

**Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2022**

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	7,672,261	4,533,903	897,993	606,189	487,904	1,146,271	5,804,369	1,867,891
Industry group **								
Agric., fish., forest.	106,133	71,906	24,325	5,249	3,651	1,003	99,108	7,025
Mining and manufacturing	279,841	126,373	51,913	44,010	27,820	29,725	203,956	75,885
Construction	593,592	445,333	85,798	42,384	12,022	8,055	558,579	35,013
Utilities and transp.	265,095	150,503	21,898	21,552	20,094	51,048	185,856	79,239
Wholesale trade	424,548	232,336	43,534	44,117	34,998	69,563	300,601	123,947
Fin. svcs. and real estate	953,467	514,590	36,610	45,684	87,199	269,385	576,568	376,900
Retail trade	1,138,532	608,059	130,035	76,614	67,166	256,659	784,198	354,334
Professional services	1,965,494	1,244,680	212,699	138,848	121,149	248,118	1,544,927	420,567
Other services	1,945,558	1,140,121	291,183	187,732	113,806	212,715	1,550,576	394,981
Ownership								
For profit, incorporated	5,309,319	3,014,282	623,771	416,103	316,120	939,042	3,900,966	1,408,353
For profit, unincorporated	1,704,676	1,180,633	201,458	117,938	72,040	132,607	1,454,076	250,600
Nonprofit	658,266	338,988	72,764	72,149	99,744	74,622	449,327	208,938
Age of firm								
Less than 5 years	1,357,892	1,169,187	118,915	58,447	11,119	--	1,327,036	30,856
5-9 years	1,154,190	916,003	147,402	63,390	19,172	8,222	1,102,586	51,604
10-19 years	1,475,508	1,041,827	208,557	131,619	66,141	27,364	1,336,713	138,795
20 or more years	3,684,671	1,406,886	423,119	352,733	391,473	1,110,461	2,038,035	1,646,637
Multi/single status								
2 or more locations	1,934,885	43,516	96,122	230,903	419,484	1,144,860	254,931	1,679,954
1 location only	5,737,376	4,490,387	801,871	375,286	68,420	1,411	5,549,438	187,937
Percent full-time employees								
Less than 25%	1,042,415	747,831	130,052	63,085	39,960	61,487	920,159	122,256
25-49 %	546,086	258,926	94,169	59,201	47,748	86,041	388,729	157,357
50-74 %	1,058,961	645,543	128,774	78,223	61,086	145,334	823,066	235,895
75% or more	5,024,799	2,881,602	544,998	405,680	339,110	853,409	3,672,416	1,352,384
Union presence								
No union employees	7,274,989	4,424,437	879,623	582,158	455,710	933,060	5,661,101	1,613,888
Has union employees	397,272	109,466	18,370	24,031	32,195	213,211	143,268	254,004
Percent low-wage employees								
50% or more low-wage	1,494,429	955,855	169,311	101,875	88,521	178,867	1,186,423	308,006
Less than 50% low-wage	6,177,832	3,578,048	728,682	504,314	399,384	967,404	4,617,946	1,559,886
Percent women employees								
Less than 25%	2,691,411	1,864,504	312,722	192,359	129,319	192,507	2,295,731	395,681
25-49 %	1,140,475	503,184	151,310	104,687	85,904	295,390	717,566	422,909
50-74 %	1,873,157	950,034	189,050	147,426	137,009	449,638	1,226,771	646,386
75% or more	1,967,217	1,216,182	244,911	161,717	135,672	208,736	1,564,302	402,916
Percent age 50 or older employees								
Less than 25%	3,723,338	2,137,974	535,231	363,166	231,230	455,737	2,901,368	821,970
25-49 %	1,634,072	530,356	202,715	145,873	167,612	587,516	816,724	817,348
50-74 %	1,013,799	668,239	111,012	72,872	68,374	93,303	822,618	191,181
75% or more	1,301,051	1,197,334	49,035	24,279	20,689	9,715	1,263,660	37,392

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.

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, 2022**

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	39,943	39,525	19,363	11,810	7,187	15,947	37,516	17,268
Industry group **								
Agric., fish., forest.	15,095	13,776	5,878	1,567	1,000	296	15,018	1,525
Mining and manufacturing	14,518	12,842	4,989	3,123	2,337	2,616	13,961	4,041
Construction	26,019	24,866	6,944	3,386	1,276	1,241	25,887	2,703
Utilities and transp.	18,123	16,687	4,017	2,744	2,692	4,438	17,299	5,414
Wholesale trade	23,959	22,086	5,527	4,340	3,430	5,219	22,979	6,844
Fin. svcs. and real estate	32,692	28,941	4,717	4,299	5,586	12,829	29,492	14,127
Retail trade	40,030	35,891	9,466	5,830	5,360	13,312	37,222	14,795
Professional services	43,004	40,226	10,577	6,472	5,388	10,210	41,365	11,982
Other services	47,439	43,878	13,526	8,575	6,350	10,037	45,762	12,850
Ownership								
For profit, incorporated	54,014	50,055	17,488	11,135	8,128	17,203	50,953	19,323
For profit, unincorporated	46,197	43,832	11,546	6,192	4,543	7,928	45,180	9,870
Nonprofit	24,259	21,948	6,123	4,808	5,478	4,707	22,985	7,842
Age of firm								
Less than 5 years	42,331	41,319	8,924	5,180	1,625	--	42,219	3,337
5-9 years	42,297	41,086	9,803	4,344	2,072	1,841	42,137	3,867
10-19 years	40,446	38,460	11,010	6,633	4,691	2,856	39,950	6,652
20 or more years	49,542	44,576	15,150	10,385	7,631	16,298	46,649	17,722
Multi/single status								
2 or more locations	21,069	8,408	8,499	10,024	7,001	15,948	13,776	16,610
1 location only	38,260	39,735	18,599	8,257	2,655	157	38,272	5,665
Percent full-time employees								
Less than 25%	33,912	31,938	8,844	4,942	3,985	5,248	33,167	7,141
25-49 %	22,998	19,805	7,615	4,584	4,418	6,683	21,419	8,422
50-74 %	38,709	36,038	9,442	5,268	4,649	8,834	37,293	10,471
75% or more	55,247	51,516	16,682	10,815	7,662	16,224	52,635	18,255
Union presence								
No union employees	42,185	41,312	19,339	11,702	7,142	15,809	39,664	17,614
Has union employees	19,687	14,973	3,263	3,032	3,524	11,528	15,548	12,082
Percent low-wage employees								
50% or more low-wage	43,321	40,727	9,552	6,053	5,431	9,396	41,808	11,531
Less than 50% low-wage	50,122	47,513	18,662	11,300	7,879	16,367	47,524	18,198
Percent women employees								
Less than 25%	50,941	47,689	13,258	7,985	6,319	10,712	49,292	13,343
25-49 %	34,668	30,133	10,533	6,055	4,971	12,097	31,978	13,496
50-74 %	43,720	39,329	10,741	6,957	6,097	14,331	40,782	15,933
75% or more	45,673	42,437	11,730	7,889	6,713	10,193	43,924	12,907
Percent age 50 or older employees								
Less than 25%	53,726	49,892	16,871	10,451	7,647	14,255	51,344	17,129
25-49 %	35,020	28,471	11,127	6,617	6,460	15,776	30,592	17,199
50-74 %	37,658	35,442	8,142	5,215	5,244	7,270	36,441	9,604
75% or more	42,665	42,053	5,745	3,642	2,925	1,945	42,486	3,921

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.

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, 2022**

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	7,672,261	59.1%	11.7%	7.9%	6.4%	14.9%	75.7%	24.3%
Industry group **								
Agric., fish., forest.	106,133	67.8%	22.9%	4.9% *	3.4% *	0.9% *	93.4%	6.6%
Mining and manufacturing	279,841	45.2%	18.6%	15.7%	9.9%	10.6%	72.9%	27.1%
Construction	593,592	75.0%	14.5%	7.1%	2.0%	1.4%	94.1%	5.9%
Utilities and transp.	265,095	56.8%	8.3%	8.1%	7.6%	19.3%	70.1%	29.9%
Wholesale trade	424,548	54.7%	10.3%	10.4%	8.2%	16.4%	70.8%	29.2%
Fin. svcs. and real estate	953,467	54.0%	3.8%	4.8%	9.1%	28.3%	60.5%	39.5%
Retail trade	1,138,532	53.4%	11.4%	6.7%	5.9%	22.5%	68.9%	31.1%
Professional services	1,965,494	63.3%	10.8%	7.1%	6.2%	12.6%	78.6%	21.4%
Other services	1,945,558	58.6%	15.0%	9.6%	5.8%	10.9%	79.7%	20.3%
Ownership								
For profit, incorporated	5,309,319	56.8%	11.7%	7.8%	6.0%	17.7%	73.5%	26.5%
For profit, unincorporated	1,704,676	69.3%	11.8%	6.9%	4.2%	7.8%	85.3%	14.7%
Nonprofit	658,266	51.5%	11.1%	11.0%	15.2%	11.3%	68.3%	31.7%
Age of firm								
Less than 5 years	1,357,892	86.1%	8.8%	4.3%	0.8%	0.0% *	97.7%	2.3%
5-9 years	1,154,190	79.4%	12.8%	5.5%	1.7%	0.7%	95.5%	4.5%
10-19 years	1,475,508	70.6%	14.1%	8.9%	4.5%	1.9%	90.6%	9.4%
20 or more years	3,684,671	38.2%	11.5%	9.6%	10.6%	30.1%	55.3%	44.7%
Multi/single status								
2 or more locations	1,934,885	2.2%	5.0%	11.9%	21.7%	59.2%	13.2%	86.8%
1 location only	5,737,376	78.3%	14.0%	6.5%	1.2%	0.0%	96.7%	3.3%
Percent full-time employees								
Less than 25%	1,042,415	71.7%	12.5%	6.1%	3.8%	5.9%	88.3%	11.7%
25-49 %	546,086	47.4%	17.2%	10.8%	8.7%	15.8%	71.2%	28.8%
50-74 %	1,058,961	61.0%	12.2%	7.4%	5.8%	13.7%	77.7%	22.3%
75% or more	5,024,799	57.3%	10.8%	8.1%	6.7%	17.0%	73.1%	26.9%
Union presence								
No union employees	7,274,989	60.8%	12.1%	8.0%	6.3%	12.8%	77.8%	22.2%
Has union employees	397,272	27.6%	4.6%	6.0%	8.1%	53.7%	36.1%	63.9%
Percent low-wage employees								
50% or more low-wage	1,494,429	64.0%	11.3%	6.8%	5.9%	12.0%	79.4%	20.6%
Less than 50% low-wage	6,177,832	57.9%	11.8%	8.2%	6.5%	15.7%	74.8%	25.2%
Percent women employees								
Less than 25%	2,691,411	69.3%	11.6%	7.1%	4.8%	7.2%	85.3%	14.7%
25-49 %	1,140,475	44.1%	13.3%	9.2%	7.5%	25.9%	62.9%	37.1%
50-74 %	1,873,157	50.7%	10.1%	7.9%	7.3%	24.0%	65.5%	34.5%
75% or more	1,967,217	61.8%	12.4%	8.2%	6.9%	10.6%	79.5%	20.5%
Percent age 50 or older employees								
Less than 25%	3,723,338	57.4%	14.4%	9.8%	6.2%	12.2%	77.9%	22.1%
25-49 %	1,634,072	32.5%	12.4%	8.9%	10.3%	36.0%	50.0%	50.0%
50-74 %	1,013,799	65.9%	11.0%	7.2%	6.7%	9.2%	81.1%	18.9%
75% or more	1,301,051	92.0%	3.8%	1.9%	1.6%	0.7%	97.1%	2.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.

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, 2022**

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	39,943	0.32%	0.26%	0.16%	0.10%	0.19%	0.22%	0.22%
Industry group **								
Agric., fish., forest.	15,095	5.75%	5.22%	1.57% *	1.03% *	0.31% *	1.64%	1.64%
Mining and manufacturing	14,518	2.75%	1.72%	1.24%	0.91%	1.00%	1.72%	1.72%
Construction	26,019	1.45%	1.18%	0.62%	0.23%	0.21%	0.50%	0.50%
Utilities and transp.	18,123	3.12%	1.50%	1.10%	1.07%	1.86%	2.42%	2.42%
Wholesale trade	23,959	2.65%	1.30%	1.08%	0.87%	1.37%	1.95%	1.95%
Fin. svcs. and real estate	32,692	1.64%	0.49%	0.46%	0.62%	1.32%	1.52%	1.52%
Retail trade	40,030	1.70%	0.84%	0.53%	0.49%	1.18%	1.36%	1.36%
Professional services	43,004	0.93%	0.54%	0.35%	0.29%	0.53%	0.66%	0.66%
Other services	47,439	1.12%	0.71%	0.47%	0.34%	0.53%	0.71%	0.71%
Ownership								
For profit, incorporated	54,014	0.51%	0.33%	0.22%	0.16%	0.32%	0.37%	0.37%
For profit, unincorporated	46,197	1.03%	0.68%	0.39%	0.28%	0.48%	0.63%	0.63%
Nonprofit	24,259	1.82%	0.92%	0.77%	0.89%	0.76%	1.38%	1.38%
Age of firm								
Less than 5 years	42,331	0.79%	0.66%	0.39%	0.12%	0.01% *	0.25%	0.25%
5-9 years	42,297	1.06%	0.88%	0.41%	0.19%	0.16%	0.36%	0.36%
10-19 years	40,446	1.02%	0.76%	0.48%	0.33%	0.20%	0.48%	0.48%
20 or more years	49,542	0.79%	0.41%	0.29%	0.24%	0.50%	0.63%	0.63%
Multi/single status								
2 or more locations	21,069	0.43%	0.42%	0.48%	0.42%	0.62%	0.63%	0.63%
1 location only	38,260	0.34%	0.33%	0.15%	0.05%	0.00%	0.10%	0.10%
Percent full-time employees								
Less than 25%	33,912	1.20%	0.85%	0.49%	0.39%	0.51%	0.71%	0.71%
25-49 %	22,998	2.18%	1.35%	0.88%	0.82%	1.21%	1.58%	1.58%
50-74 %	38,709	1.58%	0.90%	0.54%	0.46%	0.87%	1.10%	1.10%
75% or more	55,247	0.54%	0.33%	0.22%	0.16%	0.33%	0.39%	0.39%
Union presence								
No union employees	42,185	0.34%	0.27%	0.16%	0.10%	0.20%	0.23%	0.23%
Has union employees	19,687	2.87%	0.82%	0.78%	0.91%	2.55%	2.73%	2.73%
Percent low-wage employees								
50% or more low-wage	43,321	1.19%	0.66%	0.43%	0.38%	0.65%	0.84%	0.84%
Less than 50% low-wage	50,122	0.43%	0.30%	0.19%	0.13%	0.26%	0.30%	0.30%
Percent women employees								
Less than 25%	50,941	0.75%	0.49%	0.31%	0.24%	0.39%	0.50%	0.50%
25-49 %	34,668	1.64%	0.90%	0.56%	0.46%	1.08%	1.28%	1.28%
50-74 %	43,720	1.17%	0.57%	0.39%	0.35%	0.79%	0.94%	0.94%
75% or more	45,673	1.01%	0.61%	0.42%	0.36%	0.52%	0.70%	0.70%
Percent age 50 or older employees								
Less than 25%	53,726	0.70%	0.46%	0.30%	0.21%	0.38%	0.48%	0.48%
25-49 %	35,020	1.26%	0.66%	0.42%	0.42%	0.93%	1.08%	1.08%
50-74 %	37,658	1.47%	0.82%	0.55%	0.54%	0.73%	1.03%	1.03%
75% or more	42,665	0.60%	0.44%	0.28%	0.23%	0.15%	0.31%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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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, 2022**

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	48.3%	24.9%	53.6%	80.1%	96.7%	99.2%	32.5%	97.3%
Industry group **								
Agric., fish., forest.	34.0%	23.9% *	41.8%	82.0%	94.9%	100.0%	29.9%	92.3%
Mining and manufacturing	59.7%	25.5%	72.7%	90.3%	99.8%	99.6%	44.9%	99.5%
Construction	34.4%	21.0%	63.4%	86.2%	98.4%	99.9%	30.5%	97.6%
Utilities and transp.	57.1%	31.0%	63.4%	93.8%	98.9%	99.6%	39.3%	99.1%
Wholesale trade	60.9%	36.3%	72.3%	89.7%	97.1%	99.8%	45.5%	98.5%
Fin. svcs. and real estate	59.5%	28.3%	72.4%	92.2%	97.7%	99.4%	33.8%	98.7%
Retail trade	50.4%	21.5%	45.1%	84.3%	97.7%	99.0%	28.8%	98.2%
Professional services	50.4%	29.5%	65.9%	86.2%	96.2%	99.4%	37.6%	97.5%
Other services	38.7%	18.4%	37.1%	63.2%	94.6%	98.6%	24.6%	94.1%
Ownership								
For profit, incorporated	50.0%	24.5%	55.6%	80.4%	96.5%	99.3%	32.9%	97.6%
For profit, unincorporated	39.1%	24.6%	43.3%	74.7%	97.5%	98.7%	29.3%	96.0%
Nonprofit	57.6%	29.2%	64.1%	87.4%	96.8%	99.0%	39.1%	97.4%
Age of firm								
Less than 5 years	20.8%	16.2%	36.9%	66.8%	87.6%	100.0%	19.3%	84.9%
5-9 years	30.4%	24.8%	36.7%	69.0%	95.1%	99.8%	27.7%	88.6%
10-19 years	37.4%	25.5%	48.2%	73.8%	95.9%	94.7%	31.8%	91.8%
20 or more years	68.3%	31.7%	66.8%	86.7%	97.2%	99.3%	44.1%	98.3%
Multi/single status								
2 or more locations	95.1%	72.0%	66.1%	87.8%	97.0%	99.2%	74.9%	98.2%
1 location only	32.5%	24.4%	52.1%	75.4%	95.0%	96.7%	30.5%	90.1%
Percent full-time employees								
Less than 25%	16.9%	5.0%	13.8%	45.0%	85.2%	94.9%	7.6%	86.7%
25-49 %	48.2%	24.6%	36.3%	58.6%	96.0%	98.9%	29.3%	94.9%
50-74 %	43.6%	21.6%	48.0%	73.1%	96.4%	99.4%	28.3%	96.7%
75% or more	55.8%	30.8%	67.4%	90.0%	98.2%	99.5%	39.9%	98.7%
Union presence								
No union employees	46.7%	24.9%	53.2%	80.1%	96.6%	99.0%	32.4%	97.0%
Has union employees	76.4%	24.6%	69.3%	79.9%	98.3%	99.9%	35.2%	99.6%
Percent low-wage employees								
50% or more low-wage	31.9%	12.1%	23.8%	61.0%	93.7%	98.7%	15.7%	94.5%
Less than 50% low-wage	52.2%	28.3%	60.5%	83.9%	97.4%	99.3%	36.8%	97.9%
Percent women employees								
Less than 25%	41.7%	23.5%	65.6%	84.8%	96.8%	99.0%	32.2%	96.8%
25-49 %	61.9%	34.1%	46.1%	83.7%	96.7%	99.6%	40.4%	98.4%
50-74 %	55.4%	26.8%	49.9%	75.0%	96.4%	99.3%	33.2%	97.5%
75% or more	42.6%	21.7%	45.6%	76.8%	97.0%	98.6%	28.7%	96.5%
Percent age 50 or older employees								
Less than 25%	46.3%	24.0%	49.8%	75.4%	95.4%	98.5%	32.2%	95.8%
25-49 %	71.8%	33.5%	57.7%	87.6%	98.0%	99.7%	44.6%	98.9%
50-74 %	50.4%	32.2%	64.5%	88.3%	98.2%	99.4%	39.4%	97.8%
75% or more	22.8%	18.5%	53.0%	80.8%	95.8%	99.2%	20.7%	94.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2022**

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%	0.92%	1.35%	0.99%	0.44%	0.16%	0.74%	0.20%
Industry group **								
Agric., fish., forest.	7.42%	10.55% *	12.42%	9.65%	4.48%	0.00%	8.08%	5.39%
Mining and manufacturing	2.79%	4.29%	4.12%	2.36%	0.09%	0.20%	3.34%	0.17%
Construction	2.05%	2.44%	3.95%	3.34%	0.91%	0.11%	2.13%	1.09%
Utilities and transp.	3.53%	5.44%	8.35%	2.83%	0.65%	0.27%	4.60%	0.34%
Wholesale trade	2.95%	4.85%	5.70%	2.89%	1.71%	0.16%	3.89%	0.62%
Fin. svcs. and real estate	1.84%	2.69%	5.31%	2.37%	0.81%	0.37%	2.49%	0.37%
Retail trade	1.81%	2.89%	3.73%	2.45%	0.77%	0.39%	2.32%	0.38%
Professional services	1.23%	1.73%	2.49%	1.81%	0.99%	0.31%	1.46%	0.41%
Other services	1.22%	1.73%	2.47%	2.26%	1.20%	0.41%	1.39%	0.63%
Ownership								
For profit, incorporated	0.69%	1.10%	1.63%	1.24%	0.53%	0.17%	0.89%	0.22%
For profit, unincorporated	1.45%	1.99%	3.02%	2.25%	0.82%	0.54%	1.67%	0.64%
Nonprofit	1.97%	2.97%	4.05%	1.87%	1.17%	0.61%	2.47%	0.64%
Age of firm								
Less than 5 years	1.43%	1.60%	3.68%	4.26%	4.17%	0.00%	1.46%	3.35%
5-9 years	1.89%	2.32%	3.40%	3.24%	1.92%	0.12%	1.98%	2.21%
10-19 years	1.38%	1.75%	2.81%	2.37%	1.26%	1.88%	1.47%	1.19%
20 or more years	0.79%	1.74%	1.83%	1.06%	0.48%	0.16%	1.28%	0.18%
Multi/single status								
2 or more locations	0.37%	7.16%	4.35%	1.48%	0.48%	0.16%	2.37%	0.19%
1 location only	0.74%	0.92%	1.42%	1.27%	0.96%	1.39%	0.77%	1.00%
Percent full-time employees								
Less than 25%	1.00%	0.89%	2.48%	4.05%	3.19%	1.58%	0.86%	1.68%
25-49 %	2.15%	3.83%	4.00%	3.90%	1.57%	0.48%	2.74%	0.95%
50-74 %	1.84%	2.61%	3.77%	2.80%	1.26%	0.29%	2.16%	0.57%
75% or more	0.74%	1.22%	1.62%	0.97%	0.38%	0.17%	0.99%	0.17%
Union presence								
No union employees	0.58%	0.93%	1.37%	1.00%	0.46%	0.19%	0.75%	0.23%
Has union employees	2.70%	5.97%	8.68%	5.84%	0.70%	0.08%	4.97%	0.13%
Percent low-wage employees								
50% or more low-wage	1.30%	1.66%	2.55%	2.88%	1.22%	0.55%	1.41%	0.68%
Less than 50% low-wage	0.64%	1.06%	1.49%	1.04%	0.46%	0.16%	0.85%	0.20%
Percent women employees								
Less than 25%	1.08%	1.45%	2.13%	1.64%	0.85%	0.38%	1.22%	0.47%
25-49 %	1.57%	3.20%	3.58%	2.14%	0.99%	0.14%	2.35%	0.30%
50-74 %	1.28%	2.03%	2.94%	2.10%	0.95%	0.23%	1.67%	0.34%
75% or more	1.19%	1.57%	2.53%	2.07%	0.69%	0.60%	1.33%	0.50%
Percent age 50 or older employees								
Less than 25%	0.86%	1.29%	1.79%	1.40%	0.77%	0.37%	1.03%	0.39%
25-49 %	1.19%	2.63%	2.79%	1.55%	0.56%	0.08%	1.93%	0.16%
50-74 %	1.95%	2.86%	3.52%	2.02%	0.82%	0.53%	2.35%	0.61%
75% or more	1.59%	1.68%	5.86%	5.75%	1.90%	0.80%	1.62%	1.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	38.2%	17.7%	36.8%	72.4%	17.2%	59.9%
Industry group **						
Agric., fish., forest.	14.4% *	12.4% *	13.3% *	82.6%	12.8% *	21.7% *
Mining and manufacturing	32.9%	14.7%	47.4%	80.4%	14.0%	55.9%
Construction	16.4%	12.9%	38.8%	61.8%	13.4%	31.8%
Utilities and transp.	38.6%	14.4%	36.7%	73.4%	12.9% *	62.5%
Wholesale trade	35.9%	14.6%	46.3%	74.6%	11.7%	63.0%
Fin. svcs. and real estate	54.6%	24.7%	40.9%	79.5%	24.3%	70.4%
Retail trade	49.8%	20.1%	30.9%	81.2%	20.7%	68.7%
Professional services	34.6%	17.0%	36.3%	73.8%	16.3%	60.5%
Other services	30.5%	18.8%	32.3%	50.8%	18.6%	42.7%
Ownership						
For profit, incorporated	40.3%	16.3%	38.3%	74.2%	15.9%	63.1%
For profit, unincorporated	29.5%	18.8%	30.5%	62.4%	18.1%	49.6%
Nonprofit	38.4%	25.0%	36.7%	68.2%	24.7%	50.2%
Age of firm						
Less than 5 years	20.1%	20.0%	21.8%	--	19.7%	24.0%
5-9 years	18.7%	16.9%	32.0%	51.9%	16.8%	31.6%
10-19 years	20.1%	17.8%	24.4%	38.4%	17.7%	28.2%
20 or more years	46.9%	17.3%	39.5%	73.9%	16.5%	63.7%
Multi/single status						
2 or more locations	58.9%	20.2%	38.7%	72.5%	16.7%	63.7%
1 location only	17.7%	17.3%	28.1%	42.9%	17.3%	22.0%
Percent full-time employees						
Less than 25%	34.0%	21.8%	31.6%	50.2%	19.9%	43.4%
25-49 %	40.6%	28.4%	24.2%	62.3%	31.0%	47.9%
50-74 %	35.9%	13.1%	35.0%	72.6%	12.3%	60.2%
75% or more	38.6%	17.3%	39.4%	75.0%	16.8%	62.4%
Union presence						
No union employees	35.7%	17.6%	37.1%	70.5%	17.1%	57.4%
Has union employees	66.2%	21.0%	32.8%	81.0%	21.0%	75.2%
Percent low-wage employees						
50% or more low-wage	42.2%	22.9%	33.9%	66.4%	24.3%	53.7%
Less than 50% low-wage	37.6%	17.1%	37.5%	73.5%	16.4%	61.0%
Percent women employees						
Less than 25%	30.9%	17.7%	40.7%	75.0%	17.5%	56.5%
25-49 %	45.6%	16.5%	37.3%	77.4%	14.8%	67.1%
50-74 %	44.6%	19.7%	32.1%	70.7%	19.6%	60.7%
75% or more	33.7%	16.7%	37.4%	66.8%	16.1%	54.0%
Percent age 50 or older employees						
Less than 25%	35.3%	19.4%	33.0%	68.8%	19.1%	54.5%
25-49 %	50.1%	13.2%	39.7%	76.7%	11.8%	67.4%
50-74 %	28.6%	15.4%	40.5%	65.1%	15.0%	52.1%
75% or more	24.1%	21.1%	42.1%	61.9%	21.0%	47.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.01%	1.61%	0.90%	1.10%	0.77%
Industry group **						
Agric., fish., forest.	6.79% *	7.40% *	7.02% *	8.72%	7.95% *	6.63% *
Mining and manufacturing	2.41%	3.01%	5.05%	2.64%	3.51%	2.66%
Construction	2.41%	2.60%	5.83%	6.79%	2.80%	3.46%
Utilities and transp.	3.53%	4.00%	7.31%	4.00%	4.26% *	3.48%
Wholesale trade	2.78%	3.05%	6.46%	3.20%	3.22%	2.77%
Fin. svcs. and real estate	2.04%	3.87%	4.60%	1.85%	4.21%	1.79%
Retail trade	2.34%	4.01%	4.56%	1.83%	4.47%	1.94%
Professional services	1.38%	1.67%	2.74%	1.61%	1.78%	1.47%
Other services	1.59%	2.13%	3.62%	2.31%	2.36%	1.82%
Ownership						
For profit, incorporated	0.86%	1.14%	2.08%	1.00%	1.24%	0.90%
For profit, unincorporated	1.99%	2.52%	3.65%	2.75%	2.72%	2.12%
Nonprofit	2.04%	3.20%	3.41%	2.72%	3.70%	2.08%
Age of firm						
Less than 5 years	3.14%	3.25%	6.08%	--	3.42%	5.22%
5-9 years	2.55%	2.69%	5.67%	9.34%	2.84%	3.88%
10-19 years	1.85%	2.15%	3.86%	4.04%	2.32%	2.24%
20 or more years	0.85%	1.35%	1.86%	0.91%	1.51%	0.82%
Multi/single status						
2 or more locations	0.83%	1.87%	1.89%	0.90%	2.34%	0.82%
1 location only	1.10%	1.14%	2.20%	6.01%	1.20%	1.49%
Percent full-time employees						
Less than 25%	2.87%	4.48%	6.27%	4.18%	5.09%	3.29%
25-49 %	3.09%	5.76%	4.74%	3.56%	6.49%	2.85%
50-74 %	2.18%	2.10%	4.73%	2.34%	2.21%	2.20%
75% or more	0.86%	1.12%	1.89%	1.02%	1.22%	0.89%
Union presence						
No union employees	0.77%	1.03%	1.67%	1.00%	1.12%	0.83%
Has union employees	2.43%	5.21%	6.07%	2.02%	5.96%	1.97%
Percent low-wage employees						
50% or more low-wage	2.28%	4.43%	4.16%	2.41%	5.07%	2.06%
Less than 50% low-wage	0.78%	1.00%	1.74%	0.97%	1.08%	0.83%
Percent women employees						
Less than 25%	1.50%	1.83%	3.23%	2.20%	1.98%	1.80%
25-49 %	1.84%	2.17%	3.94%	1.58%	2.31%	1.50%
50-74 %	1.42%	2.19%	2.74%	1.49%	2.43%	1.35%
75% or more	1.47%	1.80%	3.26%	2.20%	1.95%	1.78%
Percent age 50 or older employees						
Less than 25%	1.09%	1.45%	2.24%	1.45%	1.60%	1.22%
25-49 %	1.19%	1.45%	2.78%	1.20%	1.61%	1.11%
50-74 %	2.13%	2.45%	4.57%	3.55%	2.62%	2.64%
75% or more	3.41%	3.70%	8.52%	8.02%	3.77%	5.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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%	52.1%	38.7%	25.6%	15.2%	6.1%	44.9%	10.6%
Industry group **								
Agric., fish., forest.	34.4% *	--	--	--	28.2% *	6.7% *	32.7% *	42.4%
Mining and manufacturing	21.3%	31.9%	36.5%	21.2%	6.3%	4.5% *	31.9%	8.4%
Construction	39.0%	43.6%	40.8%	30.0%	38.2%	15.5% *	41.1%	28.6%
Utilities and transp.	27.1%	43.7%	60.8%	33.2%	18.7%	3.6% *	46.0%	9.6%
Wholesale trade	35.2%	68.3%	39.9%	26.7%	14.7%	7.7%	56.0%	12.0%
Fin. svcs. and real estate	24.8%	57.2%	53.2%	28.2%	15.2%	6.9%	53.7%	9.7%
Retail trade	16.8%	50.4%	21.6%	15.8%	5.2%	1.7% *	37.3%	3.6%
Professional services	34.2%	54.8%	40.0%	30.4%	21.0%	8.1%	48.2%	14.2%
Other services	26.9%	49.5%	37.9%	22.6%	14.0%	7.8%	41.6%	11.8%
Ownership								
For profit, incorporated	26.8%	54.5%	38.5%	24.4%	13.6%	5.8%	45.5%	9.4%
For profit, unincorporated	30.1%	45.2%	37.1%	21.8%	13.6%	6.4%	41.3%	10.4%
Nonprofit	32.9%	54.2%	42.7%	37.4%	21.6%	9.2%	49.5%	18.7%
Age of firm								
Less than 5 years	37.4%	43.7%	31.6%	18.8%	16.2% *	--	39.2%	19.5%
5-9 years	44.6%	57.4%	30.4%	19.0%	8.1%	1.6% *	49.7%	10.3%
10-19 years	37.6%	50.2%	38.5%	24.7%	14.9%	8.5%	44.1%	15.9%
20 or more years	22.6%	54.0%	41.4%	27.7%	15.6%	6.0%	45.3%	10.0%
Multi/single status								
2 or more locations	11.8%	48.4%	35.8%	25.3%	14.4%	6.0%	33.4%	9.3%
1 location only	44.1%	52.2%	39.1%	25.9%	20.5%	16.9%	46.2%	23.3%
Percent full-time employees								
Less than 25%	24.4%	48.3%	32.5%	32.1%	19.9%	5.5% *	42.9%	12.2%
25-49 %	20.7%	43.1%	34.3%	17.9%	10.8%	5.1%	37.2%	8.1%
50-74 %	27.4%	54.8%	30.5%	24.5%	17.4%	5.0%	44.3%	10.2%
75% or more	29.1%	52.4%	40.8%	26.0%	15.0%	6.4%	45.7%	10.8%
Union presence								
No union employees	28.9%	51.7%	38.4%	25.0%	14.7%	5.9%	44.5%	10.7%
Has union employees	17.9%	67.6%	48.3%	41.5%	23.0%	7.0%	58.6%	9.8%
Percent low-wage employees								
50% or more low-wage	23.6%	58.3%	28.1%	16.2%	13.3%	7.1%	45.9%	9.3%
Less than 50% low-wage	28.7%	51.4%	39.6%	27.0%	15.6%	5.9%	44.8%	10.8%
Percent women employees								
Less than 25%	31.5%	48.2%	38.3%	23.0%	12.6%	5.5%	42.2%	11.0%
25-49 %	24.6%	54.7%	44.6%	25.8%	13.6%	5.1%	47.9%	8.4%
50-74 %	25.0%	57.1%	41.6%	26.5%	14.6%	5.9%	49.7%	9.1%
75% or more	30.0%	51.9%	33.3%	28.1%	19.4%	8.2%	43.2%	14.9%
Percent age 50 or older employees								
Less than 25%	29.1%	54.1%	34.7%	23.5%	15.7%	7.3%	43.8%	11.7%
25-49 %	18.0%	38.8%	43.4%	30.7%	13.8%	5.1%	38.7%	8.7%
50-74 %	34.9%	51.3%	47.2%	27.7%	15.3%	6.3%	47.6%	12.8%
75% or more	49.7%	58.9%	34.3%	14.8% *	21.7% *	8.3% *	54.3%	15.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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**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, 2022**

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%	2.20%	1.87%	1.25%	1.03%	0.48%	1.44%	0.47%
Industry group **								
Agric., fish., forest.	11.70% *	--	--	--	13.19% *	4.96% *	13.66% *	11.90%
Mining and manufacturing	2.21%	7.97%	5.72%	3.12%	1.30%	1.44% *	3.82%	1.37%
Construction	3.43%	6.60%	5.16%	3.75%	5.29%	5.67% *	4.05%	3.45%
Utilities and transp.	3.79%	10.54%	11.40%	6.85%	5.36%	1.61% *	7.40%	2.07%
Wholesale trade	3.70%	7.52%	7.60%	4.89%	4.17%	2.00%	5.50%	1.98%
Fin. svcs. and real estate	1.93%	5.66%	8.03%	4.53%	2.60%	1.17%	4.43%	1.09%
Retail trade	2.25%	7.94%	4.15%	3.51%	1.45%	0.52% *	4.92%	0.73%
Professional services	1.60%	3.50%	3.12%	2.42%	2.44%	1.03%	2.42%	1.06%
Other services	2.03%	5.31%	4.34%	2.66%	2.02%	1.42%	3.39%	1.16%
Ownership								
For profit, incorporated	0.94%	2.64%	2.20%	1.49%	1.19%	0.55%	1.69%	0.53%
For profit, unincorporated	2.49%	4.93%	4.67%	2.78%	2.09%	1.21%	3.58%	1.09%
Nonprofit	2.07%	6.02%	5.21%	3.76%	2.96%	1.66%	3.80%	1.76%
Age of firm								
Less than 5 years	3.82%	5.41%	5.52%	4.04%	5.02% *	--	4.17%	4.66%
5-9 years	3.93%	5.46%	5.40%	3.31%	2.22%	1.11% *	4.36%	2.19%
10-19 years	2.26%	3.98%	4.01%	2.71%	2.37%	2.46%	2.78%	1.88%
20 or more years	0.84%	3.46%	2.48%	1.65%	1.20%	0.50%	1.94%	0.50%
Multi/single status								
2 or more locations	0.58%	12.56%	5.20%	2.21%	1.15%	0.48%	3.26%	0.49%
1 location only	1.43%	2.24%	2.00%	1.45%	1.93%	4.44%	1.56%	1.57%
Percent full-time employees								
Less than 25%	2.75%	9.01%	8.39%	6.32%	4.59%	1.93% *	5.70%	2.01%
25-49 %	2.61%	9.16%	6.18%	3.42%	2.92%	1.32%	5.49%	1.29%
50-74 %	2.80%	6.82%	5.18%	3.83%	3.15%	1.20%	4.65%	1.37%
75% or more	0.96%	2.46%	2.15%	1.43%	1.23%	0.58%	1.62%	0.56%
Union presence								
No union employees	0.89%	2.23%	1.90%	1.27%	1.06%	0.53%	1.47%	0.51%
Has union employees	2.21%	12.01%	10.23%	6.82%	4.32%	1.18%	7.68%	1.19%
Percent low-wage employees								
50% or more low-wage	2.46%	7.15%	5.13%	2.67%	2.60%	1.39%	4.98%	1.17%
Less than 50% low-wage	0.89%	2.30%	1.98%	1.37%	1.13%	0.51%	1.51%	0.51%
Percent women employees								
Less than 25%	1.66%	3.66%	2.89%	2.00%	1.67%	1.05%	2.35%	1.01%
25-49 %	2.06%	6.13%	5.43%	2.95%	2.03%	0.91%	4.02%	0.85%
50-74 %	1.52%	4.33%	4.17%	2.59%	1.65%	0.80%	3.03%	0.73%
75% or more	1.64%	4.09%	3.49%	2.75%	2.57%	1.26%	2.67%	1.29%
Percent age 50 or older employees								
Less than 25%	1.23%	3.13%	2.49%	1.62%	1.62%	0.84%	1.97%	0.76%
25-49 %	0.97%	4.52%	3.87%	2.47%	1.50%	0.64%	2.61%	0.64%
50-74 %	2.72%	5.75%	4.80%	3.86%	2.45%	1.56%	4.00%	1.64%
75% or more	3.99%	4.97%	7.67%	4.64% *	6.79% *	4.09% *	4.40%	4.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.(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, 2022**

