%	2.80%	2.37%	1.32%	2.44%	1.11%
50-74 %	0.99%	4.55%	4.01%	2.37%	2.44%	1.25%	2.25%	1.07%
75% or more	1.56%	4.24%	2.43%	2.46%	3.85%	2.22%	2.03%	1.81%
Percent age 50 or older employees								
Less than 25%	0.97%	3.42%	2.68%	1.87%	2.59%	1.39%	1.55%	1.16%
25-49 %	0.81%	4.49%	3.03%	1.96%	2.13%	0.99%	1.88%	0.86%
50-74 %	1.28%	3.99%	2.98%	3.32%	2.78%	1.87%	2.21%	1.50%
75% or more	2.28%	5.34%	5.19%	5.82% *	3.97% *	3.44%	3.63%	2.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2021

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	305.89	405.14	355.62	331.27	315.62	247.48	358.29	283.07
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	289.04	--	--	318.63	287.24	249.99	319.55	281.29
Construction	290.95	461.08	365.56	279.98	--	--	392.26	211.41 *
Utilities and transp.	226.59	--	--	--	--	202.95	--	221.91
Wholesale trade	284.33	444.24	255.41	243.53	304.41	223.79	349.65	241.77
Fin. svcs. and real estate	324.69	--	--	364.10	380.20	283.36	307.33	333.29
Retail trade	377.71	610.64	--	261.51	372.07	289.30	464.04	318.27
Professional services	304.86	356.63	380.11	380.94	329.31	237.90	370.38	280.74
Other services	307.67	476.64	245.99	322.98	327.22	264.89	314.56	304.49
Ownership								
For profit, incorporated	311.90	418.91	391.92	321.54	291.53	258.18	374.14	281.66
For profit, unincorporated	359.64	334.60	329.76	390.27	311.13	396.18	360.57	358.94
Nonprofit	261.93	--	207.98	336.33	390.59	183.24	269.33	260.37
Age of firm								
Less than 5 years	441.43	523.38	--	317.25	--	--	505.28	288.07
5-9 years	317.24	--	277.46	409.68	--	--	380.96	236.74 *
10-19 years	349.99	309.83	294.57	367.31	330.80	437.47	327.58	369.07
20 or more years	288.29	398.15	369.63	310.69	324.21	234.61	340.78	272.74
Multi/single status								
2 or more locations	280.43	--	365.87	339.57	345.79	249.21	321.05	278.98
1 location only	335.29	404.60	354.83	329.53	271.60	--	360.70	294.88
Percent full-time employees								
Less than 25%	384.86	--	--	--	486.37	--	--	440.73
25-49 %	284.99	--	--	312.77	367.59	243.27	279.75	286.21
50-74 %	372.34	403.55	533.75	278.19	353.12	351.36	403.56	351.54
75% or more	299.79	414.73	336.60	336.15	300.57	244.44	356.64	275.39
Union presence								
No union employees	332.64	405.41	353.85	335.79	338.98	289.69	360.98	316.52
Has union employees	187.08	--	--	253.54	215.50	167.87	--	184.46
Percent low-wage employees								
50% or more low-wage	279.04	--	330.14	284.38	338.34	253.09	282.38	278.18
Less than 50% low-wage	307.99	407.93	356.83	334.05	314.22	246.77	362.22	283.51
Percent women employees								
Less than 25%	304.79	363.98	313.62	300.90	285.21	292.38	322.87	286.36
25-49 %	290.25	490.35	450.34	318.09	322.08	186.33	444.72	245.02
50-74 %	294.22	316.74	277.04	359.68	321.67	266.25	297.34	293.34
75% or more	346.33	442.67	480.24	385.62	348.35	266.28	444.08	310.64
Percent age 50 or older employees								
Less than 25%	313.48	441.45	360.73	349.26	285.74	201.22	379.98	266.30
25-49 %	298.37	451.55	395.91	319.60	310.72	268.56	361.22	286.93
50-74 %	287.58	313.24	295.03	284.60	358.61	191.02	297.72	280.49
75% or more	406.45	354.24	376.78	--	--	--	334.65	496.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2021

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	11.25	34.30	28.10	20.97	21.19	19.71	18.70	13.34
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	22.72	--	--	38.37	42.48	36.64	41.22	26.33
Construction	48.44	31.91	59.69	80.26	--	--	40.96	64.15 *
Utilities and transp.	30.77	--	--	--	--	40.50	--	31.45
Wholesale trade	24.87	40.02	56.08	35.93	42.81	20.14	45.12	17.74
Fin. svcs. and real estate	31.84	--	--	99.88	66.14	38.15	66.90	33.44
Retail trade	41.71	25.67	--	49.03	74.51	58.34	61.28	42.06
Professional services	20.31	54.71	42.34	31.97	24.29	36.60	28.25	24.83
Other services	24.80	80.26	53.00	47.16	39.13	41.45	47.00	28.89
Ownership								
For profit, incorporated	13.07	41.50	33.21	25.70	26.38	19.54	22.42	14.58
For profit, unincorporated	38.55	60.79	47.06	64.46	26.91	105.70	40.27	60.28
Nonprofit	23.92	--	39.16	38.37	32.22	35.34	44.84	27.35
Age of firm								
Less than 5 years	51.06	53.63	--	56.95	--	--	50.61	47.34
5-9 years	58.00	--	57.37	99.95	--	--	60.80	75.45 *
10-19 years	24.54	56.32	44.29	48.88	40.74	84.41	37.86	31.83
20 or more years	12.50	43.73	36.81	23.19	21.88	20.03	21.34	14.66
Multi/single status								
2 or more locations	15.71	--	47.40	34.29	24.51	20.26	33.88	16.21
1 location only	15.70	34.57	30.02	24.28	34.09	--	19.78	23.06
Percent full-time employees								
Less than 25%	68.43	--	--	--	77.62	--	--	77.90
25-49 %	22.26	--	--	54.84	51.40	10.55	55.61	24.30
50-74 %	30.84	66.99	85.23	49.58	47.15	91.00	53.29	35.87
75% or more	12.57	39.08	29.96	23.30	23.85	21.87	20.80	14.87
Union presence								
No union employees	12.00	34.31	28.36	21.92	20.29	26.08	18.96	15.14
Has union employees	17.05	--	--	49.17	41.02	19.11	--	17.15
Percent low-wage employees								
50% or more low-wage	24.50	--	53.34	33.83	71.28	37.02	28.27	29.96
Less than 50% low-wage	12.03	34.76	29.34	22.12	22.10	21.74	19.55	14.34
Percent women employees								
Less than 25%	19.92	49.00	32.23	33.76	49.98	52.33	25.51	29.79
25-49 %	26.16	60.74	87.77	48.61	33.58	30.40	45.35	24.40
50-74 %	19.83	65.98	49.93	45.96	30.41	31.52	36.44	23.24
75% or more	26.15	58.19	44.00	33.21	42.13	47.61	32.32	30.88
Percent age 50 or older employees								
Less than 25%	18.41	47.35	39.65	29.87	32.47	27.51	28.22	19.87
25-49 %	17.30	89.26	49.72	33.98	25.30	26.76	31.00	19.38
50-74 %	26.12	47.81	57.37	42.15	56.85	30.31	33.64	37.89
75% or more	60.89	64.80	54.85	--	--	--	39.42	121.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and selected characteristics: United States, 2021

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	630.04	595.83	717.27	761.35	685.40	562.73	666.63	621.83
Industry group **								
Agric., fish., forest.	316.96	--	--	--	--	--	--	323.22
Mining and manufacturing	647.25	--	554.60	727.60	770.45	528.73	785.08	619.84
Construction	681.62	521.39	676.63	831.01	622.99 *	456.92 *	642.43	709.81
Utilities and transp.	909.86	--	--	1,869.76	1,110.59 *	544.07	1,146.34 *	875.19
Wholesale trade	620.43	284.78	561.14 *	935.36	498.06	596.68 *	529.60	656.40
Fin. svcs. and real estate	693.67	409.71 *	1,053.36 *	486.82	743.12	710.42	552.09	714.66
Retail trade	594.01	292.00	1,120.12 *	675.37	604.73	531.99	712.28	572.00
Professional services	621.28	850.19	671.97	666.14	747.04	545.68	730.56	603.48
Other services	512.50	559.11	653.81	494.12	462.78	507.34	560.28	497.35
Ownership								
For profit, incorporated	623.64	599.19	769.34	765.68	665.20	539.27	712.70	600.95
For profit, unincorporated	625.77	527.12	505.20	741.96	743.86	570.69	515.37	658.66
Nonprofit	649.81	678.60 *	738.08 *	761.32	696.02	611.07	634.83	651.49
Age of firm								
Less than 5 years	602.80	516.24	631.39	842.80 *	450.19	--	545.10	690.82 *
5-9 years	741.32	654.52	923.11 *	707.52	583.91 *	1,253.46 *	717.55	765.96
10-19 years	732.67	646.55	627.96	818.29	880.63	350.64	631.51	792.01
20 or more years	610.95	585.08	730.56	740.82	658.85	564.04	688.53	599.72
Multi/single status								
2 or more locations	591.59	--	552.05	410.17	722.53	565.54	475.83	593.96
1 location only	708.60	603.50	731.67	837.83	621.91	456.63	681.80	737.20
Percent full-time employees								
Less than 25%	440.68	320.55	--	428.19	552.65	425.47	345.95	494.12
25-49 %	493.70	--	827.71	441.15	341.44 *	538.67	695.37	446.73
50-74 %	485.90	609.45	434.25	640.43	493.72	467.22	565.93	475.54
75% or more	668.36	591.56	758.96	786.72	730.82	594.57	684.25	664.50
Union presence								
No union employees	667.61	599.11	733.95	754.01	734.23	590.58	657.09	670.74
Has union employees	508.70	--	396.18	869.22 *	352.68	517.31	867.04 *	495.64
Percent low-wage employees								
50% or more low-wage	560.29	--	949.55 *	519.93	630.40	512.61	707.98	537.18
Less than 50% low-wage	635.95	602.24	702.85	775.37	690.11	567.68	664.09	629.47
Percent women employees								
Less than 25%	694.23	659.64	714.62	872.87	676.37	534.65	745.39	671.25
25-49 %	590.56	495.35	850.25	635.98	754.10	527.67	657.05	580.87
50-74 %	601.69	616.78	667.96	791.25	552.39	581.85	579.02	605.27
75% or more	636.55	557.90	572.67	501.52	787.50	611.25	564.02	649.51
Percent age 50 or older employees								
Less than 25%	693.74	693.72	741.55	793.05	667.35	645.46	698.25	692.29
25-49 %	577.95	465.06	688.64	834.25	724.48	494.86	676.22	566.48
50-74 %	685.14	639.95	871.87	473.20	629.59	795.39	670.66	689.93
75% or more	407.65	435.55	309.70	--	347.31	544.66 *	385.49	447.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and selected characteristics: United States, 2021

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	23.78	58.49	79.19	67.92	53.63	32.85	43.44	27.41
Industry group **								
Agric., fish., forest.	53.79	--	--	--	--	--	--	58.70
Mining and manufacturing	58.14	--	126.80	120.94	157.38	62.83	150.42	63.12
Construction	98.61	65.74	138.21	216.49	196.70 *	183.92 *	76.78	160.06
Utilities and transp.	170.07	--	--	412.67	437.31 *	113.57	479.47 *	181.81
Wholesale trade	89.98	45.39	226.52 *	227.02	58.22	191.69 *	123.78	115.41
Fin. svcs. and real estate	84.36	138.83 *	437.18 *	61.54	157.71	119.02	124.66	94.95
Retail trade	70.16	79.25	349.42 *	192.53	91.67	88.22	176.19	75.29
Professional services	36.37	105.58	152.28	117.51	71.61	48.61	74.05	40.50
Other services	44.94	124.06	149.74	75.14	75.43	78.95	74.28	53.84
Ownership								
For profit, incorporated	29.57	68.21	102.35	81.38	61.87	42.12	57.57	33.90
For profit, unincorporated	54.38	97.08	75.49	163.03	93.40	91.06	49.36	68.70
Nonprofit	55.09	210.97 *	241.25 *	179.11	131.42	63.80	111.02	59.97
Age of firm								
Less than 5 years	99.49	115.01	139.05	307.46 *	85.91	--	83.96	217.09 *
5-9 years	101.59	105.86	285.12 *	159.57	180.30 *	466.56 *	113.19	172.30
10-19 years	73.07	157.02	124.22	165.86	131.31	59.87	80.99	104.52
20 or more years	26.45	89.54	116.06	80.97	61.77	33.67	63.46	28.81
Multi/single status								
2 or more locations	29.83	--	125.38	34.77	75.73	33.64	60.63	30.42
1 location only	38.64	59.57	85.21	81.11	65.18	135.05	46.57	62.45
Percent full-time employees								
Less than 25%	54.05	56.96	--	43.51	127.20	31.19	68.97	71.44
25-49 %	84.19	--	203.42	92.54	112.25 *	139.08	124.14	95.72
50-74 %	31.42	154.57	59.82	146.19	67.41	37.89	88.09	33.29
75% or more	28.68	65.07	92.87	75.21	61.42	42.30	49.98	33.50
Union presence								
No union employees	28.25	59.20	82.96	68.03	58.18	46.06	41.38	34.50
Has union employees	38.90	--	50.17	366.17 *	65.57	41.75	388.39 *	37.23
Percent low-wage employees								
50% or more low-wage	74.81	--	303.30 *	132.75	165.39	105.54	153.64	82.41
Less than 50% low-wage	24.94	60.67	82.06	71.16	56.20	34.52	45.13	28.86
Percent women employees								
Less than 25%	48.51	102.17	123.27	111.03	91.82	86.46	78.68	60.53
25-49 %	49.96	133.95	196.34	86.12	160.49	57.80	94.57	55.51
50-74 %	48.49	115.61	145.41	188.46	67.67	69.45	70.13	55.07
75% or more	34.51	118.35	89.29	59.42	85.28	42.85	62.27	39.05
Percent age 50 or older employees								
Less than 25%	40.85	103.86	124.66	95.69	68.29	71.29	62.67	50.06
25-49 %	30.69	82.23	114.84	129.13	95.76	28.80	91.94	32.53
50-74 %	93.21	136.88	214.05	44.65	86.59	221.04	87.22	120.60
75% or more	52.82	87.01	66.18	--	91.27	175.48 *	61.38	98.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2021

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	20.9	23.6	23.5	24.1	21.2	20.0	24.1	20.4
Industry group **								
Agric., fish., forest.	22.6	22.0	--	--	23.5	21.9	21.0	22.9
Mining and manufacturing	21.1	22.0	25.1	24.4	21.0	20.3	25.6	20.7
Construction	22.8	24.2	22.4	25.4	20.5	22.0	24.1	22.0
Utilities and transp.	20.8	24.7	21.2	22.8	21.3	20.3	24.2	20.6
Wholesale trade	20.4	23.2	23.2	26.1	19.6	18.8	24.1	19.6
Fin. svcs. and real estate	19.7	24.5	22.5	22.8	19.5	19.3	23.6	19.4
Retail trade	21.9	26.3	22.7	24.7	22.9	21.3	24.8	21.7
Professional services	20.4	22.9	24.3	23.7	21.2	19.4	23.9	20.0
Other services	21.5	23.4	23.7	22.9	22.5	20.6	23.9	21.0
Ownership								
For profit, incorporated	21.2	23.8	23.7	24.4	21.2	20.4	24.2	20.8
For profit, unincorporated	21.3	23.5	23.4	24.2	21.2	20.3	24.2	20.8
Nonprofit	19.1	22.0	22.8	22.1	21.0	17.8	22.8	18.8
Age of firm								
Less than 5 years	24.4	24.5	22.5	26.1	23.0	20.1	24.7	24.0
5-9 years	22.8	22.7	23.8	23.9	21.5	22.5	23.4	22.3
10-19 years	22.1	23.2	25.7	23.1	21.6	20.1	24.6	21.2
20 or more years	20.6	23.9	22.6	24.2	21.0	19.9	24.0	20.3
Multi/single status								
2 or more locations	20.2	20.6	24.4	23.7	20.7	20.0	24.2	20.2
1 location only	23.0	23.7	23.5	24.2	21.8	19.2	24.1	22.1
Percent full-time employees								
Less than 25%	22.9	25.4	23.6	20.9	22.4	23.0	24.3	22.6
25-49 %	20.9	21.6	19.8	22.6	21.7	20.4	23.1	20.6
50-74 %	21.4	24.8	22.9	23.7	22.1	20.8	24.0	21.1
75% or more	20.8	23.5	23.7	24.2	21.0	19.8	24.2	20.3
Union presence								
No union employees	21.1	23.7	23.6	24.2	21.4	19.8	24.2	20.5
Has union employees	20.1	18.5	20.7	22.4	19.0	20.2	21.4	20.1
Percent low-wage employees								
50% or more low-wage	21.4	22.4	22.8	25.3	22.8	20.4	23.8	21.1
Less than 50% low-wage	20.8	23.7	23.6	24.0	21.1	19.9	24.1	20.4
Percent women employees								
Less than 25%	21.4	23.6	22.7	24.5	21.3	19.8	24.1	20.7
25-49 %	21.1	21.3	24.3	24.1	20.7	20.9	24.0	20.9
50-74 %	20.1	24.2	22.6	23.4	21.2	19.3	23.4	19.8
75% or more	20.7	24.8	25.7	23.9	21.7	19.3	25.1	20.1
Percent age 50 or older employees								
Less than 25%	21.9	24.2	23.9	24.1	21.8	20.9	24.5	21.3
25-49 %	20.3	23.1	24.1	24.2	21.0	19.6	24.3	20.0
50-74 %	20.9	22.9	22.6	24.0	20.3	19.9	23.3	20.4
75% or more	21.1	23.6	19.9	22.6	21.2	19.4	22.5	20.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2021

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	0.12	0.55	0.44	0.36	0.25	0.15	0.29	0.13
Industry group **								
Agric., fish., forest.	1.20	3.13	--	--	2.67	0.76	2.59	1.37
Mining and manufacturing	0.25	2.20	1.46	1.21	0.50	0.27	1.31	0.25
Construction	0.47	1.30	1.17	1.13	0.64	0.57	0.83	0.56
Utilities and transp.	0.40	2.60	1.81	0.82	1.54	0.40	1.06	0.42
Wholesale trade	0.60	1.84	1.01	1.55	0.60	0.71	0.82	0.64
Fin. svcs. and real estate	0.31	1.36	1.44	1.06	0.86	0.36	0.82	0.33
Retail trade	0.37	2.15	0.90	0.96	0.66	0.46	1.00	0.39
Professional services	0.24	0.82	0.90	0.67	0.49	0.32	0.50	0.27
Other services	0.29	1.66	1.03	0.63	0.54	0.38	0.71	0.31
Ownership								
For profit, incorporated	0.14	0.69	0.53	0.46	0.32	0.17	0.37	0.15
For profit, unincorporated	0.26	1.08	0.90	0.73	0.55	0.34	0.56	0.29
Nonprofit	0.35	0.86	1.31	0.71	0.57	0.45	0.66	0.36
Age of firm								
Less than 5 years	0.82	1.80	1.28	1.56	1.24	0.13	1.08	1.24
5-9 years	0.55	1.14	0.90	1.28	0.88	1.58	0.63	0.82
10-19 years	0.35	1.20	1.07	0.56	0.67	0.54	0.61	0.40
20 or more years	0.13	0.77	0.53	0.47	0.28	0.16	0.40	0.14
Multi/single status								
2 or more locations	0.13	0.63	1.57	0.60	0.24	0.15	0.75	0.13
1 location only	0.25	0.57	0.45	0.44	0.50	0.85	0.31	0.38
Percent full-time employees								
Less than 25%	0.62	2.88	2.91	0.84	0.91	0.89	1.82	0.62
25-49 %	0.64	1.01	0.98	1.31	0.72	0.94	0.83	0.71
50-74 %	0.45	1.29	0.92	0.74	0.65	0.60	0.64	0.49
75% or more	0.12	0.64	0.49	0.40	0.28	0.15	0.33	0.13
Union presence								
No union employees	0.13	0.56	0.45	0.37	0.27	0.18	0.30	0.14
Has union employees	0.26	2.11	1.77	1.57	0.61	0.29	1.64	0.27
Percent low-wage employees								
50% or more low-wage	0.41	1.19	1.43	1.48	0.62	0.50	0.78	0.44
Less than 50% low-wage	0.12	0.59	0.45	0.37	0.26	0.16	0.30	0.13
Percent women employees								
Less than 25%	0.20	0.95	0.57	0.57	0.33	0.27	0.47	0.21
25-49 %	0.21	1.10	0.94	0.89	0.59	0.24	0.63	0.22
50-74 %	0.23	1.00	1.05	0.81	0.55	0.26	0.58	0.24
75% or more	0.35	1.24	1.33	0.68	0.44	0.48	0.67	0.38
Percent age 50 or older employees								
Less than 25%	0.20	1.00	0.61	0.48	0.51	0.27	0.43	0.23
25-49 %	0.16	1.01	0.86	0.66	0.32	0.20	0.56	0.17
50-74 %	0.34	0.95	0.78	1.13	0.53	0.49	0.64	0.39
75% or more	0.85	1.25	1.96	1.06	1.84	1.73	1.01	1.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and selected characteristics: United States, 2021