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	8.9%	16.1%	14.9%	8.0%	4.7%	1.4%	14.7%	3.0%
Industry group **								
Agric., fish., forest.	7.8% *	1.1% *	--	--	0.0%	6.7% *	8.5% *	--
Mining and manufacturing	5.9%	8.9% *	9.6% *	6.7% *	1.9% *	0.6% *	8.4%	2.8% *
Construction	19.0%	26.1%	17.1%	9.9%	13.5%	0.0%	21.3%	7.8%
Utilities and transp.	7.1%	7.5% *	35.7% *	7.4% *	0.3% *	1.4% *	13.3% *	1.3% *
Wholesale trade	12.3%	28.0%	17.6% *	4.0% *	--	0.1% *	22.2%	1.2% *
Fin. svcs. and real estate	9.3%	20.9%	19.3% *	10.5% *	6.6% *	2.6%	19.8%	3.7%
Retail trade	6.5%	20.2% *	8.1% *	7.5% *	0.3% *	0.4% *	15.0%	1.0% *
Professional services	9.5%	14.8%	13.1%	9.2%	7.6%	0.8% *	13.5%	3.9%
Other services	6.9%	7.7% *	16.5%	7.6%	3.9%	2.3%	10.2%	3.5%
Ownership								
For profit, incorporated	9.4%	19.4%	15.8%	8.0%	4.1%	1.2%	16.6%	2.6%
For profit, unincorporated	7.2%	9.8% *	12.2%	4.4%	3.5% *	2.2% *	9.6%	3.0%
Nonprofit	8.8%	10.2%	13.6%	13.3%	7.3%	1.9% *	12.6%	5.5%
Age of firm								
Less than 5 years	10.2%	11.1%	14.2% *	3.6% *	1.3% *	--	10.8%	4.0% *
5-9 years	10.0%	12.1%	9.3% *	6.3% *	0.6% *	0.0%	11.0%	3.3% *
10-19 years	14.0%	18.7%	15.7%	7.9%	5.4% *	2.4% *	16.6%	5.2%
20 or more years	7.5%	18.8%	15.8%	8.9%	4.8%	1.4%	16.1%	2.8%
Multi/single status								
2 or more locations	3.6%	26.3% *	14.2% *	8.0%	4.3%	1.4%	13.4%	2.5%
1 location only	14.1%	15.8%	15.0%	8.0%	7.1%	0.1% *	14.8%	7.5%
Percent full-time employees								
Less than 25%	7.6%	7.0% *	9.8% *	13.6% *	9.0% *	3.5% *	10.5%	5.6%
25-49 %	5.3% *	10.7% *	12.8% *	4.4% *	1.2% *	0.8% *	10.7% *	1.2% *
50-74 %	8.8%	16.1% *	14.5% *	5.9% *	6.1% *	1.5% *	14.1%	3.3%
75% or more	9.4%	16.9%	15.4%	8.2%	4.5%	1.3%	15.3%	2.9%
Union presence								
No union employees	9.0%	15.6%	14.8%	7.5%	4.1%	1.2%	14.2%	2.8%
Has union employees	8.3%	39.2% *	17.1% *	20.8% *	12.9%	2.1%	29.9% *	4.0%
Percent low-wage employees								
50% or more low-wage	7.8%	20.6% *	13.0% *	4.3% *	3.6% *	1.4% *	16.6% *	2.1%
Less than 50% low-wage	9.1%	15.6%	15.1%	8.6%	4.9%	1.4%	14.4%	3.1%
Percent women employees								
Less than 25%	11.8%	19.0%	15.8%	6.2%	3.3% *	1.4% *	16.3%	3.1%
25-49 %	7.4%	15.1%	19.7%	7.0%	3.7%	1.3% *	15.0%	2.2%
50-74 %	7.2%	16.3%	12.7%	9.5%	4.1%	1.1%	14.6%	2.3%
75% or more	8.5%	11.9%	12.1%	9.8%	7.1%	2.2%	11.7%	4.7%
Percent age 50 or older employees								
Less than 25%	10.3%	19.2%	14.1%	7.3%	4.8%	2.5%	15.6%	4.0%
25-49 %	4.8%	8.5%	16.6%	9.9%	4.0%	0.5%	11.7%	1.7%
50-74 %	10.9%	16.1%	14.2%	8.9%	5.5%	1.7% *	15.0%	3.8%
75% or more	13.6%	15.3%	17.8% *	--	6.0% *	1.0% *	14.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.58%	1.67%	1.52%	0.79%	0.64%	0.23%	1.08%	0.25%
Industry group **								
Agric., fish., forest.	5.14% *	1.21% *	--	--	0.00%	4.96% *	6.29% *	--
Mining and manufacturing	1.39%	4.87% *	3.81% *	2.16% *	0.68% *	0.48% *	2.41%	0.95% *
Construction	3.35%	6.54%	4.28%	2.35%	3.78%	0.00%	3.95%	1.94%
Utilities and transp.	2.05%	3.88% *	12.99% *	3.64% *	0.32% *	1.39% *	4.18% *	0.95% *
Wholesale trade	2.87%	7.78%	7.29% *	1.68% *	--	0.09% *	5.14%	0.74% *
Fin. svcs. and real estate	1.38%	4.57%	6.15% *	3.68% *	2.26% *	0.71%	3.58%	0.75%
Retail trade	1.85%	7.21% *	2.98% *	2.39% *	0.18% *	0.19% *	4.39%	0.34% *
Professional services	1.06%	2.59%	2.15%	1.63%	1.45%	0.25% *	1.74%	0.55%
Other services	0.98%	2.46% *	3.93%	1.60%	1.13%	0.66%	1.84%	0.58%
Ownership								
For profit, incorporated	0.69%	2.16%	1.88%	0.90%	0.76%	0.24%	1.36%	0.28%
For profit, unincorporated	1.49%	3.19% *	3.22%	1.24%	1.54% *	0.85% *	2.28%	0.72%
Nonprofit	1.15%	3.03%	3.47%	3.19%	1.71%	0.75% *	2.23%	0.95%
Age of firm								
Less than 5 years	2.33%	3.30%	4.46% *	1.39% *	0.79% *	--	2.56%	1.65% *
5-9 years	2.12%	3.15%	3.67% *	2.00% *	0.57% *	0.00%	2.43%	1.34% *
10-19 years	1.95%	3.71%	2.89%	1.88%	1.71% *	1.13% *	2.47%	1.24%
20 or more years	0.62%	2.84%	2.15%	1.05%	0.74%	0.23%	1.60%	0.26%
Multi/single status								
2 or more locations	0.40%	12.70% *	4.41% *	1.39%	0.71%	0.23%	2.95%	0.26%
1 location only	1.06%	1.67%	1.62%	0.92%	1.25%	0.12% *	1.16%	0.97%
Percent full-time employees								
Less than 25%	1.55%	3.58% *	5.89% *	4.50% *	3.78% *	1.79% *	2.99%	1.66%
25-49 %	1.94% *	7.30% *	4.27% *	1.53% *	0.80% *	0.55% *	4.29% *	0.45% *
50-74 %	1.71%	5.07% *	4.36% *	1.89% *	2.10% *	0.59% *	3.25%	0.75%
75% or more	0.68%	1.89%	1.79%	0.93%	0.72%	0.25%	1.25%	0.29%
Union presence								
No union employees	0.61%	1.65%	1.55%	0.77%	0.64%	0.24%	1.08%	0.27%
Has union employees	1.94%	14.87% *	6.95% *	6.38% *	3.38%	0.61%	9.01% *	0.73%
Percent low-wage employees								
50% or more low-wage	2.13%	7.65% *	4.16% *	1.66% *	1.49% *	0.71% *	4.98% *	0.64%
Less than 50% low-wage	0.58%	1.62%	1.62%	0.87%	0.70%	0.24%	1.07%	0.27%
Percent women employees								
Less than 25%	1.38%	3.18%	2.46%	1.03%	1.08% *	0.68% *	2.03%	0.58%
25-49 %	1.08%	3.63%	5.32%	1.37%	0.89%	0.46% *	2.55%	0.41%
50-74 %	0.93%	3.36%	2.55%	1.96%	1.00%	0.30%	2.22%	0.36%
75% or more	0.97%	2.57%	2.44%	1.91%	1.71%	0.60%	1.69%	0.75%
Percent age 50 or older employees								
Less than 25%	0.98%	2.84%	2.10%	0.94%	0.99%	0.52%	1.70%	0.47%
25-49 %	0.52%	2.17%	2.97%	1.77%	1.05%	0.13%	1.55%	0.27%
50-74 %	1.67%	3.65%	3.85%	2.47%	1.33%	0.93% *	2.60%	0.78%
75% or more	2.66%	3.45%	6.50% *	--	4.57% *	1.01% *	3.00%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	15.5%	26.6%	20.9%	15.0%	10.2%	4.5%	23.5%	7.1%
Industry group **								
Agric., fish., forest.	19.7% *	--	--	--	28.2% *	0.0%	17.1% *	31.5% *
Mining and manufacturing	9.9%	12.6% *	16.9%	10.8%	3.6%	2.8% *	15.4%	3.3%
Construction	17.2%	14.3%	22.1%	15.6%	25.1%	12.7% *	17.0%	18.1%
Utilities and transp.	15.5%	27.0% *	11.7% *	20.0% *	17.3% *	3.6% *	24.0%	7.7%
Wholesale trade	20.2%	38.2%	20.8%	17.6%	10.2% *	4.6% *	30.7%	8.5%
Fin. svcs. and real estate	12.4%	23.2%	36.9%	14.9%	8.6%	4.9%	24.5%	6.0%
Retail trade	6.9%	18.3%	9.9%	5.8% *	4.2%	1.4% *	14.0%	2.3%
Professional services	19.3%	27.9%	23.1%	19.3%	13.8%	7.1%	25.7%	10.4%
Other services	18.0%	36.1%	21.2%	14.5%	9.2%	4.9%	28.1%	7.7%
Ownership								
For profit, incorporated	14.0%	25.4%	19.5%	13.8%	9.4%	4.4%	22.1%	6.3%
For profit, unincorporated	17.8%	26.3%	22.5%	12.2%	9.3%	4.4%	24.1%	6.8%
Nonprofit	21.8%	36.4%	28.0%	25.3%	13.1%	6.5%	32.6%	12.4%
Age of firm								
Less than 5 years	16.7%	19.0%	12.5%	11.7% *	9.3% *	0.0%	17.3%	10.5% *
5-9 years	27.7%	35.6%	18.7%	11.7%	7.3%	1.6% *	30.8%	7.1%
10-19 years	19.7%	25.5%	20.0%	14.2%	9.5%	5.5% *	22.7%	9.7%
20 or more years	12.7%	25.9%	22.9%	16.2%	10.4%	4.5%	23.2%	6.8%
Multi/single status								
2 or more locations	7.5%	14.1% *	19.0%	15.1%	9.7%	4.5%	16.2%	6.5%
1 location only	23.3%	26.9%	21.2%	15.0%	13.3%	16.8%	24.4%	13.2%
Percent full-time employees								
Less than 25%	13.9%	32.3%	17.8% *	16.3% *	10.7%	1.7% *	26.3%	5.7%
25-49 %	10.9%	20.1% *	15.1%	8.7%	9.3% *	4.1%	17.2%	6.1%
50-74 %	14.1%	28.3%	8.6%	14.2%	12.0%	3.5% *	21.2%	6.8%
75% or more	16.2%	26.5%	23.7%	15.7%	9.9%	4.9%	24.3%	7.4%
Union presence								
No union employees	15.9%	26.6%	20.7%	14.6%	10.1%	4.3%	23.4%	7.2%
Has union employees	10.0%	25.9% *	28.7% *	26.2%	11.5%	5.1%	28.8%	6.2%
Percent low-wage employees								
50% or more low-wage	12.6%	26.4%	14.4%	8.7%	9.8%	5.9%	21.6%	6.8%
Less than 50% low-wage	15.9%	26.6%	21.5%	16.0%	10.2%	4.2%	23.7%	7.1%
Percent women employees								
Less than 25%	15.8%	21.7%	20.1%	14.4%	8.4%	3.5%	20.3%	7.0%
25-49 %	14.2%	29.8%	21.6%	16.7%	10.2%	3.8%	26.1%	6.0%
50-74 %	14.2%	28.6%	25.1%	15.8%	10.0%	4.5%	26.5%	6.2%
75% or more	17.6%	30.6%	18.3%	14.0%	12.0%	6.5%	24.5%	9.7%
Percent age 50 or older employees								
Less than 25%	15.0%	25.2%	17.2%	13.4%	10.9%	5.0%	21.2%	7.7%
25-49 %	11.1%	23.5%	24.3%	17.0%	8.9%	4.0%	22.6%	5.9%
50-74 %	20.2%	27.2%	29.8%	19.4%	9.9%	4.6% *	26.6%	9.2%
75% or more	27.0%	31.6%	18.7%	10.1% *	12.5% *	8.3% *	29.4%	9.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	1.97%	1.44%	1.04%	0.86%	0.43%	1.26%	0.40%
Industry group **								
Agric., fish., forest.	8.32% *	--	--	--	13.19% *	0.00%	9.28% *	12.27% *
Mining and manufacturing	1.43%	4.43% *	4.33%	2.25%	0.95%	1.17% *	2.58%	0.68%
Construction	2.10%	3.54%	4.14%	2.91%	4.58%	5.30% *	2.45%	2.82%
Utilities and transp.	3.30%	9.49% *	6.01% *	6.14% *	5.33% *	1.61% *	6.42%	1.81%
Wholesale trade	3.47%	8.93%	5.50%	4.00%	3.51% *	1.47% *	5.95%	1.71%
Fin. svcs. and real estate	1.27%	4.20%	7.43%	2.87%	1.71%	0.99%	3.36%	0.83%
Retail trade	1.26%	5.16%	2.55%	2.62% *	1.25%	0.48% *	3.04%	0.63%
Professional services	1.30%	3.09%	2.63%	2.10%	2.22%	0.99%	2.08%	0.96%
Other services	2.00%	5.68%	3.21%	2.41%	1.68%	1.27%	3.50%	1.02%
Ownership								
For profit, incorporated	0.71%	2.22%	1.62%	1.24%	0.98%	0.50%	1.37%	0.45%
For profit, unincorporated	2.28%	4.77%	3.97%	2.09%	1.44%	0.89%	3.40%	0.82%
Nonprofit	1.94%	5.85%	4.50%	3.45%	2.65%	1.40%	3.64%	1.58%
Age of firm								
Less than 5 years	2.99%	4.31%	3.29%	3.65% *	3.28% *	0.00%	3.27%	4.08% *
5-9 years	3.91%	5.70%	4.15%	2.57%	2.10%	1.11% *	4.41%	1.81%
10-19 years	1.83%	3.45%	3.22%	2.14%	1.75%	2.15% *	2.33%	1.47%
20 or more years	0.63%	2.84%	1.95%	1.39%	1.02%	0.44%	1.57%	0.43%
Multi/single status								
2 or more locations	0.43%	6.62% *	3.66%	1.86%	0.97%	0.43%	2.08%	0.42%
1 location only	1.26%	2.02%	1.57%	1.20%	1.59%	4.43%	1.38%	1.24%
Percent full-time employees								
Less than 25%	2.33%	8.46%	5.87% *	5.48% *	3.10%	0.73% *	5.22%	1.18%
25-49 %	1.78%	6.48% *	4.05%	2.39%	2.82% *	1.18%	3.82%	1.18%
50-74 %	2.58%	7.33%	2.32%	3.33%	2.85%	1.06% *	4.69%	1.21%
75% or more	0.78%	2.14%	1.76%	1.19%	1.03%	0.53%	1.39%	0.49%
Union presence								
No union employees	0.74%	2.01%	1.46%	1.04%	0.89%	0.47%	1.28%	0.44%
Has union employees	1.41%	10.76% *	8.82% *	6.89%	3.09%	1.05%	6.69%	0.99%
Percent low-wage employees								
50% or more low-wage	1.70%	6.20%	3.33%	1.77%	2.23%	1.26%	3.95%	1.02%
Less than 50% low-wage	0.75%	2.08%	1.54%	1.16%	0.92%	0.45%	1.33%	0.44%
Percent women employees								
Less than 25%	1.18%	2.73%	2.23%	1.76%	1.25%	0.73%	1.75%	0.81%
25-49 %	1.90%	6.53%	3.72%	2.69%	1.88%	0.81%	4.12%	0.76%
50-74 %	1.17%	4.05%	3.49%	2.07%	1.34%	0.72%	2.70%	0.61%
75% or more	1.47%	3.90%	2.82%	2.09%	2.19%	1.19%	2.48%	1.12%
Percent age 50 or older employees								
Less than 25%	0.91%	2.65%	1.76%	1.31%	1.42%	0.72%	1.57%	0.64%
25-49 %	0.78%	3.75%	3.28%	1.94%	1.15%	0.58%	2.16%	0.53%
50-74 %	2.52%	5.45%	4.13%	3.76%	2.07%	1.44% *	3.77%	1.52%
75% or more	3.87%	5.00%	5.52%	3.80% *	5.33% *	4.09% *	4.33%	3.27% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	5.4%	11.2%	6.5%	4.8%	1.4%	1.0%	9.1%	1.6%
Industry group **								
Agric., fish., forest.	6.9% *	--	0.0%	--	0.0%	0.0%	7.0% *	6.2% *
Mining and manufacturing	6.1%	10.8% *	11.1% *	4.9% *	0.9% *	1.0% *	9.2%	2.3% *
Construction	5.1%	4.9% *	5.2% *	6.2% *	5.3% *	2.7% *	5.2%	4.9% *
Utilities and transp.	5.1% *	9.3% *	13.7% *	6.3% *	1.1% *	0.0%	8.9% *	1.6% *
Wholesale trade	4.3%	--	6.6% *	6.0% *	1.5% *	3.2% *	6.0% *	2.4% *
Fin. svcs. and real estate	6.2%	17.0%	5.3% *	5.7% *	1.2% *	2.2% *	13.8%	2.3%
Retail trade	4.0%	12.9% *	4.9% *	3.2% *	0.8% *	0.3% *	9.4%	0.5% *
Professional services	7.5%	14.1%	9.3%	5.1%	1.9% *	0.3% *	11.8%	1.3%
Other services	3.4%	6.8%	2.8% *	3.9%	1.3% *	0.9% *	5.3%	1.4%
Ownership								
For profit, incorporated	5.2%	11.7%	6.9%	4.4%	1.2%	1.1%	9.2%	1.6%
For profit, unincorporated	6.3%	10.4%	5.1% *	6.7%	1.6% *	0.2% *	9.3%	1.1%
Nonprofit	4.8%	9.8% *	6.1% *	4.7%	2.0% *	1.1% *	8.2%	1.9%
Age of firm								
Less than 5 years	12.0%	14.9%	6.9% *	5.1% *	5.7% *	0.0%	12.7%	5.0% *
5-9 years	10.0%	12.9% *	9.1% *	2.2% *	0.8% *	0.2% *	11.4%	0.6% *
10-19 years	6.2%	8.3%	7.1%	3.9%	1.3% *	1.2% *	7.5%	1.9%
20 or more years	3.8%	10.5%	5.8%	5.5%	1.4%	1.0%	8.0%	1.5%
Multi/single status								
2 or more locations	1.8%	8.0% *	4.9% *	5.3%	1.3%	1.0%	6.3%	1.3%
1 location only	8.9%	11.3%	6.8%	4.5%	2.3% *	1.2% *	9.4%	4.1%
Percent full-time employees								
Less than 25%	3.3% *	9.1% *	5.1% *	3.7% *	0.2% *	0.8% *	6.4% *	1.3% *
25-49 %	5.4%	12.2% *	11.2% *	6.9% *	0.3% *	0.2% *	11.3%	1.0% *
50-74 %	6.0%	14.0%	7.6% *	5.1% *	1.2% *	0.1% *	11.2%	0.7% *
75% or more	5.4%	10.8%	6.0%	4.7%	1.7%	1.3%	8.7%	1.8%
Union presence								
No union employees	5.7%	11.4%	6.5%	4.7%	1.4%	1.1%	9.2%	1.6%
Has union employees	2.0%	--	6.5% *	7.5% *	1.8% *	0.9% *	5.8% *	1.2% *
Percent low-wage employees								
50% or more low-wage	4.4%	12.5%	5.3% *	4.1% *	0.5% *	0.7% *	9.7%	0.9%
Less than 50% low-wage	5.5%	11.1%	6.6%	4.9%	1.6%	1.1%	9.0%	1.7%
Percent women employees								
Less than 25%	5.5%	9.5%	4.4%	4.2%	1.5% *	1.3% *	7.5%	1.6%
25-49 %	4.7%	12.0%	8.6% *	4.2%	0.6% *	0.7% *	9.8%	1.1%
50-74 %	5.4%	14.2%	9.9%	4.0%	1.0% *	1.0% *	11.6%	1.3%
75% or more	5.9%	10.6%	6.3%	6.9%	2.3% *	1.3% *	8.9%	2.4%
Percent age 50 or older employees								
Less than 25%	6.0%	12.6%	6.8%	4.6%	1.2%	1.3%	9.7%	1.7%
25-49 %	3.2%	7.6% *	6.7%	5.9%	1.6% *	0.9% *	6.7%	1.6%
50-74 %	5.8%	9.7%	6.3% *	4.2%	1.2% *	0.8% *	8.5%	1.1%
75% or more	9.9%	12.4%	3.1% *	2.5% *	3.2% *	0.0%	11.0%	1.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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) 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, 2022**

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	0.43%	1.32%	0.86%	0.61%	0.28%	0.21%	0.83%	0.18%
Industry group **								
Agric., fish., forest.	5.48% *	--	0.00%	--	0.00%	0.00%	6.55% *	5.98% *
Mining and manufacturing	1.39%	5.28% *	3.70% *	1.62% *	0.53% *	0.70% *	2.44%	0.79% *
Construction	1.10%	1.82% *	2.24% *	1.89% *	3.09% *	2.39% *	1.27%	1.84% *
Utilities and transp.	1.74% *	4.63% *	9.26% *	3.96% *	0.68% *	0.00%	3.47% *	1.04% *
Wholesale trade	1.16%	--	2.98% *	3.37% *	0.78% *	1.42% *	2.08% *	0.84% *
Fin. svcs. and real estate	1.33%	4.62%	3.34% *	2.55% *	0.60% *	0.72% *	3.53%	0.59%
Retail trade	1.07%	4.50% *	2.18% *	1.33% *	0.70% *	0.20% *	2.67%	0.22% *
Professional services	1.08%	2.70%	1.90%	1.05%	0.64% *	0.15% *	1.80%	0.25%
Other services	0.52%	1.71%	0.86% *	1.06%	0.61% *	0.30% *	1.00%	0.31%
Ownership								
For profit, incorporated	0.53%	1.73%	1.07%	0.68%	0.32%	0.25%	1.05%	0.22%
For profit, unincorporated	1.10%	2.42%	1.54% *	1.92%	0.68% *	0.15% *	1.72%	0.29%
Nonprofit	0.89%	3.02% *	2.31% *	1.19%	0.74% *	0.61% *	1.84%	0.46%
Age of firm								
Less than 5 years	2.68%	3.90%	2.71% *	1.78% *	3.88% *	0.00%	2.94%	2.14% *
5-9 years	2.64%	3.96% *	3.56% *	1.45% *	0.72% *	0.16% *	3.02%	0.40% *
10-19 years	0.90%	1.67%	2.02%	1.09%	0.52% *	0.59% *	1.16%	0.54%
20 or more years	0.37%	1.79%	0.97%	0.84%	0.31%	0.21%	0.96%	0.19%
Multi/single status								
2 or more locations	0.23%	5.78% *	1.97% *	1.14%	0.29%	0.21%	1.51%	0.18%
1 location only	0.83%	1.35%	0.94%	0.64%	0.78% *	0.99% *	0.91%	0.76%
Percent full-time employees								
Less than 25%	1.19% *	5.04% *	3.65% *	1.48% *	0.16% *	0.48% *	2.86% *	0.46% *
25-49 %	1.26%	4.57% *	4.29% *	2.40% *	0.20% *	0.21% *	2.90%	0.36% *
50-74 %	1.22%	3.84%	2.75% *	1.79% *	0.82% *	0.06% *	2.40%	0.30% *
75% or more	0.52%	1.52%	0.92%	0.71%	0.36%	0.27%	0.96%	0.23%
Union presence								
No union employees	0.47%	1.35%	0.87%	0.62%	0.29%	0.23%	0.85%	0.19%
Has union employees	0.53%	--	3.41% *	2.67% *	0.88% *	0.48% *	2.35% *	0.44% *
Percent low-wage employees								
50% or more low-wage	0.87%	3.47%	2.85% *	1.48% *	0.27% *	0.34% *	2.22%	0.27%
Less than 50% low-wage	0.48%	1.42%	0.90%	0.66%	0.33%	0.24%	0.89%	0.21%
Percent women employees								
Less than 25%	0.77%	1.86%	1.02%	0.82%	0.54% *	0.54% *	1.15%	0.36%
25-49 %	0.91%	3.50%	2.64% *	1.23%	0.30% *	0.30% *	2.17%	0.28%
50-74 %	1.00%	3.66%	2.54%	1.11%	0.33% *	0.36% *	2.39%	0.31%
75% or more	0.73%	2.03%	1.60%	1.62%	0.75% *	0.53% *	1.31%	0.49%
Percent age 50 or older employees								
Less than 25%	0.67%	2.06%	1.21%	0.84%	0.34%	0.31%	1.20%	0.25%
25-49 %	0.51%	2.71% *	1.76%	1.28%	0.52% *	0.32% *	1.46%	0.31%
50-74 %	1.08%	2.50%	2.02% *	1.12%	0.58% *	0.30% *	1.72%	0.28%
75% or more	2.56%	3.39%	1.80% *	1.44% *	2.45% *	0.00%	2.89%	1.39% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	12.8%	27.1%	19.9%	8.5%	2.7%	1.8%	22.6%	2.8%
Industry group **								
Agric., fish., forest.	20.7% *	--	--	--	6.4% *	0.0%	22.3% *	13.2% *
Mining and manufacturing	9.3%	11.6% *	17.7%	10.8%	1.1% *	1.6% *	14.2%	3.3%
Construction	19.0%	17.1%	28.3%	13.3%	20.1%	3.1% *	20.0%	13.9%
Utilities and transp.	17.9%	43.7%	22.5% *	12.5% *	1.2% *	1.6% *	35.6%	1.4% *
Wholesale trade	17.8%	42.0%	19.2%	5.6% *	0.7% *	3.0% *	31.2%	2.7% *
Fin. svcs. and real estate	7.5%	19.7%	20.8%	7.5% *	0.8% *	1.6% *	18.5%	1.7% *
Retail trade	9.5%	30.3%	18.3%	5.2% *	1.1% *	0.0%	22.9%	0.8% *
Professional services	14.7%	26.9%	20.1%	6.5%	2.2%	3.3%	22.8%	3.1%
Other services	13.1%	28.6%	15.7%	10.1%	5.1%	2.0%	21.6%	4.3%
Ownership								
For profit, incorporated	12.3%	27.0%	20.1%	9.2%	3.2%	1.8%	22.4%	2.9%
For profit, unincorporated	13.7%	23.1%	16.9%	6.5%	2.0% *	1.7%	20.0%	2.5%
Nonprofit	15.2%	39.2%	24.4%	7.7%	1.5%	1.9% *	29.9%	2.6%
Age of firm								
Less than 5 years	12.8%	15.0%	12.6%	3.5% *	8.7% *	0.0%	13.5%	5.5% *
5-9 years	21.5%	27.6%	17.9%	5.9% *	2.8% *	0.5% *	24.3%	2.7% *
10-19 years	17.2%	24.0%	18.8%	10.2%	3.7%	0.4% *	21.0%	4.4%
20 or more years	10.7%	33.8%	21.9%	9.0%	2.4%	1.8%	25.3%	2.6%
Multi/single status								
2 or more locations	3.3%	30.6% *	13.1%	6.4%	2.2%	1.8%	13.0%	2.1%
1 location only	22.3%	27.0%	21.0%	10.1%	5.8%	9.2% *	23.6%	9.0%
Percent full-time employees								
Less than 25%	4.8%	6.6% *	16.9% *	6.6% *	0.9% *	1.3% *	9.2% *	1.9%
25-49 %	13.2%	35.0%	22.7%	7.3%	2.0% *	1.6% *	27.3%	2.5%
50-74 %	13.3%	34.5%	9.0%	5.6% *	3.1% *	2.0% *	23.9%	2.5% *
75% or more	13.2%	26.2%	21.7%	9.3%	2.9%	1.8%	22.6%	2.9%
Union presence								
No union employees	13.2%	27.0%	19.2%	8.0%	2.1%	1.7%	22.2%	2.6%
Has union employees	8.8%	30.7% *	47.7%	22.7%	11.3%	2.0% *	33.9%	3.7%
Percent low-wage employees								
50% or more low-wage	10.5%	30.2%	15.9%	5.3%	2.2% *	2.1% *	23.7%	2.1%
Less than 50% low-wage	13.2%	26.7%	20.3%	9.0%	2.8%	1.7%	22.4%	2.9%
Percent women employees								
Less than 25%	16.5%	28.0%	20.2%	9.3%	3.4%	1.2% *	23.3%	3.6%
25-49 %	13.1%	36.3%	21.0%	10.1%	3.5%	1.3%	28.0%	2.7%
50-74 %	10.5%	27.0%	20.5%	8.8%	1.8%	2.0%	23.1%	2.3%
75% or more	10.6%	19.7%	18.3%	6.3%	2.4% *	2.6% *	17.4%	2.8%
Percent age 50 or older employees								
Less than 25%	12.9%	27.7%	16.4%	7.8%	3.0%	2.0%	21.2%	3.2%
25-49 %	6.5%	13.4%	22.2%	10.9%	2.1%	1.6%	15.9%	2.3%
50-74 %	20.3%	34.0%	29.0%	8.8% *	3.4%	1.9% *	30.0%	3.4%
75% or more	24.5%	29.8%	20.7%	3.1% *	1.5% *	2.0% *	27.6%	1.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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%	2.16%	1.47%	0.78%	0.37%	0.27%	1.38%	0.25%
Industry group **								
Agric., fish., forest.	9.06% *	--	--	--	5.41% *	0.00%	11.15% *	7.20% *
Mining and manufacturing	1.42%	4.55% *	4.25%	2.30%	0.58% *	0.63% *	2.52%	0.88%
Construction	2.51%	4.40%	4.93%	2.65%	4.33%	2.40% *	2.98%	2.59%
Utilities and transp.	4.70%	11.40%	11.43% *	5.16% *	0.59% *	1.39% *	8.19%	0.92% *
Wholesale trade	3.79%	9.13%	5.27%	2.42% *	0.53% *	1.05% *	6.32%	0.86% *
Fin. svcs. and real estate	1.33%	4.59%	6.08%	2.28% *	0.41% *	0.73% *	3.55%	0.55% *
Retail trade	2.16%	7.91%	4.28%	2.59% *	0.51% *	0.00%	4.92%	0.48% *
Professional services	1.41%	3.38%	2.48%	1.21%	0.62%	0.77%	2.27%	0.52%
Other services	1.84%	5.58%	2.83%	1.74%	1.24%	0.51%	3.35%	0.64%
Ownership								
For profit, incorporated	0.85%	2.61%	1.70%	1.01%	0.53%	0.32%	1.62%	0.31%
For profit, unincorporated	2.30%	4.80%	3.94%	1.54%	0.73% *	0.51%	3.43%	0.49%
Nonprofit	1.88%	5.94%	4.24%	1.65%	0.40%	0.77% *	3.68%	0.48%
Age of firm								
Less than 5 years	2.87%	4.14%	3.65%	1.89% *	4.33% *	0.00%	3.14%	2.72% *
5-9 years	4.05%	5.91%	4.30%	1.93% *	1.36% *	0.28% *	4.56%	0.94% *
10-19 years	1.75%	3.33%	3.05%	1.82%	1.04%	0.43% *	2.23%	0.87%
20 or more years	0.80%	3.54%	2.02%	1.02%	0.40%	0.28%	1.98%	0.26%
Multi/single status								
2 or more locations	0.37%	12.34% *	3.22%	1.30%	0.39%	0.27%	2.67%	0.24%
1 location only	1.38%	2.20%	1.62%	0.96%	1.11%	3.14% *	1.50%	1.16%
Percent full-time employees								
Less than 25%	1.25%	3.14% *	8.64% *	2.41% *	0.44% *	0.56% *	3.00% *	0.51%
25-49 %	2.93%	9.77%	5.45%	2.10%	0.99% *	0.79% *	5.99%	0.66%
50-74 %	2.76%	7.45%	2.39%	2.02% *	1.35% *	1.01% *	4.93%	0.77% *
75% or more	0.84%	2.34%	1.75%	0.94%	0.44%	0.31%	1.51%	0.30%
Union presence								
No union employees	0.81%	2.20%	1.48%	0.79%	0.32%	0.30%	1.41%	0.26%
Has union employees	1.32%	11.40% *	10.26%	4.81%	3.16%	0.69% *	6.97%	0.75%
Percent low-wage employees								
50% or more low-wage	2.15%	7.47%	4.09%	1.51%	0.74% *	0.94% *	4.92%	0.62%
Less than 50% low-wage	0.81%	2.25%	1.56%	0.86%	0.42%	0.28%	1.44%	0.27%
Percent women employees								
Less than 25%	1.50%	3.42%	2.37%	1.51%	0.73%	0.46% *	2.17%	0.66%
25-49 %	2.08%	6.73%	3.83%	1.70%	0.81%	0.38%	4.40%	0.42%
50-74 %	1.31%	4.50%	3.14%	1.65%	0.52%	0.49%	2.99%	0.39%
75% or more	1.24%	3.44%	2.98%	1.30%	0.85% *	0.83% *	2.20%	0.56%
Percent age 50 or older employees								
Less than 25%	1.09%	3.14%	1.80%	0.96%	0.61%	0.49%	1.87%	0.39%
25-49 %	0.59%	2.59%	3.39%	1.53%	0.50%	0.36%	1.75%	0.33%
50-74 %	2.89%	5.99%	4.13%	2.78% *	0.99%	0.83% *	4.19%	1.02%
75% or more	3.82%	4.94%	5.98%	2.46% *	1.40% *	1.85% *	4.28%	0.94% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	3.8%	8.1%	6.3%	2.6%	0.7% *	0.4% *	6.9%	0.7%
Industry group **								
Agric., fish., forest.	3.5% *	1.1% *	--	--	0.0%	0.0%	--	--
Mining and manufacturing	2.5% *	1.6% *	5.9% *	3.1% *	0.4% *	0.1% *	3.6% *	1.1% *
Construction	7.2%	6.9% *	11.1% *	3.7% *	8.1% *	0.0%	7.7%	4.8% *
Utilities and transp.	5.5% *	10.2% *	11.4% *	6.0% *	0.0%	1.4% *	10.4% *	0.9% *
Wholesale trade	7.7% *	20.1% *	6.9% *	2.1% *	0.0%	0.1% *	14.5% *	0.2% *
Fin. svcs. and real estate	1.7%	3.7% *	7.3% *	2.8% *	0.2% *	0.3% *	4.0% *	0.5% *
Retail trade	2.2% *	6.6% *	5.2% *	1.3% *	0.0%	0.0%	5.5% *	0.0% *
Professional services	4.5%	9.7%	4.7%	1.3% *	0.4% *	0.0% *	7.5%	0.2% *
Other services	3.5%	6.1% *	5.4%	3.4% *	1.5% *	1.2% *	5.4%	1.6%
Ownership								
For profit, incorporated	4.0%	9.2%	6.8%	2.7%	1.0% *	0.4% *	7.6%	0.7%
For profit, unincorporated	3.0%	4.7% *	3.6% *	2.1% *	0.3% *	0.6% *	4.3% *	0.6% *
Nonprofit	4.0%	10.0% *	7.1% *	3.0% *	0.2% *	0.1% *	8.0%	0.6% *
Age of firm								
Less than 5 years	2.7% *	3.7% *	0.5% *	0.7% *	0.0%	0.0%	3.0% *	0.0%
5-9 years	6.5%	7.5% *	9.5% *	1.4% *	0.0%	0.0%	7.3%	0.8% *
10-19 years	5.9%	8.4%	5.7%	4.0% *	1.3% *	0.0%	7.2%	1.5% *
20 or more years	3.1%	10.1%	6.7%	2.6%	0.6% *	0.4% *	7.6%	0.6%
Multi/single status								
2 or more locations	1.0%	18.8% *	3.4% *	2.1%	0.5% *	0.4% *	5.5% *	0.5%
1 location only	6.6%	7.8%	6.7%	2.9%	2.1% *	0.0%	7.0%	2.4%
Percent full-time employees								
Less than 25%	3.3% *	3.5% *	13.7% *	4.1% *	0.2% *	1.3% *	6.6% *	1.1% *
25-49 %	2.4% *	--	5.7% *	1.9% *	0.3% *	0.6% *	4.9% *	0.5% *
50-74 %	4.0% *	10.9% *	3.2% *	0.2% *	0.7% *	0.5% *	7.4% *	0.5% *
75% or more	4.0%	8.1%	6.5%	2.9%	0.8% *	0.3% *	6.9%	0.7%
Union presence								
No union employees	3.8%	8.0%	5.8%	2.3%	0.2% *	0.4% *	6.7%	0.5%
Has union employees	3.5%	12.1% *	22.5% *	9.0% *	7.1% *	0.3% *	14.2% *	1.4%
Percent low-wage employees								
50% or more low-wage	2.5% *	7.8% *	3.6% *	1.0% *	0.5% *	0.2% *	6.0% *	0.2% *
Less than 50% low-wage	4.0%	8.1%	6.5%	2.8%	0.7% *	0.4% *	7.0%	0.7%
Percent women employees								
Less than 25%	5.7%	9.8%	7.3%	2.9%	0.8% *	0.4% *	8.2%	1.0%
25-49 %	3.7%	9.8% *	6.5% *	2.6% *	1.3% *	0.4% *	7.9%	0.8% *
50-74 %	2.3%	6.1%	4.2% *	2.9% *	0.1% *	0.3% *	5.2%	0.5% *
75% or more	3.2%	6.1% *	5.9% *	1.9% *	0.8% *	0.4% *	5.5%	0.6% *
Percent age 50 or older employees								
Less than 25%	4.7%	10.7%	5.6%	2.4%	0.6% *	0.6% *	7.9%	0.9%
25-49 %	1.5%	2.4% *	7.5% *	3.0%	0.3% *	0.1% *	4.3%	0.3%
50-74 %	4.6%	7.6% *	4.8% *	2.6% *	2.1% *	1.0% *	6.5%	1.4% *
75% or more	6.5%	7.1%	11.1% *	3.1% *	0.0%	0.0%	7.4%	0.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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**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, 2022**