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	77.7%	59.7%	61.9%	65.4%	73.2%	84.6%	61.9%	80.5%
Industry group **								
Agric., fish., forest.	80.9%	--	--	--	84.4%	96.0%	58.9%	86.8%
Mining and manufacturing	83.9%	50.8%	65.1%	72.7%	82.5%	88.8%	67.9%	85.6%
Construction	71.1%	61.4%	61.2%	70.4%	68.8%	89.6%	66.6%	74.0%
Utilities and transp.	84.6%	68.8%	42.8%	68.5%	77.2%	91.7%	62.1%	86.7%
Wholesale trade	76.2%	45.3%	67.7%	61.6%	68.9%	88.0%	60.6%	80.4%
Fin. svcs. and real estate	81.4%	65.8%	57.0%	69.6%	72.0%	86.4%	61.4%	83.4%
Retail trade	80.0%	49.7%	56.7%	59.9%	70.7%	88.9%	54.2%	83.6%
Professional services	75.7%	62.2%	59.4%	64.0%	72.9%	80.9%	60.9%	78.1%
Other services	71.2%	60.5%	69.4%	60.9%	65.3%	77.3%	61.5%	73.6%
Ownership								
For profit, incorporated	79.6%	60.1%	62.1%	65.5%	74.5%	87.0%	62.3%	82.7%
For profit, unincorporated	76.5%	64.5%	63.8%	66.4%	78.4%	82.0%	63.9%	79.7%
Nonprofit	71.4%	46.4%	57.1%	63.7%	66.2%	76.5%	55.6%	73.0%
Age of firm								
Less than 5 years	61.0%	53.3%	41.3%	69.9%	79.9%	--	52.6%	74.1%
5-9 years	68.0%	62.2%	67.9%	66.3%	76.4%	56.4%	62.4%	72.7%
10-19 years	69.6%	64.1%	66.8%	61.2%	71.4%	79.7%	62.3%	73.0%
20 or more years	79.7%	59.0%	61.8%	66.3%	73.1%	84.9%	63.1%	81.5%
Multi/single status								
2 or more locations	82.1%	73.1%	59.0%	71.6%	72.1%	84.9%	67.5%	82.3%
1 location only	66.2%	59.3%	62.1%	63.8%	74.9%	68.7%	61.4%	70.9%
Percent full-time employees								
Less than 25%	74.4%	79.4%	49.5%	61.1%	59.0%	93.7%	59.4%	79.0%
25-49 %	71.7%	62.1%	58.0%	70.3%	63.7%	76.8%	60.9%	73.6%
50-74 %	81.9%	57.2%	64.5%	68.5%	69.6%	90.1%	62.6%	84.9%
75% or more	77.5%	59.3%	62.0%	65.0%	74.2%	84.0%	61.9%	80.2%
Union presence								
No union employees	76.3%	59.2%	61.9%	65.3%	74.0%	84.0%	61.6%	79.5%
Has union employees	83.0%	83.1%	63.5%	67.3%	67.0%	85.7%	68.8%	83.4%
Percent low-wage employees								
50% or more low-wage	74.4%	73.6%	57.9%	65.5%	69.4%	78.3%	63.8%	75.8%
Less than 50% low-wage	78.0%	58.8%	62.1%	65.4%	73.4%	85.1%	61.8%	80.9%
Percent women employees								
Less than 25%	75.3%	60.7%	62.4%	66.2%	72.1%	88.2%	62.8%	79.8%
25-49 %	82.3%	52.4%	63.3%	63.9%	78.4%	87.4%	60.1%	84.5%
50-74 %	76.5%	62.9%	54.7%	65.8%	72.2%	81.0%	60.2%	78.4%
75% or more	75.3%	61.0%	66.8%	64.7%	68.9%	81.6%	63.4%	77.5%
Percent age 50 or older employees								
Less than 25%	72.7%	57.6%	59.5%	61.5%	70.2%	82.2%	59.8%	76.3%
25-49 %	81.3%	64.5%	62.4%	67.6%	74.7%	85.7%	64.0%	82.7%
50-74 %	76.3%	57.4%	65.5%	74.8%	74.2%	82.9%	63.0%	79.9%
75% or more	75.3%	62.4%	72.4%	70.6%	79.5%	87.3%	66.0%	83.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and selected characteristics: United States, 2021

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	0.56%	2.33%	2.26%	1.42%	1.48%	0.67%	1.24%	0.61%
Industry group **								
Agric., fish., forest.	6.37%	--	--	--	9.69%	2.81%	15.09%	5.64%
Mining and manufacturing	1.22%	10.83%	5.88%	3.82%	2.54%	1.50%	3.58%	1.29%
Construction	2.49%	7.14%	4.92%	4.53%	5.11%	3.94%	3.18%	3.54%
Utilities and transp.	2.05%	12.41%	12.24%	7.27%	6.21%	1.75%	7.45%	2.07%
Wholesale trade	2.90%	8.41%	6.30%	4.96%	9.36%	2.90%	4.21%	3.39%
Fin. svcs. and real estate	1.42%	5.96%	9.47%	4.82%	4.69%	1.47%	4.47%	1.49%
Retail trade	1.63%	11.31%	6.91%	4.32%	5.35%	1.46%	4.47%	1.66%
Professional services	1.05%	3.62%	5.08%	2.59%	2.56%	1.29%	2.51%	1.12%
Other services	1.66%	4.67%	3.80%	3.44%	4.39%	2.37%	2.60%	1.98%
Ownership								
For profit, incorporated	0.64%	2.80%	2.79%	1.73%	1.87%	0.70%	1.52%	0.69%
For profit, unincorporated	1.48%	5.16%	4.20%	3.41%	2.83%	2.28%	2.73%	1.69%
Nonprofit	1.62%	7.09%	6.72%	3.73%	3.52%	2.03%	3.55%	1.74%
Age of firm								
Less than 5 years	4.72%	7.48%	11.28%	5.46%	6.61%	--	6.08%	5.14%
5-9 years	3.28%	5.41%	4.86%	4.66%	7.42%	16.57%	3.26%	5.35%
10-19 years	1.98%	4.30%	3.82%	3.29%	4.64%	3.15%	2.58%	2.64%
20 or more years	0.59%	3.21%	2.63%	1.75%	1.57%	0.68%	1.48%	0.63%
Multi/single status								
2 or more locations	0.64%	12.41%	6.32%	2.47%	1.98%	0.66%	3.20%	0.65%
1 location only	1.08%	2.36%	2.38%	1.68%	2.17%	7.79%	1.31%	1.69%
Percent full-time employees								
Less than 25%	3.50%	8.72%	13.01%	8.05%	8.15%	1.63%	7.33%	3.93%
25-49 %	3.10%	12.78%	7.63%	4.94%	8.37%	3.86%	5.28%	3.54%
50-74 %	1.27%	5.74%	6.12%	4.09%	4.09%	1.19%	3.32%	1.31%
75% or more	0.63%	2.63%	2.51%	1.57%	1.63%	0.76%	1.38%	0.69%
Union presence								
No union employees	0.62%	2.35%	2.31%	1.46%	1.51%	0.80%	1.27%	0.69%
Has union employees	1.28%	7.21%	10.37%	5.96%	5.52%	1.24%	5.53%	1.30%
Percent low-wage employees								
50% or more low-wage	2.01%	6.23%	6.84%	4.77%	4.90%	2.60%	3.70%	2.23%
Less than 50% low-wage	0.58%	2.42%	2.35%	1.48%	1.54%	0.69%	1.29%	0.63%
Percent women employees								
Less than 25%	1.16%	3.52%	3.79%	2.27%	3.03%	1.21%	2.04%	1.36%
25-49 %	0.93%	6.23%	4.56%	3.50%	2.30%	1.05%	2.98%	0.95%
50-74 %	1.12%	4.86%	4.95%	2.80%	2.84%	1.34%	2.62%	1.20%
75% or more	1.45%	4.57%	3.92%	3.21%	3.72%	1.88%	2.42%	1.65%
Percent age 50 or older employees								
Less than 25%	1.00%	3.85%	3.53%	1.98%	2.61%	1.28%	1.92%	1.14%
25-49 %	0.78%	4.74%	3.67%	2.54%	2.22%	0.86%	2.15%	0.82%
50-74 %	1.52%	4.64%	5.31%	3.27%	3.26%	2.13%	2.83%	1.71%
75% or more	2.58%	5.47%	6.17%	7.76%	5.16%	3.73%	3.87%	3.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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.28 Percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2021