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%	1.26%	0.92%	0.42%	0.21% *	0.12% *	0.80%	0.11%
Industry group **								
Agric., fish., forest.	2.30% *	1.21% *	--	--	0.00%	0.00%	--	--
Mining and manufacturing	0.77% *	1.47% *	2.74% *	1.41% *	0.23% *	0.12% *	1.34% *	0.51% *
Construction	1.85% *	3.28% *	3.79% *	1.52% *	2.94% *	0.00%	2.19%	1.56% *
Utilities and transp.	2.61% *	7.42% *	10.40% *	3.03% *	0.00%	1.39% *	5.21% *	0.91% *
Wholesale trade	2.56% *	7.25% *	3.75% *	1.44% *	0.00%	0.09% *	4.66% *	0.10% *
Fin. svcs. and real estate	0.47%	1.53% *	3.50% *	1.64% *	0.22% *	0.32% *	1.27% *	0.26% *
Retail trade	1.21% *	4.98% *	2.90% *	0.69% *	0.00%	0.00%	3.01% *	0.01% *
Professional services	0.85%	2.18%	1.31%	0.61% *	0.26% *	0.02% *	1.43%	0.09% *
Other services	0.76%	2.46% *	1.58%	1.07% *	0.81% *	0.42% *	1.44%	0.40%
Ownership								
For profit, incorporated	0.52%	1.71%	1.12%	0.50%	0.33% *	0.15% *	1.04%	0.14%
For profit, unincorporated	0.87%	1.87% *	1.99% *	0.96% *	0.23% *	0.26% *	1.35% *	0.22% *
Nonprofit	0.99%	3.43% *	2.64% *	1.28% *	0.12% *	0.04% *	2.09%	0.27% *
Age of firm								
Less than 5 years	1.35% *	2.01% *	0.50% *	0.68% *	0.00%	0.00%	1.49% *	0.00%
5-9 years	1.76%	2.57% *	3.72% *	0.85% *	0.00%	0.00%	2.02%	0.58% *
10-19 years	1.21%	2.38%	1.65%	1.23% *	0.65% *	0.00%	1.56%	0.51% *
20 or more years	0.47%	2.38%	1.26%	0.52%	0.24% *	0.13% *	1.27%	0.12%
Multi/single status								
2 or more locations	0.27%	12.23% *	1.78% *	0.63%	0.22% *	0.13% *	2.37% *	0.11%
1 location only	0.77%	1.24%	1.03%	0.57%	0.71% *	0.00%	0.85%	0.56%
Percent full-time employees								
Less than 25%	1.15% *	2.44% *	8.59% *	2.16% *	0.23% *	0.56% *	2.79% *	0.41% *
25-49 %	0.98% *	--	3.01% *	1.13% *	0.26% *	0.53% *	2.21% *	0.33% *
50-74 %	1.23% *	3.94% *	1.53% *	0.24% *	0.52% *	0.45% *	2.39% *	0.31% *
75% or more	0.50%	1.46%	1.06%	0.52%	0.29% *	0.13% *	0.93%	0.14%
Union presence								
No union employees	0.45%	1.28%	0.92%	0.42%	0.08% *	0.15% *	0.81%	0.11%
Has union employees	0.85%	7.41% *	8.19% *	3.21% *	2.92% *	0.11% *	4.64% *	0.42%
Percent low-wage employees								
50% or more low-wage	1.44% *	5.67% *	2.05% *	0.57% *	0.29% *	0.14% *	3.59% *	0.12% *
Less than 50% low-wage	0.43%	1.25%	0.99%	0.48%	0.25% *	0.15% *	0.80%	0.13%
Percent women employees								
Less than 25%	1.05%	2.50%	1.60%	0.70%	0.32% *	0.38% *	1.56%	0.29%
25-49 %	0.83%	3.23% *	2.08% *	0.87% *	0.53% *	0.30% *	1.98%	0.26% *
50-74 %	0.46%	1.71%	1.38% *	1.05% *	0.10% *	0.18% *	1.14%	0.16% *
75% or more	0.76%	2.17% *	2.01% *	0.79% *	0.61% *	0.14% *	1.39%	0.24% *
Percent age 50 or older employees								
Less than 25%	0.75%	2.32%	1.17%	0.55%	0.37% *	0.27% *	1.34%	0.22%
25-49 %	0.31%	1.15% *	2.26% *	0.88%	0.19% *	0.04% *	0.97%	0.09%
50-74 %	1.13%	2.57% *	1.70% *	1.06% *	0.76% *	0.78% *	1.76%	0.49% *
75% or more	1.60%	2.07%	4.74% *	2.46% *	0.00%	0.00%	1.83%	0.07% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	13.6%	12.1%	4.9%	1.8%	1.3%	12.0%	1.8%
Industry group **								
Agric., fish., forest.	9.9% *	--	--	--	6.4% *	0.0%	11.3% *	--
Mining and manufacturing	5.6%	9.1% *	8.9% *	6.4%	0.7% *	0.9% *	9.3%	1.0% *
Construction	9.4%	7.1% *	15.6%	8.6%	8.2%	0.3% *	10.0%	6.6%
Utilities and transp.	10.6% *	27.1% *	7.5% *	7.0% *	1.2% *	1.6% *	20.6% *	1.4% *
Wholesale trade	9.8% *	22.2% *	10.4% *	3.5% *	0.2% *	2.7% *	16.5% *	2.3% *
Fin. svcs. and real estate	3.1%	6.1% *	16.5% *	4.7% *	0.6% *	0.8% *	7.4%	0.9% *
Retail trade	4.9%	14.0% *	11.3%	--	1.1% *	0.0%	11.3% *	0.8% *
Professional services	7.7%	12.0%	12.7%	3.7%	1.7% *	3.2%	11.2%	2.8%
Other services	8.2%	19.2%	10.3%	5.1%	3.2%	0.5% *	14.1%	2.2%
Ownership								
For profit, incorporated	6.2%	11.8%	12.1%	5.5%	2.1%	1.2%	11.0%	1.8%
For profit, unincorporated	8.2%	14.1% *	10.6% *	2.9% *	0.8% *	1.1% *	12.0%	1.5%
Nonprofit	9.9%	25.0%	15.6%	4.7%	1.2% *	1.8% *	18.9%	2.1%
Age of firm								
Less than 5 years	6.0% *	6.6% *	7.7% *	1.8% *	3.1% *	0.0%	6.3% *	3.4% *
5-9 years	11.9% *	15.3% *	9.7%	2.9% *	2.8% *	0.3% *	13.4% *	1.9% *
10-19 years	8.7%	11.7%	10.9%	4.9%	2.0% *	0.0% *	10.7%	2.2%
20 or more years	6.0%	16.7%	13.7%	5.6%	1.6%	1.3%	13.7%	1.7%
Multi/single status								
2 or more locations	2.0%	11.5% *	8.6% *	3.8%	1.6%	1.2%	6.7%	1.5%
1 location only	11.8%	13.6%	12.7%	5.8%	2.8%	8.3% *	12.5%	4.7%
Percent full-time employees								
Less than 25%	1.5% *	3.2% *	3.2% *	2.2% *	0.7% *	0.0%	2.7% *	0.7% *
25-49 %	6.6%	15.9% *	11.7% *	4.8% *	1.7% *	1.1% *	12.9%	1.9% *
50-74 %	6.6% *	16.0% *	4.7% *	2.9% *	2.4% *	1.5% *	11.3% *	1.8% *
75% or more	7.4%	13.5%	13.8%	5.5%	1.8%	1.3%	12.4%	1.9%
Union presence								
No union employees	7.2%	13.6%	11.9%	4.7%	1.6%	1.2%	11.8%	1.7%
Has union employees	4.5%	13.9% *	22.4% *	11.9%	4.0% *	1.6% *	16.2% *	2.2%
Percent low-wage employees								
50% or more low-wage	5.2%	13.6% *	6.9% *	3.0% *	1.5% *	1.9% *	10.7%	1.7% *
Less than 50% low-wage	7.2%	13.6%	12.6%	5.2%	1.8%	1.1%	12.1%	1.8%
Percent women employees								
Less than 25%	8.5%	12.7%	12.4%	5.9%	2.2%	1.0% *	11.6%	2.5%
25-49 %	7.6%	21.2% *	11.6%	5.9%	2.1%	0.8%	16.4%	1.5%
50-74 %	5.5%	12.4%	13.7%	5.4%	1.5% *	1.2% *	11.8%	1.5%
75% or more	6.1%	11.2%	10.6%	2.6% *	1.4% *	2.2% *	9.8%	1.9%
Percent age 50 or older employees								
Less than 25%	6.1%	11.6%	9.2%	4.2%	2.1%	1.2% *	9.7%	1.9%
25-49 %	4.4%	10.3%	12.9%	6.6%	1.7%	1.2%	10.5%	1.7%
50-74 %	11.2%	16.1% *	23.0%	6.4% *	1.0% *	1.4% *	16.4%	2.1% *
75% or more	14.6%	18.3%	8.5% *	0.1% *	1.5% *	2.0% *	16.4%	1.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	0.60%	1.79%	1.20%	0.63%	0.28%	0.23%	1.13%	0.21%
Industry group **								
Agric., fish., forest.	6.52% *	--	--	--	5.41% *	0.00%	8.03% *	--
Mining and manufacturing	1.15%	4.18% *	3.10% *	1.78%	0.52% *	0.32% *	2.08%	0.32% *
Construction	1.68%	2.70% *	3.82%	2.16%	2.23%	0.23% *	2.00%	1.75%
Utilities and transp.	4.29% *	11.78% *	6.42% *	4.47% *	0.59% *	1.39% *	8.11% *	0.92% *
Wholesale trade	3.28% *	8.97% *	3.77% *	1.98% *	0.18% *	1.04% *	5.85% *	0.84% *
Fin. svcs. and real estate	0.72%	2.35% *	5.64% *	1.63% *	0.34% *	0.50% *	1.96%	0.38% *
Retail trade	1.47%	5.89% *	3.21%	--	0.51% *	0.00%	3.55% *	0.48% *
Professional services	0.95%	2.31%	2.08%	0.93%	0.55% *	0.77%	1.56%	0.50%
Other services	1.75%	5.55%	2.46%	1.23%	0.92%	0.21% *	3.26%	0.46%
Ownership								
For profit, incorporated	0.58%	1.87%	1.34%	0.85%	0.41%	0.27%	1.15%	0.26%
For profit, unincorporated	2.18%	4.67% *	3.45% *	0.90% *	0.37% *	0.43% *	3.31%	0.39%
Nonprofit	1.66%	5.54%	3.48%	1.18%	0.38% *	0.77% *	3.35%	0.45%
Age of firm								
Less than 5 years	2.30% *	3.33% *	2.94% *	1.52% *	2.06% *	0.00%	2.52% *	2.32% *
5-9 years	3.59% *	5.37% *	2.87%	1.10% *	1.36% *	0.22% *	4.08% *	0.74% *
10-19 years	1.25%	2.36%	2.50%	1.28%	0.75% *	0.02% *	1.61%	0.58%
20 or more years	0.61%	2.93%	1.69%	0.87%	0.31%	0.24%	1.58%	0.22%
Multi/single status								
2 or more locations	0.24%	6.09% *	2.67% *	1.12%	0.31%	0.23%	1.49%	0.21%
1 location only	1.13%	1.83%	1.32%	0.72%	0.64%	2.99% *	1.24%	0.88%
Percent full-time employees								
Less than 25%	0.49% *	1.95% *	2.18% *	0.98% *	0.38% *	0.00%	1.18% *	0.28% *
25-49 %	1.67%	6.31% *	4.03% *	1.70% *	0.96% *	0.59% *	3.73%	0.56% *
50-74 %	2.53% *	7.59% *	1.65% *	1.51% *	1.25% *	0.92% *	4.75% *	0.67% *
75% or more	0.65%	1.87%	1.48%	0.78%	0.30%	0.26%	1.20%	0.25%
Union presence								
No union employees	0.64%	1.82%	1.21%	0.64%	0.29%	0.23%	1.15%	0.22%
Has union employees	1.00%	8.28% *	8.45% *	3.49%	1.23% *	0.68% *	5.10% *	0.61%
Percent low-wage employees								
50% or more low-wage	1.08%	4.13% *	2.28% *	0.95% *	0.64% *	0.93% *	2.59%	0.60% *
Less than 50% low-wage	0.67%	1.93%	1.29%	0.70%	0.31%	0.21%	1.22%	0.22%
Percent women employees								
Less than 25%	0.99%	2.30%	1.94%	1.35%	0.61%	0.44% *	1.47%	0.61%
25-49 %	1.97%	7.06% *	2.95%	1.33%	0.59%	0.23%	4.43%	0.28%
50-74 %	0.99%	3.63%	2.73%	1.25%	0.44% *	0.37% *	2.38%	0.30%
75% or more	0.99%	2.81%	2.30%	0.84% *	0.58% *	0.82% *	1.77%	0.49%
Percent age 50 or older employees								
Less than 25%	0.74%	2.24%	1.38%	0.72%	0.46%	0.39% *	1.31%	0.30%
25-49 %	0.50%	2.29%	2.78%	1.21%	0.46%	0.30%	1.47%	0.28%
50-74 %	2.56%	5.66% *	3.87%	2.67% *	0.43% *	0.81% *	3.86%	0.97% *
75% or more	3.47%	4.53%	3.69% *	0.05% *	1.40% *	1.85% *	3.89%	0.94% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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) 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, 2022**

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	2.5%	6.1%	2.8%	1.3%	0.3% *	0.2% *	4.5%	0.4%
Industry group **								
Agric., fish., forest.	7.7% *	--	--	--	0.0%	0.0%	8.0% *	6.2% *
Mining and manufacturing	1.5% *	0.9% *	2.9% *	2.4% *	0.0%	0.5% *	1.7% *	1.2% *
Construction	3.1% *	3.1% *	4.1% *	0.9% *	--	2.7% *	3.1% *	3.0% *
Utilities and transp.	2.4% *	6.5% *	--	0.0%	0.0%	0.0%	--	0.0%
Wholesale trade	1.2% *	2.2% *	3.1% *	0.0%	0.5% *	0.2% *	2.1% *	0.2% *
Fin. svcs. and real estate	2.9% *	10.0% *	0.0%	0.7% *	0.0%	0.5% *	7.5% *	0.4% *
Retail trade	2.6% *	10.8% *	1.8% *	0.0% *	0.0%	0.0%	6.7% *	0.0% *
Professional services	3.2%	6.4% *	4.5%	1.6% *	0.1% *	0.0% *	5.3%	0.2% *
Other services	1.5%	3.3% *	1.0% *	2.0% *	0.4% *	0.3% *	2.4% *	0.7% *
Ownership								
For profit, incorporated	2.6%	7.0%	2.8%	1.3%	0.2% *	0.3% *	4.9%	0.5%
For profit, unincorporated	2.5%	4.2% *	2.8% *	1.7% *	1.0% *	0.0% *	3.7%	0.5% *
Nonprofit	1.9% *	5.3% *	2.8% *	0.9% *	0.0%	0.0%	3.9% *	0.1% *
Age of firm								
Less than 5 years	4.3% *	5.0% *	4.3% *	1.0% *	5.5% *	0.0%	4.6% *	2.1% *
5-9 years	5.0% *	6.6% *	3.6% *	1.5% *	0.0%	0.2% *	5.8% *	0.0% *
10-19 years	3.0%	4.6% *	2.7% *	1.5% *	0.3% *	0.4% *	3.6%	0.9% *
20 or more years	1.8%	7.3%	2.5%	1.3%	0.2% *	0.2% *	4.5%	0.4%
Multi/single status								
2 or more locations	0.3%	0.3% *	1.5% *	0.9% *	0.2% *	0.2% *	1.0% *	0.2% *
1 location only	4.7%	6.3%	3.0%	1.6%	1.1% *	1.0% *	4.9%	2.1%
Percent full-time employees								
Less than 25%	0.2% *	0.0%	0.0%	1.0% *	0.0%	0.0%	0.0%	0.3% *
25-49 %	--	14.1% *	5.5% *	0.6% *	0.0%	0.0%	9.5% *	0.1% *
50-74 %	3.0% *	8.4% *	1.7% *	2.4% *	0.0%	0.0%	5.8% *	0.2% *
75% or more	2.4%	5.5%	2.9%	1.3%	0.4% *	0.3% *	4.1%	0.5%
Union presence								
No union employees	2.6%	6.2%	2.7%	1.3%	0.3% *	0.3% *	4.5%	0.5%
Has union employees	0.9% *	--	6.0% *	2.4% *	0.6% *	0.1% *	4.5% *	0.2% *
Percent low-wage employees								
50% or more low-wage	3.1% *	10.0% *	5.4% *	1.4% *	0.2% *	0.0%	7.7% *	0.1% *
Less than 50% low-wage	2.4%	5.7%	2.6%	1.3%	0.3% *	0.3% *	4.2%	0.5%
Percent women employees								
Less than 25%	3.2%	6.5% *	2.4%	0.9% *	0.5% *	0.2% *	4.6%	0.4% *
25-49 %	2.2%	6.1% *	4.1% *	2.0% *	0.2% *	0.0% *	4.6% *	0.5% *
50-74 %	2.8% *	8.8% *	3.3% *	0.9% *	0.3% *	0.4% *	6.4% *	0.4% *
75% or more	1.6%	2.9% *	2.4% *	1.9% *	0.1% *	0.0% *	2.6%	0.3% *
Percent age 50 or older employees								
Less than 25%	2.7%	6.4%	2.5%	1.5%	0.4% *	0.2% *	4.4%	0.6%
25-49 %	0.8%	1.5% *	2.9% *	1.6% *	0.1% *	0.2% *	1.9%	0.3% *
50-74 %	5.3% *	10.9% *	4.0% *	0.4% *	0.5% *	0.3% *	8.2% *	0.3% *
75% or more	3.5% *	4.4% *	2.6% *	0.0%	0.0%	0.0%	4.0% *	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	1.19%	0.52%	0.28%	0.11% *	0.11% *	0.73%	0.09%
Industry group **								
Agric., fish., forest.	5.57% *	--	--	--	0.00%	0.00%	6.69% *	5.98% *
Mining and manufacturing	0.51% *	0.90% *	1.66% *	1.19% *	0.00%	0.52% *	0.77% *	0.64% *
Construction	0.95% *	1.64% *	2.00% *	0.69% *	--	2.39% *	1.11% *	1.39% *
Utilities and transp.	1.21% *	3.91% *	--	0.00%	0.00%	0.00%	--	0.00%
Wholesale trade	0.75% *	2.20% *	1.82% *	0.00%	0.50% *	0.14% *	1.42% *	0.16% *
Fin. svcs. and real estate	1.09% *	4.01% *	0.00%	0.69% *	0.00%	0.43% *	3.03% *	0.32% *
Retail trade	1.28% *	5.33% *	1.34% *	0.02% *	0.00%	0.00%	3.16% *	0.00% *
Professional services	0.89%	2.30% *	1.26%	0.54% *	0.13% *	0.03% *	1.50%	0.10% *
Other services	0.38%	1.24% *	0.45% *	0.80% *	0.26% *	0.21% *	0.71% *	0.23% *
Ownership								
For profit, incorporated	0.49%	1.69%	0.63%	0.33%	0.11% *	0.14% *	1.00%	0.12%
For profit, unincorporated	0.62%	1.37% *	1.22% *	0.88% *	0.59% *	0.05% *	0.97%	0.22% *
Nonprofit	0.60% *	2.19% *	1.16% *	0.47% *	0.00%	0.00%	1.28% *	0.05% *
Age of firm								
Less than 5 years	1.44% *	2.06% *	2.24% *	0.93% *	3.88% *	0.00%	1.58% *	1.48% *
5-9 years	2.32% *	3.53% *	1.76% *	1.40% *	0.00%	0.16% *	2.66% *	0.03% *
10-19 years	0.73%	1.43% *	1.18% *	0.61% *	0.31% *	0.43% *	0.94%	0.43% *
20 or more years	0.39%	2.05%	0.61%	0.33%	0.08% *	0.11% *	1.05%	0.10%
Multi/single status								
2 or more locations	0.09%	0.28% *	0.73% *	0.39% *	0.08% *	0.11% *	0.42% *	0.08% *
1 location only	0.74%	1.22%	0.59%	0.39%	0.65% *	0.96% *	0.81%	0.60%
Percent full-time employees								
Less than 25%	0.11% *	0.00%	0.00%	0.70% *	0.00%	0.00%	0.00%	0.19% *
25-49 %	--	9.43% *	2.95% *	0.55% *	0.00%	0.00%	5.53% *	0.13% *
50-74 %	0.96% *	3.12% *	1.01% *	1.37% *	0.00%	0.00%	1.89% *	0.19% *
75% or more	0.41%	1.23%	0.59%	0.30%	0.16% *	0.15% *	0.76%	0.12%
Union presence								
No union employees	0.41%	1.21%	0.52%	0.29%	0.11% *	0.14% *	0.75%	0.11%
Has union employees	0.36% *	--	3.35% *	1.45% *	0.53% *	0.06% *	2.14% *	0.12% *
Percent low-wage employees								
50% or more low-wage	1.46% *	5.65% *	2.94% *	1.03% *	0.24% *	0.00%	3.62% *	0.09% *
Less than 50% low-wage	0.37%	1.15%	0.50%	0.29%	0.12% *	0.13% *	0.70%	0.11%
Percent women employees								
Less than 25%	0.82%	2.03% *	0.70%	0.33% *	0.25% *	0.11% *	1.23%	0.15% *
25-49 %	0.59%	2.30% *	1.84% *	0.82% *	0.20% *	0.04% *	1.42% *	0.18% *
50-74 %	0.87% *	3.32% *	1.20% *	0.59% *	0.25% *	0.28% *	2.13% *	0.21% *
75% or more	0.39%	1.13% *	1.00% *	0.65% *	0.15% *	0.02% *	0.72%	0.17% *
Percent age 50 or older employees								
Less than 25%	0.56%	1.78%	0.68%	0.43%	0.17% *	0.11% *	1.01%	0.14%
25-49 %	0.21%	0.87% *	1.08% *	0.51% *	0.10% *	0.20% *	0.56%	0.16% *
50-74 %	1.60% *	3.67% *	1.50% *	0.41% *	0.49% *	0.16% *	2.48% *	0.19% *
75% or more	1.79% *	2.37% *	1.78% *	0.00%	0.00%	0.00%	2.02% *	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	56.4%	27.2%	38.8%	54.3%	70.3%	88.1%	33.7%	80.0%
Industry group **								
Agric., fish., forest.	14.5% *	--	--	--	45.9% *	65.3%	10.1% *	34.6%
Mining and manufacturing	49.8%	22.7% *	31.5%	49.8%	65.8%	87.7%	32.4%	70.9%
Construction	33.9%	16.7%	36.0%	53.5%	60.9%	89.6%	27.0%	68.2%
Utilities and transp.	53.3%	29.7% *	31.1% *	41.2%	71.1%	78.9%	32.3%	72.8%
Wholesale trade	49.4%	16.8% *	33.9%	56.3%	76.4%	78.8%	25.5%	76.1%
Fin. svcs. and real estate	67.1%	30.0%	37.3%	58.3%	73.7%	89.5%	35.0%	83.9%
Retail trade	61.4%	27.9%	39.7%	48.8%	62.4%	86.6%	33.7%	79.3%
Professional services	57.5%	31.7%	47.2%	61.8%	72.3%	92.8%	38.6%	84.4%
Other services	55.9%	27.3%	37.1%	53.2%	71.2%	87.8%	34.1%	78.3%
Ownership								
For profit, incorporated	56.7%	21.1%	38.6%	52.6%	69.3%	89.1%	30.2%	81.5%
For profit, unincorporated	57.5%	44.1%	42.3%	58.2%	76.6%	86.8%	45.2%	79.3%
Nonprofit	52.4%	23.4%	33.3%	58.2%	68.8%	77.2%	31.6%	70.5%
Age of firm								
Less than 5 years	43.7%	38.2%	52.7%	53.8%	70.6%	--	42.4%	56.6%
5-9 years	43.7%	36.0%	45.1%	62.8%	71.8%	84.8%	39.5%	71.9%
10-19 years	43.6%	28.7%	39.3%	58.2%	70.3%	92.7%	35.3%	71.0%
20 or more years	62.5%	17.3%	35.2%	52.0%	70.2%	88.0%	28.6%	81.3%
Multi/single status								
2 or more locations	77.8%	35.4% *	34.7%	55.7%	70.1%	88.1%	42.5%	81.9%
1 location only	35.4%	27.0%	39.4%	53.4%	71.5%	72.9%	32.8%	61.4%
Percent full-time employees								
Less than 25%	57.5%	24.3% *	52.8%	37.9%	67.6%	83.8%	37.2%	71.0%
25-49 %	57.5%	31.2%	36.1%	50.2%	60.3%	87.3%	35.5%	74.3%
50-74 %	54.3%	26.5%	29.7%	55.9%	70.0%	84.5%	31.1%	78.0%
75% or more	56.6%	27.2%	39.8%	55.8%	72.0%	89.0%	33.9%	81.7%
Union presence								
No union employees	54.6%	27.5%	39.0%	54.7%	70.0%	87.3%	33.9%	78.7%
Has union employees	77.5%	17.6% *	30.4%	45.6%	74.0%	91.3%	27.1%	87.6%
Percent low-wage employees								
50% or more low-wage	55.2%	26.9%	29.4%	45.5%	54.8%	83.2%	30.8%	70.9%
Less than 50% low-wage	56.6%	27.3%	39.6%	55.6%	73.6%	88.9%	34.1%	81.7%
Percent women employees								
Less than 25%	44.6%	25.0%	32.4%	49.8%	67.1%	83.7%	29.6%	73.5%
25-49 %	66.9%	38.5%	42.5%	57.0%	68.3%	91.7%	42.6%	83.7%
50-74 %	63.0%	24.1%	44.9%	55.1%	75.3%	87.4%	33.4%	82.2%
75% or more	55.3%	26.6%	42.9%	57.8%	69.6%	88.4%	35.1%	78.7%
Percent age 50 or older employees								
Less than 25%	55.3%	30.9%	41.6%	54.1%	68.6%	85.4%	37.2%	76.8%
25-49 %	68.9%	28.2%	33.7%	56.1%	72.9%	90.0%	34.8%	84.3%
50-74 %	51.4%	30.7%	41.8%	56.6%	70.1%	89.9%	36.0%	78.2%
75% or more	22.7%	14.7%	23.6%	39.8%	68.4%	75.8%	17.3%	62.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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**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, 2022**

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	0.82%	2.05%	1.87%	1.42%	1.28%	0.67%	1.34%	0.61%
Industry group **								
Agric., fish., forest.	5.58% *	--	--	--	13.83% *	14.92%	5.63% *	9.26%
Mining and manufacturing	2.66%	8.46% *	5.49%	3.80%	3.71%	2.02%	3.97%	2.25%
Construction	2.89%	4.40%	4.99%	4.25%	5.30%	3.77%	3.15%	3.52%
Utilities and transp.	4.06%	11.53% *	11.38% *	6.58%	6.27%	3.59%	7.74%	3.11%
Wholesale trade	3.30%	6.11% *	6.63%	5.21%	4.19%	3.49%	4.39%	2.52%
Fin. svcs. and real estate	2.06%	5.17%	7.71%	4.83%	3.41%	1.41%	4.14%	1.39%
Retail trade	2.41%	7.39%	5.82%	4.32%	4.23%	1.54%	4.64%	1.64%
Professional services	1.59%	3.27%	3.21%	2.56%	2.17%	0.93%	2.29%	0.97%
Other services	1.85%	5.66%	4.37%	3.20%	2.64%	1.69%	3.33%	1.46%
Ownership								
For profit, incorporated	0.95%	2.03%	2.19%	1.74%	1.65%	0.73%	1.41%	0.71%
For profit, unincorporated	2.33%	4.98%	4.84%	3.31%	2.53%	1.83%	3.56%	1.56%
Nonprofit	2.10%	5.09%	5.21%	3.56%	2.82%	3.07%	3.43%	1.89%
Age of firm								
Less than 5 years	3.86%	5.49%	6.17%	5.53%	7.17%	--	4.22%	6.17%
5-9 years	3.79%	5.64%	5.96%	4.14%	4.74%	7.85%	4.32%	3.50%
10-19 years	2.16%	3.98%	4.09%	3.02%	3.56%	2.54%	2.69%	2.38%
20 or more years	0.91%	2.28%	2.40%	1.81%	1.44%	0.69%	1.54%	0.64%
Multi/single status								
2 or more locations	0.71%	12.64% *	5.02%	2.50%	1.45%	0.68%	3.27%	0.64%
1 location only	1.33%	2.07%	2.02%	1.66%	2.12%	5.37%	1.45%	1.86%
Percent full-time employees								
Less than 25%	3.08%	7.74% *	9.56%	6.36%	5.10%	4.42%	5.52%	3.23%
25-49 %	3.03%	8.98%	6.55%	5.15%	4.94%	2.12%	5.49%	2.38%
50-74 %	2.56%	7.46%	5.28%	4.19%	3.51%	2.12%	4.62%	1.81%
75% or more	0.96%	2.21%	2.13%	1.62%	1.45%	0.73%	1.48%	0.68%
Union presence								
No union employees	0.87%	2.08%	1.91%	1.45%	1.33%	0.77%	1.37%	0.68%
Has union employees	2.34%	8.07% *	8.72%	6.80%	4.68%	1.26%	5.96%	1.31%
Percent low-wage employees								
50% or more low-wage	2.31%	7.28%	5.54%	4.30%	3.47%	2.15%	4.73%	1.88%
Less than 50% low-wage	0.89%	2.12%	1.98%	1.50%	1.30%	0.69%	1.40%	0.63%
Percent women employees								
Less than 25%	1.61%	3.25%	2.69%	2.40%	2.66%	2.05%	2.11%	1.56%
25-49 %	1.84%	6.58%	5.53%	3.28%	3.07%	1.04%	4.11%	1.17%
50-74 %	1.53%	3.66%	4.30%	2.93%	2.02%	1.09%	2.66%	0.99%
75% or more	1.68%	3.56%	3.78%	2.92%	2.53%	1.51%	2.44%	1.33%
Percent age 50 or older employees								
Less than 25%	1.19%	3.06%	2.59%	1.92%	1.92%	1.21%	1.88%	1.01%
25-49 %	1.20%	4.23%	3.54%	2.56%	1.93%	0.85%	2.50%	0.81%
50-74 %	2.72%	5.76%	4.74%	3.95%	3.66%	1.80%	3.96%	1.99%
75% or more	2.81%	3.27%	6.89%	7.97%	6.92%	8.81%	2.94%	5.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	21.3%	89.5%	32.5%	69.9%
<b>Firm size</b>				
Less than 50 employees	20.9%	86.0%	35.5%	58.6%
50+ employees	21.6%	93.0%	29.5%	81.6%
Less than 10 employees	23.1%	82.9%	32.8%	55.5%
10-24 employees	17.0%	90.5%	40.8%	60.3%
25-99 employees	18.6%	91.5%	37.5%	69.6%
100-999 employees	20.1%	92.9%	37.2%	73.7%
1000+ employees	22.8%	93.2%	24.7%	86.7%
<b>Industry group **</b>				
Agric., fish., forest.	19.2% *	82.1%	41.1% *	43.1% *
Mining and manufacturing	19.5%	89.3%	31.1%	68.6%
Construction	19.3%	87.4%	41.0%	53.5%
Utilities and transp.	22.1%	90.4%	27.0%	71.9%
Wholesale trade	17.7%	90.3%	32.0%	67.8%
Fin. svcs. and real estate	25.1%	88.9%	29.4%	71.9%
Retail trade	16.9%	90.2%	33.3%	71.0%
Professional services	22.7%	89.0%	33.6%	70.9%
Other services	21.9%	90.3%	31.9%	72.5%
<b>Ownership</b>				
For profit, incorporated	21.5%	89.3%	33.2%	69.2%
For profit, unincorporated	23.0%	88.5%	28.7%	69.9%
Nonprofit	16.6%	92.6%	34.8%	74.2%
<b>Age of firm</b>				
Less than 5 years	27.0%	83.9%	39.2%	55.1%
5-9 years	21.4%	87.0%	32.6%	66.0%
10-19 years	22.0%	87.0%	38.0%	60.3%
20 or more years	20.4%	91.0%	30.6%	74.2%
<b>Multi/single status</b>				
2 or more locations	21.2%	92.8%	28.9%	81.0%
1 location only	21.3%	86.2%	36.1%	58.8%
<b>Percent full-time employees</b>				
Less than 25%	29.0%	87.2%	31.0%	70.0%
25-49 %	23.5%	87.8%	37.6%	67.5%
50-74 %	18.7%	89.8%	35.4%	67.5%
75% or more	21.0%	89.7%	31.7%	70.5%
<b>Union presence</b>				
No union employees	21.6%	89.1%	32.6%	68.9%
Has union employees	18.1%	94.0%	32.2%	81.2%
<b>Percent low wage employees **</b>				
50% or more low-wage	22.4%	87.5%	30.5%	68.8%
Less than 50% low-wage	21.1%	89.8%	32.8%	70.0%
<b>Percent women employees</b>				
Less than 25%	20.7%	87.9%	32.5%	64.1%
25-49 %	19.0%	92.4%	30.7%	76.1%
50-74 %	24.6%	88.7%	30.6%	72.1%
75% or more	19.8%	90.0%	36.6%	69.6%
<b>Percent age 50 or older employees</b>				
Less than 25%	22.1%	89.6%	35.2%	68.1%
25-49 %	20.4%	90.7%	29.2%	76.2%
50-74 %	22.2%	87.9%	32.6%	66.3%
75% or more	18.1%	86.5%	30.0%	60.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.68%	0.57%	0.79%	0.82%
<b>Firm size</b>				
Less than 50 employees	1.15%	1.01%	1.37%	1.43%
50+ employees	0.73%	0.48%	0.75%	0.65%
Less than 10 employees	1.79%	1.61%	2.08%	2.20%
10-24 employees	1.32%	1.00%	1.92%	1.92%
25-99 employees	1.11%	0.78%	1.37%	1.31%
100-999 employees	1.13%	0.73%	1.35%	1.23%
1000+ employees	1.01%	0.67%	0.98%	0.84%
<b>Industry group **</b>				
Agric., fish., forest.	9.11% *	8.99%	15.95% *	13.39% *
Mining and manufacturing	2.47%	2.08%	2.44%	2.63%
Construction	2.45%	2.20%	3.55%	3.52%
Utilities and transp.	3.24%	2.05%	3.48%	3.62%
Wholesale trade	1.96%	1.60%	3.31%	3.34%
Fin. svcs. and real estate	1.95%	1.63%	1.84%	2.04%
Retail trade	1.84%	1.62%	2.29%	2.38%
Professional services	1.42%	1.21%	1.50%	1.59%
Other services	1.31%	1.00%	1.61%	1.58%
<b>Ownership</b>				
For profit, incorporated	0.81%	0.69%	0.92%	0.97%
For profit, unincorporated	1.83%	1.40%	2.16%	2.25%
Nonprofit	1.37%	1.02%	1.90%	1.71%
<b>Age of firm</b>				
Less than 5 years	3.48%	2.95%	3.76%	3.88%
5-9 years	2.96%	2.71%	3.54%	3.73%
10-19 years	1.87%	1.55%	2.16%	2.23%
20 or more years	0.72%	0.57%	0.84%	0.86%
<b>Multi/single status</b>				
2 or more locations	0.74%	0.50%	0.81%	0.74%
1 location only	1.15%	1.01%	1.35%	1.42%
<b>Percent full-time employees</b>				
Less than 25%	2.70%	2.10%	2.75%	2.78%
25-49 %	3.07%	2.71%	2.87%	3.13%
50-74 %	1.79%	1.47%	2.33%	2.36%
75% or more	0.78%	0.65%	0.92%	0.96%
<b>Union presence</b>				
No union employees	0.72%	0.61%	0.83%	0.87%
Has union employees	1.95%	0.97%	2.47%	2.19%
<b>Percent low wage employees **</b>				
50% or more low-wage	1.92%	1.77%	2.28%	2.46%
Less than 50% low-wage	0.73%	0.60%	0.84%	0.87%
<b>Percent women employees</b>				
Less than 25%	1.33%	1.15%	1.66%	1.73%
25-49 %	1.41%	1.01%	1.69%	1.67%
50-74 %	1.38%	1.19%	1.34%	1.49%
75% or more	1.22%	0.99%	1.61%	1.57%
<b>Percent age 50 or older employees</b>				
Less than 25%	0.99%	0.78%	1.18%	1.21%
25-49 %	1.04%	0.88%	1.12%	1.18%
50-74 %	2.17%	1.86%	2.48%	2.65%
75% or more	3.00%	2.74%	3.53%	3.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	75.2%	55.7%	80.2%	87.0%	90.0%	81.4%	66.3%	84.5%
Industry group **								
Agric., fish., forest.	77.4%	--	--	80.1%	97.0%	97.8%	73.8%	93.8%
Mining and manufacturing	83.7%	76.5%	98.3%	90.6%	86.3%	61.1%	89.0%	77.2%
Construction	76.8%	65.7%	83.8%	90.1%	87.9%	82.0%	74.8%	86.5%
Utilities and transp.	73.6%	61.0%	97.4%	88.3%	87.2%	67.5%	72.2%	74.8%
Wholesale trade	75.2%	54.5%	82.4%	85.0%	88.4%	85.1%	66.1%	85.5%
Fin. svcs. and real estate	69.3%	46.3%	73.5%	88.5%	84.8%	73.3%	54.6%	77.0%
Retail trade	83.2%	52.4%	92.4%	93.6%	99.0%	90.3%	69.2%	92.3%
Professional services	70.2%	57.7%	72.3%	79.7%	88.3%	74.6%	63.5%	79.8%
Other services	78.2%	50.7%	75.0%	88.7%	92.4%	94.0%	63.7%	93.0%
Ownership								
For profit, incorporated	76.2%	54.8%	83.0%	88.6%	90.6%	81.4%	67.5%	84.3%
For profit, unincorporated	75.5%	64.5%	79.7%	89.0%	91.2%	79.2%	70.2%	84.7%
Nonprofit	68.2%	36.2%	59.9%	75.6%	87.1%	85.2%	47.8%	85.8%
Age of firm								
Less than 5 years	60.4%	45.5%	86.7%	95.6%	87.3%	88.7%	57.1%	92.4%
5-9 years	67.6%	58.6%	81.6%	87.7%	85.8%	76.7%	64.8%	86.3%
10-19 years	70.1%	54.8%	78.4%	84.5%	91.7%	88.0%	64.3%	89.4%
20 or more years	79.1%	59.0%	79.5%	86.5%	90.0%	81.3%	70.3%	84.0%
Multi/single status								
2 or more locations	83.9%	69.1%	79.8%	87.5%	90.5%	81.4%	80.7%	84.2%
1 location only	66.7%	55.3%	80.2%	86.6%	86.6%	76.0%	64.6%	87.6%
Percent full-time employees								
Less than 25%	80.6%	47.1%	82.1%	88.6%	93.5%	90.2%	63.9%	91.7%
25-49 %	77.0%	40.8%	78.5%	87.6%	96.9%	88.5%	59.0%	90.8%
50-74 %	81.0%	56.5%	81.9%	90.0%	91.6%	96.3%	67.1%	95.1%
75% or more	73.8%	57.0%	79.9%	86.3%	88.4%	77.6%	66.8%	81.5%
Union presence								
No union employees	75.4%	55.6%	80.3%	87.2%	90.3%	83.5%	66.2%	86.2%
Has union employees	73.4%	60.1%	76.1%	80.4%	86.3%	72.4%	68.0%	74.5%
Percent low-wage employees								
50% or more low-wage	82.3%	45.8%	87.3%	91.7%	95.5%	95.6%	62.1%	95.3%
Less than 50% low-wage	74.2%	56.8%	79.5%	86.3%	88.8%	78.8%	66.7%	82.5%
Percent women employees								
Less than 25%	72.6%	53.3%	85.4%	88.3%	90.2%	78.2%	66.7%	84.0%
25-49 %	78.2%	66.0%	79.9%	90.4%	89.2%	78.2%	73.5%	81.5%
50-74 %	74.6%	49.2%	70.8%	84.9%	91.3%	82.5%	58.7%	85.0%
75% or more	77.0%	59.0%	78.6%	84.6%	89.0%	86.9%	67.6%	87.7%
Percent age 50 or older employees								
Less than 25%	78.0%	55.6%	82.9%	86.2%	90.4%	89.5%	68.2%	89.6%
25-49 %	78.9%	75.4%	72.9%	88.2%	89.2%	76.2%	77.0%	79.8%
50-74 %	75.1%	63.0%	82.2%	87.7%	91.3%	77.5%	69.7%	84.6%
75% or more	45.0%	32.8%	79.1%	87.9%	86.8%	59.9%	40.2%	80.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2022**

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	0.80%	2.18%	1.52%	0.91%	0.75%	0.91%	1.40%	0.62%
Industry group **								
Agric., fish., forest.	9.52%	--	--	10.67%	2.36%	2.21%	12.06%	4.38%
Mining and manufacturing	1.97%	7.93%	0.97%	2.29%	3.41%	4.27%	3.02%	2.33%
Construction	3.31%	6.43%	4.27%	2.41%	3.34%	6.87%	3.91%	2.73%
Utilities and transp.	3.46%	10.05%	1.95%	3.94%	4.21%	4.19%	6.41%	3.06%
Wholesale trade	3.60%	8.89%	5.49%	4.01%	2.74%	2.48%	6.13%	1.94%
Fin. svcs. and real estate	2.02%	5.65%	7.14%	2.86%	2.54%	2.37%	4.44%	1.82%
Retail trade	2.38%	7.95%	2.20%	2.35%	0.47%	1.76%	5.12%	1.33%
Professional services	1.55%	3.51%	2.94%	2.11%	1.38%	2.08%	2.40%	1.38%
Other services	1.71%	5.27%	3.70%	1.69%	1.36%	0.93%	3.11%	0.71%
Ownership								
For profit, incorporated	0.94%	2.64%	1.70%	1.05%	0.88%	1.02%	1.69%	0.74%
For profit, unincorporated	2.14%	4.51%	3.96%	1.94%	1.93%	2.69%	3.19%	1.66%
Nonprofit	2.11%	5.86%	5.23%	3.13%	1.94%	2.44%	3.78%	1.37%
Age of firm								
Less than 5 years	4.01%	5.39%	4.18%	1.45%	5.12%	8.39%	4.32%	2.37%
5-9 years	3.48%	5.34%	4.21%	2.81%	3.48%	9.34%	4.00%	2.60%
10-19 years	2.22%	3.98%	3.50%	2.17%	1.67%	3.27%	2.76%	1.44%
20 or more years	0.84%	3.43%	2.02%	1.18%	0.86%	0.93%	1.91%	0.68%
Multi/single status								
2 or more locations	0.66%	10.39%	4.49%	1.62%	0.83%	0.91%	2.60%	0.67%
1 location only	1.40%	2.22%	1.62%	1.05%	1.57%	5.11%	1.53%	1.13%
Percent full-time employees								
Less than 25%	2.68%	9.03%	6.63%	3.28%	2.21%	2.30%	5.70%	1.50%
25-49 %	3.37%	8.75%	4.97%	2.87%	1.00%	3.54%	6.13%	2.14%
50-74 %	1.99%	6.56%	3.72%	2.18%	2.01%	0.97%	3.88%	0.82%
75% or more	0.94%	2.45%	1.80%	1.10%	0.95%	1.12%	1.61%	0.78%
Union presence								
No union employees	0.85%	2.21%	1.54%	0.91%	0.78%	0.97%	1.43%	0.64%
Has union employees	2.09%	12.54%	9.59%	6.21%	2.65%	2.43%	7.03%	2.09%
Percent low-wage employees								
50% or more low-wage	2.33%	7.36%	3.17%	1.82%	1.10%	0.91%	5.02%	0.68%
Less than 50% low-wage	0.86%	2.27%	1.63%	1.01%	0.88%	1.05%	1.46%	0.72%
Percent women employees								
Less than 25%	1.62%	3.63%	2.14%	1.51%	1.54%	2.26%	2.31%	1.31%
25-49 %	1.66%	5.69%	4.27%	1.59%	1.51%	1.77%	3.54%	1.32%
50-74 %	1.55%	4.45%	3.83%	2.11%	1.29%	1.49%	3.14%	1.11%
75% or more	1.52%	3.97%	3.13%	1.97%	1.59%	2.08%	2.53%	1.27%
Percent age 50 or older employees								
Less than 25%	1.17%	3.16%	1.84%	1.27%	1.15%	0.98%	1.94%	0.70%
25-49 %	1.02%	3.75%	3.62%	1.50%	1.21%	1.45%	2.21%	1.10%
50-74 %	2.30%	5.17%	3.38%	2.65%	1.63%	3.35%	3.48%	1.86%
75% or more	3.87%	4.69%	8.16%	4.50%	4.91%	10.08%	4.22%	4.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2022**

<b>Characteristics</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	8.3%	5.5%
<b>Firm size</b>		
Less than 50 employees	0.9%	1.3%
50+ employees	16.0%	9.8%
Less than 10 employees	1.0% *	1.5%
10-24 employees	0.4% *	0.7% *
25-99 employees	1.8%	1.7%
100-999 employees	5.5%	3.6%
1000+ employees	22.8%	13.7%
<b>Industry group **</b>		
Agric., fish., forest.	0.2% *	0.2% *
Mining and manufacturing	6.2%	4.8%
Construction	1.8% *	1.4% *
Utilities and transp.	11.5%	10.1%
Wholesale trade	6.2%	3.4%
Fin. svcs. and real estate	19.4%	10.6%
Retail trade	9.5%	6.1%
Professional services	8.0%	5.5%
Other services	2.3%	2.3%
<b>Ownership</b>		
For profit, incorporated	9.2%	6.0%
For profit, unincorporated	4.5%	2.3%
Nonprofit	8.5%	7.3%
<b>Age of firm</b>		
Less than 5 years	0.7% *	0.7% *
5-9 years	0.4% *	0.5% *
10-19 years	1.7% *	1.6% *
20 or more years	11.7%	7.5%
<b>Multi/single status</b>		
2 or more locations	15.8%	9.7%
1 location only	0.9%	1.3%
<b>Percent full-time employees</b>		
Less than 25%	1.9%	1.4% *
25-49 %	4.3%	3.3%
50-74 %	7.8%	5.9%
75% or more	9.2%	5.8%
<b>Union presence</b>		
No union employees	6.3%	4.3%
Has union employees	31.3%	18.7%
<b>Percent low wage employees **</b>		
50% or more low-wage	5.0%	3.9%
Less than 50% low-wage	8.8%	5.7%
<b>Percent women employees</b>		
Less than 25%	5.1%	3.7%
25-49 %	12.8%	7.6%
50-74 %	11.2%	6.5%
75% or more	5.2%	4.6%
<b>Percent age 50 or older employees</b>		
Less than 25%	4.6%	3.7%
25-49 %	17.0%	9.4%
50-74 %	5.0%	4.8%
75% or more	1.0% *	1.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

<b>Characteristics</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	0.38%	0.31%
<b>Firm size</b>		
Less than 50 employees	0.21%	0.27%
50+ employees	0.70%	0.54%
Less than 10 employees	0.33% *	0.43%
10-24 employees	0.15% *	0.24% *
25-99 employees	0.37%	0.36%
100-999 employees	0.74%	0.59%
1000+ employees	1.04%	0.82%
<b>Industry group **</b>		
Agric., fish., forest.	0.16% *	0.16% *
Mining and manufacturing	1.02%	1.02%
Construction	0.85% *	0.57% *
Utilities and transp.	1.66%	1.55%
Wholesale trade	0.98%	0.65%
Fin. svcs. and real estate	1.50%	1.07%
Retail trade	1.13%	0.95%
Professional services	0.75%	0.62%
Other services	0.46%	0.54%
<b>Ownership</b>		
For profit, incorporated	0.48%	0.38%
For profit, unincorporated	0.66%	0.43%
Nonprofit	1.17%	1.25%
<b>Age of firm</b>		
Less than 5 years	0.37% *	0.42% *
5-9 years	0.28% *	0.39% *
10-19 years	0.52% *	0.49% *
20 or more years	0.54%	0.43%
<b>Multi/single status</b>		
2 or more locations	0.70%	0.55%
1 location only	0.19%	0.26%
<b>Percent full-time employees</b>		
Less than 25%	0.55%	0.59% *
25-49 %	0.92%	0.81%
50-74 %	1.12%	1.04%
75% or more	0.46%	0.36%
<b>Union presence</b>		
No union employees	0.35%	0.28%
Has union employees	2.29%	1.91%
<b>Percent low wage employees **</b>		
50% or more low-wage	0.76%	0.61%
Less than 50% low-wage	0.42%	0.34%
<b>Percent women employees</b>		
Less than 25%	0.56%	0.50%
25-49 %	1.07%	0.80%
50-74 %	0.85%	0.63%
75% or more	0.66%	0.65%
<b>Percent age 50 or older employees</b>		
Less than 25%	0.45%	0.41%
25-49 %	0.91%	0.65%
50-74 %	0.83%	0.90%
75% or more	0.43% *	0.47% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	30.7%	35.7%	41.4%	35.5%	27.8%	20.4%	37.1%	24.0%
Industry group **								
Agric., fish., forest.	50.5%	--	79.2%	--	32.9% *	20.0% *	54.0% *	34.8% *
Mining and manufacturing	38.9%	48.7%	46.8%	39.9%	25.9%	29.1%	46.2%	30.1%
Construction	35.2%	35.5%	35.6%	37.5%	32.1%	23.9%	36.2%	30.6%
Utilities and transp.	22.3%	19.6% *	44.7%	37.3%	32.4%	8.9%	28.8%	16.3%
Wholesale trade	31.7%	37.3%	37.3%	37.3%	24.5%	22.8%	36.4%	26.5%
Fin. svcs. and real estate	23.7%	35.1%	36.0%	32.9%	24.8%	14.6%	35.4%	17.6%
Retail trade	25.7%	31.2%	37.2%	34.8%	29.3%	17.0%	32.9%	21.1%
Professional services	31.4%	36.2%	38.2%	33.5%	27.5%	21.5%	36.4%	24.4%
Other services	36.0%	38.4%	47.3%	35.4%	29.5%	31.4%	40.2%	31.7%
Ownership								
For profit, incorporated	29.2%	34.0%	39.3%	35.6%	27.9%	19.8%	35.6%	23.3%
For profit, unincorporated	35.2%	38.8%	46.7%	38.5%	25.0%	22.8%	40.5%	25.7%
Nonprofit	33.1%	39.3%	46.7%	30.3%	29.3%	23.4%	39.9%	27.2%
Age of firm								
Less than 5 years	40.3%	38.7%	46.2%	43.7%	31.4%	--	41.1%	32.9%
5-9 years	36.4%	35.8%	42.6%	36.0%	37.8%	9.2% *	36.8%	33.1%
10-19 years	34.7%	32.2%	41.7%	38.4%	35.0%	18.4%	35.3%	32.8%
20 or more years	27.9%	36.3%	40.3%	33.4%	26.0%	20.5%	36.9%	23.0%
Multi/single status								
2 or more locations	24.1%	34.8% *	33.4%	34.6%	26.9%	20.4%	33.8%	23.0%
1 location only	37.2%	35.7%	42.6%	36.1%	33.3%	22.1%	37.5%	34.5%
Percent full-time employees								
Less than 25%	32.1%	19.1% *	57.7%	35.7%	29.9%	32.0%	32.5%	31.8%
25-49 %	34.7%	41.3%	43.3%	38.9%	32.7%	25.5%	39.7%	30.8%
50-74 %	28.7%	37.9%	40.6%	31.7%	25.0%	15.2%	37.9%	19.4%
75% or more	30.5%	35.6%	40.5%	35.7%	27.3%	20.0%	37.0%	23.5%
Union presence								
No union employees	31.7%	36.1%	42.3%	35.6%	28.0%	20.9%	37.6%	24.8%
Has union employees	19.3%	18.0% *	8.1% *	31.8%	24.4%	18.3%	18.7%	19.4%
Percent low-wage employees								
50% or more low-wage	30.6%	33.3%	39.5%	40.1%	31.4%	23.0%	34.5%	28.0%
Less than 50% low-wage	30.7%	35.9%	41.5%	34.8%	27.0%	19.9%	37.4%	23.3%
Percent women employees								
Less than 25%	30.8%	29.9%	39.3%	35.2%	26.7%	23.0%	33.3%	26.2%
25-49 %	26.4%	33.7%	39.7%	37.4%	32.0%	14.2%	36.1%	19.7%
50-74 %	29.3%	36.2%	46.2%	32.7%	25.7%	22.0%	37.7%	23.9%
75% or more	35.8%	45.9%	42.2%	37.0%	28.2%	23.4%	43.5%	26.9%
Percent age 50 or older employees								
Less than 25%	34.6%	39.2%	42.6%	36.9%	31.1%	24.7%	39.8%	28.4%
25-49 %	25.8%	36.8%	44.1%	35.1%	25.6%	16.8%	39.3%	19.7%
50-74 %	28.0%	29.0%	33.9%	31.6%	24.1%	21.3%	30.1%	24.4%
75% or more	32.2%	32.9%	36.4%	30.5%	20.4%	30.6% *	33.0%	25.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	2.05%	1.92%	1.37%	1.30%	0.92%	1.35%	0.71%
Industry group **								
Agric., fish., forest.	14.68%	--	12.29%	--	13.60% *	15.50% *	18.30% *	12.19% *
Mining and manufacturing	2.63%	9.51%	5.87%	3.80%	3.36%	3.74%	4.30%	2.40%
Construction	3.19%	6.08%	4.94%	4.24%	5.15%	5.93%	3.77%	3.69%
Utilities and transp.	3.05%	7.37% *	12.55%	6.48%	6.28%	1.99%	6.00%	2.30%
Wholesale trade	2.97%	7.84%	7.77%	5.01%	3.99%	3.23%	5.24%	2.46%
Fin. svcs. and real estate	1.84%	5.47%	7.71%	4.88%	3.36%	1.72%	4.30%	1.51%
Retail trade	2.09%	6.97%	5.73%	4.04%	4.04%	2.39%	4.40%	1.98%
Professional services	1.50%	3.44%	3.19%	2.51%	2.64%	1.61%	2.35%	1.33%
Other services	1.79%	5.02%	4.42%	3.07%	2.77%	2.37%	3.12%	1.71%
Ownership								
For profit, incorporated	0.88%	2.47%	2.21%	1.67%	1.61%	1.04%	1.58%	0.84%
For profit, unincorporated	2.20%	4.51%	5.01%	3.23%	2.75%	2.63%	3.31%	1.85%
Nonprofit	2.08%	5.94%	5.45%	3.59%	3.34%	2.73%	3.77%	2.03%
Age of firm								
Less than 5 years	3.72%	5.19%	6.24%	5.48%	7.21%	--	4.06%	5.85%
5-9 years	3.56%	5.18%	6.25%	4.15%	5.49%	7.25% *	4.05%	3.79%
10-19 years	2.06%	3.67%	4.24%	2.97%	3.77%	3.71%	2.58%	2.50%
20 or more years	0.82%	3.24%	2.47%	1.73%	1.45%	0.94%	1.84%	0.76%
Multi/single status								
2 or more locations	0.76%	11.77% *	5.38%	2.42%	1.46%	0.92%	3.17%	0.76%
1 location only	1.34%	2.08%	2.06%	1.59%	2.40%	4.63%	1.46%	1.80%
Percent full-time employees								
Less than 25%	2.77%	6.65% *	9.25%	6.15%	5.38%	4.15%	5.14%	3.12%
25-49 %	2.82%	9.00%	6.93%	5.16%	4.90%	3.49%	5.52%	2.70%
50-74 %	2.14%	6.05%	6.05%	4.02%	3.38%	2.22%	4.02%	1.80%
75% or more	0.91%	2.34%	2.16%	1.57%	1.52%	1.08%	1.54%	0.83%
Union presence								
No union employees	0.82%	2.09%	1.96%	1.40%	1.36%	1.00%	1.38%	0.76%
Has union employees	1.88%	7.93% *	4.10% *	6.13%	4.34%	2.31%	4.90%	2.03%
Percent low-wage employees								
50% or more low-wage	2.20%	7.18%	6.10%	4.37%	3.47%	2.34%	4.72%	1.93%
Less than 50% low-wage	0.82%	2.14%	2.02%	1.43%	1.37%	1.00%	1.41%	0.76%
Percent women employees								
Less than 25%	1.49%	3.18%	2.92%	2.26%	2.32%	2.65%	2.11%	1.65%
25-49 %	1.59%	5.33%	5.23%	3.15%	3.04%	1.41%	3.52%	1.28%
50-74 %	1.39%	4.33%	4.40%	2.83%	2.07%	1.46%	2.96%	1.19%
75% or more	1.68%	4.11%	3.84%	2.95%	2.84%	2.31%	2.69%	1.68%
Percent age 50 or older employees								
Less than 25%	1.16%	3.09%	2.58%	1.86%	2.04%	1.60%	1.89%	1.17%
25-49 %	1.08%	4.49%	3.97%	2.51%	2.01%	1.16%	2.65%	0.97%
50-74 %	2.24%	4.63%	4.78%	3.64%	3.50%	3.14%	3.32%	2.20%
75% or more	3.69%	4.73%	8.58%	8.32%	5.21%	9.65% *	4.14%	4.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	34.8%	22.3%	16.0%
Firm size			
Less than 50 employees	17.1%	6.7%	5.1%
50+ employees	89.9%	70.8%	49.8%
Less than 10 employees	10.7%	4.9%	3.6%
10-24 employees	33.0%	9.4%	8.0%
25-99 employees	61.5%	25.7%	20.4%
100-999 employees	86.5%	52.2%	43.2%
1000+ employees	95.5%	86.7%	57.4%
Industry group **			
Agric., fish., forest.	20.2% *	11.2% *	13.9% *
Mining and manufacturing	44.4%	21.4%	19.2%
Construction	18.8%	5.5%	4.7%
Utilities and transp.	39.5%	25.6%	20.5%
Wholesale trade	40.5%	25.0%	18.7%
Fin. svcs. and real estate	47.7%	39.1%	28.6%
Retail trade	39.0%	25.1%	16.4%
Professional services	35.9%	24.0%	16.5%
Other services	27.3%	15.6%	11.1%
Ownership			
For profit, incorporated	36.0%	23.4%	17.2%
For profit, unincorporated	28.1%	15.2%	10.6%
Nonprofit	42.7%	32.6%	20.7%
Age of firm			
Less than 5 years	12.3%	4.7%	3.4%
5-9 years	18.7%	8.1%	6.4%
10-19 years	21.5%	9.2%	7.5%
20 or more years	53.4%	38.5%	27.1%
Multi/single status			
2 or more locations	86.9%	67.8%	47.2%
1 location only	17.2%	7.0%	5.5%
Percent full-time employees			
Less than 25%	11.0%	7.9%	6.1%
25-49 %	35.6%	20.0%	15.2%
50-74 %	30.6%	19.1%	12.1%
75% or more	40.5%	26.3%	19.0%
Union presence			
No union employees	33.0%	20.3%	15.0%
Has union employees	66.7%	59.4%	35.0%
Percent low wage employees **			
50% or more low-wage	21.8%	12.8%	10.3%
Less than 50% low-wage	37.9%	24.6%	17.4%
Percent women employees			
Less than 25%	26.5%	14.3%	10.4%
25-49 %	49.5%	33.3%	22.9%
50-74 %	42.1%	30.6%	22.2%
75% or more	30.6%	19.2%	13.8%
Percent age 50 or older employees			
Less than 25%	32.5%	18.4%	13.1%
25-49 %	59.6%	46.0%	32.0%
50-74 %	35.7%	20.2%	15.4%
75% or more	9.4%	5.6%	4.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.46%	0.38%	0.35%
Firm size			
Less than 50 employees	0.59%	0.43%	0.36%
50+ employees	0.42%	0.67%	0.82%
Less than 10 employees	0.71%	0.52%	0.43%
10-24 employees	1.29%	0.77%	0.71%
25-99 employees	1.23%	1.09%	1.00%
100-999 employees	0.91%	1.41%	1.37%
1000+ employees	0.39%	0.69%	1.13%
Industry group **			
Agric., fish., forest.	7.47% *	7.45% *	7.57% *
Mining and manufacturing	2.46%	1.64%	1.61%
Construction	1.59%	0.67%	0.55%
Utilities and transp.	3.10%	2.28%	2.30%
Wholesale trade	2.51%	1.85%	1.50%
Fin. svcs. and real estate	1.71%	1.59%	1.40%
Retail trade	1.65%	1.31%	1.07%
Professional services	1.07%	0.84%	0.73%
Other services	1.07%	0.92%	0.67%
Ownership			
For profit, incorporated	0.57%	0.46%	0.42%
For profit, unincorporated	1.31%	1.07%	0.84%
Nonprofit	1.76%	1.57%	1.29%
Age of firm			
Less than 5 years	1.14%	0.70%	0.66%
5-9 years	1.74%	1.41%	1.04%
10-19 years	1.01%	0.75%	0.67%
20 or more years	0.76%	0.66%	0.60%
Multi/single status			
2 or more locations	0.60%	0.76%	0.85%
1 location only	0.59%	0.43%	0.36%
Percent full-time employees			
Less than 25%	0.77%	0.73%	0.67%
25-49 %	2.03%	1.53%	1.52%
50-74 %	1.61%	1.38%	0.85%
75% or more	0.64%	0.53%	0.48%
Union presence			
No union employees	0.48%	0.40%	0.36%
Has union employees	2.65%	2.65%	2.20%
Percent low wage employees **			
50% or more low-wage	1.01%	0.78%	0.71%
Less than 50% low-wage	0.56%	0.46%	0.41%
Percent women employees			
Less than 25%	0.88%	0.69%	0.60%
25-49 %	1.56%	1.39%	1.07%
50-74 %	1.14%	0.99%	0.91%
75% or more	1.00%	0.76%	0.66%
Percent age 50 or older employees			
Less than 25%	0.73%	0.55%	0.48%
25-49 %	1.18%	1.08%	0.98%
50-74 %	1.86%	1.62%	1.25%
75% or more	0.93%	0.77%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	82.5%	77.8%	87.9%	90.1%	97.4%
Industry group **					
Agric., fish., forest.	93.0%	88.5%	100.0%	91.7%	--
Mining and manufacturing	88.0%	77.7%	92.0%	93.6%	99.8%
Construction	81.8%	76.8%	86.6%	88.5%	97.9%
Utilities and transp.	81.6%	75.1%	94.2%	90.3%	100.0%
Wholesale trade	87.2%	83.0%	94.4%	91.7%	97.1%
Fin. svcs. and real estate	79.3%	75.8%	89.7%	84.8%	100.0%
Retail trade	81.9%	78.3%	83.2%	90.2%	99.6%
Professional services	82.4%	77.8%	88.8%	92.1%	91.8%
Other services	81.5%	76.9%	84.1%	88.3%	98.4%
Ownership					
For profit, incorporated	83.1%	77.6%	89.3%	90.1%	98.4%
For profit, unincorporated	84.3%	82.3%	84.7%	93.4%	98.2%
Nonprofit	74.7%	66.0%	83.6%	84.1%	92.7%
Age of firm					
Less than 5 years	79.3%	74.4%	88.2%	97.6%	100.0%
5-9 years	87.6%	87.9%	86.1%	86.6%	97.9%
10-19 years	81.5%	75.0%	90.2%	93.5%	98.4%
20 or more years	82.2%	75.7%	87.4%	88.4%	96.4%
Multi/single status					
2 or more locations	89.7%	81.2%	90.4%	90.3%	97.1%
1 location only	81.7%	77.7%	87.5%	90.0%	97.6%
Percent full-time employees					
Less than 25%	71.0%	65.6%	63.1%	91.6%	96.7%
25-49 %	74.8%	64.2%	84.2%	91.3%	95.8%
50-74 %	82.5%	78.6%	86.1%	87.6%	100.0%
75% or more	83.7%	79.1%	89.8%	90.2%	97.0%
Union presence					
No union employees	83.1%	78.2%	88.7%	90.6%	97.8%
Has union employees	64.3%	59.4%	59.5%	77.8%	--
Percent low-wage employees					
50% or more low-wage	72.7%	64.0%	84.8%	86.9%	96.8%
Less than 50% low-wage	83.6%	79.4%	88.2%	90.5%	97.4%
Percent women employees					
Less than 25%	79.0%	70.8%	89.5%	90.9%	98.8%
25-49 %	88.0%	87.3%	87.1%	91.2%	95.1%
50-74 %	85.0%	83.5%	85.1%	88.3%	99.6%
75% or more	82.5%	77.6%	87.7%	89.6%	94.8%
Percent age 50 or older employees					
Less than 25%	85.2%	80.4%	89.1%	91.8%	98.6%
25-49 %	85.3%	81.8%	87.3%	89.2%	95.6%
50-74 %	80.5%	78.6%	83.1%	84.5%	94.2%
75% or more	71.4%	67.6%	91.6%	89.9%	98.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	1.08%	1.77%	1.12%	1.15%	0.99%
Industry group **					
Agric., fish., forest.	4.10%	8.47%	0.00%	7.54%	--
Mining and manufacturing	2.57%	6.95%	2.54%	2.13%	0.22%
Construction	3.15%	5.46%	3.13%	3.85%	1.85%
Utilities and transp.	4.97%	7.97%	2.79%	3.70%	0.00%
Wholesale trade	3.60%	5.73%	2.81%	6.21%	2.98%
Fin. svcs. and real estate	3.91%	5.20%	4.59%	4.28%	0.00%
Retail trade	4.24%	7.12%	3.95%	3.63%	0.35%
Professional services	1.88%	2.88%	2.02%	1.64%	4.01%
Other services	2.31%	4.05%	2.81%	2.73%	1.28%
Ownership					
For profit, incorporated	1.27%	2.14%	1.18%	1.41%	0.99%
For profit, unincorporated	2.57%	3.69%	3.50%	1.87%	1.13%
Nonprofit	3.38%	5.76%	3.42%	3.94%	4.36%
Age of firm					
Less than 5 years	3.66%	4.90%	3.85%	1.09%	0.00%
5-9 years	2.16%	2.74%	4.00%	4.38%	2.09%
10-19 years	2.40%	3.70%	2.23%	1.67%	1.11%
20 or more years	1.49%	2.87%	1.44%	1.63%	1.63%
Multi/single status					
2 or more locations	1.95%	9.48%	2.85%	2.30%	1.50%
1 location only	1.20%	1.80%	1.21%	1.26%	1.33%
Percent full-time employees					
Less than 25%	5.37%	8.61%	9.94%	4.04%	2.59%
25-49 %	6.09%	10.06%	4.37%	3.10%	3.80%
50-74 %	2.81%	4.67%	3.34%	3.66%	0.00%
75% or more	1.20%	1.94%	1.15%	1.34%	1.31%
Union presence					
No union employees	1.10%	1.79%	1.10%	1.17%	0.88%
Has union employees	7.26%	13.17%	9.95%	6.50%	--
Percent low-wage employees					
50% or more low-wage	4.94%	7.52%	3.95%	3.94%	2.87%
Less than 50% low-wage	1.06%	1.73%	1.16%	1.19%	1.05%
Percent women employees					
Less than 25%	2.05%	3.35%	1.59%	1.96%	0.79%
25-49 %	2.18%	3.49%	2.85%	3.14%	4.18%
50-74 %	2.03%	3.17%	2.64%	2.45%	0.29%
75% or more	1.94%	3.17%	2.58%	2.05%	2.71%
Percent age 50 or older employees					
Less than 25%	1.43%	2.52%	1.46%	1.30%	0.99%
25-49 %	1.78%	3.33%	2.28%	2.55%	2.27%
50-74 %	3.02%	4.43%	3.37%	4.02%	5.59%
75% or more	3.94%	4.64%	3.49%	4.81%	2.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.A.2.1 Percent of private-sector establishments that offer paid sick leave by firm size and selected characteristics: United States, 2022**

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	61.3%	48.0%	67.8%	77.6%	83.6%	90.5%	52.9%	87.6%
Industry group **								
Agric., fish., forest.	47.6%	33.2% *	81.5%	72.9%	58.5%	90.3%	46.3%	66.2%
Mining and manufacturing	63.3%	49.9%	66.7%	74.3%	79.0%	83.2%	56.3%	82.0%
Construction	47.8%	41.2%	64.0%	68.2%	80.5%	85.0%	45.9%	77.1%
Utilities and transp.	56.1%	34.3%	71.0%	77.1%	82.7%	95.0%	41.2%	91.2%
Wholesale trade	72.3%	59.9%	84.6%	86.7%	87.4%	89.0%	66.2%	87.0%
Fin. svcs. and real estate	73.8%	58.7%	82.9%	93.3%	91.8%	92.3%	61.6%	92.4%
Retail trade	61.9%	46.7%	63.9%	74.1%	77.1%	89.1%	51.1%	85.8%
Professional services	63.8%	49.8%	79.5%	89.2%	88.7%	94.0%	56.1%	92.2%
Other services	55.3%	44.8%	56.7%	67.7%	77.0%	86.6%	48.6%	81.5%
Ownership								
For profit, incorporated	60.9%	46.0%	67.7%	76.8%	81.0%	90.2%	51.5%	87.0%
For profit, unincorporated	56.0%	47.9%	62.7%	72.0%	81.0%	89.9%	51.0%	84.8%
Nonprofit	78.5%	66.4%	83.5%	91.5%	93.5%	95.6%	70.9%	94.7%
Age of firm								
Less than 5 years	44.5%	41.5%	60.8%	63.6%	79.3%	98.3%	43.7%	79.8%
5-9 years	50.0%	45.8%	61.9%	70.7%	74.0%	93.1%	48.8%	75.4%
10-19 years	54.3%	47.6%	64.1%	74.7%	76.3%	84.1%	51.8%	78.9%
20 or more years	73.8%	55.2%	73.7%	82.3%	85.4%	90.7%	61.7%	88.8%
Multi/single status								
2 or more locations	87.8%	87.2%	80.3%	84.2%	84.3%	90.5%	84.4%	88.4%
1 location only	52.4%	47.7%	66.4%	73.6%	79.1%	90.4%	51.4%	80.5%
Percent full-time employees								
Less than 25%	37.2%	28.5%	46.0%	54.0%	75.3%	83.2%	32.0%	76.6%
25-49 %	60.5%	46.6%	62.6%	71.3%	70.2%	87.6%	52.7%	79.8%
50-74 %	62.6%	51.2%	65.6%	77.6%	81.9%	94.3%	55.0%	89.1%
75% or more	66.1%	52.6%	74.5%	82.2%	86.8%	90.7%	57.6%	89.2%
Union presence								
No union employees	60.4%	48.1%	67.9%	77.7%	82.8%	90.0%	52.9%	86.8%
Has union employees	77.5%	44.6%	67.3%	75.3%	95.1%	92.8%	50.4%	92.7%
Percent low-wage employees								
50% or more low-wage	42.3%	30.3%	43.6%	59.3%	69.1%	82.5%	33.6%	75.8%
Less than 50% low-wage	65.9%	52.8%	73.5%	81.3%	86.8%	92.0%	57.8%	89.9%
Percent women employees								
Less than 25%	51.7%	41.0%	66.5%	76.5%	80.5%	86.7%	46.2%	83.2%
25-49 %	73.1%	62.3%	70.5%	78.4%	81.7%	88.5%	65.2%	86.5%
50-74 %	68.3%	53.3%	70.9%	75.0%	81.0%	92.6%	57.3%	89.1%
75% or more	61.0%	48.8%	65.6%	80.9%	90.3%	92.5%	53.4%	90.6%
Percent age 50 or older employees								
Less than 25%	59.1%	47.3%	65.1%	73.6%	78.0%	86.5%	52.4%	82.6%
25-49 %	80.4%	64.5%	75.1%	83.3%	89.3%	93.3%	68.7%	92.2%
50-74 %	66.7%	58.0%	72.6%	85.5%	86.7%	92.4%	61.6%	88.7%
75% or more	39.4%	36.6%	57.6%	79.2%	90.1%	92.8%	37.9%	90.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.2.1 Standard errors for percent of private-sector establishments that offer paid sick leave by firm size and selected characteristics: United States, 2022**

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%	1.01%	1.21%	1.03%	0.98%	0.68%	0.81%	0.53%
Industry group **								
Agric., fish., forest.	7.18%	10.22% *	8.11%	11.86%	14.20%	7.65%	7.69%	10.51%
Mining and manufacturing	2.62%	5.13%	4.54%	3.21%	3.30%	2.76%	3.45%	1.85%
Construction	2.28%	2.90%	3.88%	4.14%	3.91%	6.51%	2.41%	3.58%
Utilities and transp.	3.50%	5.52%	7.88%	5.19%	5.85%	2.40%	4.64%	2.24%
Wholesale trade	2.69%	4.65%	4.58%	3.36%	3.46%	2.51%	3.67%	2.00%
Fin. svcs. and real estate	1.69%	2.89%	4.32%	3.05%	1.81%	1.51%	2.61%	1.16%
Retail trade	1.83%	3.08%	3.50%	3.21%	3.61%	1.83%	2.47%	1.57%
Professional services	1.27%	1.86%	2.12%	1.55%	1.54%	0.92%	1.55%	0.75%
Other services	1.36%	2.09%	2.37%	2.18%	2.36%	1.64%	1.63%	1.27%
Ownership								
For profit, incorporated	0.76%	1.24%	1.47%	1.28%	1.30%	0.80%	0.99%	0.65%
For profit, unincorporated	1.53%	2.09%	2.75%	2.41%	2.76%	1.58%	1.75%	1.37%
Nonprofit	1.73%	3.12%	3.15%	2.25%	1.45%	1.24%	2.44%	0.84%
Age of firm								
Less than 5 years	1.82%	2.07%	3.65%	4.28%	5.91%	1.52%	1.86%	3.90%
5-9 years	1.99%	2.41%	3.18%	3.28%	4.84%	3.00%	2.07%	3.27%
10-19 years	1.52%	2.02%	2.64%	2.18%	3.35%	3.43%	1.65%	2.05%
20 or more years	0.77%	1.77%	1.66%	1.28%	1.05%	0.70%	1.29%	0.56%
Multi/single status								
2 or more locations	0.54%	4.49%	3.37%	1.68%	1.09%	0.68%	1.78%	0.57%
1 location only	0.82%	1.02%	1.29%	1.29%	2.05%	3.33%	0.85%	1.35%
Percent full-time employees								
Less than 25%	1.67%	2.14%	3.53%	3.99%	4.02%	4.03%	1.83%	2.70%
25-49 %	2.17%	3.89%	4.00%	3.55%	4.33%	2.28%	2.83%	2.09%
50-74 %	1.96%	2.93%	3.34%	2.69%	3.21%	1.19%	2.40%	1.28%
75% or more	0.78%	1.29%	1.48%	1.17%	1.05%	0.81%	1.04%	0.60%
Union presence								
No union employees	0.65%	1.02%	1.22%	1.05%	1.04%	0.72%	0.82%	0.56%
Has union employees	2.59%	6.85%	8.56%	5.77%	1.28%	1.86%	5.50%	1.59%
Percent low-wage employees								
50% or more low-wage	1.54%	2.19%	2.96%	3.02%	2.94%	2.15%	1.83%	1.67%
Less than 50% low-wage	0.69%	1.13%	1.30%	1.06%	1.02%	0.70%	0.90%	0.54%
Percent women employees								
Less than 25%	1.16%	1.59%	2.13%	1.85%	2.15%	2.26%	1.33%	1.41%
25-49 %	1.53%	3.05%	3.01%	2.46%	2.55%	1.52%	2.27%	1.22%
50-74 %	1.28%	2.26%	2.63%	2.18%	1.98%	0.84%	1.82%	0.80%
75% or more	1.32%	1.96%	2.30%	1.96%	1.30%	1.28%	1.59%	0.92%
Percent age 50 or older employees								
Less than 25%	0.91%	1.47%	1.62%	1.41%	1.68%	1.31%	1.13%	0.94%
25-49 %	1.07%	2.75%	2.37%	1.82%	1.15%	0.81%	1.92%	0.65%
50-74 %	1.95%	2.79%	3.25%	2.43%	2.84%	1.57%	2.33%	1.49%
75% or more	1.86%	1.99%	5.80%	6.31%	3.27%	3.78%	1.90%	2.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.m Percent of private-sector establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2022**

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	68.1%	52.6%	77.5%	89.7%	96.4%	98.9%	58.7%	97.4%
Industry group **								
Agric., fish., forest.	53.0%	39.3%	77.2%	90.0%	97.8%	100.0%	50.2%	93.8%
Mining and manufacturing	81.4%	63.6%	93.2%	94.4%	99.9%	99.9%	74.6%	99.7%
Construction	57.9%	49.2%	78.5%	88.5%	95.7%	99.9%	55.5%	95.8%
Utilities and transp.	66.2%	44.1%	86.9%	93.0%	94.9%	99.7%	52.6%	98.0%
Wholesale trade	78.7%	62.5%	97.4%	96.9%	97.9%	99.9%	70.6%	98.3%
Fin. svcs. and real estate	77.2%	58.9%	91.7%	97.1%	98.5%	99.9%	62.6%	99.6%
Retail trade	70.5%	50.8%	79.2%	92.4%	98.7%	98.6%	57.8%	98.4%
Professional services	69.6%	55.5%	86.1%	94.5%	96.3%	99.0%	61.9%	97.9%
Other services	60.8%	47.4%	61.9%	80.3%	92.8%	97.1%	52.5%	93.4%
Ownership								
For profit, incorporated	67.8%	49.7%	79.1%	89.9%	96.3%	98.9%	57.0%	97.5%
For profit, unincorporated	63.6%	54.5%	69.4%	85.3%	97.2%	98.1%	57.9%	96.5%
Nonprofit	82.6%	71.3%	86.5%	95.5%	96.3%	99.5%	75.6%	97.7%
Age of firm								
Less than 5 years	47.2%	43.7%	62.2%	77.9%	89.8%	98.3%	46.3%	85.1%
5-9 years	54.4%	49.6%	63.3%	86.6%	90.9%	99.3%	52.7%	91.5%
10-19 years	61.2%	52.1%	76.7%	85.3%	95.7%	92.1%	58.0%	92.4%
20 or more years	82.9%	62.2%	87.2%	93.8%	97.0%	99.0%	70.5%	98.3%
Multi/single status								
2 or more locations	97.3%	89.5%	92.1%	93.9%	96.7%	98.9%	92.8%	97.9%
1 location only	58.3%	52.2%	75.7%	87.1%	95.0%	90.6%	57.1%	92.8%
Percent full-time employees								
Less than 25%	39.7%	28.7%	47.9%	69.4%	86.9%	95.6%	33.2%	88.7%
25-49 %	68.6%	52.1%	67.4%	80.7%	95.3%	96.6%	58.0%	94.8%
50-74 %	68.1%	55.3%	72.1%	86.0%	96.0%	99.7%	59.7%	97.1%
75% or more	74.0%	58.2%	87.6%	94.9%	97.8%	99.2%	64.9%	98.6%
Union presence								
No union employees	67.4%	52.9%	77.6%	90.0%	96.2%	98.8%	59.0%	97.2%
Has union employees	80.7%	39.8%	74.1%	82.8%	99.5%	99.2%	48.2%	99.1%
Percent low-wage employees								
50% or more low-wage	50.5%	33.8%	56.9%	79.8%	89.9%	97.5%	39.3%	93.4%
Less than 50% low-wage	72.4%	57.6%	82.3%	91.7%	97.9%	99.1%	63.7%	98.2%
Percent women employees								
Less than 25%	60.1%	46.6%	82.0%	91.7%	96.0%	98.7%	53.7%	96.9%
25-49 %	82.5%	70.5%	76.3%	90.8%	97.5%	98.8%	73.4%	98.0%
50-74 %	72.2%	53.8%	73.8%	86.3%	95.4%	99.0%	59.0%	97.5%
75% or more	66.9%	53.3%	75.3%	89.6%	97.3%	99.0%	59.1%	97.3%
Percent age 50 or older employees								
Less than 25%	67.1%	52.3%	74.0%	87.5%	95.1%	98.3%	58.9%	96.2%
25-49 %	86.5%	67.7%	82.6%	94.5%	98.1%	99.4%	74.0%	98.9%
50-74 %	73.6%	63.2%	87.3%	93.3%	97.7%	98.5%	68.1%	97.0%
75% or more	43.6%	40.4%	72.2%	82.6%	94.3%	99.0%	42.2%	93.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.A.2.m Standard errors for percent of private-sector establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2022**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 10 employees</b>	<b>10-24 employees</b>	<b>25-99 employees</b>	<b>100-999 employees</b>	<b>1000 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	0.62%	1.02%	1.11%	0.78%	0.44%	0.19%	0.81%	0.22%
<b>Industry group **</b>								
Agric., fish., forest.	7.07%	9.95%	8.83%	7.12%	1.46%	0.00%	7.59%	4.97%
Mining and manufacturing	2.51%	5.00%	2.15%	1.92%	0.11%	0.06%	3.31%	0.14%
Construction	2.31%	2.92%	3.45%	3.45%	2.25%	0.11%	2.43%	1.54%
Utilities and transp.	3.54%	5.59%	5.32%	3.95%	2.73%	0.15%	4.70%	0.77%
Wholesale trade	2.60%	4.57%	1.44%	2.18%	1.23%	0.11%	3.57%	0.86%
Fin. svcs. and real estate	1.66%	2.90%	2.93%	1.49%	0.60%	0.08%	2.61%	0.15%
Retail trade	1.82%	3.07%	3.01%	1.85%	0.58%	0.57%	2.47%	0.45%
Professional services	1.25%	1.86%	1.89%	1.22%	1.00%	0.36%	1.54%	0.38%
Other services	1.36%	2.11%	2.33%	1.83%	1.27%	0.60%	1.64%	0.77%
<b>Ownership</b>								
For profit, incorporated	0.75%	1.25%	1.32%	0.98%	0.53%	0.20%	1.00%	0.26%
For profit, unincorporated	1.49%	2.06%	2.60%	1.85%	0.75%	0.72%	1.72%	0.59%
Nonprofit	1.59%	2.93%	2.98%	1.32%	1.20%	0.42%	2.27%	0.61%
<b>Age of firm</b>								
Less than 5 years	1.82%	2.06%	3.74%	3.79%	4.11%	1.52%	1.86%	3.45%
5-9 years	2.00%	2.45%	3.26%	2.04%	2.63%	0.49%	2.09%	1.72%
10-19 years	1.53%	2.04%	2.30%	1.93%	1.15%	2.19%	1.66%	1.31%
20 or more years	0.73%	1.73%	1.22%	0.83%	0.48%	0.19%	1.25%	0.21%
<b>Multi/single status</b>								
2 or more locations	0.26%	4.58%	2.36%	1.22%	0.48%	0.19%	1.34%	0.22%
1 location only	0.82%	1.02%	1.20%	1.01%	1.08%	4.66%	0.84%	0.86%
<b>Percent full-time employees</b>								
Less than 25%	1.70%	2.17%	3.51%	3.58%	3.24%	1.48%	1.86%	1.87%
25-49 %	2.15%	3.91%	4.00%	3.05%	1.40%	1.41%	2.83%	1.06%
50-74 %	1.92%	2.93%	3.18%	2.28%	1.14%	0.17%	2.38%	0.60%
75% or more	0.76%	1.28%	1.13%	0.77%	0.40%	0.18%	1.02%	0.19%
<b>Union presence</b>								
No union employees	0.64%	1.03%	1.12%	0.78%	0.47%	0.20%	0.82%	0.24%
Has union employees	2.64%	6.62%	8.61%	5.56%	0.28%	0.50%	5.43%	0.45%
<b>Percent low-wage employees</b>								
50% or more low-wage	1.58%	2.23%	2.87%	2.42%	1.71%	0.81%	1.87%	0.90%
Less than 50% low-wage	0.67%	1.12%	1.17%	0.79%	0.37%	0.16%	0.89%	0.19%
<b>Percent women employees</b>								
Less than 25%	1.15%	1.60%	1.74%	1.27%	0.92%	0.46%	1.33%	0.46%
25-49 %	1.21%	2.58%	2.83%	1.75%	0.65%	0.36%	1.90%	0.39%
50-74 %	1.31%	2.27%	2.56%	1.83%	1.05%	0.32%	1.84%	0.41%
75% or more	1.31%	1.97%	2.15%	1.47%	0.62%	0.40%	1.59%	0.49%
<b>Percent age 50 or older employees</b>								
Less than 25%	0.90%	1.47%	1.53%	1.06%	0.75%	0.35%	1.13%	0.39%
25-49 %	1.07%	2.79%	2.11%	1.28%	0.44%	0.22%	1.95%	0.21%
50-74 %	1.82%	2.67%	2.31%	1.99%	1.22%	0.72%	2.21%	0.90%
75% or more	1.87%	2.01%	5.24%	5.73%	2.88%	1.00%	1.92%	2.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.1 Number of private-sector employees by firm size and selected characteristics: United States, 2022**