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	9.4%	9.2%	11.4%	9.2%	8.9%	9.4%	10.3%	9.3%
Industry group **								
Agric., fish., forest.	20.8% *	1.7% *	0.0%	--	40.8% *	8.9% *	--	25.1% *
Mining and manufacturing	9.5%	12.3% *	8.4% *	6.9% *	11.4%	9.1%	7.3%	9.7%
Construction	9.2%	7.5% *	11.9%	12.8% *	5.6% *	7.1% *	12.3%	7.2%
Utilities and transp.	8.9%	5.9% *	13.9% *	2.2% *	7.8% *	10.3%	6.7% *	9.1%
Wholesale trade	8.0%	15.2% *	14.5% *	11.6%	4.4% *	6.4%	15.3%	6.1%
Fin. svcs. and real estate	10.4%	7.6%	12.3% *	11.5%	7.5%	11.0%	9.3%	10.5%
Retail trade	7.4%	10.8% *	8.1% *	7.0% *	4.4%	8.0%	8.4%	7.2%
Professional services	9.5%	10.9%	9.6%	11.4%	8.3%	9.4%	10.7%	9.3%
Other services	10.1%	6.1% *	14.8%	6.2%	11.9%	10.3%	9.4%	10.2%
Ownership								
For profit, incorporated	9.3%	8.7%	10.6%	10.5%	8.6%	9.2%	10.2%	9.1%
For profit, unincorporated	10.1%	12.3% *	11.6%	6.6%	9.9% *	10.9%	11.0%	9.9%
Nonprofit	9.3%	5.7% *	17.5%	5.5%	9.2%	9.6%	9.8%	9.2%
Age of firm								
Less than 5 years	10.1%	8.4% *	4.3% *	8.1% *	21.8% *	2.6% *	7.6% *	14.0% *
5-9 years	11.5%	9.5% *	10.3% *	10.2% *	14.7% *	10.6% *	9.7%	12.9% *
10-19 years	8.7%	5.9%	11.9%	9.6%	8.9%	6.5% *	10.7%	7.8%
20 or more years	9.4%	10.7%	12.5%	9.0%	8.1%	9.6%	10.7%	9.2%
Multi/single status								
2 or more locations	8.7%	3.2% *	5.8% *	7.1%	7.0%	9.2%	5.5%	8.8%
1 location only	11.2%	9.3%	11.8%	9.7%	12.1%	21.0% *	10.7%	11.7%
Percent full-time employees								
Less than 25%	5.8%	1.6% *	9.5% *	3.0% *	4.1% *	8.4% *	4.3% *	6.3%
25-49 %	7.3%	6.2% *	12.3% *	7.2% *	3.3% *	8.5%	7.9%	7.2%
50-74 %	8.5%	6.1%	19.5%	15.3%	9.8% *	6.6%	13.7%	7.7%
75% or more	9.7%	10.1%	10.5%	8.8%	9.2%	9.9%	10.1%	9.6%
Union presence								
No union employees	9.2%	9.1%	11.4%	9.2%	8.5%	9.2%	10.2%	9.0%
Has union employees	10.1%	13.1% *	10.2% *	8.4% *	12.5% *	9.9%	13.5% *	10.0%
Percent low-wage employees								
50% or more low-wage	9.4%	15.9% *	11.1% *	9.9% *	8.3%	9.2%	11.1%	9.1%
Less than 50% low-wage	9.4%	8.7%	11.4%	9.1%	9.0%	9.5%	10.3%	9.3%
Percent women employees								
Less than 25%	11.3%	10.5%	11.4%	8.5%	11.2%	13.0%	10.9%	11.5%
25-49 %	7.0%	4.3% *	11.0%	10.4%	8.3%	6.2%	9.5%	6.8%
50-74 %	10.0%	10.3% *	11.9%	7.8%	7.9%	10.7%	9.6%	10.0%
75% or more	9.8%	10.3%	11.1%	11.3%	7.4%	10.2%	10.3%	9.7%
Percent age 50 or older employees								
Less than 25%	8.7%	8.3%	12.8%	9.9%	7.2%	8.2%	11.6%	7.9%
25-49 %	9.8%	6.8%	9.7%	10.4%	10.7%	9.5%	8.2%	9.9%
50-74 %	10.5%	9.1%	11.9% *	4.0% *	8.3%	13.8%	9.4%	10.8%
75% or more	6.7%	16.0%	6.7% *	3.7% *	2.9% *	2.0% *	11.7%	2.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2021

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	0.40%	1.33%	1.30%	0.96%	0.92%	0.55%	0.73%	0.45%
Industry group **								
Agric., fish., forest.	13.16% *	1.79% *	0.00%	--	23.83% *	7.40% *	--	15.91% *
Mining and manufacturing	0.94%	7.14% *	2.97% *	2.49% *	2.46%	1.06%	1.85%	1.02%
Construction	1.61%	4.43% *	3.12%	4.18% *	1.80% *	3.11% *	2.40%	2.12%
Utilities and transp.	1.46%	5.71% *	7.93% *	1.02% *	2.63% *	2.07%	2.74% *	1.57%
Wholesale trade	1.20%	9.01% *	4.48% *	2.92%	1.45% *	1.48%	3.42%	1.08%
Fin. svcs. and real estate	1.15%	2.14%	4.89% *	3.25%	1.86%	1.51%	2.07%	1.24%
Retail trade	0.83%	4.46% *	4.30% *	2.45% *	1.28%	1.10%	2.13%	0.89%
Professional services	0.75%	2.11%	2.16%	2.08%	1.20%	1.08%	1.28%	0.84%
Other services	1.19%	2.24% *	3.93%	1.41%	2.79%	1.83%	1.73%	1.42%
Ownership								
For profit, incorporated	0.46%	1.36%	1.53%	1.29%	0.94%	0.64%	0.86%	0.52%
For profit, unincorporated	1.32%	4.28% *	3.10%	1.70%	3.84% *	1.82%	2.01%	1.57%
Nonprofit	0.94%	2.13% *	4.34%	1.24%	1.71%	1.35%	1.74%	1.02%
Age of firm								
Less than 5 years	2.58%	5.15% *	2.38% *	2.85% *	7.98% *	1.93% *	2.73% *	4.86% *
5-9 years	3.03%	3.20% *	3.22% *	4.84% *	8.24% *	4.84% *	1.91%	5.23% *
10-19 years	1.09%	1.39%	2.49%	1.96%	2.26%	2.39% *	1.56%	1.41%
20 or more years	0.43%	1.78%	1.88%	1.14%	0.80%	0.57%	0.99%	0.46%
Multi/single status								
2 or more locations	0.45%	2.46% *	3.87% *	1.34%	0.76%	0.54%	1.51%	0.46%
1 location only	0.83%	1.36%	1.37%	1.17%	2.02%	7.04% *	0.78%	1.45%
Percent full-time employees								
Less than 25%	1.28%	1.15% *	6.41% *	1.36% *	1.54% *	2.64% *	2.17% *	1.53%
25-49 %	1.26%	3.12% *	6.03% *	2.48% *	1.10% *	1.98%	2.37%	1.42%
50-74 %	0.91%	1.82%	5.06%	3.31%	2.97% *	0.95%	2.35%	0.97%
75% or more	0.45%	1.62%	1.38%	1.06%	1.02%	0.64%	0.82%	0.51%
Union presence								
No union employees	0.41%	1.34%	1.34%	0.99%	0.80%	0.62%	0.74%	0.47%
Has union employees	1.08%	11.74% *	4.29% *	4.27% *	4.89% *	1.10%	4.87% *	1.10%
Percent low-wage employees								
50% or more low-wage	1.23%	6.33% *	4.11% *	3.29% *	2.36%	1.67%	2.52%	1.36%
Less than 50% low-wage	0.42%	1.36%	1.35%	1.01%	0.97%	0.58%	0.76%	0.47%
Percent women employees								
Less than 25%	0.85%	2.16%	2.05%	1.51%	2.22%	1.32%	1.18%	1.07%
25-49 %	0.54%	1.66% *	2.79%	2.27%	1.55%	0.60%	1.57%	0.57%
50-74 %	0.83%	3.78% *	3.32%	1.71%	1.44%	1.13%	1.74%	0.90%
75% or more	1.08%	2.24%	2.29%	2.73%	1.35%	1.69%	1.45%	1.25%
Percent age 50 or older employees								
Less than 25%	0.58%	2.27%	2.03%	1.25%	1.09%	0.93%	1.17%	0.67%
25-49 %	0.59%	1.99%	2.03%	2.10%	1.61%	0.70%	1.15%	0.64%
50-74 %	1.30%	2.59%	3.64% *	1.23% *	1.93%	2.49%	1.71%	1.58%
75% or more	1.33%	3.96%	3.45% *	1.53% *	1.24% *	1.30% *	2.55%	0.86% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2021

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	384	387	336	380	381	392	373	387
Industry group **								
Agric., fish., forest.	105	--	--	--	103	--	--	96
Mining and manufacturing	432	--	235	371	417	466	259	446
Construction	366	265	401	360	--	--	397	334
Utilities and transp.	326	--	--	--	--	282	--	330
Wholesale trade	392	265	275	404 *	413 *	451	356	416
Fin. svcs. and real estate	564	338 *	--	313	552	605	337	584
Retail trade	363	--	--	398	178	392 *	352	365
Professional services	325	498	339	438	397	267	418	307
Other services	355	--	373	277	345	365	363	354
Ownership								
For profit, incorporated	396	339	288	364	370	427	327	410
For profit, unincorporated	356	483	386	314	273 *	375	415	339
Nonprofit	362	--	509	655 *	484	271	610	337
Age of firm								
Less than 5 years	406	--	--	472 *	--	--	470	350
5-9 years	294	--	285	270	--	--	311	283 *
10-19 years	361	409	404	317	290	509 *	388	343
20 or more years	392	393	309	414	422	389	368	395
Multi/single status								
2 or more locations	405	233	329	357	433	402	364	405
1 location only	343	388	336	385	334	165	373	315
Percent full-time employees								
Less than 25%	299	--	--	--	--	275	358	287
25-49 %	262	--	--	282 *	351 *	240	308	253
50-74 %	331	485	330	304	281	349	348	327
75% or more	395	381	338	396	394	403	379	398
Union presence								
No union employees	407	389	319	381	390	437	366	417
Has union employees	314	--	--	--	331 *	304	488	307
Percent low-wage employees								
50% or more low-wage	445	--	--	367	214	532	352	461
Less than 50% low-wage	380	388	335	381	392	380	374	381
Percent women employees								
Less than 25%	317	441	321	359	317	285	366	300
25-49 %	451	--	286	344	437	493	305	471
50-74 %	449	381	327	388	469	461	414	453
75% or more	306	297	454	454	318	257	412	285
Percent age 50 or older employees								
Less than 25%	376	432	343	353	319	411	383	373
25-49 %	401	345	272	441	414	399	360	403
50-74 %	337	264	453	275	370	323	343	335
75% or more	355	450	--	--	--	--	391	216 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2021

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	20.71	41.13	29.44	33.66	38.08	32.01	23.22	24.29
Industry group **								
Agric., fish., forest.	10.51	--	--	--	3.70	--	--	6.88
Mining and manufacturing	44.83	--	36.40	60.77	85.41	64.06	28.59	48.28
Construction	40.91	24.71	101.84	57.22	--	--	58.91	56.06
Utilities and transp.	46.28	--	--	--	--	47.90	--	49.44
Wholesale trade	53.57	25.57	44.83	125.39 *	146.37 *	93.68	79.71	71.16
Fin. svcs. and real estate	81.27	118.37 *	--	78.99	111.51	103.98	72.86	87.42
Retail trade	90.46	--	--	81.36	26.23	127.19 *	60.41	104.69
Professional services	22.35	89.15	48.92	76.66	71.72	21.97	49.33	24.64
Other services	61.61	--	72.08	35.63	56.58	106.94	47.51	74.72
Ownership								
For profit, incorporated	25.63	37.12	25.52	36.87	40.31	40.56	23.43	30.33
For profit, unincorporated	62.84	119.76	80.07	34.88	83.45 *	107.31	50.25	79.39
Nonprofit	35.68	--	134.61	203.64 *	87.81	31.02	131.22	36.40
Age of firm								
Less than 5 years	68.47	--	--	200.45 *	--	--	123.92	68.78
5-9 years	59.73	--	52.14	25.77	--	--	51.26	87.84 *
10-19 years	42.04	94.75	77.43	58.33	61.10	161.74 *	53.47	60.02
20 or more years	23.88	55.81	34.49	44.38	44.20	32.79	29.54	26.67
Multi/single status								
2 or more locations	28.51	15.85	37.04	42.60	54.02	33.07	63.57	28.79
1 location only	22.12	41.53	30.48	39.43	49.68	30.30	24.08	35.12
Percent full-time employees								
Less than 25%	47.13	--	--	--	--	75.12	57.19	56.02
25-49 %	32.95	--	--	87.82 *	128.28 *	37.65	71.48	36.13
50-74 %	36.03	122.90	57.30	48.92	50.52	65.08	39.37	44.72
75% or more	23.52	44.87	34.94	38.91	43.47	35.91	27.12	27.39
Union presence								
No union employees	24.96	42.22	27.61	35.21	34.87	44.77	23.75	30.55
Has union employees	29.48	--	--	--	138.03 *	27.93	116.57	30.01
Percent low-wage employees								
50% or more low-wage	105.82	--	--	68.43	52.93	155.01	57.37	121.63
Less than 50% low-wage	20.55	44.61	30.36	35.87	40.53	31.43	24.52	24.09
Percent women employees								
Less than 25%	22.00	74.29	39.57	47.52	52.70	33.51	34.93	26.35
25-49 %	36.69	--	40.74	44.01	81.61	52.13	29.40	41.34
50-74 %	54.33	81.68	79.25	90.35	85.76	73.45	73.39	59.65
75% or more	27.05	52.22	98.70	89.88	57.60	27.87	44.99	30.17
Percent age 50 or older employees								
Less than 25%	37.78	73.84	33.37	36.82	38.58	80.15	30.00	52.15
25-49 %	29.79	69.40	53.45	67.39	62.42	39.01	56.80	31.60
50-74 %	35.08	27.65	129.30	42.53	76.26	49.36	53.44	41.45
75% or more	75.33	114.70	--	--	--	--	90.92	100.00 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.30 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2021

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	71.6%	64.3%	61.7%	40.7%
Firm size				
Less than 50 employees	71.1%	68.6%	64.4%	40.4%
50+ employees	71.7%	63.5%	61.2%	40.8%
Less than 10 employees	70.0%	66.3%	61.3%	36.9%
10-24 employees	71.1%	68.3%	63.3%	39.6%
25-99 employees	76.0%	74.0%	71.1%	44.1%
100-999 employees	76.8%	74.7%	71.1%	45.2%
1000+ employees	69.2%	58.2%	56.5%	38.9%
Industry group **				
Agric., fish., forest.	81.3%	68.3%	66.2%	36.2%
Mining and manufacturing	69.1%	63.5%	61.6%	40.7%
Construction	69.6%	67.3%	64.9%	45.8%
Utilities and transp.	68.5%	61.0%	59.2%	41.9%
Wholesale trade	69.1%	61.6%	55.9%	33.2%
Fin. svcs. and real estate	72.7%	63.5%	61.9%	39.9%
Retail trade	74.6%	60.8%	58.4%	37.7%
Professional services	71.0%	65.0%	62.5%	42.9%
Other services	75.2%	67.8%	64.4%	40.1%
Ownership				
For profit, incorporated	70.5%	61.8%	59.1%	38.8%
For profit, unincorporated	71.1%	68.4%	66.2%	42.8%
Nonprofit	76.6%	70.7%	68.5%	46.7%
Age of firm				
Less than 5 years	75.0%	67.3%	58.2%	40.6%
5-9 years	80.1%	77.0%	73.7%	42.8%
10-19 years	72.9%	72.0%	69.7%	46.7%
20 or more years	71.0%	62.6%	60.2%	39.9%
Multi/single status				
2 or more locations	70.9%	61.5%	59.4%	39.7%
1 location only	73.7%	71.5%	67.8%	43.6%
Percent full-time employees				
Less than 25%	72.0%	68.6%	66.4%	38.7%
25-49 %	73.1%	62.0%	55.5%	42.6%
50-74 %	76.3%	63.5%	60.4%	44.4%
75% or more	71.0%	64.4%	62.1%	40.2%
Union presence				
No union employees	72.5%	66.4%	63.6%	40.8%
Has union employees	68.7%	56.9%	55.1%	40.6%
Percent low wage employees **				
50% or more low-wage	72.4%	64.6%	62.7%	41.2%
Less than 50% low-wage	71.6%	64.2%	61.6%	40.7%
Percent women employees				
Less than 25%	71.8%	66.3%	62.8%	41.7%
25-49 %	68.0%	59.5%	57.3%	36.8%
50-74 %	73.5%	65.9%	63.9%	41.3%
75% or more	74.7%	66.9%	64.2%	45.5%
Percent age 50 or older employees				
Less than 25%	74.2%	68.7%	65.5%	41.9%
25-49 %	69.6%	61.2%	58.8%	39.9%
50-74 %	74.7%	66.1%	64.5%	41.3%
75% or more	67.8%	64.2%	59.6%	40.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.30 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2021

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.66%	0.70%	0.71%	0.69%
Firm size				
Less than 50 employees	1.08%	1.20%	1.24%	1.20%
50+ employees	0.75%	0.80%	0.81%	0.79%
Less than 10 employees	1.94%	2.07%	2.18%	2.23%
10-24 employees	1.90%	2.28%	2.34%	2.09%
25-99 employees	1.21%	1.26%	1.33%	1.51%
100-999 employees	1.28%	1.29%	1.42%	1.58%
1000+ employees	0.98%	1.03%	1.03%	0.97%
Industry group **				
Agric., fish., forest.	5.60%	9.49%	9.74%	8.60%
Mining and manufacturing	1.55%	1.63%	1.63%	1.66%
Construction	2.70%	2.75%	2.77%	2.59%
Utilities and transp.	2.51%	2.61%	2.72%	2.82%
Wholesale trade	4.55%	4.36%	4.20%	2.93%
Fin. svcs. and real estate	1.68%	1.93%	1.93%	2.01%
Retail trade	1.54%	2.08%	2.08%	1.93%
Professional services	1.25%	1.32%	1.34%	1.35%
Other services	1.34%	1.67%	1.71%	1.69%
Ownership				
For profit, incorporated	0.82%	0.87%	0.87%	0.80%
For profit, unincorporated	1.64%	1.68%	1.70%	1.78%
Nonprofit	1.49%	1.66%	1.73%	1.90%
Age of firm				
Less than 5 years	3.27%	4.70%	5.06%	4.51%
5-9 years	2.32%	2.65%	2.75%	3.33%
10-19 years	1.67%	1.65%	1.73%	2.16%
20 or more years	0.75%	0.79%	0.80%	0.76%
Multi/single status				
2 or more locations	0.83%	0.88%	0.89%	0.85%
1 location only	0.99%	1.03%	1.08%	1.16%
Percent full-time employees				
Less than 25%	3.06%	3.22%	3.31%	3.53%
25-49 %	2.58%	3.17%	3.48%	3.22%
50-74 %	1.70%	2.24%	2.25%	2.18%
75% or more	0.74%	0.77%	0.78%	0.76%
Union presence				
No union employees	0.71%	0.75%	0.77%	0.74%
Has union employees	1.63%	1.75%	1.76%	1.75%
Percent low wage employees **				
50% or more low-wage	1.95%	2.33%	2.36%	1.97%
Less than 50% low-wage	0.70%	0.74%	0.75%	0.73%
Percent women employees				
Less than 25%	1.16%	1.23%	1.28%	1.23%
25-49 %	1.27%	1.35%	1.34%	1.27%
50-74 %	1.40%	1.45%	1.45%	1.36%
75% or more	1.33%	1.67%	1.73%	1.79%
Percent age 50 or older employees				
Less than 25%	0.94%	1.06%	1.10%	1.10%
25-49 %	1.02%	1.06%	1.07%	1.01%
50-74 %	1.54%	1.88%	1.87%	1.94%
75% or more	3.69%	3.87%	3.88%	3.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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** 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.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2021