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	132,790,520	14,817,372	11,984,224	19,225,632	25,533,898	61,229,394	36,265,642	96,524,878
Industry group **								
Agric., fish., forest.	1,225,685	200,912	222,504	155,785 *	456,731 *	189,753	486,390	739,295
Mining and manufacturing	12,480,253	491,260	752,672	1,874,145	3,391,575	5,970,601	2,069,006	10,411,247
Construction	7,281,342	1,475,189	1,305,941	1,838,436	1,495,666	1,166,110	3,680,603	3,600,739
Utilities and transp.	6,574,164	418,675	322,506	769,649	1,102,995	3,960,338	1,117,695	5,456,469
Wholesale trade	6,267,224	738,637	504,899	1,107,422	1,526,912	2,389,353	1,725,266	4,541,958
Fin. svcs. and real estate	12,920,922	1,292,001	387,424	715,711	1,796,302	8,729,485	1,993,073	10,927,849
Retail trade	15,555,575	2,052,737	1,555,254	2,023,977	1,898,224	8,025,383	4,619,480	10,936,095
Professional services	36,876,762	3,937,619	2,897,895	4,431,960	7,488,670	18,120,618	9,070,192	27,806,570
Other services	33,608,593	4,210,341	4,035,130	6,308,546	6,376,822	12,677,754	11,503,938	22,104,656
Ownership								
For profit, incorporated	89,873,641	9,547,396	8,280,537	12,575,068	15,830,305	43,640,335	24,306,022	65,567,619
For profit, unincorporated	22,760,620	4,025,024	2,731,429	4,204,669	4,700,244	7,099,253	8,803,333	13,957,287
Nonprofit	20,156,260	1,244,952	972,258	2,445,894	5,003,349	10,489,806	3,156,287	16,999,973
Age of firm								
Less than 5 years	8,446,231	3,210,206	1,515,827	2,127,694	1,541,112	--	5,809,724	2,636,507
5-9 years	9,597,861	2,927,670	1,939,458	2,442,621	1,756,824	531,288	6,147,629	3,450,232
10-19 years	17,315,951	3,473,958	2,883,730	4,242,862	4,365,081	2,350,320	8,622,123	8,693,828
20 or more years	97,430,476	5,205,538	5,645,209	10,412,454	17,870,881	58,296,394	15,686,166	81,744,310
Multi/single status								
2 or more locations	77,815,760	195,296	726,437	3,828,093	13,503,651	59,562,283	2,330,738	75,485,021
1 location only	54,974,761	14,622,076	11,257,788	15,397,539	12,030,247	1,667,111	33,934,904	21,039,857
Percent full-time employees								
Less than 25%	10,457,358	2,179,182	1,630,472	1,951,911	1,625,143	3,070,650	4,933,472	5,523,886
25-49 %	11,080,639	1,369,278	1,354,672	2,194,761	2,226,148	3,935,779	3,670,593	7,410,046
50-74 %	17,815,014	2,458,912	1,669,186	2,478,316	3,304,729	7,903,871	5,425,987	12,389,027
75% or more	93,437,510	8,810,000	7,329,894	12,600,644	18,377,879	46,319,093	22,235,590	71,201,920
Union presence								
No union employees	113,027,094	14,468,353	11,678,952	18,289,494	22,589,313	46,000,981	35,163,301	77,863,793
Has union employees	19,763,426	349,019	305,272	936,137	2,944,585	15,228,413	1,102,341	18,661,085
Percent low-wage employees								
50% or more low-wage	18,858,004	2,984,461	2,225,685	2,921,600	3,814,812	6,911,446	6,712,159	12,145,846
Less than 50% low-wage	113,932,516	11,832,911	9,758,539	16,304,031	21,719,086	54,317,948	29,553,484	84,379,032
Percent women employees								
Less than 25%	31,270,471	4,983,942	4,270,340	6,242,197	6,547,476	9,226,516	12,244,545	19,025,926
25-49 %	35,108,068	2,448,227	2,048,592	3,691,473	6,421,407	20,498,370	6,236,185	28,871,882
50-74 %	38,760,781	3,336,129	2,592,379	5,179,860	7,813,422	19,838,990	8,478,796	30,281,985
75% or more	27,651,201	4,049,075	3,072,914	4,112,101	4,751,594	11,665,518	9,306,116	18,345,085
Percent age 50 or older employees								
Less than 25%	57,841,656	7,294,005	7,260,630	11,344,442	10,632,751	21,309,828	20,428,797	37,412,859
25-49 %	56,520,245	2,531,137	2,732,497	5,359,178	11,742,866	34,154,568	7,591,993	48,928,252
50-74 %	14,264,196	2,478,511	1,491,461	2,146,945	2,763,701	5,383,577	5,039,224	9,224,972
75% or more	4,164,423	2,513,719	499,636	375,067	394,580	381,421	3,205,629	958,795

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	1,298,033	235,947	286,866	400,469	615,759	1,099,679	387,551	1,272,862
Industry group **								
Agric., fish., forest.	176,984	38,696	64,491	63,219 *	139,102 *	48,404	80,135	157,853
Mining and manufacturing	477,389	49,855	77,457	139,638	250,628	372,922	122,522	462,152
Construction	338,136	90,266	110,207	173,847	178,455	181,417	167,161	295,206
Utilities and transp.	464,452	50,971	63,539	103,385	173,220	410,656	106,363	452,274
Wholesale trade	307,036	75,363	64,837	113,373	156,110	218,683	114,854	285,285
Fin. svcs. and real estate	569,040	81,000	54,259	79,146	174,967	528,917	107,781	558,805
Retail trade	640,430	117,488	127,372	176,349	226,189	547,471	196,699	610,200
Professional services	881,728	164,193	159,129	213,169	406,414	727,441	261,669	844,290
Other services	928,415	184,743	206,941	322,154	465,817	693,720	336,740	870,178
Ownership								
For profit, incorporated	1,239,669	212,883	258,091	355,176	552,500	1,043,925	373,140	1,197,265
For profit, unincorporated	672,024	172,927	166,169	254,134	361,043	456,170	282,486	614,386
Nonprofit	722,764	92,740	87,414	188,175	343,375	596,140	153,609	707,141
Age of firm								
Less than 5 years	396,483	151,060	121,104	215,956	274,863	--	234,025	322,495
5-9 years	370,196	159,318	149,623	188,677	207,497	113,692	255,515	271,159
10-19 years	601,075	139,869	164,428	246,798	421,746	288,193	257,964	547,223
20 or more years	1,239,950	171,325	217,182	311,158	496,385	1,098,913	313,314	1,209,321
Multi/single status								
2 or more locations	1,162,926	45,423	68,986	192,998	406,486	1,101,323	126,320	1,157,142
1 location only	778,276	234,258	287,644	388,688	576,662	257,661	395,960	713,541
Percent full-time employees								
Less than 25%	404,809	110,172	116,024	159,518	215,202	261,686	193,442	356,555
25-49 %	488,620	128,456	120,353	202,169	230,738	339,529	199,150	447,216
50-74 %	650,062	133,686	130,147	200,782	330,438	491,351	226,695	610,486
75% or more	1,232,253	205,226	249,262	346,950	562,803	1,037,373	364,554	1,193,235
Union presence								
No union employees	1,249,068	236,282	285,252	394,556	576,858	1,047,359	388,232	1,219,653
Has union employees	800,610	49,254	57,950	125,997	347,940	709,091	104,311	793,897
Percent low-wage employees								
50% or more low-wage	584,267	142,903	136,358	198,853	301,095	420,923	232,455	538,639
Less than 50% low-wage	1,289,440	229,494	275,692	389,853	606,996	1,080,086	388,938	1,253,977
Percent women employees								
Less than 25%	698,056	155,659	194,702	283,217	385,600	459,866	282,150	646,207
25-49 %	1,012,395	154,026	160,479	214,905	448,279	860,939	254,611	981,213
50-74 %	903,007	140,562	154,706	283,601	412,325	733,522	277,941	863,303
75% or more	780,833	172,826	163,083	218,243	284,074	658,178	268,902	735,201
Percent age 50 or older employees								
Less than 25%	1,058,085	219,850	245,193	373,126	503,199	818,885	375,205	1,004,861
25-49 %	1,113,830	126,287	160,196	255,248	495,741	960,402	254,976	1,087,028
50-74 %	509,877	132,216	130,209	152,858	214,763	397,807	206,753	467,319
75% or more	188,017	109,856	68,825	75,519	83,912	77,440	133,639	132,356

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.a Percent of number of private-sector employees by firm size and selected characteristics: United States, 2022**

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	132,790,520	11.2%	9.0%	14.5%	19.2%	46.1%	27.3%	72.7%
Industry group **								
Agric., fish., forest.	1,225,685	16.4%	18.2%	12.7% *	37.3%	15.5%	39.7%	60.3%
Mining and manufacturing	12,480,253	3.9%	6.0%	15.0%	27.2%	47.8%	16.6%	83.4%
Construction	7,281,342	20.3%	17.9%	25.2%	20.5%	16.0%	50.5%	49.5%
Utilities and transp.	6,574,164	6.4%	4.9%	11.7%	16.8%	60.2%	17.0%	83.0%
Wholesale trade	6,267,224	11.8%	8.1%	17.7%	24.4%	38.1%	27.5%	72.5%
Fin. svcs. and real estate	12,920,922	10.0%	3.0%	5.5%	13.9%	67.6%	15.4%	84.6%
Retail trade	15,555,575	13.2%	10.0%	13.0%	12.2%	51.6%	29.7%	70.3%
Professional services	36,876,762	10.7%	7.9%	12.0%	20.3%	49.1%	24.6%	75.4%
Other services	33,608,593	12.5%	12.0%	18.8%	19.0%	37.7%	34.2%	65.8%
Ownership								
For profit, incorporated	89,873,641	10.6%	9.2%	14.0%	17.6%	48.6%	27.0%	73.0%
For profit, unincorporated	22,760,620	17.7%	12.0%	18.5%	20.7%	31.2%	38.7%	61.3%
Nonprofit	20,156,260	6.2%	4.8%	12.1%	24.8%	52.0%	15.7%	84.3%
Age of firm								
Less than 5 years	8,446,231	38.0%	17.9%	25.2%	18.2%	0.6% *	68.8%	31.2%
5-9 years	9,597,861	30.5%	20.2%	25.4%	18.3%	5.5%	64.1%	35.9%
10-19 years	17,315,951	20.1%	16.7%	24.5%	25.2%	13.6%	49.8%	50.2%
20 or more years	97,430,476	5.3%	5.8%	10.7%	18.3%	59.8%	16.1%	83.9%
Multi/single status								
2 or more locations	77,815,760	0.3%	0.9%	4.9%	17.4%	76.5%	3.0%	97.0%
1 location only	54,974,761	26.6%	20.5%	28.0%	21.9%	3.0%	61.7%	38.3%
Percent full-time employees								
Less than 25%	10,457,358	20.8%	15.6%	18.7%	15.5%	29.4%	47.2%	52.8%
25-49 %	11,080,639	12.4%	12.2%	19.8%	20.1%	35.5%	33.1%	66.9%
50-74 %	17,815,014	13.8%	9.4%	13.9%	18.6%	44.4%	30.5%	69.5%
75% or more	93,437,510	9.4%	7.8%	13.5%	19.7%	49.6%	23.8%	76.2%
Union presence								
No union employees	113,027,094	12.8%	10.3%	16.2%	20.0%	40.7%	31.1%	68.9%
Has union employees	19,763,426	1.8%	1.5%	4.7%	14.9%	77.1%	5.6%	94.4%
Percent low-wage employees								
50% or more low-wage	18,858,004	15.8%	11.8%	15.5%	20.2%	36.6%	35.6%	64.4%
Less than 50% low-wage	113,932,516	10.4%	8.6%	14.3%	19.1%	47.7%	25.9%	74.1%
Percent women employees								
Less than 25%	31,270,471	15.9%	13.7%	20.0%	20.9%	29.5%	39.2%	60.8%
25-49 %	35,108,068	7.0%	5.8%	10.5%	18.3%	58.4%	17.8%	82.2%
50-74 %	38,760,781	8.6%	6.7%	13.4%	20.2%	51.2%	21.9%	78.1%
75% or more	27,651,201	14.6%	11.1%	14.9%	17.2%	42.2%	33.7%	66.3%
Percent age 50 or older employees								
Less than 25%	57,841,656	12.6%	12.6%	19.6%	18.4%	36.8%	35.3%	64.7%
25-49 %	56,520,245	4.5%	4.8%	9.5%	20.8%	60.4%	13.4%	86.6%
50-74 %	14,264,196	17.4%	10.5%	15.1%	19.4%	37.7%	35.3%	64.7%
75% or more	4,164,423	60.4%	12.0%	9.0%	9.5%	9.2%	77.0%	23.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.

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, 2022**

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	1,298,033	0.20%	0.22%	0.30%	0.43%	0.53%	0.35%	0.35%
Industry group **								
Agric., fish., forest.	176,984	3.51%	4.95%	4.82% *	7.86%	3.97%	6.46%	6.46%
Mining and manufacturing	477,389	0.41%	0.63%	1.10%	1.72%	1.94%	1.03%	1.03%
Construction	338,136	1.34%	1.48%	2.06%	2.11%	2.19%	2.35%	2.35%
Utilities and transp.	464,452	0.85%	0.98%	1.61%	2.45%	3.18%	1.78%	1.78%
Wholesale trade	307,036	1.20%	1.03%	1.70%	2.15%	2.53%	1.83%	1.83%
Fin. svcs. and real estate	569,040	0.71%	0.43%	0.63%	1.31%	1.75%	0.97%	0.97%
Retail trade	640,430	0.85%	0.84%	1.11%	1.36%	2.03%	1.47%	1.47%
Professional services	881,728	0.47%	0.44%	0.58%	0.99%	1.21%	0.78%	0.78%
Other services	928,415	0.59%	0.64%	0.93%	1.22%	1.47%	1.11%	1.11%
Ownership								
For profit, incorporated	1,239,669	0.26%	0.30%	0.40%	0.56%	0.72%	0.48%	0.48%
For profit, unincorporated	672,024	0.81%	0.74%	1.05%	1.37%	1.54%	1.30%	1.30%
Nonprofit	722,764	0.48%	0.45%	0.92%	1.51%	1.77%	0.85%	0.85%
Age of firm								
Less than 5 years	396,483	2.00%	1.44%	2.17%	2.73%	0.21% *	2.77%	2.77%
5-9 years	370,196	1.58%	1.45%	1.70%	1.86%	1.14%	2.06%	2.06%
10-19 years	601,075	0.94%	0.98%	1.34%	1.93%	1.50%	1.75%	1.75%
20 or more years	1,239,950	0.18%	0.22%	0.32%	0.48%	0.61%	0.34%	0.34%
Multi/single status								
2 or more locations	1,162,926	0.06%	0.09%	0.25%	0.51%	0.57%	0.16%	0.16%
1 location only	778,276	0.51%	0.53%	0.65%	0.85%	0.46%	0.87%	0.87%
Percent full-time employees								
Less than 25%	404,809	1.15%	1.11%	1.41%	1.81%	1.97%	1.89%	1.89%
25-49 %	488,620	1.15%	1.09%	1.67%	1.84%	2.28%	1.80%	1.80%
50-74 %	650,062	0.82%	0.75%	1.09%	1.62%	1.87%	1.37%	1.37%
75% or more	1,232,253	0.24%	0.27%	0.37%	0.55%	0.68%	0.43%	0.43%
Union presence								
No union employees	1,249,068	0.24%	0.26%	0.35%	0.47%	0.61%	0.43%	0.43%
Has union employees	800,610	0.26%	0.30%	0.64%	1.60%	1.69%	0.55%	0.55%
Percent low-wage employees								
50% or more low-wage	584,267	0.80%	0.74%	1.00%	1.39%	1.62%	1.30%	1.30%
Less than 50% low-wage	1,289,440	0.22%	0.25%	0.34%	0.49%	0.60%	0.39%	0.39%
Percent women employees								
Less than 25%	698,056	0.55%	0.62%	0.84%	1.06%	1.15%	0.99%	0.99%
25-49 %	1,012,395	0.45%	0.46%	0.63%	1.15%	1.37%	0.78%	0.78%
50-74 %	903,007	0.39%	0.41%	0.70%	0.96%	1.17%	0.75%	0.75%
75% or more	780,833	0.67%	0.61%	0.79%	0.97%	1.52%	1.11%	1.11%
Percent age 50 or older employees								
Less than 25%	1,058,085	0.41%	0.45%	0.63%	0.78%	1.00%	0.76%	0.76%
25-49 %	1,113,830	0.23%	0.29%	0.45%	0.80%	0.93%	0.47%	0.47%
50-74 %	509,877	0.97%	0.90%	1.05%	1.37%	1.93%	1.49%	1.49%
75% or more	188,017	2.46%	1.54%	1.69%	1.86%	1.73%	2.56%	2.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.

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, 2022**

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	85.6%	33.4%	57.7%	84.0%	97.3%	99.3%	52.6%	98.0%
Industry group **								
Agric., fish., forest.	73.8%	25.0% *	56.3%	86.8%	88.4%	100.0%	46.9%	91.4%
Mining and manufacturing	94.6%	32.1%	77.2%	93.1%	99.8%	99.4%	69.7%	99.5%
Construction	78.4%	32.2%	69.6%	91.2%	99.1%	99.7%	58.3%	98.9%
Utilities and transp.	93.4%	44.5%	67.8%	93.1%	96.3%	100.0%	66.2%	99.0%
Wholesale trade	89.4%	48.0%	78.8%	90.6%	99.7%	97.4%	67.5%	97.8%
Fin. svcs. and real estate	92.4%	39.3%	70.8%	94.5%	98.1%	99.9%	53.3%	99.6%
Retail trade	83.5%	27.3%	48.9%	89.2%	99.2%	99.4%	46.7%	99.0%
Professional services	88.9%	40.5%	69.5%	89.0%	96.1%	99.5%	60.6%	98.1%
Other services	76.8%	25.3%	40.6%	70.4%	96.3%	98.8%	40.2%	95.9%
Ownership								
For profit, incorporated	86.3%	33.7%	59.5%	84.5%	97.4%	99.4%	54.1%	98.2%
For profit, unincorporated	76.4%	31.5%	49.2%	79.3%	95.2%	98.3%	46.0%	95.6%
Nonprofit	92.9%	37.5%	66.9%	89.6%	99.0%	99.7%	59.0%	99.2%
Age of firm								
Less than 5 years	53.5%	24.6%	43.7%	76.6%	89.7%	100.0%	37.1%	89.5%
5-9 years	60.3%	33.4%	41.6%	74.8%	94.5%	97.4%	42.9%	91.3%
10-19 years	72.3%	32.8%	52.8%	80.5%	94.6%	98.2%	50.4%	94.0%
20 or more years	93.3%	39.3%	69.5%	89.0%	98.9%	99.4%	63.2%	99.0%
Multi/single status								
2 or more locations	98.6%	75.3%	70.8%	91.4%	98.6%	99.4%	81.1%	99.1%
1 location only	67.3%	32.9%	56.9%	82.1%	95.8%	95.9%	50.6%	94.2%
Percent full-time employees								
Less than 25%	55.7%	7.8%	17.6%	49.2%	89.5%	96.1%	17.5%	89.7%
25-49 %	76.4%	31.1%	39.0%	69.6%	93.9%	98.9%	38.3%	95.3%
50-74 %	81.1%	26.4%	50.6%	79.2%	95.6%	99.2%	44.6%	97.1%
75% or more	90.9%	42.1%	71.7%	92.8%	98.7%	99.6%	64.6%	99.1%
Union presence								
No union employees	83.5%	33.3%	57.3%	83.7%	97.1%	99.3%	52.2%	97.7%
Has union employees	97.5%	39.7%	74.6%	88.5%	99.0%	99.5%	65.1%	99.4%
Percent low-wage employees								
50% or more low-wage	70.8%	14.7%	28.8%	65.6%	91.5%	99.2%	27.9%	94.5%
Less than 50% low-wage	88.1%	38.1%	64.3%	87.3%	98.3%	99.4%	58.2%	98.5%
Percent women employees								
Less than 25%	82.6%	35.5%	70.1%	89.2%	97.2%	98.9%	59.3%	97.6%
25-49 %	91.3%	37.7%	50.5%	88.0%	99.4%	99.8%	53.8%	99.3%
50-74 %	87.5%	32.8%	52.0%	80.5%	97.3%	99.3%	50.1%	98.0%
75% or more	79.2%	28.8%	50.2%	76.9%	94.5%	98.9%	45.1%	96.5%
Percent age 50 or older employees								
Less than 25%	80.4%	33.4%	53.1%	79.5%	95.0%	99.0%	51.0%	96.5%
25-49 %	93.9%	33.6%	62.4%	91.1%	98.8%	99.6%	60.1%	99.1%
50-74 %	84.5%	40.4%	72.8%	88.8%	99.3%	98.8%	58.9%	98.5%
75% or more	49.1%	26.4%	55.0%	90.0%	98.1%	100.0%	34.5%	97.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2022**

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	0.28%	1.14%	1.42%	0.89%	0.51%	0.16%	0.77%	0.20%
Industry group **								
Agric., fish., forest.	5.32%	11.12% *	13.46%	8.38%	10.71%	0.00%	8.52%	6.86%
Mining and manufacturing	0.53%	4.86%	4.00%	1.82%	0.15%	0.27%	2.64%	0.17%
Construction	1.41%	3.27%	3.70%	2.08%	0.60%	0.32%	2.20%	0.52%
Utilities and transp.	0.98%	6.28%	8.10%	3.68%	2.87%	0.04%	4.16%	0.61%
Wholesale trade	1.35%	5.24%	5.57%	3.17%	0.18%	2.30%	3.03%	1.37%
Fin. svcs. and real estate	0.61%	3.22%	6.01%	1.85%	1.21%	0.04%	2.71%	0.21%
Retail trade	0.97%	3.00%	4.17%	1.86%	0.38%	0.24%	2.22%	0.27%
Professional services	0.52%	2.30%	2.44%	1.71%	1.09%	0.20%	1.46%	0.35%
Other services	0.88%	2.30%	2.77%	2.13%	1.24%	0.53%	1.64%	0.59%
Ownership								
For profit, incorporated	0.34%	1.41%	1.72%	1.08%	0.58%	0.16%	0.94%	0.21%
For profit, unincorporated	1.02%	2.36%	3.17%	2.25%	1.96%	0.90%	1.75%	0.92%
Nonprofit	0.53%	3.59%	4.11%	1.68%	0.39%	0.15%	2.42%	0.19%
Age of firm								
Less than 5 years	2.30%	2.52%	4.15%	3.81%	5.00%	0.00%	2.19%	3.26%
5-9 years	1.79%	3.10%	4.05%	3.19%	2.85%	1.89%	2.25%	2.11%
10-19 years	1.25%	2.11%	2.98%	2.03%	1.89%	0.90%	1.61%	1.17%
20 or more years	0.23%	1.82%	1.83%	0.91%	0.22%	0.16%	1.07%	0.14%
Multi/single status								
2 or more locations	0.15%	7.58%	4.44%	1.23%	0.28%	0.15%	2.01%	0.14%
1 location only	0.67%	1.14%	1.49%	1.07%	1.06%	1.96%	0.81%	0.75%
Percent full-time employees								
Less than 25%	1.84%	1.42%	3.37%	4.18%	3.07%	1.23%	1.79%	1.45%
25-49 %	1.51%	5.51%	4.51%	3.81%	3.09%	0.41%	2.89%	1.18%
50-74 %	0.99%	2.81%	3.96%	2.57%	1.85%	0.34%	2.23%	0.61%
75% or more	0.27%	1.42%	1.63%	0.75%	0.42%	0.18%	0.89%	0.18%
Union presence								
No union employees	0.33%	1.16%	1.44%	0.91%	0.58%	0.20%	0.78%	0.24%
Has union employees	0.34%	7.35%	8.56%	3.55%	0.48%	0.19%	4.35%	0.18%
Percent low-wage employees								
50% or more low-wage	1.17%	1.91%	3.26%	2.93%	2.33%	0.37%	1.89%	0.87%
Less than 50% low-wage	0.28%	1.30%	1.54%	0.92%	0.44%	0.17%	0.83%	0.19%
Percent women employees								
Less than 25%	0.65%	1.83%	2.14%	1.32%	1.10%	0.63%	1.20%	0.55%
25-49 %	0.49%	3.34%	4.00%	1.66%	0.18%	0.09%	2.08%	0.14%
50-74 %	0.53%	2.22%	3.08%	1.90%	0.87%	0.19%	1.73%	0.32%
75% or more	0.86%	2.26%	2.78%	2.25%	1.74%	0.57%	1.57%	0.64%
Percent age 50 or older employees								
Less than 25%	0.57%	1.75%	1.87%	1.32%	1.14%	0.34%	1.09%	0.44%
25-49 %	0.30%	2.45%	2.85%	1.18%	0.37%	0.10%	1.67%	0.14%
50-74 %	0.92%	2.95%	3.42%	2.27%	0.41%	1.03%	1.97%	0.67%
75% or more	2.33%	2.26%	6.74%	3.79%	1.41%	0.02%	2.25%	0.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2022**

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	80.8%	81.5%	78.6%	78.0%	78.7%	82.6%	79.3%	81.1%
Industry group **								
Agric., fish., forest.	81.1%	94.0%	--	89.6%	79.3%	89.2%	76.7%	82.7%
Mining and manufacturing	94.0%	79.5%	89.9%	92.3%	93.8%	95.3%	89.1%	94.6%
Construction	81.8%	86.3%	83.5%	86.3%	79.2%	75.5%	84.5%	80.2%
Utilities and transp.	88.7%	90.4%	80.9%	84.6%	82.7%	91.4%	85.1%	89.2%
Wholesale trade	94.5%	90.6%	92.3%	92.9%	94.5%	96.0%	92.2%	95.0%
Fin. svcs. and real estate	92.5%	90.7%	86.0%	86.6%	92.6%	93.3%	88.5%	92.9%
Retail trade	73.8%	79.2%	74.5%	76.5%	75.7%	72.3%	75.7%	73.4%
Professional services	82.9%	82.3%	82.9%	81.2%	79.1%	84.9%	82.1%	83.1%
Other services	65.2%	70.4%	65.1%	61.1%	62.1%	67.7%	65.8%	65.1%
Ownership								
For profit, incorporated	82.3%	83.4%	81.3%	79.5%	80.7%	83.7%	81.2%	82.6%
For profit, unincorporated	76.6%	82.4%	73.8%	76.1%	77.7%	75.5%	77.1%	76.4%
Nonprofit	78.5%	66.5%	68.6%	74.1%	73.4%	82.9%	70.0%	79.4%
Age of firm								
Less than 5 years	77.2%	83.3%	77.3%	71.8%	79.9%	78.8%	76.9%	77.4%
5-9 years	75.6%	81.4%	77.0%	73.0%	77.2%	66.5%	77.7%	73.8%
10-19 years	77.1%	81.4%	79.0%	78.1%	76.7%	73.2%	79.4%	75.9%
20 or more years	81.8%	81.0%	79.0%	80.1%	79.3%	83.1%	80.1%	82.1%
Multi/single status								
2 or more locations	82.4%	89.6%	84.4%	82.1%	79.9%	82.9%	83.7%	82.4%
1 location only	77.6%	81.3%	78.2%	76.9%	77.4%	70.3%	78.8%	76.5%
Percent full-time employees								
Less than 25%	36.3%	40.1%	30.5%	24.5%	30.3%	43.5%	28.3%	37.7%
25-49 %	44.1%	44.8%	38.5%	41.9%	43.4%	46.1%	40.5%	44.8%
50-74 %	69.5%	70.2%	64.7%	61.5%	64.9%	73.8%	65.0%	70.4%
75% or more	89.5%	89.6%	87.5%	89.9%	89.1%	89.7%	88.5%	89.6%
Union presence								
No union employees	80.2%	81.3%	78.5%	78.4%	79.6%	81.2%	79.3%	80.5%
Has union employees	83.8%	89.4%	81.7%	70.9%	71.8%	86.7%	79.4%	83.9%
Percent low-wage employees								
50% or more low-wage	57.3%	69.8%	52.5%	50.2%	58.2%	58.4%	56.0%	57.5%
Less than 50% low-wage	84.0%	82.7%	81.3%	81.8%	82.1%	85.7%	81.8%	84.4%
Percent women employees								
Less than 25%	88.0%	85.1%	84.6%	88.9%	85.6%	90.7%	85.4%	88.9%
25-49 %	84.3%	84.4%	72.4%	76.9%	82.2%	86.7%	78.4%	85.0%
50-74 %	74.8%	78.6%	78.4%	67.0%	72.5%	76.8%	74.0%	74.9%
75% or more	76.7%	76.6%	71.4%	74.7%	74.6%	78.8%	74.6%	77.2%
Percent age 50 or older employees								
Less than 25%	75.3%	80.5%	77.1%	74.2%	72.3%	76.2%	77.4%	74.7%
25-49 %	85.3%	86.4%	79.7%	83.5%	83.6%	86.4%	81.9%	85.6%
50-74 %	83.1%	80.8%	82.5%	82.1%	81.0%	85.2%	81.6%	83.6%
75% or more	77.5%	80.3%	78.5%	78.5%	83.8%	64.3%	79.6%	75.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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%	1.14%	1.24%	0.86%	0.85%	0.51%	0.69%	0.42%
Industry group **								
Agric., fish., forest.	4.47%	4.48%	--	7.20%	7.27%	5.14%	9.62%	4.89%
Mining and manufacturing	0.54%	3.90%	1.99%	1.09%	0.75%	0.90%	1.28%	0.59%
Construction	1.66%	2.58%	2.80%	2.32%	3.45%	5.34%	1.94%	2.39%
Utilities and transp.	1.17%	2.48%	6.12%	3.04%	4.31%	1.04%	2.96%	1.26%
Wholesale trade	0.56%	2.49%	2.19%	1.44%	1.26%	0.66%	1.13%	0.64%
Fin. svcs. and real estate	0.55%	2.01%	3.35%	2.34%	1.51%	0.64%	1.57%	0.58%
Retail trade	1.04%	3.86%	4.00%	2.39%	1.90%	1.50%	2.17%	1.17%
Professional services	0.58%	1.91%	1.76%	1.21%	1.53%	0.76%	1.01%	0.67%
Other services	1.12%	3.07%	3.00%	2.11%	2.20%	1.80%	1.74%	1.31%
Ownership								
For profit, incorporated	0.43%	1.34%	1.48%	1.03%	0.99%	0.60%	0.83%	0.49%
For profit, unincorporated	1.03%	2.46%	2.94%	2.05%	1.75%	1.97%	1.60%	1.25%
Nonprofit	0.94%	3.76%	3.42%	2.27%	2.33%	0.96%	1.87%	1.02%
Age of firm								
Less than 5 years	1.86%	3.05%	3.91%	3.73%	3.15%	9.42%	2.39%	2.81%
5-9 years	1.62%	3.06%	3.39%	2.73%	3.25%	8.07%	1.90%	2.54%
10-19 years	1.16%	2.29%	2.79%	1.82%	2.07%	3.66%	1.44%	1.61%
20 or more years	0.41%	1.60%	1.63%	1.01%	1.03%	0.51%	0.90%	0.44%
Multi/single status								
2 or more locations	0.42%	4.01%	2.32%	1.41%	0.84%	0.50%	1.53%	0.43%
1 location only	0.69%	1.16%	1.32%	1.02%	1.55%	4.68%	0.74%	1.12%
Percent full-time employees								
Less than 25%	2.35%	6.15%	5.55%	2.37%	4.45%	3.67%	2.73%	2.68%
25-49 %	1.38%	3.43%	3.04%	1.99%	3.44%	2.13%	1.76%	1.61%
50-74 %	0.81%	2.88%	2.05%	1.46%	1.40%	1.20%	1.31%	0.93%
75% or more	0.31%	0.84%	1.26%	0.57%	0.65%	0.45%	0.62%	0.35%
Union presence								
No union employees	0.40%	1.16%	1.26%	0.86%	0.80%	0.62%	0.70%	0.46%
Has union employees	0.99%	4.20%	5.76%	4.88%	3.83%	0.85%	3.98%	1.01%
Percent low-wage employees								
50% or more low-wage	1.45%	4.30%	4.04%	2.82%	2.95%	2.16%	2.37%	1.64%
Less than 50% low-wage	0.36%	1.18%	1.25%	0.82%	0.85%	0.50%	0.69%	0.41%
Percent women employees								
Less than 25%	0.58%	1.59%	1.65%	0.95%	1.38%	0.97%	0.95%	0.71%
25-49 %	0.70%	3.15%	4.12%	2.01%	1.81%	0.81%	1.93%	0.75%
50-74 %	0.80%	2.43%	2.27%	1.98%	1.74%	1.07%	1.54%	0.88%
75% or more	0.79%	2.29%	2.51%	1.57%	1.61%	1.20%	1.36%	0.92%
Percent age 50 or older employees								
Less than 25%	0.63%	1.69%	1.82%	1.28%	1.48%	0.97%	1.02%	0.76%
25-49 %	0.49%	1.82%	2.10%	1.19%	1.12%	0.62%	1.16%	0.52%
50-74 %	1.14%	2.99%	2.73%	2.12%	2.50%	1.90%	1.62%	1.41%
75% or more	2.24%	2.71%	5.22%	4.80%	3.79%	7.48%	2.36%	4.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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-- 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, 2022**