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	12	35	60	104
Firm size				
Less than 50 employees	12	35	59	111
50+ employees	11	35	60	102
Less than 10 employees	12	35	59	110
10-24 employees	13	35	58	108
25-99 employees	12	36	60	118
100-999 employees	12	35	60	102
1000+ employees	11	35	60	100
Industry group **				
Agric., fish., forest.	12	34	60	91
Mining and manufacturing	12	34	61	102
Construction	12	36	61	114
Utilities and transp.	12	38	61	118
Wholesale trade	12	35	61	109
Fin. svcs. and real estate	12	34	61	95
Retail trade	10	35	59	105
Professional services	11	35	59	101
Other services	12	35	59	105
Ownership				
For profit, incorporated	12	35	61	106
For profit, unincorporated	11	35	59	100
Nonprofit	11	35	59	97
Age of firm				
Less than 5 years	13	38	61	116
5-9 years	12	37	62	114
10-19 years	12	34	57	104
20 or more years	11	35	60	103
Multi/single status				
2 or more locations	11	35	60	101
1 location only	12	36	60	111
Percent full-time employees				
Less than 25%	12	34	56	93
25-49 %	12	37	61	107
50-74 %	11	35	60	96
75% or more	12	35	60	105
Union presence				
No union employees	12	36	61	106
Has union employees	10	33	57	97
Percent low wage employees **				
50% or more low-wage	12	37	65	119
Less than 50% low-wage	12	35	60	102
Percent women employees				
Less than 25%	12	35	60	110
25-49 %	11	34	60	101
50-74 %	12	35	60	102
75% or more	11	36	60	101
Percent age 50 or older employees				
Less than 25%	12	35	59	105
25-49 %	11	35	61	104
50-74 %	12	34	59	99
75% or more	12	34	58	100

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.31 Standard errors for Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2021

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.08	0.22	0.39	1.42
Firm size				
Less than 50 employees	0.15	0.46	0.89	3.41
50+ employees	0.09	0.24	0.43	1.56
Less than 10 employees	0.32	0.85	2.16	7.12
10-24 employees	0.24	0.85	1.44	5.94
25-99 employees	0.18	0.64	0.93	4.56
100-999 employees	0.19	0.45	0.74	2.98
1000+ employees	0.11	0.30	0.57	1.83
Industry group **				
Agric., fish., forest.	1.19	1.41	1.79	10.77
Mining and manufacturing	0.18	0.52	1.12	3.18
Construction	0.30	1.03	1.60	7.69
Utilities and transp.	0.31	1.27	1.68	8.24
Wholesale trade	0.26	0.90	1.36	5.66
Fin. svcs. and real estate	0.28	0.48	1.36	3.85
Retail trade	0.33	0.64	1.28	4.37
Professional services	0.11	0.38	0.63	2.26
Other services	0.27	0.64	1.01	3.97
Ownership				
For profit, incorporated	0.11	0.26	0.49	1.77
For profit, unincorporated	0.20	0.61	1.06	3.77
Nonprofit	0.15	0.52	0.84	3.13
Age of firm				
Less than 5 years	0.65	2.22	3.47	8.19
5-9 years	0.63	1.31	2.10	9.80
10-19 years	0.30	0.54	1.15	5.01
20 or more years	0.08	0.23	0.42	1.49
Multi/single status				
2 or more locations	0.10	0.24	0.46	1.62
1 location only	0.14	0.45	0.75	2.86
Percent full-time employees				
Less than 25%	0.43	1.16	2.26	8.07
25-49 %	0.29	0.73	1.42	6.51
50-74 %	0.28	0.54	1.00	3.83
75% or more	0.09	0.25	0.44	1.59
Union presence				
No union employees	0.09	0.25	0.44	1.62
Has union employees	0.21	0.44	0.88	2.96
Percent low wage employees **				
50% or more low-wage	0.24	0.73	1.40	5.70
Less than 50% low-wage	0.09	0.23	0.41	1.46
Percent women employees				
Less than 25%	0.16	0.46	0.71	3.21
25-49 %	0.17	0.40	0.85	2.59
50-74 %	0.16	0.39	0.71	2.66
75% or more	0.16	0.48	0.88	2.85
Percent age 50 or older employees				
Less than 25%	0.14	0.39	0.66	2.31
25-49 %	0.10	0.29	0.54	2.07
50-74 %	0.30	0.65	1.22	4.08
75% or more	0.40	1.23	2.24	8.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.32 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2021

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	19.7%	31.9%	33.3%	43.3%
Firm size				
Less than 50 employees	14.5%	20.0%	22.8%	35.5%
50+ employees	20.6%	34.0%	35.1%	44.6%
Less than 10 employees	14.5%	18.9%	22.6%	35.2%
10-24 employees	14.5%	20.5%	24.1%	35.8%
25-99 employees	13.5%	18.2%	19.1%	34.4%
100-999 employees	14.5%	19.2%	20.9%	35.9%
1000+ employees	23.6%	41.1%	42.0%	48.8%
Industry group **				
Agric., fish., forest.	8.3% *	28.3% *	28.3% *	52.5%
Mining and manufacturing	24.9%	34.1%	34.9%	43.3%
Construction	18.5%	24.6%	26.1%	39.1%
Utilities and transp.	21.9%	34.3%	36.0%	40.0%
Wholesale trade	23.6%	34.1%	35.7%	48.6%
Fin. svcs. and real estate	20.9%	34.7%	34.8%	45.6%
Retail trade	17.7%	36.0%	38.3%	48.2%
Professional services	18.1%	31.2%	33.7%	42.7%
Other services	16.9%	27.0%	26.7%	38.7%
Ownership				
For profit, incorporated	21.7%	34.5%	35.5%	44.4%
For profit, unincorporated	17.8%	24.8%	26.7%	39.1%
Nonprofit	13.4%	27.5%	29.8%	42.1%
Age of firm				
Less than 5 years	14.3%	22.4%	26.1%	31.6%
5-9 years	12.5%	16.5%	18.8%	33.3%
10-19 years	16.1%	19.6%	21.4%	35.5%
20 or more years	20.6%	34.5%	35.7%	45.0%
Multi/single status				
2 or more locations	21.7%	36.7%	37.8%	46.2%
1 location only	14.5%	19.2%	21.3%	35.3%
Percent full-time employees				
Less than 25%	15.4%	26.8%	25.2%	39.7%
25-49 %	18.3%	34.5%	40.2%	45.1%
50-74 %	17.6%	37.7%	39.2%	46.4%
75% or more	20.1%	31.1%	32.3%	42.8%
Union presence				
No union employees	18.1%	28.1%	29.4%	41.1%
Has union employees	25.3%	45.4%	47.0%	50.8%
Percent low wage employees **				
50% or more low-wage	20.3%	31.4%	33.8%	42.2%
Less than 50% low-wage	19.7%	32.0%	33.3%	43.3%
Percent women employees				
Less than 25%	19.0%	27.7%	29.4%	40.1%
25-49 %	24.7%	37.7%	38.0%	46.7%
50-74 %	18.2%	30.1%	31.5%	43.1%
75% or more	14.3%	31.3%	34.0%	42.1%
Percent age 50 or older employees				
Less than 25%	16.6%	25.6%	26.8%	40.3%
25-49 %	22.1%	36.7%	38.2%	46.3%
50-74 %	17.4%	28.7%	30.1%	38.2%
75% or more	21.9%	27.4%	29.4%	38.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.32 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2021

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.62%	0.71%	0.71%	0.72%
Firm size				
Less than 50 employees	0.84%	1.10%	1.12%	1.23%
50+ employees	0.71%	0.81%	0.81%	0.82%
Less than 10 employees	1.39%	1.58%	1.74%	2.22%
10-24 employees	1.51%	2.24%	2.27%	2.33%
25-99 employees	0.99%	1.10%	1.13%	1.44%
100-999 employees	1.03%	1.20%	1.22%	1.60%
1000+ employees	0.95%	1.05%	1.05%	1.02%
Industry group **				
Agric., fish., forest.	3.74% *	9.38% *	9.46% *	10.29%
Mining and manufacturing	1.51%	1.63%	1.63%	1.67%
Construction	2.59%	2.76%	2.81%	2.98%
Utilities and transp.	2.40%	2.69%	2.73%	3.06%
Wholesale trade	4.82%	4.57%	4.49%	3.87%
Fin. svcs. and real estate	1.55%	1.96%	1.93%	2.00%
Retail trade	1.42%	2.22%	2.22%	2.08%
Professional services	1.08%	1.34%	1.35%	1.36%
Other services	1.24%	1.56%	1.46%	1.71%
Ownership				
For profit, incorporated	0.80%	0.88%	0.88%	0.87%
For profit, unincorporated	1.48%	1.67%	1.69%	1.93%
Nonprofit	1.07%	1.67%	1.73%	1.86%
Age of firm				
Less than 5 years	2.80%	4.80%	4.82%	4.79%
5-9 years	2.09%	2.43%	2.51%	3.42%
10-19 years	1.44%	1.51%	1.61%	2.01%
20 or more years	0.71%	0.80%	0.80%	0.80%
Multi/single status				
2 or more locations	0.80%	0.89%	0.89%	0.89%
1 location only	0.77%	0.92%	0.95%	1.19%
Percent full-time employees				
Less than 25%	2.50%	3.47%	3.20%	3.90%
25-49 %	2.46%	3.28%	3.52%	3.20%
50-74 %	1.48%	2.25%	2.21%	2.12%
75% or more	0.70%	0.78%	0.78%	0.80%
Union presence				
No union employees	0.65%	0.74%	0.74%	0.77%
Has union employees	1.62%	1.81%	1.79%	1.80%
Percent low wage employees **				
50% or more low-wage	1.95%	1.98%	2.05%	2.15%
Less than 50% low-wage	0.65%	0.75%	0.75%	0.76%
Percent women employees				
Less than 25%	1.01%	1.21%	1.23%	1.30%
25-49 %	1.26%	1.39%	1.38%	1.39%
50-74 %	1.38%	1.45%	1.44%	1.46%
75% or more	0.89%	1.75%	1.79%	1.74%
Percent age 50 or older employees				
Less than 25%	0.85%	1.05%	1.03%	1.13%
25-49 %	0.98%	1.08%	1.08%	1.08%
50-74 %	1.26%	1.87%	1.88%	1.93%
75% or more	3.77%	4.01%	4.14%	3.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.33 Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2021