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	69.0%	74.2%	64.5%	64.4%	66.9%	71.0%	67.0%	69.4%
Industry group **								
Agric., fish., forest.	61.7%	94.8%	72.6%	54.6%	56.3%	62.9%	72.5%	58.3%
Mining and manufacturing	77.3%	69.4%	71.2%	70.4%	73.0%	82.4%	70.7%	78.2%
Construction	70.4%	75.8%	62.1%	64.0%	74.8%	79.6%	66.0%	73.2%
Utilities and transp.	71.0%	76.9%	70.5%	63.7%	66.2%	73.1%	68.2%	71.3%
Wholesale trade	74.1%	78.4%	71.2%	71.2%	72.2%	76.3%	72.9%	74.3%
Fin. svcs. and real estate	75.6%	71.3%	66.5%	77.7%	73.9%	76.3%	72.3%	75.9%
Retail trade	61.6%	73.3%	57.6%	55.7%	62.7%	62.3%	60.9%	61.8%
Professional services	72.6%	73.5%	64.6%	68.3%	69.4%	75.5%	68.2%	73.5%
Other services	55.2%	74.3%	62.1%	56.2%	53.3%	53.2%	63.0%	53.5%
Ownership								
For profit, incorporated	68.4%	74.4%	64.6%	63.5%	65.5%	70.5%	66.5%	68.8%
For profit, unincorporated	66.0%	73.9%	59.9%	62.9%	66.2%	66.9%	66.2%	65.9%
Nonprofit	74.3%	73.7%	74.0%	71.4%	72.2%	75.8%	72.0%	74.6%
Age of firm								
Less than 5 years	59.2%	74.1%	56.9%	53.9%	57.3%	52.4%	63.2%	55.6%
5-9 years	61.7%	76.0%	61.4%	62.6%	54.4%	52.6%	67.8%	56.3%
10-19 years	64.4%	75.1%	61.8%	60.8%	63.1%	68.7%	64.3%	64.5%
20 or more years	70.5%	73.0%	67.4%	67.7%	69.6%	71.2%	68.6%	70.7%
Multi/single status								
2 or more locations	70.7%	65.0%	71.6%	68.2%	68.9%	71.2%	68.1%	70.7%
1 location only	65.3%	74.6%	63.9%	63.3%	64.5%	62.6%	66.8%	63.9%
Percent full-time employees								
Less than 25%	56.1%	63.1%	46.7%	60.0%	47.6%	58.5%	57.3%	55.9%
25-49 %	54.9%	76.8%	52.9%	47.7%	55.1%	55.3%	61.5%	53.8%
50-74 %	62.1%	63.7%	57.1%	58.8%	52.4%	66.5%	60.4%	62.4%
75% or more	70.9%	75.8%	66.2%	66.2%	69.9%	72.7%	68.2%	71.5%
Union presence								
No union employees	67.4%	73.8%	64.3%	64.0%	66.1%	68.9%	66.7%	67.6%
Has union employees	76.4%	88.7%	68.9%	72.5%	73.2%	77.1%	73.5%	76.5%
Percent low-wage employees								
50% or more low-wage	53.3%	74.9%	58.9%	53.0%	44.5%	55.8%	63.3%	51.8%
Less than 50% low-wage	70.4%	74.2%	64.9%	65.3%	69.5%	72.3%	67.2%	71.0%
Percent women employees								
Less than 25%	71.6%	76.5%	65.9%	64.8%	69.9%	77.5%	68.3%	72.8%
25-49 %	71.2%	75.0%	69.6%	66.7%	69.5%	72.2%	69.8%	71.4%
50-74 %	65.8%	71.3%	63.6%	63.5%	64.0%	66.7%	65.3%	65.8%
75% or more	66.8%	72.7%	58.7%	62.3%	62.6%	69.9%	63.7%	67.5%
Percent age 50 or older employees								
Less than 25%	63.5%	74.6%	63.2%	62.1%	60.5%	64.1%	65.1%	63.0%
25-49 %	72.7%	73.6%	66.6%	67.6%	71.4%	74.1%	68.8%	73.1%
50-74 %	71.2%	71.9%	64.8%	66.4%	68.3%	75.4%	68.1%	72.2%
75% or more	70.0%	77.5%	68.2%	61.8%	67.2%	67.6%	73.0%	66.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.45%	1.25%	1.14%	0.90%	0.90%	0.70%	0.69%	0.53%
Industry group **								
Agric., fish., forest.	5.39%	5.51%	9.55%	7.68%	9.79%	6.64%	9.13%	6.12%
Mining and manufacturing	0.73%	5.29%	2.68%	1.86%	1.59%	0.79%	1.83%	0.79%
Construction	1.56%	3.34%	3.07%	3.13%	2.37%	3.05%	2.11%	2.13%
Utilities and transp.	1.45%	5.10%	5.07%	3.87%	4.00%	1.83%	3.61%	1.57%
Wholesale trade	1.06%	3.11%	3.50%	2.55%	2.70%	1.27%	1.92%	1.23%
Fin. svcs. and real estate	1.14%	3.07%	4.03%	1.99%	1.74%	1.48%	2.04%	1.23%
Retail trade	1.06%	5.05%	3.13%	2.43%	2.85%	1.39%	2.11%	1.20%
Professional services	0.55%	2.10%	2.08%	1.38%	1.45%	0.68%	1.19%	0.61%
Other services	1.61%	3.33%	3.09%	2.38%	3.12%	2.66%	1.83%	1.90%
Ownership								
For profit, incorporated	0.56%	1.51%	1.28%	1.15%	1.22%	0.83%	0.81%	0.65%
For profit, unincorporated	1.33%	2.53%	2.95%	1.79%	2.03%	2.86%	1.59%	1.66%
Nonprofit	0.72%	4.65%	3.92%	2.00%	1.69%	0.88%	2.39%	0.76%
Age of firm								
Less than 5 years	2.37%	3.50%	5.11%	3.42%	5.37%	9.76%	2.57%	3.74%
5-9 years	2.09%	2.93%	3.54%	2.94%	4.80%	9.39%	2.19%	3.26%
10-19 years	1.37%	2.26%	2.55%	1.73%	3.15%	3.69%	1.44%	1.98%
20 or more years	0.51%	1.92%	1.33%	1.15%	0.83%	0.72%	0.85%	0.56%
Multi/single status								
2 or more locations	0.58%	6.82%	2.93%	1.64%	0.92%	0.71%	1.74%	0.59%
1 location only	0.71%	1.27%	1.21%	1.05%	1.65%	4.50%	0.74%	1.17%
Percent full-time employees								
Less than 25%	3.30%	9.60%	7.24%	5.02%	5.95%	4.61%	5.15%	3.68%
25-49 %	2.26%	7.24%	6.39%	3.56%	5.58%	3.20%	4.38%	2.55%
50-74 %	1.28%	4.17%	3.68%	3.22%	3.12%	1.56%	2.16%	1.46%
75% or more	0.51%	1.27%	1.22%	0.97%	0.92%	0.82%	0.74%	0.60%
Union presence								
No union employees	0.52%	1.27%	1.14%	0.91%	0.97%	0.90%	0.69%	0.63%
Has union employees	0.71%	4.92%	9.42%	5.12%	2.55%	0.71%	5.31%	0.71%
Percent low-wage employees								
50% or more low-wage	1.99%	4.46%	4.24%	3.24%	3.55%	3.23%	2.60%	2.24%
Less than 50% low-wage	0.45%	1.30%	1.19%	0.94%	0.89%	0.69%	0.72%	0.52%
Percent women employees								
Less than 25%	0.70%	2.06%	1.62%	1.60%	1.64%	0.96%	1.06%	0.88%
25-49 %	0.77%	2.97%	3.06%	1.62%	1.81%	1.00%	1.70%	0.83%
50-74 %	1.02%	2.63%	2.77%	1.96%	1.73%	1.54%	1.53%	1.15%
75% or more	1.10%	2.60%	2.44%	1.77%	1.99%	1.79%	1.51%	1.31%
Percent age 50 or older employees								
Less than 25%	0.77%	1.79%	1.54%	1.23%	1.81%	1.32%	0.98%	0.96%
25-49 %	0.65%	2.53%	2.24%	1.69%	1.08%	0.90%	1.31%	0.70%
50-74 %	1.02%	3.39%	3.12%	2.16%	2.02%	1.52%	1.86%	1.19%
75% or more	2.17%	2.68%	4.37%	4.93%	5.54%	6.82%	2.11%	3.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	55.8%	60.5%	50.7%	50.3%	52.7%	58.7%	53.1%	56.3%
Industry group **								
Agric., fish., forest.	50.1%	89.2%	--	48.9%	44.7%	56.1%	55.6%	48.2%
Mining and manufacturing	72.6%	55.2%	64.0%	65.0%	68.5%	78.5%	63.0%	74.0%
Construction	57.6%	65.4%	51.8%	55.2%	59.2%	60.1%	55.7%	58.7%
Utilities and transp.	62.9%	69.5%	57.0%	53.9%	54.7%	66.8%	58.0%	63.6%
Wholesale trade	69.9%	71.1%	65.7%	66.2%	68.2%	73.3%	67.2%	70.7%
Fin. svcs. and real estate	69.9%	64.6%	57.1%	67.3%	68.4%	71.2%	63.9%	70.5%
Retail trade	45.5%	58.0%	43.0%	42.6%	47.5%	45.0%	46.1%	45.4%
Professional services	60.2%	60.4%	53.6%	55.5%	54.9%	64.1%	56.0%	61.1%
Other services	36.0%	52.2%	40.4%	34.3%	33.1%	36.0%	41.5%	34.8%
Ownership								
For profit, incorporated	56.3%	62.1%	52.5%	50.5%	52.9%	59.0%	54.1%	56.8%
For profit, unincorporated	50.5%	60.9%	44.2%	47.9%	51.4%	50.5%	51.1%	50.4%
Nonprofit	58.3%	49.0%	50.8%	52.9%	53.1%	62.8%	50.4%	59.2%
Age of firm								
Less than 5 years	45.7%	61.7%	43.9%	38.7%	45.8%	41.3%	48.7%	43.0%
5-9 years	46.6%	61.8%	47.3%	45.7%	42.0%	35.0%	52.7%	41.5%
10-19 years	49.7%	61.1%	48.8%	47.5%	48.4%	50.3%	51.1%	49.0%
20 or more years	57.7%	59.1%	53.3%	54.2%	55.2%	59.2%	55.0%	58.0%
Multi/single status								
2 or more locations	58.2%	58.2%	60.4%	56.0%	55.0%	59.1%	57.0%	58.3%
1 location only	50.6%	60.6%	49.9%	48.7%	49.9%	44.0%	52.6%	48.9%
Percent full-time employees								
Less than 25%	20.4%	25.3%	14.3%	14.7%	14.5%	25.5%	16.2%	21.1%
25-49 %	24.2%	34.4%	20.4%	20.0%	23.9%	25.5%	24.9%	24.1%
50-74 %	43.2%	44.7%	37.0%	36.1%	34.0%	49.1%	39.3%	43.9%
75% or more	63.5%	67.9%	57.9%	59.5%	62.3%	65.2%	60.4%	64.1%
Union presence								
No union employees	54.1%	60.0%	50.5%	50.2%	52.7%	55.9%	52.9%	54.4%
Has union employees	64.0%	79.3%	56.3%	51.4%	52.6%	66.9%	58.3%	64.2%
Percent low-wage employees								
50% or more low-wage	30.5%	52.3%	30.9%	26.6%	25.9%	32.6%	35.4%	29.7%
Less than 50% low-wage	59.1%	61.3%	52.7%	53.4%	57.0%	62.0%	55.0%	60.0%
Percent women employees								
Less than 25%	62.9%	65.1%	55.7%	57.6%	59.9%	70.3%	58.3%	64.7%
25-49 %	60.0%	63.3%	50.4%	51.3%	57.1%	62.7%	54.7%	60.7%
50-74 %	49.2%	56.0%	49.9%	42.5%	46.4%	51.2%	48.3%	49.3%
75% or more	51.3%	55.7%	41.9%	46.5%	46.7%	55.1%	47.5%	52.2%
Percent age 50 or older employees								
Less than 25%	47.8%	60.0%	48.7%	46.1%	43.7%	48.9%	50.4%	47.1%
25-49 %	62.0%	63.6%	53.0%	56.4%	59.7%	64.0%	56.4%	62.5%
50-74 %	59.2%	58.1%	53.4%	54.5%	55.4%	64.3%	55.6%	60.4%
75% or more	54.2%	62.2%	53.6%	48.5%	56.3%	43.5%	58.1%	49.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	0.45%	1.33%	1.20%	0.90%	0.97%	0.67%	0.71%	0.52%
Industry group **								
Agric., fish., forest.	4.86%	7.28%	--	6.60%	8.70%	6.37%	8.86%	5.68%
Mining and manufacturing	0.81%	4.96%	2.81%	1.96%	1.56%	1.04%	1.91%	0.87%
Construction	1.73%	3.54%	2.60%	2.98%	3.11%	5.36%	2.03%	2.48%
Utilities and transp.	1.69%	5.31%	7.27%	3.79%	5.33%	1.95%	3.73%	1.86%
Wholesale trade	1.10%	3.43%	3.83%	2.74%	2.76%	1.28%	2.03%	1.28%
Fin. svcs. and real estate	1.14%	3.16%	3.96%	2.94%	1.91%	1.47%	2.12%	1.23%
Retail trade	1.07%	4.70%	3.33%	2.53%	2.71%	1.45%	2.05%	1.22%
Professional services	0.69%	2.07%	2.39%	1.50%	1.76%	0.89%	1.27%	0.78%
Other services	1.08%	3.58%	2.49%	1.79%	2.41%	1.74%	1.61%	1.27%
Ownership								
For profit, incorporated	0.55%	1.57%	1.42%	1.14%	1.27%	0.80%	0.84%	0.64%
For profit, unincorporated	1.18%	2.89%	2.80%	1.89%	2.16%	2.31%	1.70%	1.45%
Nonprofit	0.91%	3.97%	3.50%	2.28%	2.15%	0.98%	2.10%	0.97%
Age of firm								
Less than 5 years	2.33%	3.65%	4.92%	3.40%	5.34%	7.88%	2.69%	3.63%
5-9 years	1.85%	3.42%	4.18%	2.82%	4.09%	6.90%	2.28%	2.75%
10-19 years	1.47%	2.66%	2.59%	1.83%	3.15%	4.52%	1.45%	2.13%
20 or more years	0.49%	1.88%	1.41%	1.13%	1.02%	0.67%	0.88%	0.54%
Multi/single status								
2 or more locations	0.54%	6.87%	3.10%	1.70%	1.01%	0.66%	1.83%	0.56%
1 location only	0.75%	1.35%	1.26%	1.04%	1.72%	5.36%	0.76%	1.23%
Percent full-time employees								
Less than 25%	2.05%	5.03%	2.46%	2.02%	2.32%	3.58%	2.03%	2.36%
25-49 %	1.45%	4.69%	2.53%	1.57%	3.41%	2.33%	2.27%	1.67%
50-74 %	1.06%	3.30%	2.19%	2.27%	2.24%	1.34%	1.49%	1.22%
75% or more	0.50%	1.33%	1.35%	0.94%	0.96%	0.78%	0.78%	0.58%
Union presence								
No union employees	0.49%	1.34%	1.22%	0.91%	1.00%	0.81%	0.72%	0.59%
Has union employees	0.98%	7.26%	7.39%	4.97%	3.45%	0.90%	4.76%	1.00%
Percent low-wage employees								
50% or more low-wage	1.28%	4.76%	3.46%	2.11%	2.58%	1.98%	2.19%	1.45%
Less than 50% low-wage	0.46%	1.38%	1.26%	0.96%	1.00%	0.68%	0.75%	0.53%
Percent women employees								
Less than 25%	0.77%	2.14%	1.67%	1.49%	1.80%	1.19%	1.09%	0.97%
25-49 %	0.85%	3.62%	3.62%	1.92%	2.22%	1.05%	1.93%	0.92%
50-74 %	0.88%	2.83%	2.63%	1.92%	1.72%	1.27%	1.50%	0.99%
75% or more	1.00%	2.29%	2.44%	1.82%	1.69%	1.62%	1.45%	1.18%
Percent age 50 or older employees								
Less than 25%	0.70%	1.90%	1.63%	1.26%	1.73%	1.12%	1.00%	0.86%
25-49 %	0.65%	2.63%	2.10%	1.51%	1.23%	0.89%	1.29%	0.70%
50-74 %	1.28%	3.56%	3.58%	2.42%	2.50%	2.04%	2.01%	1.54%
75% or more	2.30%	3.01%	5.57%	4.06%	5.92%	6.48%	2.47%	3.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	54.8%	14.6%	14.3%	19.4%	45.9%	73.5%	15.6%	62.3%
Industry group **								
Agric., fish., forest.	25.3%	--	--	7.3% *	9.8% *	78.7%	7.6% *	32.1%
Mining and manufacturing	59.2%	12.0% *	9.0% *	16.4%	54.5%	76.9%	12.0%	64.8%
Construction	27.5%	4.6% *	14.8%	12.4%	44.2%	45.5%	13.5%	35.6%
Utilities and transp.	62.5%	8.5% *	10.8% *	26.9%	52.8%	75.0%	12.0%	68.9%
Wholesale trade	51.1%	8.9% *	10.3% *	16.6%	52.6%	76.2%	8.5%	61.8%
Fin. svcs. and real estate	68.7%	25.4%	4.1% *	28.5%	48.4%	79.5%	18.3%	73.1%
Retail trade	64.5%	15.2% *	13.5% *	21.7%	41.8%	88.5%	17.3%	74.1%
Professional services	57.5%	16.7%	18.0%	21.9%	47.9%	74.6%	18.2%	64.7%
Other services	35.8%	14.5%	16.5%	18.1%	30.7%	49.5%	16.7%	40.7%
Ownership								
For profit, incorporated	55.4%	13.8%	14.6%	17.4%	46.5%	73.6%	14.9%	63.3%
For profit, unincorporated	44.2%	12.5%	11.0%	24.2%	44.9%	65.4%	15.1%	53.2%
Nonprofit	60.8%	28.9%	17.7%	21.6%	44.8%	77.5%	21.9%	64.5%
Age of firm								
Less than 5 years	25.0%	12.3%	15.7% *	23.7%	38.7%	67.9%	14.3%	36.0%
5-9 years	27.2%	16.6% *	17.0%	17.5%	46.7%	53.7%	16.6%	38.5%
10-19 years	23.2%	12.8%	14.4%	20.6%	28.7%	29.2%	14.4%	28.1%
20 or more years	61.2%	15.5%	13.5%	18.7%	49.8%	75.1%	16.0%	66.4%
Multi/single status								
2 or more locations	67.4%	19.4% *	14.7%	24.2%	51.6%	73.7%	18.5%	68.6%
1 location only	24.7%	14.4%	14.2%	17.8%	38.5%	61.8%	15.2%	33.5%
Percent full-time employees								
Less than 25%	59.0%	17.7% *	18.1% *	23.3% *	45.1%	74.2%	13.1% *	65.2%
25-49 %	53.8%	52.1% *	9.6% *	9.8%	42.4%	78.1%	29.1% *	58.8%
50-74 %	57.5%	10.0% *	13.3% *	17.7%	35.9%	78.0%	12.5%	65.6%
75% or more	54.4%	12.9%	14.5%	19.9%	47.0%	72.8%	15.4%	61.9%
Union presence								
No union employees	50.0%	14.3%	14.4%	19.4%	46.3%	69.6%	15.4%	58.1%
Has union employees	74.9%	22.9% *	11.5% *	19.3% *	42.6%	83.4%	19.0%	76.8%
Percent low-wage employees								
50% or more low-wage	55.9%	21.6% *	6.1% *	17.0%	49.7%	75.4%	14.4%	64.0%
Less than 50% low-wage	54.7%	14.0%	14.8%	19.5%	45.6%	73.4%	15.7%	62.1%
Percent women employees								
Less than 25%	46.5%	14.2%	13.0%	17.1%	49.4%	73.9%	14.7%	57.7%
25-49 %	62.9%	10.6%	19.4%	20.9%	47.2%	77.0%	16.3%	67.8%
50-74 %	53.3%	15.7%	11.9%	21.4%	41.8%	67.9%	14.9%	58.6%
75% or more	55.3%	17.8% *	15.9%	20.1%	44.0%	74.9%	17.5%	63.4%
Percent age 50 or older employees								
Less than 25%	46.5%	17.8%	16.4%	18.9%	43.1%	68.7%	16.8%	55.8%
25-49 %	63.6%	6.2% *	13.6%	20.6%	46.5%	78.0%	15.0%	67.7%
50-74 %	43.5%	13.1%	9.4%	19.8%	48.0%	59.8%	13.4%	52.6%
75% or more	31.9%	16.5%	10.9% *	7.2% *	69.0%	64.4%	13.7%	57.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	1.86%	1.41%	1.30%	1.84%	1.15%	0.95%	0.93%
Industry group **								
Agric., fish., forest.	6.20%	--	--	5.84% *	5.34% *	8.57%	4.71% *	8.54%
Mining and manufacturing	1.99%	6.54% *	3.02% *	3.02%	3.90%	3.00%	2.47%	2.19%
Construction	2.95%	2.22% *	3.84%	3.15%	6.41%	9.36%	2.56%	4.36%
Utilities and transp.	3.06%	3.97% *	5.80% *	7.83%	7.29%	3.45%	3.39%	3.14%
Wholesale trade	2.72%	3.54% *	3.80% *	4.01%	5.54%	3.51%	1.91%	3.06%
Fin. svcs. and real estate	2.42%	5.35%	1.97% *	6.06%	5.06%	3.02%	3.19%	2.60%
Retail trade	2.40%	6.71% *	4.72% *	4.15%	5.99%	1.83%	3.27%	2.37%
Professional services	1.54%	4.15%	2.83%	2.56%	3.75%	2.03%	2.02%	1.70%
Other services	2.16%	3.62%	3.68%	3.13%	5.12%	3.50%	2.28%	2.65%
Ownership								
For profit, incorporated	0.99%	2.42%	1.68%	1.43%	2.43%	1.37%	1.11%	1.13%
For profit, unincorporated	2.06%	2.92%	2.66%	3.52%	4.36%	3.22%	2.06%	2.45%
Nonprofit	2.12%	6.76%	5.01%	3.97%	3.78%	2.85%	3.62%	2.27%
Age of firm								
Less than 5 years	4.37%	3.33%	6.36% *	6.35%	10.61%	9.92%	2.86%	7.56%
5-9 years	3.08%	6.18% *	4.48%	3.70%	7.24%	12.70%	3.35%	4.96%
10-19 years	2.88%	2.50%	3.06%	3.09%	7.57%	5.56%	1.79%	4.25%
20 or more years	0.88%	2.70%	1.72%	1.55%	1.82%	1.15%	1.25%	0.95%
Multi/single status								
2 or more locations	0.99%	9.07% *	3.97%	2.73%	2.10%	1.16%	2.87%	1.01%
1 location only	1.32%	1.90%	1.50%	1.48%	3.32%	7.89%	1.01%	2.25%
Percent full-time employees								
Less than 25%	5.46%	8.79% *	10.99% *	8.48% *	11.50%	5.66%	4.56% *	5.45%
25-49 %	4.09%	16.77% *	3.69% *	2.76%	10.93%	3.97%	9.13% *	4.37%
50-74 %	2.68%	3.78% *	4.20% *	4.01%	5.21%	3.55%	2.31%	3.06%
75% or more	0.89%	1.60%	1.55%	1.44%	1.99%	1.27%	0.99%	1.02%
Union presence								
No union employees	0.89%	1.89%	1.44%	1.33%	1.91%	1.41%	0.97%	1.06%
Has union employees	1.87%	11.29% *	6.35% *	6.26% *	6.24%	1.86%	5.51%	1.90%
Percent low-wage employees								
50% or more low-wage	2.91%	6.55% *	3.12% *	4.94%	6.96%	3.63%	3.08%	3.08%
Less than 50% low-wage	0.84%	1.95%	1.48%	1.35%	1.89%	1.20%	1.00%	0.97%
Percent women employees								
Less than 25%	1.50%	2.73%	1.92%	1.96%	3.36%	2.64%	1.36%	1.92%
25-49 %	1.60%	3.08%	4.53%	2.94%	4.29%	1.92%	2.23%	1.69%
50-74 %	1.64%	3.07%	2.63%	2.97%	3.36%	2.23%	1.77%	1.80%
75% or more	1.93%	5.68% *	3.44%	3.07%	3.28%	2.75%	2.72%	2.19%
Percent age 50 or older employees								
Less than 25%	1.43%	3.33%	2.07%	1.83%	3.61%	2.25%	1.43%	1.72%
25-49 %	1.17%	2.24% *	2.86%	2.34%	2.54%	1.41%	1.99%	1.25%
50-74 %	2.14%	3.04%	2.45%	3.24%	3.77%	3.84%	1.73%	2.66%
75% or more	4.26%	3.55%	4.40% *	3.35% *	9.24%	9.99%	2.55%	7.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	84.3%	46.2%	43.2%	61.4%	78.1%	88.5%	48.1%	86.0%
Industry group **								
Agric., fish., forest.	76.5%	--	--	--	87.1%	81.6%	--	80.2%
Mining and manufacturing	87.2%	--	--	66.4%	82.3%	90.5%	44.6%	88.1%
Construction	73.8%	--	18.5% *	69.3%	75.0%	87.7%	43.3%	80.4%
Utilities and transp.	80.8%	1.4% *	--	44.4% *	67.0%	85.5%	19.8% *	82.1%
Wholesale trade	85.5%	--	37.1% *	44.1%	85.3%	91.3%	22.0% *	87.7%
Fin. svcs. and real estate	84.7%	38.7% *	--	73.2%	74.7%	87.0%	47.3%	85.6%
Retail trade	85.5%	--	71.5%	55.8%	79.7%	88.4%	64.2%	86.5%
Professional services	86.8%	52.9%	51.6%	65.7%	81.7%	90.5%	53.2%	88.5%
Other services	74.0%	49.3%	32.6% *	59.2%	61.3%	82.3%	44.6%	77.2%
Ownership								
For profit, incorporated	85.1%	43.4%	38.6%	63.8%	78.2%	89.1%	46.2%	86.9%
For profit, unincorporated	79.7%	49.0%	49.9%	51.2%	79.9%	86.6%	52.4%	82.1%
Nonprofit	84.1%	54.1%	65.8%	67.9%	76.0%	87.3%	51.2%	85.1%
Age of firm								
Less than 5 years	42.7%	49.4%	--	39.9% *	41.2% *	92.7%	53.2%	38.4% *
5-9 years	72.4%	55.1% *	29.3% *	60.9%	83.5%	99.1%	48.9%	83.2%
10-19 years	69.8%	31.9%	42.8%	73.5%	75.5%	75.0%	51.1%	75.1%
20 or more years	85.9%	47.3%	47.8%	60.5%	79.9%	88.6%	45.9%	87.0%
Multi/single status								
2 or more locations	87.3%	--	47.9%	64.6%	82.1%	88.6%	46.8%	87.6%
1 location only	64.3%	47.3%	42.8%	59.9%	71.2%	79.9%	48.3%	71.2%
Percent full-time employees								
Less than 25%	93.3%	--	100.0%	39.3% *	93.2%	96.5%	82.5%	93.6%
25-49 %	83.0%	67.9%	--	48.2%	90.3%	84.2%	62.6%	85.1%
50-74 %	88.8%	55.4% *	39.0% *	77.0%	83.3%	91.0%	47.4%	90.2%
75% or more	83.6%	39.3%	42.3%	60.7%	76.9%	88.1%	46.6%	85.3%
Union presence								
No union employees	81.4%	47.6%	43.9%	60.2%	77.1%	86.2%	48.3%	83.4%
Has union employees	92.4%	--	--	82.0%	86.0%	93.3%	44.7%	92.8%
Percent low-wage employees								
50% or more low-wage	82.4%	32.4% *	--	57.4%	84.6%	85.0%	36.6%	84.4%
Less than 50% low-wage	84.4%	48.0%	43.5%	61.6%	77.5%	88.7%	48.8%	86.1%
Percent women employees								
Less than 25%	82.7%	53.2%	25.3%	60.5%	79.6%	90.1%	44.5%	86.1%
25-49 %	86.8%	23.7% *	53.2%	54.3%	78.8%	90.1%	42.6%	88.0%
50-74 %	83.1%	31.6%	60.1%	68.6%	78.2%	85.9%	47.6%	84.3%
75% or more	83.0%	60.7%	58.2%	61.8%	73.3%	87.2%	59.7%	84.3%
Percent age 50 or older employees								
Less than 25%	79.9%	61.4%	29.6%	57.9%	74.0%	86.7%	47.7%	82.9%
25-49 %	87.3%	--	61.9%	64.5%	79.1%	89.9%	55.8%	87.9%
50-74 %	81.7%	19.9% *	75.4%	64.6%	86.9%	84.0%	42.0%	84.7%
75% or more	58.9%	27.4% *	--	85.3%	65.1%	68.8%	33.8%	67.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	7.20%	5.00%	3.50%	2.24%	0.67%	3.26%	0.71%
Industry group **								
Agric., fish., forest.	9.60%	--	--	--	12.14%	12.21%	--	10.19%
Mining and manufacturing	1.31%	--	--	7.85%	3.49%	1.24%	9.77%	1.30%
Construction	4.89%	--	8.95% *	8.93%	9.31%	5.86%	8.59%	5.64%
Utilities and transp.	2.73%	1.50% *	--	17.12% *	10.42%	2.49%	9.69% *	2.75%
Wholesale trade	2.48%	--	17.70% *	12.96%	5.25%	2.51%	8.80% *	2.48%
Fin. svcs. and real estate	1.78%	12.78% *	--	11.77%	5.58%	1.89%	9.28%	1.80%
Retail trade	1.58%	--	11.96%	11.24%	6.84%	1.56%	9.20%	1.61%
Professional services	1.10%	13.66%	8.39%	5.74%	3.41%	1.03%	6.15%	1.10%
Other services	3.44%	12.35%	10.92% *	8.98%	10.85%	3.34%	6.88%	3.76%
Ownership								
For profit, incorporated	0.79%	10.53%	5.79%	3.91%	2.67%	0.76%	4.06%	0.80%
For profit, unincorporated	2.84%	11.88%	12.09%	8.04%	7.29%	2.89%	6.94%	3.01%
Nonprofit	1.54%	14.59%	14.16%	9.53%	4.16%	1.60%	9.70%	1.52%
Age of firm								
Less than 5 years	9.75%	13.35%	--	13.85% *	17.67% *	6.61%	9.41%	12.55% *
5-9 years	4.90%	19.62% *	13.04% *	9.33%	6.94%	0.92%	11.06%	5.26%
10-19 years	3.36%	8.78%	9.95%	6.59%	6.68%	7.64%	6.16%	4.44%
20 or more years	0.67%	9.78%	6.79%	4.27%	2.14%	0.68%	4.23%	0.67%
Multi/single status								
2 or more locations	0.64%	--	13.90%	6.34%	1.94%	0.68%	8.28%	0.64%
1 location only	2.57%	7.36%	5.32%	4.22%	4.68%	6.07%	3.51%	3.52%
Percent full-time employees								
Less than 25%	2.26%	--	0.00%	15.78% *	4.66%	1.54%	8.22%	2.28%
25-49 %	3.15%	19.73%	--	13.14%	5.58%	3.46%	16.77%	3.04%
50-74 %	1.75%	17.17% *	14.83% *	8.00%	5.47%	1.88%	8.90%	1.75%
75% or more	0.78%	6.66%	5.44%	3.83%	2.45%	0.75%	3.37%	0.80%
Union presence								
No union employees	0.86%	7.35%	5.09%	3.63%	2.41%	0.87%	3.36%	0.89%
Has union employees	0.93%	--	--	6.99%	4.95%	0.92%	12.96%	0.92%
Percent low-wage employees								
50% or more low-wage	2.42%	15.54% *	--	14.72%	5.00%	2.71%	10.20%	2.38%
Less than 50% low-wage	0.73%	7.71%	5.09%	3.62%	2.36%	0.70%	3.38%	0.74%
Percent women employees								
Less than 25%	1.47%	10.04%	5.46%	5.94%	3.47%	1.47%	4.66%	1.50%
25-49 %	1.08%	11.72% *	13.36%	7.54%	3.88%	1.00%	7.02%	1.09%
50-74 %	1.60%	8.44%	10.86%	6.36%	5.92%	1.52%	5.92%	1.64%
75% or more	1.59%	15.35%	11.06%	8.38%	4.21%	1.66%	8.19%	1.60%
Percent age 50 or older employees								
Less than 25%	1.23%	9.01%	5.79%	5.01%	4.08%	1.14%	4.55%	1.30%
25-49 %	0.89%	--	10.60%	5.95%	3.18%	0.84%	6.99%	0.89%
50-74 %	2.16%	7.92% *	9.66%	8.41%	2.69%	2.87%	6.34%	2.18%
75% or more	6.98%	10.37% *	--	10.24%	12.70%	13.26%	8.88%	9.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	62.9%	41.8%	28.2%	51.7%	83.7%	59.9%	38.9%	64.1%
Industry group **								
Agric., fish., forest.	29.1%	--	--	--	--	31.8%	0.0%	31.8%
Mining and manufacturing	70.7%	0.0%	--	52.9%	88.2%	66.0%	29.9%	71.6%
Construction	80.2%	--	19.7% *	59.5%	91.5%	88.6%	51.2%	86.5%
Utilities and transp.	47.5%	--	--	28.0% *	90.0%	41.9%	41.8% *	47.6%
Wholesale trade	70.5%	0.0%	11.5% *	52.0%	94.3%	64.6%	19.8% *	72.3%
Fin. svcs. and real estate	61.2%	55.0%	--	71.0%	80.6%	58.7%	58.7%	61.2%
Retail trade	40.7%	--	57.5%	42.1%	83.7%	35.7%	34.0%	41.1%
Professional services	66.6%	49.7%	31.9%	54.1%	80.3%	65.4%	38.1%	68.1%
Other services	70.1%	43.9%	14.6% *	50.1%	72.2%	75.6%	36.7%	73.7%
Ownership								
For profit, incorporated	61.0%	34.4% *	27.5%	54.0%	86.5%	57.3%	34.9%	62.2%
For profit, unincorporated	73.0%	54.2%	29.8% *	45.7%	87.5%	73.1%	48.5%	75.2%
Nonprofit	64.1%	54.1%	30.6% *	52.7%	71.6%	63.4%	44.8%	64.7%
Age of firm								
Less than 5 years	51.8%	35.9% *	--	35.5% *	73.0%	--	39.5%	56.8%
5-9 years	65.2%	59.2% *	7.9% *	47.5%	77.8%	94.1%	43.1%	75.4%
10-19 years	70.7%	20.1% *	26.1% *	56.0%	84.4%	89.3%	29.3%	82.4%
20 or more years	62.7%	44.6%	33.7%	53.5%	84.6%	59.4%	41.2%	63.3%
Multi/single status								
2 or more locations	62.4%	--	36.0% *	50.5%	84.0%	59.5%	37.8%	62.6%
1 location only	66.4%	41.7%	27.4%	52.3%	83.3%	80.4%	39.0%	78.0%
Percent full-time employees								
Less than 25%	63.1%	--	--	67.8%	79.3%	61.0%	32.1% *	64.0%
25-49 %	66.9%	65.5% *	--	48.9%	39.7% *	75.3%	61.1%	67.5%
50-74 %	48.4%	49.5% *	8.5% *	61.6%	79.8%	44.4%	34.7%	48.9%
75% or more	64.5%	35.9%	29.2%	50.5%	85.9%	61.4%	37.6%	65.8%
Union presence								
No union employees	68.7%	41.1%	28.4%	50.9%	84.3%	67.2%	38.1%	70.6%
Has union employees	47.1%	--	--	66.4%	78.8%	44.5%	53.7%	47.0%
Percent low-wage employees								
50% or more low-wage	68.3%	32.8% *	--	45.5% *	63.5%	72.2%	33.8%	69.8%
Less than 50% low-wage	62.6%	42.9%	28.2%	52.1%	85.4%	59.0%	39.2%	63.7%
Percent women employees								
Less than 25%	66.1%	37.8%	19.6%	48.6%	89.4%	62.1%	35.1%	68.9%
25-49 %	55.8%	38.1% *	39.4% *	45.0%	80.7%	52.1%	40.3%	56.2%
50-74 %	68.2%	32.6% *	31.8% *	60.6%	84.3%	66.0%	41.4%	69.1%
75% or more	65.4%	57.0%	32.3% *	54.1%	77.1%	64.8%	42.2%	66.8%
Percent age 50 or older employees								
Less than 25%	60.5%	52.2%	20.6%	47.7%	75.1%	60.1%	38.9%	62.6%
25-49 %	61.8%	--	40.3%	55.7%	88.1%	57.3%	40.1%	62.3%
50-74 %	77.6%	29.7% *	41.7%	54.9%	84.4%	80.2%	41.1%	80.4%
75% or more	67.7%	24.9% *	--	75.6%	96.9%	58.0%	27.9% *	81.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	1.16%	7.52%	4.42%	3.56%	1.86%	1.41%	3.27%	1.21%
Industry group **								
Agric., fish., forest.	7.50%	--	--	--	--	9.47%	0.00%	8.30%
Mining and manufacturing	2.29%	0.00%	--	8.45%	2.96%	2.91%	8.44%	2.33%
Construction	3.89%	--	9.11% *	12.17%	5.52%	5.90%	9.17%	4.25%
Utilities and transp.	4.84%	--	--	12.33% *	4.72%	5.23%	13.08% *	4.95%
Wholesale trade	3.36%	0.00%	7.19% *	12.97%	2.45%	4.53%	8.51% *	3.42%
Fin. svcs. and real estate	2.52%	12.68%	--	12.05%	4.45%	2.83%	9.16%	2.57%
Retail trade	3.65%	--	16.48%	9.23%	5.93%	3.80%	9.33%	3.81%
Professional services	2.08%	14.38%	7.61%	6.41%	4.45%	2.50%	6.50%	2.17%
Other services	3.05%	12.80%	6.11% *	9.15%	6.57%	3.77%	6.67%	3.21%
Ownership								
For profit, incorporated	1.41%	11.09% *	5.29%	4.10%	1.65%	1.68%	4.11%	1.47%
For profit, unincorporated	2.58%	11.77%	9.86% *	7.69%	3.49%	3.41%	6.78%	2.68%
Nonprofit	2.78%	14.40%	12.69% *	10.61%	6.32%	3.28%	9.51%	2.86%
Age of firm								
Less than 5 years	10.27%	14.16% *	--	11.71% *	13.46%	--	9.32%	13.19%
5-9 years	5.68%	18.40% *	6.43% *	9.33%	8.05%	5.93%	11.70%	6.31%
10-19 years	3.92%	7.50% *	9.35% *	8.32%	4.03%	7.07%	5.11%	3.68%
20 or more years	1.23%	9.95%	6.23%	4.42%	2.12%	1.43%	4.20%	1.26%
Multi/single status								
2 or more locations	1.29%	--	11.17% *	6.45%	2.50%	1.43%	7.17%	1.29%
1 location only	2.34%	7.77%	4.74%	4.24%	2.75%	5.30%	3.59%	2.52%
Percent full-time employees								
Less than 25%	9.09%	--	--	14.24%	10.00%	11.24%	14.02% *	9.28%
25-49 %	8.28%	20.77% *	--	13.26%	17.46% *	9.35%	17.25%	9.05%
50-74 %	3.46%	19.70% *	4.62% *	11.83%	5.67%	3.89%	8.67%	3.58%
75% or more	1.24%	6.41%	4.91%	3.86%	1.49%	1.54%	3.24%	1.30%
Union presence								
No union employees	1.26%	7.85%	4.53%	3.63%	1.51%	1.65%	3.33%	1.33%
Has union employees	2.46%	--	--	15.04%	11.27%	2.54%	15.00%	2.47%
Percent low-wage employees								
50% or more low-wage	4.53%	16.29% *	--	15.07% *	13.68%	4.68%	10.08%	4.73%
Less than 50% low-wage	1.20%	8.12%	4.51%	3.66%	1.46%	1.47%	3.41%	1.25%
Percent women employees								
Less than 25%	2.11%	10.36%	5.14%	5.88%	2.22%	2.90%	4.66%	2.26%
25-49 %	2.31%	14.18% *	13.03% *	6.73%	4.94%	2.59%	6.91%	2.37%
50-74 %	1.81%	10.16% *	10.18% *	7.50%	3.00%	2.12%	5.95%	1.86%
75% or more	2.73%	16.57%	10.06% *	8.84%	3.59%	3.39%	9.19%	2.86%
Percent age 50 or older employees								
Less than 25%	2.39%	10.59%	4.93%	5.09%	4.66%	3.12%	4.74%	2.62%
25-49 %	1.45%	--	11.20%	5.92%	1.76%	1.68%	6.67%	1.47%
50-74 %	2.22%	11.99% *	12.06%	9.35%	3.19%	2.82%	6.41%	2.28%
75% or more	6.79%	11.33% *	--	14.33%	1.93%	13.20%	9.34% *	6.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	74.2%	31.8%	40.7%	55.6%	70.9%	87.8%	42.9%	80.6%
Industry group **								
Agric., fish., forest.	38.5%	--	--	--	44.0% *	65.8%	19.9% *	44.8%
Mining and manufacturing	70.7%	23.5% *	32.0%	50.0%	65.4%	84.9%	38.3%	75.2%
Construction	59.0%	22.2%	38.4%	55.3%	68.1%	83.9%	37.8%	71.7%
Utilities and transp.	74.3%	26.0% *	36.6% *	47.7%	73.4%	83.7%	40.0%	79.0%
Wholesale trade	71.2%	26.6% *	39.7%	61.1%	75.4%	85.1%	40.5%	79.3%
Fin. svcs. and real estate	81.7%	35.1%	35.6%	52.5%	76.7%	89.2%	43.9%	85.4%
Retail trade	75.8%	26.0%	45.5%	50.8%	72.5%	88.6%	41.0%	82.7%
Professional services	77.7%	37.8%	46.8%	63.8%	72.1%	90.0%	48.5%	83.6%
Other services	72.5%	33.0%	40.0%	54.0%	71.2%	87.2%	43.0%	78.9%
Ownership								
For profit, incorporated	74.6%	27.2%	41.3%	54.4%	70.1%	88.4%	41.6%	81.3%
For profit, unincorporated	70.8%	44.6%	40.9%	60.0%	73.9%	84.5%	48.9%	77.5%
Nonprofit	76.1%	28.2%	36.1%	54.4%	70.6%	87.9%	39.2%	80.2%
Age of firm								
Less than 5 years	57.0%	42.8%	52.5%	52.0%	71.9%	92.7%	51.6%	61.9%
5-9 years	60.9%	43.2%	40.9%	64.8%	68.1%	88.3%	47.5%	72.1%
10-19 years	63.9%	33.4%	40.6%	62.2%	74.6%	77.9%	46.3%	73.3%
20 or more years	77.4%	21.1%	38.8%	52.0%	70.2%	88.2%	38.4%	82.2%
Multi/single status								
2 or more locations	82.9%	40.8% *	36.2%	58.2%	68.7%	88.1%	45.5%	83.9%
1 location only	56.3%	31.5%	41.1%	54.9%	73.5%	78.8%	42.7%	68.1%
Percent full-time employees								
Less than 25%	69.5%	22.7% *	56.5%	36.3%	70.3%	83.9%	45.3%	73.7%
25-49 %	72.7%	52.9%	42.8%	58.7%	69.4%	86.2%	48.4%	77.5%
50-74 %	72.1%	28.1%	31.6%	53.0%	65.2%	87.6%	38.0%	79.0%
75% or more	75.1%	30.4%	41.1%	57.2%	72.1%	88.3%	43.1%	81.6%
Union presence								
No union employees	72.5%	31.9%	41.2%	56.5%	71.4%	87.2%	43.3%	79.5%
Has union employees	82.8%	28.0% *	28.4% *	38.5%	66.7%	89.7%	33.1%	84.8%
Percent low-wage employees								
50% or more low-wage	67.7%	36.3%	29.9%	43.1%	57.6%	85.4%	37.9%	72.6%
Less than 50% low-wage	75.1%	31.3%	41.8%	57.3%	73.1%	88.1%	43.5%	81.6%
Percent women employees								
Less than 25%	62.1%	27.9%	33.8%	51.7%	65.3%	82.1%	36.6%	72.0%
25-49 %	81.8%	42.6%	47.5%	57.9%	75.3%	91.2%	50.6%	85.5%
50-74 %	77.0%	23.7%	47.9%	56.1%	72.8%	88.0%	44.8%	81.6%
75% or more	73.2%	36.6%	43.5%	59.3%	69.3%	86.2%	45.9%	79.7%
Percent age 50 or older employees								
Less than 25%	70.9%	36.6%	43.6%	56.1%	68.3%	87.4%	45.7%	78.2%
25-49 %	79.3%	28.8%	36.4%	56.5%	72.7%	88.2%	42.6%	82.7%
50-74 %	69.8%	29.9%	39.3%	54.7%	72.1%	87.7%	39.7%	79.6%
75% or more	46.5%	20.5%	33.9% *	33.3%	76.4%	82.1%	26.8%	69.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.60%	2.40%	2.05%	1.55%	1.44%	0.71%	1.23%	0.65%
Industry group **								
Agric., fish., forest.	8.17%	--	--	--	15.02% *	10.89%	10.79% *	10.49%
Mining and manufacturing	1.74%	8.55% *	5.58%	3.99%	3.72%	1.97%	3.65%	1.85%
Construction	2.72%	6.43%	5.21%	5.03%	5.14%	5.59%	3.23%	3.41%
Utilities and transp.	2.60%	9.05% *	13.62% *	7.04%	6.04%	2.84%	6.59%	2.64%
Wholesale trade	2.21%	8.84% *	7.00%	5.11%	4.19%	3.04%	4.25%	2.38%
Fin. svcs. and real estate	1.66%	5.47%	8.35%	5.83%	4.69%	1.83%	4.08%	1.74%
Retail trade	1.69%	6.08%	6.44%	4.87%	4.60%	1.50%	3.60%	1.72%
Professional services	1.13%	4.43%	3.60%	2.55%	2.68%	1.48%	2.14%	1.26%
Other services	1.42%	6.07%	4.87%	3.50%	3.20%	1.65%	3.04%	1.53%
Ownership								
For profit, incorporated	0.71%	2.90%	2.46%	1.85%	1.82%	0.79%	1.46%	0.76%
For profit, unincorporated	1.60%	5.05%	4.88%	3.63%	3.42%	2.16%	2.94%	1.82%
Nonprofit	1.59%	5.56%	5.65%	4.33%	3.16%	2.08%	3.29%	1.70%
Age of firm								
Less than 5 years	3.85%	6.54%	6.81%	6.21%	8.15%	6.78%	4.08%	6.33%
5-9 years	2.75%	6.74%	6.44%	4.36%	5.68%	5.34%	3.99%	3.65%
10-19 years	2.14%	4.34%	4.35%	3.33%	3.92%	6.25%	2.53%	2.83%
20 or more years	0.63%	2.72%	2.70%	1.89%	1.58%	0.69%	1.54%	0.66%
Multi/single status								
2 or more locations	0.65%	15.76% *	5.43%	2.72%	1.69%	0.69%	3.20%	0.65%
1 location only	1.19%	2.43%	2.17%	1.83%	2.38%	8.29%	1.32%	1.84%
Percent full-time employees								
Less than 25%	2.68%	7.48% *	10.46%	6.11%	5.59%	3.35%	5.89%	2.92%
25-49 %	2.39%	11.66%	7.84%	5.82%	4.79%	3.56%	5.32%	2.67%
50-74 %	1.87%	6.96%	5.84%	5.02%	4.73%	2.15%	3.92%	2.04%
75% or more	0.67%	2.36%	2.31%	1.72%	1.66%	0.78%	1.35%	0.73%
Union presence								
No union employees	0.65%	2.45%	2.10%	1.57%	1.42%	0.83%	1.26%	0.72%
Has union employees	1.55%	11.31% *	8.84% *	6.90%	5.77%	1.41%	5.55%	1.57%
Percent low-wage employees								
50% or more low-wage	1.92%	7.51%	6.51%	5.01%	4.28%	2.08%	4.45%	2.08%
Less than 50% low-wage	0.63%	2.54%	2.16%	1.62%	1.49%	0.76%	1.28%	0.68%
Percent women employees								
Less than 25%	1.32%	3.46%	2.85%	2.64%	3.08%	1.87%	1.75%	1.61%
25-49 %	0.98%	6.47%	6.26%	3.26%	2.82%	0.90%	3.14%	1.00%
50-74 %	1.08%	3.40%	4.43%	3.37%	2.59%	1.17%	2.81%	1.14%
75% or more	1.49%	5.56%	4.33%	3.06%	2.87%	2.23%	2.56%	1.68%
Percent age 50 or older employees								
Less than 25%	0.96%	3.76%	2.79%	2.16%	2.34%	1.07%	1.70%	1.07%
25-49 %	0.89%	4.15%	3.82%	2.71%	2.10%	1.03%	2.48%	0.93%
50-74 %	1.78%	5.49%	5.17%	3.90%	3.67%	2.23%	2.99%	1.90%
75% or more	4.04%	4.29%	11.28% *	9.12%	7.32%	6.94%	4.22%	6.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	2.5%	4.7%	92.7%
Firm size			
Less than 50 employees	2.5%	9.3%	88.2%
50+ employees	2.6%	3.8%	93.6%
Less than 10 employees	2.4% *	10.3%	87.3%
10-24 employees	2.0%	9.8%	88.2%
25-99 employees	3.1%	7.8%	89.1%
100-999 employees	2.7%	5.5%	91.8%
1000+ employees	2.4%	2.7%	94.8%
Industry group **			
Agric., fish., forest.	0.0%	10.5% *	89.5%
Mining and manufacturing	2.1%	4.7%	93.2%
Construction	11.8%	7.1%	81.1%
Utilities and transp.	5.9%	3.1%	91.1%
Wholesale trade	1.1% *	6.9%	92.0%
Fin. svcs. and real estate	1.3% *	3.6%	95.1%
Retail trade	1.1%	6.3%	92.6%
Professional services	0.9% *	4.0%	95.2%
Other services	4.6%	4.9%	90.5%
Ownership			
For profit, incorporated	2.3%	4.6%	93.1%
For profit, unincorporated	3.2%	5.6%	91.2%
Nonprofit	2.8%	4.5%	92.7%
Age of firm			
Less than 5 years	2.7% *	7.6%	89.7%
5-9 years	2.8% *	6.5%	90.7%
10-19 years	2.1% *	7.8%	90.1%
20 or more years	2.6%	4.1%	93.3%
Multi/single status			
2 or more locations	2.2%	3.6%	94.2%
1 location only	3.2%	7.5%	89.3%
Percent full-time employees			
Less than 25%	14.8% *	2.6%	82.6%
25-49 %	3.0% *	9.2% *	87.7%
50-74 %	2.5% *	5.3%	92.2%
75% or more	2.3%	4.5%	93.2%
Union presence			
No union employees	0.5%	5.2%	94.3%
Has union employees	11.0%	2.9%	86.1%
Percent low wage employees **			
50% or more low-wage	1.1% *	7.0% *	91.9%
Less than 50% low-wage	2.6%	4.6%	92.8%
Percent women employees			
Less than 25%	3.7%	5.5%	90.8%
25-49 %	2.1%	4.5%	93.4%
50-74 %	1.9%	4.2%	93.9%
75% or more	2.6%	4.7%	92.7%
Percent age 50 or older employees			
Less than 25%	1.6%	6.3%	92.1%
25-49 %	3.4%	3.7%	92.9%
50-74 %	1.7%	4.1%	94.2%
75% or more	2.3% *	5.3%	92.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	0.28%	0.27%	0.38%
Firm size			
Less than 50 employees	0.45%	0.75%	0.85%
50+ employees	0.32%	0.29%	0.42%
Less than 10 employees	0.93% *	1.68%	1.86%
10-24 employees	0.58%	1.19%	1.31%
25-99 employees	0.62%	0.79%	0.98%
100-999 employees	0.66%	0.86%	1.05%
1000+ employees	0.40%	0.25%	0.46%
Industry group **			
Agric., fish., forest.	0.00%	4.69% *	4.69%
Mining and manufacturing	0.61%	0.62%	0.87%
Construction	2.47%	1.32%	2.66%
Utilities and transp.	1.58%	0.88%	1.79%
Wholesale trade	0.46% *	1.28%	1.35%
Fin. svcs. and real estate	0.48% *	0.62%	0.79%
Retail trade	0.30%	0.88%	0.94%
Professional services	0.33% *	0.54%	0.62%
Other services	1.10%	0.70%	1.26%
Ownership			
For profit, incorporated	0.31%	0.28%	0.41%
For profit, unincorporated	0.82%	0.83%	1.14%
Nonprofit	0.78%	0.90%	1.15%
Age of firm			
Less than 5 years	1.38% *	2.04%	2.41%
5-9 years	1.60% *	1.19%	1.92%
10-19 years	0.98% *	1.11%	1.43%
20 or more years	0.30%	0.28%	0.41%
Multi/single status			
2 or more locations	0.32%	0.31%	0.44%
1 location only	0.54%	0.56%	0.76%
Percent full-time employees			
Less than 25%	5.27% *	0.71%	5.26%
25-49 %	1.25% *	4.00% *	4.06%
50-74 %	1.22% *	0.67%	1.33%
75% or more	0.26%	0.27%	0.37%
Union presence			
No union employees	0.14%	0.28%	0.31%
Has union employees	1.23%	0.78%	1.41%
Percent low wage employees **			
50% or more low-wage	0.74% *	2.16% *	2.25%
Less than 50% low-wage	0.29%	0.25%	0.38%
Percent women employees			
Less than 25%	0.59%	0.54%	0.78%
25-49 %	0.45%	0.60%	0.75%
50-74 %	0.53%	0.45%	0.67%
75% or more	0.72%	0.51%	0.87%
Percent age 50 or older employees			
Less than 25%	0.33%	0.59%	0.67%
25-49 %	0.48%	0.31%	0.56%
50-74 %	0.38%	0.63%	0.74%
75% or more	1.00% *	1.16%	1.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	97.7%	81.9%	88.8%	96.2%	99.2%	99.7%	88.8%	99.4%
Industry group **								
Agric., fish., forest.	98.8%	--	100.0%	100.0%	100.0%	100.0%	95.3%	100.0%
Mining and manufacturing	99.0%	78.2%	89.7%	98.5%	99.9%	100.0%	92.0%	99.9%
Construction	96.6%	81.5%	93.8%	96.9%	100.0%	100.0%	90.9%	100.0%
Utilities and transp.	98.4%	64.3%	95.7%	98.1%	99.1%	100.0%	89.4%	99.6%
Wholesale trade	98.1%	83.8%	88.8%	99.9%	99.8%	99.9%	91.2%	99.9%
Fin. svcs. and real estate	98.9%	79.4%	93.3%	99.6%	99.7%	100.0%	88.2%	100.0%
Retail trade	97.8%	85.1%	84.2%	95.1%	100.0%	100.0%	86.8%	99.9%
Professional services	97.4%	82.6%	90.1%	96.2%	99.1%	99.1%	89.2%	99.1%
Other services	96.7%	83.8%	83.9%	93.5%	98.2%	99.9%	86.5%	98.9%
Ownership								
For profit, incorporated	97.8%	81.7%	90.3%	95.9%	99.6%	99.6%	89.1%	99.6%
For profit, unincorporated	96.4%	81.3%	86.5%	95.7%	98.9%	99.9%	88.1%	98.9%
Nonprofit	98.3%	85.4%	82.7%	98.1%	98.3%	100.0%	88.5%	99.4%
Age of firm								
Less than 5 years	93.6%	85.8%	94.4%	92.3%	99.0%	100.0%	89.6%	97.2%
5-9 years	95.5%	86.4%	93.5%	96.0%	99.9%	100.0%	90.2%	100.0%
10-19 years	94.3%	80.4%	84.8%	96.8%	99.8%	94.0%	87.7%	97.8%
20 or more years	98.5%	79.1%	88.5%	96.7%	99.0%	99.9%	88.8%	99.6%
Multi/single status								
2 or more locations	99.6%	87.5%	88.5%	96.4%	99.3%	100.0%	92.8%	99.7%
1 location only	93.7%	81.8%	88.9%	96.1%	99.1%	90.7%	88.4%	98.3%
Percent full-time employees								
Less than 25%	93.5%	69.8%	75.2%	83.6%	93.3%	100.0%	77.2%	96.4%
25-49 %	94.6%	90.1%	81.6%	90.6%	98.7%	96.2%	81.7%	97.1%
50-74 %	97.4%	80.5%	83.5%	95.6%	99.1%	100.0%	85.8%	99.7%
75% or more	98.3%	81.8%	91.2%	98.0%	99.8%	99.9%	90.7%	99.8%
Union presence								
No union employees	97.3%	81.6%	88.6%	96.1%	99.1%	99.6%	88.6%	99.3%
Has union employees	99.7%	94.4%	96.2%	96.9%	99.6%	99.9%	94.7%	99.9%
Percent low-wage employees								
50% or more low-wage	96.0%	75.6%	76.2%	91.6%	97.2%	99.7%	82.6%	98.1%
Less than 50% low-wage	97.9%	82.5%	90.1%	96.8%	99.5%	99.7%	89.5%	99.6%
Percent women employees								
Less than 25%	97.1%	80.9%	90.2%	98.3%	99.7%	99.9%	90.0%	99.8%
25-49 %	98.9%	89.8%	89.4%	96.2%	99.6%	100.0%	92.9%	99.6%
50-74 %	98.0%	80.0%	90.8%	94.6%	98.6%	99.9%	87.3%	99.5%
75% or more	96.1%	79.0%	84.1%	94.6%	99.0%	98.7%	85.1%	98.7%
Percent age 50 or older employees								
Less than 25%	96.9%	84.7%	88.5%	94.9%	98.6%	99.9%	89.1%	99.1%
25-49 %	98.9%	83.2%	90.2%	98.4%	99.8%	99.6%	91.7%	99.6%
50-74 %	96.6%	79.7%	89.5%	96.5%	98.9%	100.0%	87.3%	99.6%
75% or more	88.5%	73.2%	83.3%	96.7%	99.7%	100.0%	78.8%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	1.47%	1.23%	0.56%	0.25%	0.23%	0.69%	0.17%
Industry group **								
Agric., fish., forest.	0.72%	--	0.00%	0.00%	0.00%	0.00%	2.98%	0.00%
Mining and manufacturing	0.25%	7.59%	3.71%	0.70%	0.06%	0.00%	1.93%	0.04%
Construction	0.72%	4.23%	2.31%	1.68%	0.00%	0.00%	1.84%	0.00%
Utilities and transp.	0.51%	10.69%	4.30%	1.36%	0.89%	0.00%	3.62%	0.25%
Wholesale trade	0.52%	5.34%	4.97%	0.06%	0.25%	0.08%	2.38%	0.10%
Fin. svcs. and real estate	0.22%	3.97%	4.71%	0.30%	0.28%	0.00%	2.30%	0.04%
Retail trade	0.44%	4.07%	4.28%	2.02%	0.00%	0.00%	2.42%	0.04%
Professional services	0.48%	2.46%	2.07%	0.83%	0.66%	0.76%	1.15%	0.53%
Other services	0.41%	3.42%	3.23%	1.55%	0.65%	0.10%	1.69%	0.33%
Ownership								
For profit, incorporated	0.23%	1.77%	1.33%	0.63%	0.14%	0.32%	0.80%	0.22%
For profit, unincorporated	0.53%	3.28%	3.31%	1.79%	0.48%	0.12%	1.67%	0.44%
Nonprofit	0.37%	4.10%	4.61%	0.70%	1.11%	0.05%	2.11%	0.33%
Age of firm								
Less than 5 years	1.50%	3.38%	2.28%	3.51%	0.78%	0.00%	2.01%	2.16%
5-9 years	0.85%	3.23%	2.58%	1.72%	0.06%	0.00%	1.85%	0.03%
10-19 years	1.19%	2.94%	3.33%	0.86%	0.12%	5.60%	1.55%	1.65%
20 or more years	0.13%	2.35%	1.58%	0.59%	0.35%	0.03%	0.92%	0.09%
Multi/single status								
2 or more locations	0.07%	8.02%	3.54%	0.95%	0.22%	0.02%	1.53%	0.06%
1 location only	0.54%	1.50%	1.30%	0.67%	0.49%	7.93%	0.74%	0.78%
Percent full-time employees								
Less than 25%	1.51%	9.20%	9.11%	5.66%	3.74%	0.00%	4.74%	1.54%
25-49 %	1.67%	4.20%	5.29%	2.69%	0.55%	3.40%	3.47%	1.91%
50-74 %	0.34%	3.95%	3.61%	1.22%	0.49%	0.00%	1.93%	0.13%
75% or more	0.13%	1.68%	1.32%	0.42%	0.11%	0.03%	0.73%	0.04%
Union presence								
No union employees	0.22%	1.51%	1.26%	0.58%	0.28%	0.30%	0.70%	0.21%
Has union employees	0.13%	4.03%	2.90%	2.37%	0.32%	0.07%	2.89%	0.08%
Percent low-wage employees								
50% or more low-wage	0.64%	5.12%	5.74%	2.99%	1.09%	0.18%	2.74%	0.59%
Less than 50% low-wage	0.19%	1.54%	1.22%	0.49%	0.24%	0.25%	0.70%	0.18%
Percent women employees								
Less than 25%	0.32%	2.32%	1.91%	0.60%	0.20%	0.06%	1.06%	0.07%
25-49 %	0.23%	3.14%	3.10%	1.72%	0.18%	0.00%	1.38%	0.19%
50-74 %	0.27%	3.18%	2.53%	1.27%	0.68%	0.06%	1.66%	0.19%
75% or more	0.70%	3.34%	2.78%	1.11%	0.68%	1.17%	1.54%	0.79%
Percent age 50 or older employees								
Less than 25%	0.28%	1.84%	1.66%	0.90%	0.54%	0.06%	0.92%	0.23%
25-49 %	0.28%	3.33%	2.42%	0.58%	0.09%	0.40%	1.27%	0.28%
50-74 %	0.56%	3.71%	3.18%	1.47%	1.08%	0.02%	1.92%	0.33%
75% or more	1.98%	4.67%	6.25%	2.11%	0.20%	0.00%	3.36%	0.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	49.0%	32.5%	34.2%	43.2%	45.5%	55.0%	37.3%	51.4%
Industry group **								
Agric., fish., forest.	47.9%	--	--	--	57.9%	26.9% *	37.1% *	51.5%
Mining and manufacturing	35.0%	24.8% *	18.4%	37.9%	35.1%	35.9%	28.4%	35.9%
Construction	40.8%	31.5%	34.3%	48.8%	37.3%	42.5%	36.9%	43.1%
Utilities and transp.	41.2%	22.8% *	10.4% *	34.5%	38.4%	45.7%	26.7%	43.2%
Wholesale trade	41.6%	40.4%	29.4%	46.0%	41.3%	42.2%	35.9%	43.1%
Fin. svcs. and real estate	58.9%	37.7%	40.6%	38.2%	52.2%	63.7%	38.3%	61.0%
Retail trade	54.1%	27.5%	28.5%	40.5%	39.4%	65.0%	32.2%	58.5%
Professional services	51.7%	32.3%	43.1%	50.5%	47.5%	56.4%	42.8%	53.5%
Other services	50.2%	31.8%	35.0%	39.0%	52.4%	56.6%	38.0%	52.8%
Ownership								
For profit, incorporated	50.7%	31.0%	34.6%	43.5%	45.3%	57.7%	36.7%	53.6%
For profit, unincorporated	49.0%	39.4%	36.3%	47.5%	52.5%	51.7%	42.5%	51.0%
Nonprofit	42.1%	24.2%	27.5%	35.0%	40.0%	46.4%	30.4%	43.4%
Age of firm								
Less than 5 years	50.4%	49.1%	40.2%	44.4%	61.8%	83.0%	47.5%	53.0%
5-9 years	43.8%	35.8%	39.0%	47.6%	44.8%	49.2%	42.3%	45.0%
10-19 years	47.3%	31.7%	32.3%	47.5%	57.4%	46.7%	38.6%	51.9%
20 or more years	49.5%	24.9%	33.0%	40.6%	41.5%	55.4%	33.2%	51.5%
Multi/single status								
2 or more locations	52.5%	46.1% *	38.5%	45.4%	43.8%	55.0%	42.6%	52.8%
1 location only	41.7%	32.1%	33.9%	42.6%	47.4%	54.4%	36.7%	46.1%
Percent full-time employees								
Less than 25%	46.3%	26.8% *	25.3% *	35.6%	46.4%	52.8%	31.6%	48.8%
25-49 %	41.0%	24.6% *	28.1%	30.7%	35.9%	51.2%	26.9%	43.8%
50-74 %	54.5%	33.9%	33.3%	41.4%	52.7%	62.5%	38.5%	57.7%
75% or more	49.1%	33.4%	35.5%	45.8%	45.3%	54.2%	38.5%	51.2%
Union presence								
No union employees	47.2%	32.7%	33.8%	42.9%	44.6%	53.4%	37.1%	49.6%
Has union employees	58.0%	25.3% *	47.3%	48.6%	52.0%	60.1%	43.9%	58.5%
Percent low-wage employees								
50% or more low-wage	42.9%	26.5%	23.9%	40.3%	36.7%	49.7%	33.1%	44.5%
Less than 50% low-wage	49.8%	33.1%	35.3%	43.6%	47.0%	55.7%	37.8%	52.3%
Percent women employees								
Less than 25%	41.9%	32.2%	31.0%	42.4%	39.9%	48.4%	33.8%	45.1%
25-49 %	57.2%	39.9%	36.9%	36.8%	52.5%	63.7%	39.9%	59.2%
50-74 %	51.9%	32.0%	38.8%	47.8%	47.2%	56.7%	39.7%	53.7%
75% or more	41.0%	27.6%	34.8%	45.1%	40.7%	42.1%	38.9%	41.5%
Percent age 50 or older employees								
Less than 25%	48.8%	34.4%	36.9%	44.2%	49.9%	54.1%	40.3%	51.3%
25-49 %	51.2%	36.5%	36.4%	42.6%	42.7%	56.4%	37.2%	52.5%
50-74 %	43.3%	30.3%	26.1%	41.8%	42.6%	50.1%	31.5%	47.1%
75% or more	31.8%	23.8%	16.0% *	34.2%	33.8% *	53.2%	25.7%	39.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	2.21%	2.03%	1.56%	1.64%	1.17%	1.22%	0.90%
Industry group **								
Agric., fish., forest.	9.12%	--	--	--	16.11%	11.33% *	15.47% *	10.97%
Mining and manufacturing	2.05%	8.06% *	4.32%	3.94%	3.75%	3.22%	3.35%	2.28%
Construction	2.96%	6.57%	5.15%	5.21%	6.17%	8.00%	3.29%	4.27%
Utilities and transp.	4.00%	9.05% *	4.99% *	6.64%	8.67%	5.39%	5.08%	4.41%
Wholesale trade	2.69%	8.71%	6.32%	5.47%	5.13%	4.67%	4.15%	3.21%
Fin. svcs. and real estate	2.36%	5.59%	8.56%	5.70%	4.99%	2.98%	4.02%	2.55%
Retail trade	2.34%	5.93%	5.48%	4.90%	6.58%	2.83%	3.35%	2.58%
Professional services	1.45%	3.61%	3.69%	2.68%	3.06%	2.18%	2.13%	1.68%
Other services	1.81%	5.89%	5.00%	3.49%	3.82%	2.76%	3.10%	2.08%
Ownership								
For profit, incorporated	0.94%	2.55%	2.43%	1.86%	2.08%	1.36%	1.43%	1.08%
For profit, unincorporated	1.92%	5.13%	4.96%	3.79%	4.03%	3.34%	3.00%	2.33%
Nonprofit	2.05%	5.10%	5.22%	3.98%	3.77%	3.04%	3.08%	2.24%
Age of firm								
Less than 5 years	3.96%	6.33%	6.71%	6.30%	8.51%	10.78%	4.15%	6.47%
5-9 years	2.90%	6.09%	7.15%	4.87%	5.97%	11.06%	4.04%	4.13%
10-19 years	2.40%	3.92%	4.14%	3.61%	4.83%	6.06%	2.49%	3.38%
20 or more years	0.88%	2.82%	2.61%	1.86%	1.73%	1.19%	1.49%	0.96%
Multi/single status								
2 or more locations	0.97%	15.21% *	5.80%	2.80%	1.75%	1.18%	3.23%	1.00%
1 location only	1.28%	2.22%	2.15%	1.84%	2.92%	8.40%	1.31%	2.07%
Percent full-time employees								
Less than 25%	3.21%	8.06% *	9.49% *	5.99%	7.44%	4.39%	5.23%	3.58%
25-49 %	2.75%	10.79% *	7.20%	5.01%	5.28%	4.46%	4.71%	3.14%
50-74 %	2.14%	7.16%	6.11%	5.14%	5.10%	2.84%	4.01%	2.40%
75% or more	0.92%	2.33%	2.32%	1.75%	1.88%	1.39%	1.35%	1.06%
Union presence								
No union employees	0.84%	2.24%	2.07%	1.60%	1.67%	1.35%	1.24%	0.98%
Has union employees	2.14%	13.79% *	11.01%	7.35%	6.04%	2.43%	6.31%	2.21%
Percent low-wage employees								
50% or more low-wage	2.12%	6.57%	5.83%	4.98%	4.27%	3.15%	4.42%	2.36%
Less than 50% low-wage	0.83%	2.34%	2.15%	1.64%	1.78%	1.25%	1.26%	0.96%
Percent women employees								
Less than 25%	1.44%	3.59%	2.82%	2.69%	3.31%	2.62%	1.76%	1.86%
25-49 %	1.58%	6.42%	6.43%	3.12%	3.56%	2.03%	3.24%	1.70%
50-74 %	1.40%	3.89%	4.36%	3.43%	2.96%	1.91%	2.85%	1.54%
75% or more	1.77%	3.92%	4.46%	3.17%	3.22%	2.89%	2.52%	2.10%
Percent age 50 or older employees								
Less than 25%	1.22%	3.32%	2.76%	2.18%	2.63%	2.02%	1.69%	1.48%
25-49 %	1.19%	4.26%	3.96%	2.78%	2.49%	1.58%	2.50%	1.28%
50-74 %	2.16%	5.74%	5.52%	3.94%	3.96%	3.79%	3.12%	2.64%
75% or more	3.76%	4.39%	5.93% *	9.06%	10.57% *	9.98%	3.59%	6.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	47.6%	32.0%	33.9%	41.7%	43.8%	53.5%	36.5%	49.8%
Industry group **								
Agric., fish., forest.	47.6%	--	--	--	57.9%	26.9% *	36.0% *	51.5%
Mining and manufacturing	33.0%	24.8% *	22.7%	35.5%	33.1%	33.5%	31.1%	33.3%
Construction	40.0%	32.2%	35.6%	45.2%	37.5%	42.5%	36.2%	42.3%
Utilities and transp.	40.5%	24.4% *	11.4% *	34.1%	37.8%	44.8%	25.2%	42.6%
Wholesale trade	36.5%	40.4%	26.4%	45.5%	35.8%	34.3%	34.7%	37.0%
Fin. svcs. and real estate	58.2%	29.5%	38.2%	37.5%	50.9%	63.6%	33.3%	60.6%
Retail trade	54.5%	28.7%	31.2%	40.4%	41.2%	64.9%	33.3%	58.8%
Professional services	50.2%	32.3%	41.0%	48.6%	46.3%	54.8%	41.0%	52.1%
Other services	48.2%	32.3%	33.8%	38.0%	49.1%	54.6%	37.6%	50.5%
Ownership								
For profit, incorporated	49.5%	30.7%	34.0%	41.7%	43.2%	56.8%	35.7%	52.3%
For profit, unincorporated	47.0%	37.7%	37.4%	47.0%	50.2%	48.6%	42.3%	48.5%
Nonprofit	40.1%	25.5%	25.6%	34.0%	39.8%	43.1%	30.0%	41.2%
Age of firm								
Less than 5 years	48.8%	48.1%	38.2%	44.3%	58.2%	83.0%	45.9%	51.4%
5-9 years	44.2%	36.2%	39.3%	46.1%	47.8%	48.5%	41.9%	46.1%
10-19 years	45.7%	31.1%	33.5%	45.5%	53.5%	47.3%	37.7%	50.0%
20 or more years	48.0%	24.3%	32.2%	39.0%	40.0%	53.8%	32.5%	49.9%
Multi/single status								
2 or more locations	51.0%	46.1% *	35.9%	44.4%	42.4%	53.5%	42.2%	51.3%
1 location only	40.4%	31.6%	33.7%	41.0%	45.4%	53.0%	35.9%	44.3%
Percent full-time employees								
Less than 25%	43.4%	26.8% *	25.3% *	35.8%	45.7%	47.5%	31.6%	45.5%
25-49 %	39.8%	26.9% *	28.1%	28.4%	34.2%	50.2%	27.3%	42.2%
50-74 %	53.9%	34.7%	33.2%	40.0%	50.4%	62.6%	37.9%	57.1%
75% or more	47.6%	32.4%	35.1%	44.2%	43.6%	52.6%	37.5%	49.6%
Union presence								
No union employees	45.9%	32.2%	33.2%	41.6%	43.2%	51.9%	36.2%	48.2%
Has union employees	55.9%	25.3% *	54.5%	43.6%	48.1%	58.4%	44.4%	56.4%
Percent low-wage employees								
50% or more low-wage	41.8%	28.5%	23.1%	39.0%	37.8%	47.3%	32.4%	43.4%
Less than 50% low-wage	48.3%	32.3%	35.0%	42.1%	44.8%	54.3%	37.0%	50.7%
Percent women employees								
Less than 25%	40.8%	30.8%	31.6%	40.7%	39.3%	46.9%	33.5%	43.7%
25-49 %	55.4%	39.1%	36.3%	35.9%	50.2%	61.8%	39.2%	57.3%
50-74 %	50.3%	32.2%	36.6%	46.5%	45.6%	54.9%	38.4%	52.0%
75% or more	39.9%	28.0%	34.4%	43.2%	38.0%	41.7%	37.7%	40.4%
Percent age 50 or older employees								
Less than 25%	47.4%	33.2%	36.8%	42.9%	48.3%	52.4%	39.4%	49.7%
25-49 %	49.6%	35.6%	33.3%	41.2%	41.0%	55.0%	35.3%	51.0%
50-74 %	42.0%	30.7%	27.1%	39.1%	40.8%	48.8%	31.6%	45.4%
75% or more	32.1%	24.9%	23.3% *	32.8%	33.6% *	48.8%	27.8%	37.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	2.20%	2.04%	1.55%	1.64%	1.18%	1.22%	0.90%
Industry group **								
Agric., fish., forest.	9.13%	--	--	--	16.11%	11.33% *	15.52% *	10.97%
Mining and manufacturing	2.04%	8.06% *	5.02%	3.83%	3.72%	3.22%	3.46%	2.27%
Construction	2.97%	6.57%	5.24%	5.27%	6.19%	8.00%	3.29%	4.28%
Utilities and transp.	4.02%	9.11% *	5.65% *	6.67%	8.72%	5.43%	4.98%	4.43%
Wholesale trade	2.55%	8.71%	6.16%	5.48%	4.98%	4.18%	4.13%	3.03%
Fin. svcs. and real estate	2.37%	5.08%	8.52%	5.68%	5.01%	2.98%	3.85%	2.55%
Retail trade	2.33%	5.98%	5.76%	4.90%	6.58%	2.84%	3.40%	2.57%
Professional services	1.45%	3.61%	3.70%	2.68%	3.07%	2.19%	2.12%	1.68%
Other services	1.83%	5.88%	5.01%	3.48%	3.88%	2.80%	3.10%	2.11%
Ownership								
For profit, incorporated	0.95%	2.54%	2.44%	1.86%	2.09%	1.37%	1.43%	1.09%
For profit, unincorporated	1.92%	5.15%	4.98%	3.79%	4.08%	3.31%	3.00%	2.33%
Nonprofit	2.06%	5.14%	5.16%	3.93%	3.77%	3.06%	3.07%	2.25%
Age of firm								
Less than 5 years	4.00%	6.35%	6.68%	6.30%	8.81%	10.78%	4.17%	6.54%
5-9 years	2.91%	6.09%	7.15%	4.88%	6.08%	11.07%	4.04%	4.17%
10-19 years	2.40%	3.91%	4.20%	3.61%	5.06%	6.11%	2.48%	3.39%
20 or more years	0.89%	2.76%	2.63%	1.85%	1.73%	1.20%	1.49%	0.97%
Multi/single status								
2 or more locations	0.98%	15.21% *	5.79%	2.79%	1.75%	1.19%	3.23%	1.00%
1 location only	1.28%	2.21%	2.16%	1.84%	2.94%	8.41%	1.31%	2.08%
Percent full-time employees								
Less than 25%	3.23%	8.06% *	9.49% *	5.99%	7.48%	4.51%	5.23%	3.63%
25-49 %	2.74%	10.83% *	7.20%	4.85%	5.26%	4.46%	4.71%	3.13%
50-74 %	2.16%	7.13%	6.11%	5.15%	5.22%	2.84%	4.01%	2.41%
75% or more	0.92%	2.31%	2.34%	1.76%	1.88%	1.41%	1.35%	1.07%
Union presence								
No union employees	0.84%	2.23%	2.08%	1.60%	1.68%	1.36%	1.24%	0.99%
Has union employees	2.17%	13.79% *	10.61%	7.23%	6.13%	2.44%	6.35%	2.24%
Percent low-wage employees								
50% or more low-wage	2.12%	6.63%	5.79%	4.99%	4.29%	3.14%	4.42%	2.36%
Less than 50% low-wage	0.84%	2.33%	2.16%	1.64%	1.79%	1.26%	1.26%	0.97%
Percent women employees								
Less than 25%	1.44%	3.55%	2.87%	2.69%	3.32%	2.63%	1.76%	1.86%
25-49 %	1.61%	6.42%	6.46%	3.08%	3.63%	2.08%	3.24%	1.73%
50-74 %	1.41%	3.89%	4.35%	3.44%	2.97%	1.94%	2.85%	1.55%
75% or more	1.75%	3.95%	4.46%	3.14%	3.04%	2.89%	2.51%	2.08%
Percent age 50 or older employees								
Less than 25%	1.23%	3.29%	2.77%	2.18%	2.64%	2.05%	1.69%	1.49%
25-49 %	1.20%	4.25%	3.93%	2.79%	2.50%	1.59%	2.50%	1.29%
50-74 %	2.17%	5.74%	5.55%	3.91%	3.94%	3.82%	3.12%	2.66%
75% or more	3.78%	4.43%	8.44% *	8.89%	10.58% *	10.21%	3.81%	6.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.h Percent of private-sector employees working in establishments that offer paid sick leave by firm size and selected characteristics:United States, 2022**