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	21.5	25.3	34.3	27.6
Firm size				
Less than 50 employees	23.4	27.4	33.5	29.7
50+ employees	21.3	25.1	34.4	27.3
Less than 10 employees	21.9	25.1	31.2	28.4
10-24 employees	24.3	28.3	35.0	30.2
25-99 employees	24.4	28.4	33.2	28.5
100-999 employees	21.1	25.3	28.6	26.7
1000+ employees	21.1	24.9	35.4	27.5
Industry group **				
Agric., fish., forest.	--	34.0	42.6	32.1
Mining and manufacturing	20.6	23.9	30.9	26.1
Construction	21.4	24.6	29.0	28.6
Utilities and transp.	24.2	26.3	31.4	29.1
Wholesale trade	18.5	26.9	34.6	25.5
Fin. svcs. and real estate	21.1	24.1	33.9	26.9
Retail trade	24.4	26.6	32.2	28.0
Professional services	21.3	25.1	38.4	27.7
Other services	22.0	25.9	32.6	29.4
Ownership				
For profit, incorporated	21.3	25.5	34.0	27.4
For profit, unincorporated	23.4	26.5	38.0	28.7
Nonprofit	21.2	23.5	32.9	27.7
Age of firm				
Less than 5 years	23.8	30.6	37.2	28.0
5-9 years	21.7	25.0	30.7	27.7
10-19 years	23.8	27.4	31.8	28.2
20 or more years	21.3	25.1	34.5	27.5
Multi/single status				
2 or more locations	21.3	24.9	34.9	27.4
1 location only	22.5	27.1	31.5	28.3
Percent full-time employees				
Less than 25%	22.7	24.9	31.3	28.1
25-49 %	21.4	26.0	33.6	29.0
50-74 %	23.5	25.3	34.1	30.5
75% or more	21.3	25.2	34.4	27.1
Union presence				
No union employees	21.5	25.7	32.8	27.6
Has union employees	21.5	24.4	37.5	27.7
Percent low wage employees **				
50% or more low-wage	25.1	27.5	35.6	30.6
Less than 50% low-wage	21.2	25.1	34.2	27.4
Percent women employees				
Less than 25%	22.9	25.8	31.4	27.9
25-49 %	21.5	24.9	35.2	26.7
50-74 %	19.9	25.1	34.9	27.5
75% or more	22.2	25.7	35.4	29.0
Percent age 50 or older employees				
Less than 25%	22.4	27.0	33.8	28.0
25-49 %	21.1	24.8	34.9	27.4
50-74 %	21.7	24.4	32.2	27.3
75% or more	20.0	22.0	31.2	26.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.33 Standard errors for Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2021

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.37	0.28	0.57	0.32
Firm size				
Less than 50 employees	0.90	0.86	0.98	0.66
50+ employees	0.40	0.30	0.62	0.35
Less than 10 employees	0.86	0.98	1.35	0.92
10-24 employees	1.84	1.81	1.95	1.38
25-99 employees	1.48	1.10	1.16	0.66
100-999 employees	0.64	1.01	0.85	0.69
1000+ employees	0.46	0.31	0.72	0.43
Industry group **				
Agric., fish., forest.	--	5.64	4.62	3.70
Mining and manufacturing	0.50	0.45	0.83	0.56
Construction	1.71	1.32	1.64	1.36
Utilities and transp.	1.61	1.17	1.38	1.16
Wholesale trade	2.18	0.76	1.93	2.03
Fin. svcs. and real estate	0.57	0.61	1.26	0.79
Retail trade	1.86	1.25	1.51	1.15
Professional services	0.49	0.55	1.33	0.54
Other services	0.57	0.57	0.96	0.71
Ownership				
For profit, incorporated	0.43	0.34	0.69	0.40
For profit, unincorporated	1.05	0.84	1.90	0.66
Nonprofit	0.75	0.49	0.88	0.77
Age of firm				
Less than 5 years	1.41	2.70	3.26	1.82
5-9 years	1.98	1.64	2.25	1.14
10-19 years	1.56	1.31	1.39	1.01
20 or more years	0.39	0.29	0.62	0.36
Multi/single status				
2 or more locations	0.42	0.28	0.66	0.38
1 location only	0.79	0.90	0.84	0.56
Percent full-time employees				
Less than 25%	0.64	1.40	1.35	1.47
25-49 %	0.85	0.82	1.15	1.17
50-74 %	0.85	0.75	1.21	1.02
75% or more	0.41	0.32	0.67	0.35
Union presence				
No union employees	0.47	0.35	0.49	0.38
Has union employees	0.54	0.45	1.43	0.63
Percent low wage employees **				
50% or more low-wage	2.15	1.43	1.40	1.15
Less than 50% low-wage	0.35	0.28	0.60	0.33
Percent women employees				
Less than 25%	0.90	0.70	0.81	0.61
25-49 %	0.41	0.49	1.32	0.49
50-74 %	0.83	0.46	0.87	0.77
75% or more	0.63	0.59	1.00	0.68
Percent age 50 or older employees				
Less than 25%	0.49	0.62	0.91	0.46
25-49 %	0.54	0.35	0.80	0.49
50-74 %	0.76	0.56	1.11	0.71
75% or more	2.18	2.09	3.43	2.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	7,380	7,707	7,509	7,101	7,588	7,325	7,382	7,380
10th percentile	4,700	3,900	4,300	4,200	4,300	5,000	4,200	4,800
25th percentile	5,900	5,400	5,300	5,200	5,800	6,000	5,300	6,000
50th percentile (median)	7,100	7,200	6,900	6,800	7,300	7,100	6,900	7,100
75th percentile	8,600	9,600	9,000	8,500	9,100	8,300	9,000	8,500
90th percentile	10,000	12,000	12,000	10,000	11,000	9,900	11,000	10,000
Employee-plus-one coverage								
Average (mean)	14,634	14,662	14,860	13,959	14,936	14,635	14,326	14,677
10th percentile	9,100	6,000	7,800	8,000	8,500	9,600	7,200	9,500
25th percentile	12,000	9,600	11,000	10,000	11,000	12,000	10,000	12,000
50th percentile (median)	14,000	14,000	14,000	13,000	14,000	14,000	13,000	14,000
75th percentile	17,000	19,000	18,000	17,000	18,000	17,000	18,000	17,000
90th percentile	21,000	24,000	22,000	21,000	22,000	20,000	22,000	20,000
Family coverage								
Average (mean)	21,381	20,521	20,624	20,333	21,430	21,631	20,406	21,523
10th percentile	14,000	9,500	11,000	12,000	13,000	15,000	11,000	14,000
25th percentile	17,000	15,000	16,000	16,000	17,000	18,000	15,000	18,000
50th percentile (median)	21,000	20,000	20,000	20,000	21,000	21,000	20,000	21,000
75th percentile	25,000	26,000	24,000	24,000	26,000	25,000	25,000	25,000
90th percentile	29,000	31,000	30,000	30,000	30,000	29,000	30,000	29,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	36.74	184.85	139.91	88.25	108.60	41.54	84.28	40.76
10th percentile	51.68	275.51	130.35	105.49	158.79	53.44	93.93	28.88
25th percentile	28.24	157.08	149.47	92.61	98.25	17.98	75.78	26.96
50th percentile (median)	30.80	165.37	157.48	106.85	104.93	41.39	120.88	33.18
75th percentile	55.75	185.09	274.51	101.51	128.54	61.37	159.93	55.24
90th percentile	91.41	405.08	278.99	146.40	319.09	128.88	274.48	96.29
Employee-plus-one coverage								
Average (mean)	84.29	542.36	499.51	203.73	209.68	103.19	262.11	89.10
10th percentile	143.99	414.55	591.21	304.97	401.07	67.26	370.52	116.25
25th percentile	113.55	793.59	295.13	231.04	186.45	159.39	294.45	149.86
50th percentile (median)	78.66	767.55	454.72	289.03	211.66	110.29	317.59	83.83
75th percentile	88.79	1,025.89	484.13	315.08	256.55	124.82	297.67	108.36
90th percentile	194.06	836.82	792.04	478.97	507.79	283.72	367.95	259.89
Family coverage								
Average (mean)	111.48	790.88	475.43	288.63	314.69	130.60	319.53	118.97
10th percentile	207.07	2,570.62	459.27	424.79	563.66	253.91	594.14	284.14
25th percentile	146.91	760.19	690.66	348.29	452.43	160.74	384.07	170.90
50th percentile (median)	83.58	619.83	596.55	440.31	316.36	140.64	303.74	110.18
75th percentile	127.92	695.89	807.29	338.75	525.67	152.97	442.93	132.29
90th percentile	236.42	1,368.68	865.47	571.22	505.25	327.95	407.18	229.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table I.G.2 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	1,643	1,565	1,647	1,762	1,637	1,623	1,650	1,641
10th percentile	0	0	0	0	0	450	0	230
25th percentile	700	0	0	300 *	700	860	0	810
50th percentile (median)	1,400	590 *	1,200	1,500	1,400	1,400	1,200	1,400
75th percentile	2,200	2,700	2,600	2,600	2,200	2,100	2,600	2,200
90th percentile	3,300	4,200	3,900	3,700	3,300	3,000	4,000	3,200
Employee-plus-one coverage								
Average (mean)	4,199	4,820	5,039	5,333	4,872	3,728	4,984	4,090
10th percentile	760	0	0	650 *	840 *	960	0	970
25th percentile	2,100	0	890 *	2,600	2,400	2,100	590 *	2,200
50th percentile (median)	3,500	3,100 *	4,000	4,800	4,200	3,300	4,200	3,500
75th percentile	5,400	7,500	7,300	7,100	6,600	4,700	7,300	5,200
90th percentile	8,200	12,000	11,000	10,000	9,100	6,700	11,000	7,700
Family coverage								
Average (mean)	6,174	5,804	7,375	7,760	6,842	5,667	6,967	6,059
10th percentile	920	0	0	0	970 *	1,500	0	1,400
25th percentile	3,000	0	1,200 *	3,400	3,500	3,100	0	3,200
50th percentile (median)	5,100	2,600 *	5,800	6,600	5,700	4,900	5,500	5,100
75th percentile	7,900	12,000	11,000	11,000	9,200	7,000	11,000	7,600
90th percentile	13,000	16,000	17,000	16,000	14,000	10,000	16,000	12,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	19.27	106.97	72.94	59.09	48.70	23.00	47.46	21.10
10th percentile	42.63	151.53	131.17	72.97	64.79	31.63	95.96	46.25
25th percentile	15.90	151.53	131.17	107.83 *	53.98	24.36	95.96	26.51
50th percentile (median)	21.33	262.37 *	113.55	65.93	46.03	20.41	66.66	18.48
75th percentile	27.94	210.33	112.28	79.75	76.96	32.31	77.18	30.51
90th percentile	34.76	231.62	127.23	138.64	80.93	62.21	85.19	48.47
Employee-plus-one coverage								
Average (mean)	64.35	641.85	565.88	156.80	178.84	58.60	288.32	60.60
10th percentile	100.66	701.07	328.92	308.77 *	349.81 *	52.09	245.48	55.41
25th percentile	52.16	701.07	343.82 *	184.25	143.81	58.08	317.58 *	42.20
50th percentile (median)	42.97	1,001.91 *	592.83	199.62	129.27	53.64	306.11	49.05
75th percentile	79.27	797.41	481.08	212.56	213.70	88.40	248.97	86.94
90th percentile	141.07	2,759.76	1,013.56	381.03	412.23	146.15	650.33	162.04
Family coverage								
Average (mean)	86.77	564.03	491.61	280.43	231.17	97.46	282.55	90.35
10th percentile	122.10	923.45	589.32	392.98	415.49 *	105.02	512.50	112.42
25th percentile	100.06	923.45	733.70 *	328.46	214.53	118.85	512.50	101.58
50th percentile (median)	71.82	1,301.62 *	588.55	304.15	195.07	86.11	371.10	67.44
75th percentile	124.22	1,129.84	748.26	416.71	353.44	110.97	443.45	117.72
90th percentile	307.17	1,310.20	1,504.15	716.61	686.73	253.50	635.66	255.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Table I.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	5,737	6,143	5,862	5,340	5,951	5,702	5,731	5,738
10th percentile	2,900	1,900	2,500	2,200	2,600	3,200	2,100	3,000
25th percentile	4,200	3,600	3,600	3,400	4,200	4,400	3,600	4,300
50th percentile (median)	5,600	5,700	5,300	5,000	5,800	5,600	5,200	5,600
75th percentile	7,000	8,200	7,400	6,900	7,600	6,800	7,400	6,900
90th percentile	8,900	11,000	10,000	8,700	9,600	8,300	9,900	8,600
Employee-plus-one coverage								
Average (mean)	10,435	9,842	9,821	8,626	10,064	10,907	9,342	10,586
10th percentile	4,500	1,900 *	3,300	2,700	3,600	5,700	2,600	4,900
25th percentile	7,500	4,700	5,600	4,800	6,400	8,300	4,900	7,800
50th percentile (median)	10,000	8,400	9,700	7,900	9,600	11,000	8,400	11,000
75th percentile	13,000	13,000	13,000	12,000	13,000	13,000	13,000	13,000
90th percentile	16,000	20,000	17,000	15,000	17,000	16,000	17,000	16,000
Family coverage								
Average (mean)	15,207	14,718	13,249	12,572	14,588	15,964	13,439	15,464
10th percentile	5,800	3,300	2,300 *	3,100	4,200	8,500	2,700	6,600
25th percentile	11,000	7,100	5,800	6,000	9,300	13,000	6,000	12,000
50th percentile (median)	16,000	14,000	12,000	12,000	14,000	16,000	12,000	16,000
75th percentile	19,000	20,000	19,000	18,000	20,000	19,000	19,000	19,000
90th percentile	23,000	27,000	25,000	23,000	25,000	23,000	26,000	23,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	35.79	203.51	136.69	90.52	101.66	40.64	90.96	38.94
10th percentile	66.37	299.01	109.63	109.17	178.16	42.56	138.16	44.96
25th percentile	36.43	208.32	134.64	104.90	114.50	55.47	75.91	39.40
50th percentile (median)	42.49	249.00	185.31	104.35	113.48	48.72	89.37	44.01
75th percentile	56.01	335.55	242.95	135.67	164.88	48.55	107.78	56.49
90th percentile	107.65	432.48	394.94	196.30	178.18	95.61	196.70	95.71
Employee-plus-one coverage								
Average (mean)	78.88	643.63	361.82	195.61	200.42	95.79	246.93	83.00
10th percentile	132.06	765.02 *	300.55	209.35	266.46	207.29	261.72	121.84
25th percentile	98.92	678.17	277.19	239.93	315.76	115.86	231.91	109.57
50th percentile (median)	91.37	594.51	661.97	281.60	207.05	107.74	319.94	90.21
75th percentile	104.57	1,400.95	527.14	336.62	316.40	114.22	306.05	109.21
90th percentile	219.92	1,517.53	939.23	608.29	554.89	217.59	508.99	205.26
Family coverage								
Average (mean)	115.80	861.19	645.20	337.46	356.56	119.19	385.23	120.00
10th percentile	187.85	331.62	802.34 *	290.13	625.09	292.26	330.34	228.06
25th percentile	161.97	744.98	665.98	386.58	731.24	148.88	349.23	147.75
50th percentile (median)	130.65	1,210.26	505.93	591.29	501.11	104.37	533.17	100.85
75th percentile	147.49	1,212.87	1,098.99	353.85	537.19	150.87	602.34	147.36
90th percentile	186.40	1,773.99	1,476.47	619.63	649.21	215.08	759.96	171.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

Table I.G.4 Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	2,004	2,443	2,548	2,408	2,270	1,717	2,485	1,911
10th percentile	500	490	500	500	500	470	500	490
25th percentile	970	960	1,400	1,000	980	950	1,300	970
50th percentile (median)	1,600	2,300	2,500	2,200	1,900	1,500	2,500	1,500
75th percentile	2,800	3,000	3,400	3,000	3,000	2,500	3,200	2,500
90th percentile	4,000	4,800	4,800	4,800	4,800	3,000	4,900	3,500
Family coverage								
Average (mean)	3,868	4,760	5,343	4,733	4,306	3,459	4,945	3,717
10th percentile	990	950	1,100	1,000	990	970	1,000	990
25th percentile	2,000	2,000	2,000	2,800	2,000	1,600	2,300	2,000
50th percentile (median)	3,000	3,900	4,900	4,000	3,600	3,000	4,100	3,000
75th percentile	5,000	6,500	7,700	6,000	5,900	4,500	6,900	5,000
90th percentile	7,500	9,700	10,000	9,400	9,000	6,000	9,900	6,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.4 Standard errors for deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	19.79	81.10	80.24	49.48	59.25	21.63	43.50	22.06
10th percentile	25.38	64.54	84.28	66.13	62.10	16.95	63.64	25.55
25th percentile	52.79	84.88	119.24	97.14	57.36	47.48	109.16	46.62
50th percentile (median)	50.40	107.12	122.23	119.61	112.86	18.93	118.52	19.27
75th percentile	73.54	120.78	131.25	109.46	119.13	118.17	123.58	115.56
90th percentile	129.59	213.55	232.24	217.17	218.25	37.38	214.48	120.81
Family coverage								
Average (mean)	49.95	217.68	326.53	117.30	162.48	49.11	156.51	51.85
10th percentile	51.64	134.11	103.03	72.14	79.96	47.95	112.92	52.16
25th percentile	106.10	210.96	155.98	243.85	133.31	95.60	231.77	106.95
50th percentile (median)	39.34	255.37	276.54	171.82	243.04	39.79	241.17	39.44
75th percentile	134.26	297.00	850.92	234.15	236.95	127.34	317.62	135.35
90th percentile	241.89	478.28	579.83	474.42	534.29	70.38	410.93	249.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table I.G.5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	4,688	4,969	5,248	5,116	4,749	4,491	5,157	4,605
10th percentile	2,000	2,000	1,900	2,300	2,000	2,200	1,900	2,200
25th percentile	3,000	2,900	3,500	3,500	3,000	3,000	3,000	3,000
50th percentile (median)	4,500	4,900	5,500	5,000	5,000	4,000	5,000	4,500
75th percentile	6,300	6,800	7,000	6,600	6,300	6,000	7,000	6,000
90th percentile	7,100	8,000	8,000	7,900	7,100	7,000	8,100	7,000
Family coverage								
Average (mean)	8,983	8,742	10,054	9,624	8,964	8,844	9,657	8,905
10th percentile	4,000	2,900	3,700	4,200	4,000	4,500	3,600	4,000
25th percentile	6,000	4,800	5,900	6,000	6,000	6,000	5,900	6,000
50th percentile (median)	8,300	8,900	10,000	9,200	9,000	8,000	9,800	8,000
75th percentile	12,000	12,000	13,000	13,000	12,000	12,000	13,000	12,000
90th percentile	14,000	15,000	16,000	16,000	14,000	14,000	16,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2021

	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
Single coverage								
Average (mean)	26.42	138.56	111.76	69.87	67.43	32.56	65.76	28.83
10th percentile	127.88	136.80	123.64	131.28	132.96	101.59	114.28	99.60
25th percentile	55.12	108.78	261.83	133.15	111.43	89.54	113.76	61.11
50th percentile (median)	118.04	253.61	254.12	132.93	139.46	52.50	170.81	124.77
75th percentile	82.21	166.66	109.52	88.28	87.09	120.09	61.02	119.34
90th percentile	40.14	139.75	54.48	108.60	98.44	35.64	38.93	33.61
Family coverage								
Average (mean)	69.95	368.28	333.62	177.06	170.06	87.58	184.81	74.83
10th percentile	183.46	361.66	392.38	327.94	265.01	237.49	239.91	246.61
25th percentile	170.61	702.98	488.62	231.82	256.69	185.71	249.88	173.88
50th percentile (median)	252.47	733.04	528.64	298.17	285.09	130.49	451.33	130.01
75th percentile	244.08	661.56	444.91	145.31	179.85	247.79	205.86	246.80
90th percentile	81.99	623.26	466.92	278.52	130.86	93.37	316.96	84.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.