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	81.8%	56.2%	69.5%	78.9%	82.6%	90.9%	65.6%	87.8%
Industry group **								
Agric., fish., forest.	68.5%	37.9%	86.2%	82.1%	58.3%	93.4%	66.1%	70.1%
Mining and manufacturing	79.7%	55.5%	66.6%	78.2%	80.9%	83.1%	64.9%	82.6%
Construction	67.8%	50.0%	66.0%	65.2%	72.1%	90.9%	60.2%	75.5%
Utilities and transp.	87.9%	49.2%	74.4%	77.9%	81.4%	96.9%	63.2%	93.0%
Wholesale trade	86.4%	68.5%	87.2%	86.3%	91.0%	89.0%	80.7%	88.6%
Fin. svcs. and real estate	91.0%	71.7%	86.4%	95.5%	89.3%	94.1%	77.9%	93.4%
Retail trade	81.8%	49.4%	69.5%	80.1%	74.3%	94.8%	61.1%	90.6%
Professional services	86.9%	63.2%	80.0%	89.7%	88.8%	91.7%	74.9%	90.8%
Other services	74.7%	49.9%	58.4%	72.1%	79.1%	87.2%	57.8%	83.5%
Ownership								
For profit, incorporated	81.5%	56.2%	68.9%	77.8%	79.4%	91.3%	65.4%	87.5%
For profit, unincorporated	74.7%	51.6%	65.3%	72.9%	78.8%	89.6%	60.5%	83.6%
Nonprofit	90.8%	70.7%	85.9%	94.7%	96.2%	90.2%	81.3%	92.6%
Age of firm								
Less than 5 years	62.2%	48.5%	62.3%	71.7%	76.5%	99.8%	54.6%	79.2%
5-9 years	64.8%	55.2%	62.9%	72.7%	67.1%	81.4%	61.5%	70.8%
10-19 years	73.1%	56.9%	67.7%	74.5%	80.0%	88.4%	64.7%	81.4%
20 or more years	86.7%	61.0%	74.5%	83.7%	85.2%	91.1%	71.8%	89.5%
Multi/single status								
2 or more locations	89.3%	82.2%	82.8%	82.9%	84.3%	91.0%	84.7%	89.5%
1 location only	71.1%	55.8%	68.6%	77.9%	80.7%	88.4%	64.3%	82.0%
Percent full-time employees								
Less than 25%	65.1%	32.1%	48.0%	60.7%	82.8%	91.0%	43.1%	84.8%
25-49 %	76.2%	49.4%	65.8%	78.2%	68.9%	92.1%	61.3%	83.5%
50-74 %	82.2%	54.5%	66.8%	80.7%	80.4%	95.4%	63.9%	90.2%
75% or more	84.2%	63.7%	75.5%	81.5%	84.6%	90.0%	71.7%	88.1%
Union presence								
No union employees	80.4%	56.1%	69.5%	78.9%	81.3%	90.9%	65.5%	87.1%
Has union employees	89.8%	59.4%	69.6%	79.8%	92.1%	91.0%	69.2%	91.0%
Percent low-wage employees								
50% or more low-wage	65.9%	34.5%	44.3%	61.0%	66.8%	88.0%	43.1%	78.5%
Less than 50% low-wage	84.4%	61.7%	75.2%	82.1%	85.3%	91.3%	70.7%	89.2%
Percent women employees								
Less than 25%	74.8%	51.8%	67.8%	76.3%	77.2%	87.8%	62.9%	82.5%
25-49 %	86.6%	65.0%	72.4%	80.2%	86.3%	91.9%	71.1%	90.0%
50-74 %	82.8%	57.6%	73.5%	77.5%	80.8%	90.4%	66.5%	87.3%
75% or more	82.0%	55.2%	66.5%	83.5%	87.9%	92.4%	64.6%	90.8%
Percent age 50 or older employees								
Less than 25%	76.8%	54.2%	66.4%	74.4%	78.5%	88.6%	63.4%	84.2%
25-49 %	88.6%	64.7%	77.6%	85.7%	85.6%	92.8%	74.3%	90.8%
50-74 %	81.6%	62.2%	71.9%	84.1%	87.0%	89.4%	70.4%	87.7%
75% or more	57.5%	47.4%	62.3%	89.5%	71.4%	72.0%	51.8%	76.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.h Standard errors for Percent of private-sector employees working in establishments that offer paid sick leave by firm size and selected characteristics: United States, 2022**

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%	1.09%	1.26%	1.07%	1.12%	0.66%	0.71%	0.54%
Industry group **								
Agric., fish., forest.	6.80%	10.44%	6.82%	10.31%	15.35%	3.46%	6.51%	10.53%
Mining and manufacturing	1.43%	5.02%	5.04%	2.88%	2.63%	2.25%	2.86%	1.59%
Construction	2.25%	3.14%	3.95%	5.25%	6.14%	3.96%	2.23%	4.03%
Utilities and transp.	1.50%	6.14%	7.54%	5.10%	5.02%	1.10%	4.30%	1.41%
Wholesale trade	1.58%	4.32%	3.97%	3.79%	2.40%	3.03%	2.33%	2.00%
Fin. svcs. and real estate	1.12%	2.53%	4.05%	1.66%	2.84%	1.48%	1.91%	1.27%
Retail trade	1.14%	2.96%	3.47%	2.78%	4.68%	0.94%	2.05%	1.16%
Professional services	0.89%	2.07%	2.30%	1.47%	1.71%	1.52%	1.27%	1.11%
Other services	1.03%	2.32%	2.53%	2.13%	2.70%	1.53%	1.50%	1.26%
Ownership								
For profit, incorporated	0.51%	1.31%	1.55%	1.28%	1.44%	0.65%	0.86%	0.59%
For profit, unincorporated	1.22%	2.29%	2.83%	2.93%	3.42%	1.70%	1.60%	1.68%
Nonprofit	1.37%	3.94%	2.92%	1.21%	0.88%	2.48%	2.08%	1.58%
Age of firm								
Less than 5 years	2.13%	2.53%	3.81%	4.01%	7.19%	0.19%	2.04%	4.73%
5-9 years	1.86%	2.77%	3.62%	3.41%	6.04%	7.82%	2.00%	3.83%
10-19 years	1.37%	2.10%	2.66%	2.80%	3.22%	2.82%	1.48%	2.16%
20 or more years	0.50%	1.75%	1.72%	1.18%	1.11%	0.68%	1.00%	0.56%
Multi/single status								
2 or more locations	0.56%	7.40%	3.29%	2.20%	1.10%	0.67%	1.81%	0.57%
1 location only	0.73%	1.09%	1.33%	1.24%	2.07%	4.23%	0.75%	1.41%
Percent full-time employees								
Less than 25%	1.63%	2.57%	3.67%	3.92%	3.51%	1.82%	2.09%	1.80%
25-49 %	1.64%	4.77%	4.05%	3.26%	4.92%	1.54%	2.56%	2.00%
50-74 %	1.10%	2.83%	3.48%	2.77%	3.52%	0.84%	1.99%	1.18%
75% or more	0.55%	1.30%	1.57%	1.33%	1.26%	0.84%	0.85%	0.67%
Union presence								
No union employees	0.47%	1.10%	1.27%	1.10%	1.23%	0.67%	0.72%	0.58%
Has union employees	1.40%	6.63%	9.22%	4.84%	2.18%	1.72%	4.28%	1.46%
Percent low-wage employees								
50% or more low-wage	1.39%	2.54%	3.19%	3.30%	3.90%	1.60%	1.88%	1.73%
Less than 50% low-wage	0.47%	1.18%	1.32%	1.13%	1.11%	0.72%	0.75%	0.57%
Percent women employees								
Less than 25%	0.97%	1.73%	2.25%	2.19%	2.58%	1.67%	1.19%	1.37%
25-49 %	0.78%	3.02%	3.12%	2.37%	1.75%	0.98%	1.81%	0.83%
50-74 %	0.92%	2.20%	2.49%	2.14%	2.30%	1.38%	1.53%	1.11%
75% or more	0.90%	2.23%	2.51%	1.67%	2.04%	1.36%	1.43%	1.04%
Percent age 50 or older employees								
Less than 25%	0.72%	1.65%	1.67%	1.58%	1.96%	1.09%	1.00%	0.93%
25-49 %	0.68%	2.57%	2.35%	1.45%	1.58%	0.90%	1.46%	0.74%
50-74 %	1.27%	2.69%	4.05%	2.80%	2.39%	2.24%	1.92%	1.60%
75% or more	2.25%	2.39%	6.29%	3.56%	11.27%	11.11%	2.19%	6.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.i Percent of private-sector employees working in establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2022**

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	91.3%	62.9%	79.6%	91.9%	96.0%	98.3%	75.4%	97.3%
Industry group **								
Agric., fish., forest.	85.2%	45.4%	79.0%	92.1%	97.2%	100.0%	67.5%	96.9%
Mining and manufacturing	98.2%	76.6%	96.1%	96.0%	100.0%	100.0%	89.8%	99.9%
Construction	86.3%	61.4%	82.0%	91.7%	97.5%	99.7%	75.3%	97.6%
Utilities and transp.	95.2%	60.5%	88.4%	95.7%	95.4%	99.2%	80.9%	98.1%
Wholesale trade	95.3%	74.7%	98.3%	97.0%	99.5%	97.7%	88.6%	97.9%
Fin. svcs. and real estate	96.7%	72.7%	93.0%	98.5%	98.2%	100.0%	80.4%	99.7%
Retail trade	91.7%	56.6%	84.6%	95.5%	99.3%	99.3%	74.2%	99.1%
Professional services	94.4%	71.2%	86.7%	95.8%	96.0%	99.6%	82.1%	98.4%
Other services	82.9%	53.3%	64.3%	84.6%	91.0%	93.8%	64.9%	92.3%
Ownership								
For profit, incorporated	91.5%	61.9%	80.7%	92.3%	95.4%	98.3%	75.9%	97.3%
For profit, unincorporated	85.2%	60.2%	72.7%	87.9%	95.0%	96.2%	69.8%	95.0%
Nonprofit	97.4%	80.1%	88.7%	96.5%	98.7%	99.8%	87.1%	99.3%
Age of firm								
Less than 5 years	69.5%	51.9%	65.3%	84.2%	89.1%	99.8%	61.1%	88.1%
5-9 years	75.1%	60.4%	65.1%	88.6%	86.9%	92.0%	67.4%	88.9%
10-19 years	84.0%	63.6%	80.0%	89.9%	93.0%	92.0%	75.4%	92.6%
20 or more years	96.1%	70.8%	88.1%	95.0%	98.2%	98.7%	83.7%	98.5%
Multi/single status								
2 or more locations	97.9%	87.4%	94.6%	95.6%	96.5%	98.5%	94.6%	98.0%
1 location only	82.0%	62.6%	78.6%	90.9%	95.4%	94.5%	74.0%	94.8%
Percent full-time employees								
Less than 25%	71.3%	32.3%	51.2%	74.0%	89.7%	98.1%	47.5%	92.5%
25-49 %	85.7%	55.5%	69.5%	86.8%	91.5%	97.8%	66.7%	95.1%
50-74 %	88.7%	61.7%	74.0%	88.9%	90.7%	99.3%	71.9%	96.0%
75% or more	94.7%	72.0%	89.0%	96.1%	98.0%	98.2%	83.8%	98.1%
Union presence								
No union employees	90.2%	63.2%	79.6%	92.1%	95.6%	98.0%	75.4%	96.9%
Has union employees	97.6%	54.3%	77.9%	88.0%	99.1%	99.3%	72.9%	99.1%
Percent low-wage employees								
50% or more low-wage	79.1%	41.3%	57.4%	82.2%	87.2%	96.6%	55.0%	92.4%
Less than 50% low-wage	93.3%	68.4%	84.6%	93.6%	97.5%	98.6%	80.0%	98.0%
Percent women employees								
Less than 25%	89.3%	61.6%	84.6%	93.3%	96.0%	98.9%	77.0%	97.2%
25-49 %	94.7%	71.9%	77.6%	94.2%	98.1%	98.2%	79.3%	98.1%
50-74 %	91.6%	59.1%	75.7%	90.2%	95.3%	98.0%	72.5%	97.0%
75% or more	88.9%	62.3%	77.1%	89.7%	94.1%	98.7%	73.2%	96.8%
Percent age 50 or older employees								
Less than 25%	87.8%	61.3%	75.9%	89.4%	93.8%	97.1%	73.8%	95.5%
25-49 %	96.8%	69.1%	85.5%	96.8%	97.5%	99.4%	82.7%	98.9%
50-74 %	90.8%	69.7%	87.5%	93.4%	97.5%	96.9%	80.2%	96.6%
75% or more	67.4%	54.8%	76.6%	87.0%	96.8%	88.6%	60.2%	91.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2022**

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%	1.04%	1.12%	0.63%	0.63%	0.30%	0.62%	0.27%
Industry group **								
Agric., fish., forest.	3.18%	9.95%	9.61%	6.93%	2.07%	0.00%	6.60%	1.90%
Mining and manufacturing	0.28%	3.71%	1.35%	1.40%	0.01%	0.03%	1.59%	0.05%
Construction	1.22%	2.95%	3.31%	2.48%	1.57%	0.32%	1.93%	1.03%
Utilities and transp.	0.78%	5.66%	4.99%	1.97%	2.62%	0.42%	2.89%	0.67%
Wholesale trade	1.08%	3.79%	0.92%	2.57%	0.31%	2.29%	1.67%	1.37%
Fin. svcs. and real estate	0.35%	2.50%	3.18%	0.95%	1.21%	0.04%	1.80%	0.20%
Retail trade	0.64%	2.91%	2.51%	1.26%	0.46%	0.24%	1.75%	0.26%
Professional services	0.37%	1.81%	2.11%	0.78%	1.09%	0.13%	1.07%	0.32%
Other services	0.85%	2.30%	2.42%	1.53%	2.03%	1.31%	1.41%	1.00%
Ownership								
For profit, incorporated	0.32%	1.29%	1.34%	0.74%	0.83%	0.35%	0.76%	0.32%
For profit, unincorporated	0.87%	2.16%	2.60%	1.75%	1.92%	1.38%	1.43%	1.03%
Nonprofit	0.31%	2.94%	2.70%	1.04%	0.42%	0.12%	1.59%	0.17%
Age of firm								
Less than 5 years	1.89%	2.49%	3.85%	2.98%	5.38%	0.19%	1.95%	3.60%
5-9 years	1.52%	2.62%	3.62%	2.02%	4.23%	6.71%	1.85%	2.60%
10-19 years	0.98%	2.03%	2.21%	1.38%	2.08%	2.65%	1.26%	1.34%
20 or more years	0.23%	1.62%	1.19%	0.69%	0.37%	0.29%	0.79%	0.23%
Multi/single status								
2 or more locations	0.26%	5.90%	1.87%	1.07%	0.66%	0.30%	1.10%	0.27%
1 location only	0.53%	1.05%	1.18%	0.75%	1.12%	2.81%	0.66%	0.77%
Percent full-time employees								
Less than 25%	1.45%	2.54%	3.63%	3.25%	2.97%	0.64%	2.07%	1.26%
25-49 %	1.22%	4.56%	4.05%	2.43%	3.30%	0.77%	2.47%	1.19%
50-74 %	0.89%	2.70%	3.20%	1.98%	3.18%	0.37%	1.77%	0.96%
75% or more	0.27%	1.18%	1.18%	0.58%	0.43%	0.38%	0.66%	0.28%
Union presence								
No union employees	0.30%	1.05%	1.12%	0.63%	0.71%	0.39%	0.63%	0.32%
Has union employees	0.37%	6.99%	9.06%	4.13%	0.72%	0.22%	4.22%	0.26%
Percent low-wage employees								
50% or more low-wage	1.06%	2.57%	3.12%	2.22%	2.77%	1.06%	1.79%	1.14%
Less than 50% low-wage	0.26%	1.10%	1.11%	0.63%	0.54%	0.31%	0.64%	0.26%
Percent women employees								
Less than 25%	0.55%	1.61%	1.71%	1.08%	1.24%	0.64%	0.98%	0.58%
25-49 %	0.44%	2.61%	2.99%	1.18%	0.70%	0.50%	1.53%	0.40%
50-74 %	0.53%	2.23%	2.42%	1.37%	1.22%	0.61%	1.41%	0.53%
75% or more	0.66%	2.13%	2.28%	1.41%	1.87%	0.58%	1.31%	0.65%
Percent age 50 or older employees								
Less than 25%	0.50%	1.59%	1.52%	0.95%	1.22%	0.70%	0.89%	0.56%
25-49 %	0.26%	2.55%	1.96%	0.68%	0.75%	0.14%	1.27%	0.21%
50-74 %	0.87%	2.34%	3.20%	1.79%	1.14%	1.49%	1.56%	1.00%
75% or more	1.96%	2.30%	5.04%	4.91%	2.28%	10.17%	2.05%	4.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and selected characteristics: United States, 2022**

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	94.9%	86.4%	88.8%	91.2%	94.0%	97.4%	89.6%	95.9%
Industry group **								
Agric., fish., forest.	95.2%	88.7%	91.4%	87.3%	98.1%	100.0%	89.9%	97.3%
Mining and manufacturing	93.2%	75.2%	83.8%	92.3%	92.1%	95.0%	88.2%	93.8%
Construction	92.2%	91.6%	93.2%	85.9%	94.5%	97.0%	91.2%	92.7%
Utilities and transp.	96.9%	83.7%	85.9%	92.1%	94.5%	99.3%	87.1%	98.1%
Wholesale trade	95.6%	90.3%	85.8%	95.8%	94.5%	98.4%	91.5%	96.6%
Fin. svcs. and real estate	97.2%	86.7%	83.3%	90.0%	96.5%	98.8%	86.6%	98.1%
Retail trade	94.2%	75.5%	89.6%	90.2%	91.3%	97.9%	86.1%	95.9%
Professional services	95.5%	88.8%	91.2%	91.6%	94.7%	97.5%	91.2%	96.3%
Other services	93.6%	86.1%	86.9%	92.0%	93.6%	96.0%	89.3%	94.7%
Ownership								
For profit, incorporated	94.9%	85.1%	88.8%	91.4%	92.8%	97.7%	89.3%	96.0%
For profit, unincorporated	94.2%	91.0%	87.2%	90.7%	95.8%	96.7%	90.4%	95.4%
Nonprofit	95.6%	82.9%	91.9%	91.4%	96.1%	96.8%	90.6%	96.1%
Age of firm								
Less than 5 years	92.0%	93.3%	81.9%	91.8%	95.7%	99.0%	90.1%	94.1%
5-9 years	91.2%	87.6%	89.2%	91.8%	93.4%	96.2%	90.4%	92.0%
10-19 years	90.8%	84.5%	90.6%	90.7%	89.2%	97.7%	89.9%	91.4%
20 or more years	95.7%	84.2%	89.0%	91.3%	94.9%	97.4%	89.2%	96.5%
Multi/single status								
2 or more locations	96.8%	95.9%	88.9%	93.7%	94.4%	97.5%	93.1%	96.9%
1 location only	90.5%	86.2%	88.8%	90.5%	93.5%	92.4%	89.2%	91.8%
Percent full-time employees								
Less than 25%	93.8%	60.0%	84.2%	80.6%	97.6%	97.6%	68.0%	97.3%
25-49 %	91.3%	87.8%	91.2%	77.9%	94.5%	94.3%	88.9%	91.8%
50-74 %	94.8%	85.8%	87.3%	93.1%	95.1%	96.4%	89.9%	95.7%
75% or more	95.1%	86.9%	88.9%	91.9%	93.8%	97.6%	90.0%	96.1%
Union presence								
No union employees	94.7%	86.2%	88.6%	91.6%	94.1%	97.8%	89.4%	96.0%
Has union employees	95.7%	91.7%	94.5%	85.7%	93.1%	96.6%	93.8%	95.8%
Percent low-wage employees								
50% or more low-wage	94.5%	69.4%	91.9%	91.2%	96.2%	97.3%	85.1%	96.3%
Less than 50% low-wage	95.0%	87.8%	88.6%	91.2%	93.8%	97.4%	89.9%	95.9%
Percent women employees								
Less than 25%	92.1%	83.2%	87.0%	89.4%	92.1%	96.3%	87.6%	93.6%
25-49 %	96.5%	88.4%	91.3%	94.3%	94.0%	98.1%	91.8%	97.0%
50-74 %	96.1%	87.5%	90.0%	93.5%	94.6%	97.9%	91.2%	96.7%
75% or more	94.6%	89.5%	90.2%	89.0%	96.4%	96.3%	90.1%	95.6%
Percent age 50 or older employees								
Less than 25%	93.7%	86.3%	88.3%	91.0%	95.0%	96.3%	89.3%	95.1%
25-49 %	96.0%	86.9%	90.4%	92.9%	93.1%	97.8%	91.1%	96.4%
50-74 %	94.4%	86.8%	86.9%	88.3%	95.0%	98.5%	88.7%	96.0%
75% or more	90.6%	85.8%	92.0%	89.7%	95.3%	95.7%	88.3%	93.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.j Standard errors for percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and selected characteristics: United States, 2022**

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%	1.54%	1.29%	0.82%	0.90%	0.34%	0.70%	0.34%
Industry group **								
Agric., fish., forest.	1.80%	9.66%	7.50%	8.06%	1.70%	0.00%	5.12%	1.51%
Mining and manufacturing	1.06%	8.29%	6.25%	1.79%	2.13%	1.46%	2.98%	1.12%
Construction	1.37%	2.67%	2.34%	3.16%	2.78%	2.54%	1.54%	1.97%
Utilities and transp.	0.64%	6.63%	7.22%	2.99%	2.54%	0.26%	3.30%	0.57%
Wholesale trade	0.85%	4.63%	5.58%	1.54%	2.06%	0.73%	2.48%	0.85%
Fin. svcs. and real estate	0.41%	3.23%	7.07%	3.83%	1.07%	0.29%	2.58%	0.36%
Retail trade	0.91%	7.72%	2.93%	2.46%	3.18%	0.68%	2.99%	0.87%
Professional services	0.49%	2.53%	1.78%	1.61%	1.59%	0.47%	1.15%	0.54%
Other services	1.17%	3.43%	3.13%	1.96%	3.45%	1.60%	1.62%	1.42%
Ownership								
For profit, incorporated	0.39%	1.99%	1.41%	0.93%	1.35%	0.41%	0.83%	0.44%
For profit, unincorporated	0.74%	2.41%	4.12%	1.89%	1.11%	1.15%	1.71%	0.81%
Nonprofit	0.59%	5.29%	2.98%	2.72%	1.00%	0.69%	1.98%	0.61%
Age of firm								
Less than 5 years	1.62%	2.08%	7.42%	2.60%	2.09%	0.99%	2.53%	1.94%
5-9 years	1.42%	3.72%	3.37%	2.25%	2.93%	3.21%	1.95%	2.09%
10-19 years	1.63%	2.76%	2.49%	2.00%	4.50%	0.78%	1.31%	2.44%
20 or more years	0.30%	2.78%	1.54%	1.03%	0.68%	0.35%	0.98%	0.31%
Multi/single status								
2 or more locations	0.33%	2.82%	4.16%	1.18%	1.15%	0.33%	1.61%	0.34%
1 location only	0.67%	1.58%	1.36%	1.01%	1.43%	4.60%	0.76%	1.08%
Percent full-time employees								
Less than 25%	1.58%	14.97%	7.69%	7.48%	1.14%	0.84%	8.00%	0.72%
25-49 %	1.86%	6.55%	3.39%	7.67%	2.30%	2.21%	3.10%	2.16%
50-74 %	0.81%	5.12%	4.60%	2.20%	1.70%	1.00%	2.33%	0.85%
75% or more	0.34%	1.66%	1.40%	0.83%	1.02%	0.37%	0.75%	0.38%
Union presence								
No union employees	0.32%	1.59%	1.33%	0.79%	0.87%	0.36%	0.73%	0.36%
Has union employees	0.83%	5.45%	4.15%	5.81%	3.85%	0.77%	2.24%	0.85%
Percent low-wage employees								
50% or more low-wage	0.86%	7.06%	2.86%	2.45%	1.06%	0.99%	3.11%	0.79%
Less than 50% low-wage	0.32%	1.54%	1.35%	0.86%	0.96%	0.35%	0.73%	0.36%
Percent women employees								
Less than 25%	0.85%	2.96%	2.14%	1.40%	2.38%	1.24%	1.26%	1.07%
25-49 %	0.47%	3.30%	3.00%	1.17%	1.52%	0.48%	1.46%	0.49%
50-74 %	0.43%	3.18%	2.52%	1.68%	1.21%	0.39%	1.36%	0.45%
75% or more	0.61%	2.28%	2.35%	2.21%	0.86%	0.81%	1.36%	0.67%
Percent age 50 or older employees								
Less than 25%	0.57%	2.52%	1.87%	1.17%	0.92%	0.92%	1.07%	0.66%
25-49 %	0.42%	3.20%	2.25%	1.20%	1.54%	0.33%	1.20%	0.45%
50-74 %	0.71%	3.32%	3.23%	2.72%	1.38%	0.54%	1.75%	0.74%
75% or more	1.74%	2.93%	4.30%	6.18%	3.48%	2.39%	2.20%	2.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.B.2.k Percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States, 2022**

Characteristics	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	24.4%	19.5%	94.9%	93.2%
<b>Firm size</b>				
Less than 50 employees	37.7%	27.4%	90.3%	87.3%
50+ employees	21.9%	18.0%	95.8%	94.3%
<b>Less than 10 employees</b>				
10-24 employees	39.3%	30.4%	88.3%	83.5%
25-99 employees	37.8%	28.6%	90.8%	87.9%
100-999 employees	33.8%	23.3%	92.2%	90.2%
1000+ employees	26.3%	22.5%	95.1%	93.3%
1000+ employees	19.0%	15.8%	96.5%	95.1%
<b>Industry group **</b>				
Agric., fish., forest.	32.4%	22.3% *	93.9%	90.1%
Mining and manufacturing	28.1%	23.8%	95.8%	94.3%
Construction	28.1%	23.8%	95.8%	94.3%
Utilities and transp.	32.4%	24.5%	90.8%	88.6%
Wholesale trade	16.9%	14.6%	95.9%	94.4%
Fin. svcs. and real estate	25.6%	20.5%	95.1%	93.7%
Retail trade	20.5%	17.6%	96.9%	95.6%
Professional services	19.8%	16.7%	94.1%	92.4%
Other services	22.0%	16.6%	95.1%	93.4%
Other services	31.9%	25.2%	93.6%	91.0%
<b>Ownership</b>				
For profit, incorporated	24.4%	19.2%	94.9%	93.0%
For profit, unincorporated	28.0%	23.3%	94.4%	93.1%
Nonprofit	21.3%	17.6%	95.5%	94.0%
<b>Age of firm</b>				
Less than 5 years	46.9%	43.6%	93.3%	91.3%
5-9 years	37.9%	27.7%	94.1%	91.4%
10-19 years	26.1%	17.1%	91.6%	88.1%
20 or more years	22.6%	18.4%	95.4%	94.0%
<b>Multi/single status</b>				
2 or more locations	21.0%	17.4%	96.1%	94.8%
1 location only	32.4%	24.7%	92.1%	89.3%
<b>Percent full-time employees</b>				
Less than 25%	30.5%	27.9%	95.1%	93.3%
25-49 %	27.5%	20.5%	93.5%	88.8%
50-74 %	24.6%	21.4%	95.7%	93.6%
75% or more	24.1%	19.1%	94.9%	93.3%
<b>Union presence</b>				
No union employees	24.8%	19.6%	94.7%	92.7%
Has union employees	22.9%	19.1%	96.0%	95.1%
<b>Percent low wage employees **</b>				
50% or more low-wage	27.5%	23.9%	91.8%	89.9%
Less than 50% low-wage	24.2%	19.2%	95.1%	93.4%
<b>Percent women employees</b>				
Less than 25%	26.2%	20.5%	92.5%	91.2%
25-49 %	23.1%	18.8%	96.9%	94.9%
50-74 %	25.0%	20.1%	95.0%	93.4%
75% or more	23.1%	18.5%	94.8%	92.8%
<b>Percent age 50 or older employees</b>				
Less than 25%	27.1%	21.6%	93.5%	91.1%
25-49 %	21.5%	17.6%	95.8%	94.7%
50-74 %	28.8%	20.6%	95.7%	93.3%
75% or more	28.5%	27.1%	92.5%	88.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.k Standard errors for percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States, 2022**

Characteristics	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	0.64%	0.60%	0.28%	0.31%
<b>Firm size</b>				
Less than 50 employees	1.23%	1.17%	0.70%	0.80%
50+ employees	0.72%	0.67%	0.30%	0.34%
<b>Less than 10 employees</b>				
10-24 employees	2.36%	2.30%	1.58%	1.87%
25-99 employees	1.99%	1.87%	1.12%	1.25%
100-999 employees	1.51%	1.39%	0.78%	0.85%
1000+ employees	1.49%	1.45%	0.69%	0.75%
	0.88%	0.82%	0.34%	0.39%
<b>Industry group **</b>				
Agric., fish., forest.	8.22%	6.85% *	2.74%	3.82%
Mining and manufacturing	2.00%	1.96%	0.75%	0.79%
Construction	2.60%	2.30%	1.67%	1.82%
Utilities and transp.	2.01%	1.87%	0.83%	1.04%
Wholesale trade	1.94%	1.87%	0.85%	0.97%
Fin. svcs. and real estate	1.55%	1.43%	0.46%	0.68%
Retail trade	1.83%	1.72%	0.98%	1.05%
Professional services	1.09%	1.01%	0.55%	0.61%
Other services	1.98%	1.90%	0.76%	0.90%
<b>Ownership</b>				
For profit, incorporated	0.77%	0.71%	0.34%	0.39%
For profit, unincorporated	1.78%	1.76%	0.66%	0.73%
Nonprofit	1.54%	1.46%	0.67%	0.77%
<b>Age of firm</b>				
Less than 5 years	4.31%	4.41%	1.48%	1.58%
5-9 years	3.02%	2.84%	1.02%	1.44%
10-19 years	1.86%	1.44%	1.23%	1.41%
20 or more years	0.69%	0.65%	0.29%	0.33%
<b>Multi/single status</b>				
2 or more locations	0.77%	0.73%	0.30%	0.34%
1 location only	1.13%	1.06%	0.59%	0.67%
<b>Percent full-time employees</b>				
Less than 25%	5.61%	5.57%	1.07%	1.33%
25-49 %	4.02%	3.97%	1.29%	2.14%
50-74 %	2.02%	2.01%	0.66%	0.80%
75% or more	0.69%	0.63%	0.31%	0.35%
<b>Union presence</b>				
No union employees	0.69%	0.64%	0.29%	0.34%
Has union employees	1.66%	1.56%	0.77%	0.80%
<b>Percent low wage employees **</b>				
50% or more low-wage	2.64%	2.62%	1.44%	1.46%
Less than 50% low-wage	0.66%	0.61%	0.28%	0.32%
<b>Percent women employees</b>				
Less than 25%	1.12%	0.99%	0.70%	0.72%
25-49 %	1.33%	1.28%	0.38%	0.53%
50-74 %	1.28%	1.19%	0.50%	0.56%
75% or more	1.34%	1.25%	0.63%	0.75%
<b>Percent age 50 or older employees</b>				
Less than 25%	1.07%	0.99%	0.50%	0.59%
25-49 %	0.86%	0.81%	0.39%	0.41%
50-74 %	2.18%	2.17%	0.61%	0.87%
75% or more	3.03%	3.17%	1.46%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.3 Number of full-time private-sector employees by firm size and selected characteristics: United States, 2022**

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	105,686,057	10,420,895	8,593,630	14,561,180	20,651,545	51,458,807	26,074,484	79,611,573
Industry group **								
Agric., fish., forest.	1,062,651	150,667	173,765 *	138,563 *	413,475 *	186,181	382,116	680,535
Mining and manufacturing	11,937,690	389,367	678,464	1,724,818	3,291,664	5,853,377	1,816,985	10,120,705
Construction	6,852,388	1,239,381	1,235,982	1,780,004	1,467,374	1,129,647	3,349,101	3,503,286
Utilities and transp.	6,009,214	358,723	269,024	676,139	963,304	3,742,024	962,306	5,046,908
Wholesale trade	5,943,829	621,431	468,668	1,035,643	1,470,520	2,347,567	1,536,029	4,407,800
Fin. svcs. and real estate	12,046,405	1,061,262	322,053	639,728	1,665,395	8,357,966	1,664,543	10,381,862
Retail trade	10,792,414	1,363,325	970,275	1,590,054	1,433,616	5,435,145	3,093,438	7,698,977
Professional services	29,488,995	2,809,974	2,233,694	3,432,425	5,714,875	15,298,028	6,743,161	22,745,834
Other services	21,552,470	2,426,765	2,241,704	3,543,806	4,231,323	9,108,872	6,526,804	15,025,666
Ownership								
For profit, incorporated	73,454,107	7,120,638	6,222,933	9,795,187	13,207,685	37,107,663	18,326,148	55,127,959
For profit, unincorporated	17,049,211	2,664,731	1,794,382	3,047,602	3,809,365	5,733,131	5,893,106	11,156,105
Nonprofit	15,182,739	635,525	576,314	1,718,392	3,634,495	8,618,013	1,855,230	13,327,509
Age of firm								
Less than 5 years	5,773,125	2,154,725	941,251	1,466,328	1,165,822	--	3,793,590	1,979,535
5-9 years	6,808,076	2,074,203	1,293,442	1,699,388	1,311,925	429,119	4,269,331	2,538,746
10-19 years	13,130,878	2,515,067	2,027,296	3,165,673	3,515,919	1,906,924	6,210,157	6,920,721
20 or more years	79,973,977	3,676,900	4,331,642	8,229,791	14,657,879	49,077,765	11,801,406	68,172,571
Multi/single status								
2 or more locations	65,121,127	154,174	563,229	3,123,629	10,973,580	50,306,515	1,868,480	63,252,647
1 location only	40,564,930	10,266,720	8,030,401	11,437,551	9,677,965	1,152,292	24,206,004	16,358,926
Percent full-time employees								
Less than 25%	1,216,958	89,411	156,323	240,032	223,045	508,147	380,295	836,663
25-49 %	4,035,890	475,344	472,392	816,751	810,721	1,460,682	1,300,432	2,735,458
50-74 %	11,231,145	1,419,584	1,020,766	1,543,049	2,057,183	5,190,564	3,243,144	7,988,001
75% or more	89,202,063	8,436,556	6,944,149	11,961,348	17,560,596	44,299,414	21,150,613	68,051,451
Union presence								
No union employees	89,013,541	10,164,916	8,303,713	13,811,869	18,332,615	38,400,428	25,162,624	63,850,917
Has union employees	16,672,516	255,978	289,916	749,311	2,318,930	13,058,379	911,860	15,760,656
Percent low-wage employees								
50% or more low-wage	10,445,741	1,554,884	1,034,153	1,428,081	2,251,382	4,177,242	3,353,163	7,092,579
Less than 50% low-wage	95,240,315	8,866,011	7,559,477	13,133,099	18,400,164	47,281,565	22,721,321	72,518,994
Percent women employees								
Less than 25%	28,385,567	4,038,196	3,693,895	5,706,691	6,118,197	8,828,588	10,432,728	17,952,839
25-49 %	28,946,864	1,781,234	1,444,576	2,841,952	5,340,586	17,538,517	4,551,488	24,395,376
50-74 %	28,867,897	2,193,979	1,661,546	3,311,885	5,811,745	15,888,742	5,468,489	23,399,409
75% or more	19,485,729	2,407,485	1,793,614	2,700,653	3,381,017	9,202,960	5,621,779	13,863,950
Percent age 50 or older employees								
Less than 25%	42,896,284	5,054,697	4,986,690	8,073,973	7,900,395	16,880,529	14,181,131	28,715,153
25-49 %	47,900,642	1,896,573	2,067,910	4,446,005	10,119,031	29,371,123	5,872,054	42,028,588
50-74 %	11,888,448	1,747,845	1,203,192	1,752,357	2,299,324	4,885,730	3,827,965	8,060,483
75% or more	3,000,683	1,721,780	335,837	288,845	332,795	321,426	2,193,333	807,350

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	1,161,926	191,299	240,257	334,137	538,739	989,764	336,724	1,134,751
Industry group **								
Agric., fish., forest.	161,652	34,350	55,066 *	58,228 *	127,607 *	47,582	70,319	145,604
Mining and manufacturing	465,281	44,011	72,398	131,177	245,061	365,833	112,685	452,083
Construction	325,749	79,180	106,508	166,713	175,906	174,986	158,047	286,094
Utilities and transp.	432,002	45,929	50,769	93,506	162,634	383,320	93,329	421,957
Wholesale trade	298,263	67,267	61,639	108,192	152,571	215,130	106,489	279,101
Fin. svcs. and real estate	542,321	69,685	47,884	73,207	165,776	506,162	94,744	534,041
Retail trade	505,365	90,405	85,096	149,371	175,967	433,145	147,036	484,021
Professional services	756,017	123,066	138,632	171,622	338,610	634,468	210,411	727,823
Other services	758,885	127,727	150,105	221,780	362,204	602,427	245,000	720,127
Ownership								
For profit, incorporated	1,109,868	170,775	218,020	291,608	497,970	941,094	311,793	1,075,732
For profit, unincorporated	574,734	130,188	127,338	211,615	306,813	403,878	222,050	533,116
Nonprofit	588,477	60,513	60,134	137,763	242,795	512,424	110,785	578,494
Age of firm								
Less than 5 years	305,042	115,280	88,937	168,057	211,262	--	177,374	249,698
5-9 years	288,022	110,403	120,270	146,311	158,195	105,063	195,223	213,900
10-19 years	516,285	113,960	128,232	199,658	381,799	236,065	207,602	475,682
20 or more years	1,102,276	138,544	183,070	260,258	423,431	988,591	263,958	1,077,129
Multi/single status								
2 or more locations	1,055,888	39,133	56,790	170,062	364,184	998,047	107,878	1,051,152
1 location only	643,310	189,284	239,911	317,259	487,134	162,871	338,737	578,057
Percent full-time employees								
Less than 25%	67,085	11,843	15,943	24,492	37,804	45,788	25,247	62,227
25-49 %	188,831	47,498	43,114	82,619	81,783	135,083	73,955	174,099
50-74 %	432,757	77,346	80,469	132,770	215,946	334,296	141,088	409,815
75% or more	1,174,568	193,278	237,926	331,132	541,844	986,633	347,290	1,137,404
Union presence								
No union employees	1,123,676	190,399	237,316	330,080	520,094	943,028	333,726	1,094,440
Has union employees	682,409	40,608	55,702	94,449	259,576	622,803	93,532	676,063
Percent low-wage employees								
50% or more low-wage	434,372	97,087	82,709	122,025	224,781	329,350	153,135	407,360
Less than 50% low-wage	1,155,121	185,348	236,315	331,623	530,861	978,282	335,047	1,123,776
Percent women employees								
Less than 25%	666,765	137,143	173,294	267,488	369,280	447,385	254,991	622,766
25-49 %	874,585	117,759	130,721	171,273	370,970	758,694	204,249	851,311
50-74 %	786,786	105,956	113,489	206,665	335,873	670,076	210,414	760,115
75% or more	625,282	116,731	118,493	149,608	214,509	546,319	189,598	597,081
Percent age 50 or older employees								
Less than 25%	906,770	166,504	197,093	292,436	414,050	725,147	300,932	865,101
25-49 %	986,378	100,891	129,804	222,600	440,381	853,011	209,693	966,050
50-74 %	460,655	103,120	116,431	129,726	178,645	375,258	175,303	426,893
75% or more	159,353	86,531	49,387	65,328	79,720	70,242	102,842	121,782

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	105,686,057	9.9%	8.1%	13.8%	19.5%	48.7%	24.7%	75.3%
Industry group **								
Agric., fish., forest.	1,062,651	14.2%	16.4% *	13.0% *	38.9%	17.5%	36.0%	64.0%
Mining and manufacturing	11,937,690	3.3%	5.7%	14.4%	27.6%	49.0%	15.2%	84.8%
Construction	6,852,388	18.1%	18.0%	26.0%	21.4%	16.5%	48.9%	51.1%
Utilities and transp.	6,009,214	6.0%	4.5%	11.3%	16.0%	62.3%	16.0%	84.0%
Wholesale trade	5,943,829	10.5%	7.9%	17.4%	24.7%	39.5%	25.8%	74.2%
Fin. svcs. and real estate	12,046,405	8.8%	2.7%	5.3%	13.8%	69.4%	13.8%	86.2%
Retail trade	10,792,414	12.6%	9.0%	14.7%	13.3%	50.4%	28.7%	71.3%
Professional services	29,488,995	9.5%	7.6%	11.6%	19.4%	51.9%	22.9%	77.1%
Other services	21,552,470	11.3%	10.4%	16.4%	19.6%	42.3%	30.3%	69.7%
Ownership								
For profit, incorporated	73,454,107	9.7%	8.5%	13.3%	18.0%	50.5%	24.9%	75.1%
For profit, unincorporated	17,049,211	15.6%	10.5%	17.9%	22.3%	33.6%	34.6%	65.4%
Nonprofit	15,182,739	4.2%	3.8%	11.3%	23.9%	56.8%	12.2%	87.8%
Age of firm								
Less than 5 years	5,773,125	37.3%	16.3%	25.4%	20.2%	0.8% *	65.7%	34.3%
5-9 years	6,808,076	30.5%	19.0%	25.0%	19.3%	6.3%	62.7%	37.3%
10-19 years	13,130,878	19.2%	15.4%	24.1%	26.8%	14.5%	47.3%	52.7%
20 or more years	79,973,977	4.6%	5.4%	10.3%	18.3%	61.4%	14.8%	85.2%
Multi/single status								
2 or more locations	65,121,127	0.2%	0.9%	4.8%	16.9%	77.3%	2.9%	97.1%
1 location only	40,564,930	25.3%	19.8%	28.2%	23.9%	2.8%	59.7%	40.3%
Percent full-time employees								
Less than 25%	1,216,958	7.3%	12.8%	19.7%	18.3%	41.8%	31.2%	68.8%
25-49 %	4,035,890	11.8%	11.7%	20.2%	20.1%	36.2%	32.2%	67.8%
50-74 %	11,231,145	12.6%	9.1%	13.7%	18.3%	46.2%	28.9%	71.1%
75% or more	89,202,063	9.5%	7.8%	13.4%	19.7%	49.7%	23.7%	76.3%
Union presence								
No union employees	89,013,541	11.4%	9.3%	15.5%	20.6%	43.1%	28.3%	71.7%
Has union employees	16,672,516	1.5%	1.7%	4.5%	13.9%	78.3%	5.5%	94.5%
Percent low-wage employees								
50% or more low-wage	10,445,741	14.9%	9.9%	13.7%	21.6%	40.0%	32.1%	67.9%
Less than 50% low-wage	95,240,315	9.3%	7.9%	13.8%	19.3%	49.6%	23.9%	76.1%
Percent women employees								
Less than 25%	28,385,567	14.2%	13.0%	20.1%	21.6%	31.1%	36.8%	63.2%
25-49 %	28,946,864	6.2%	5.0%	9.8%	18.4%	60.6%	15.7%	84.3%
50-74 %	28,867,897	7.6%	5.8%	11.5%	20.1%	55.0%	18.9%	81.1%
75% or more	19,485,729	12.4%	9.2%	13.9%	17.4%	47.2%	28.9%	71.1%
Percent age 50 or older employees								
Less than 25%	42,896,284	11.8%	11.6%	18.8%	18.4%	39.4%	33.1%	66.9%
25-49 %	47,900,642	4.0%	4.3%	9.3%	21.1%	61.3%	12.3%	87.7%
50-74 %	11,888,448	14.7%	10.1%	14.7%	19.3%	41.1%	32.2%	67.8%
75% or more	3,000,683	57.4%	11.2%	9.6%	11.1%	10.7%	73.1%	26.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.

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, 2022**

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	1,161,926	0.20%	0.23%	0.32%	0.47%	0.58%	0.37%	0.37%
Industry group **								
Agric., fish., forest.	161,652	3.48%	4.93% *	5.11% *	8.19%	4.49%	6.50%	6.50%
Mining and manufacturing	465,281	0.38%	0.61%	1.09%	1.75%	1.97%	0.99%	0.99%
Construction	325,749	1.26%	1.52%	2.10%	2.20%	2.23%	2.36%	2.36%
Utilities and transp.	432,002	0.84%	0.87%	1.59%	2.51%	3.17%	1.72%	1.72%
Wholesale trade	298,263	1.14%	1.03%	1.71%	2.21%	2.59%	1.80%	1.80%
Fin. svcs. and real estate	542,321	0.66%	0.41%	0.62%	1.33%	1.73%	0.91%	0.91%
Retail trade	505,365	0.94%	0.83%	1.35%	1.53%	2.34%	1.61%	1.61%
Professional services	756,017	0.45%	0.48%	0.59%	1.03%	1.27%	0.79%	0.79%
Other services	758,885	0.66%	0.72%	1.03%	1.49%	1.86%	1.29%	1.29%
Ownership								
For profit, incorporated	1,109,868	0.26%	0.30%	0.40%	0.62%	0.77%	0.49%	0.49%
For profit, unincorporated	574,734	0.83%	0.76%	1.17%	1.54%	1.77%	1.39%	1.39%
Nonprofit	588,477	0.41%	0.41%	0.91%	1.49%	1.82%	0.79%	0.79%
Age of firm								
Less than 5 years	305,042	2.23%	1.54%	2.46%	3.02%	0.29% *	3.04%	3.04%
5-9 years	288,022	1.65%	1.62%	1.86%	2.00%	1.47%	2.25%	2.25%
10-19 years	516,285	1.02%	1.02%	1.46%	2.25%	1.62%	1.92%	1.92%
20 or more years	1,102,276	0.18%	0.23%	0.33%	0.51%	0.64%	0.35%	0.35%
Multi/single status								
2 or more locations	1,055,888	0.06%	0.09%	0.26%	0.55%	0.60%	0.17%	0.17%
1 location only	643,310	0.54%	0.59%	0.72%	0.96%	0.39%	0.94%	0.94%
Percent full-time employees								
Less than 25%	67,085	0.99%	1.34%	1.91%	2.67%	2.77%	2.14%	2.14%
25-49 %	188,831	1.17%	1.09%	1.85%	1.83%	2.44%	1.87%	1.87%
50-74 %	432,757	0.77%	0.74%	1.14%	1.69%	1.96%	1.38%	1.38%
75% or more	1,174,568	0.23%	0.27%	0.37%	0.55%	0.68%	0.43%	0.43%
Union presence								
No union employees	1,123,676	0.24%	0.28%	0.38%	0.53%	0.69%	0.45%	0.45%
Has union employees	682,409	0.25%	0.34%	0.57%	1.45%	1.57%	0.58%	0.58%
Percent low-wage employees								
50% or more low-wage	434,372	1.00%	0.82%	1.15%	1.86%	2.18%	1.60%	1.60%
Less than 50% low-wage	1,155,121	0.21%	0.25%	0.35%	0.51%	0.63%	0.40%	0.40%
Percent women employees								
Less than 25%	666,765	0.53%	0.62%	0.88%	1.11%	1.22%	1.00%	1.00%
25-49 %	874,585	0.42%	0.46%	0.61%	1.17%	1.39%	0.75%	0.75%
50-74 %	786,786	0.40%	0.40%	0.70%	1.06%	1.32%	0.78%	0.78%
75% or more	625,282	0.66%	0.63%	0.79%	1.05%	1.66%	1.13%	1.13%
Percent age 50 or older employees								
Less than 25%	906,770	0.43%	0.48%	0.68%	0.87%	1.15%	0.83%	0.83%
25-49 %	986,378	0.22%	0.27%	0.46%	0.84%	0.96%	0.46%	0.46%
50-74 %	460,655	0.93%	0.96%	1.08%	1.40%	2.08%	1.53%	1.53%
75% or more	159,353	2.85%	1.57%	2.02%	2.42%	2.15%	3.11%	3.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.

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, 2022**

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	89.3%	39.2%	66.9%	89.8%	98.1%	99.5%	60.5%	98.7%
Industry group **								
Agric., fish., forest.	77.9%	31.8% *	64.0%	88.0%	87.2%	100.0%	55.1%	90.7%
Mining and manufacturing	95.8%	35.2%	80.4%	94.6%	99.9%	99.7%	74.0%	99.7%
Construction	80.4%	34.9%	70.5%	91.3%	99.1%	99.7%	61.1%	98.8%
Utilities and transp.	94.4%	46.3%	70.4%	92.8%	98.7%	100.0%	67.5%	99.6%
Wholesale trade	90.7%	51.7%	79.2%	91.3%	99.6%	97.4%	70.5%	97.7%
Fin. svcs. and real estate	93.9%	43.7%	75.3%	96.2%	98.1%	100.0%	58.2%	99.6%
Retail trade	86.5%	33.9%	57.6%	92.9%	99.4%	99.6%	55.0%	99.1%
Professional services	91.8%	46.2%	76.5%	94.1%	97.2%	99.8%	67.7%	98.9%
Other services	82.8%	31.2%	51.3%	79.2%	97.5%	99.0%	49.2%	97.4%
Ownership								
For profit, incorporated	89.6%	38.3%	68.9%	90.3%	98.3%	99.6%	61.5%	98.9%
For profit, unincorporated	82.1%	39.7%	56.4%	85.5%	96.5%	98.5%	54.2%	96.9%
Nonprofit	96.1%	47.8%	77.9%	94.7%	99.2%	99.8%	71.1%	99.6%
Age of firm								
Less than 5 years	62.3%	30.9%	54.2%	86.2%	95.4%	100.0%	45.5%	94.6%
5-9 years	66.0%	37.1%	50.1%	82.4%	95.6%	98.0%	49.3%	94.0%
10-19 years	78.1%	37.5%	63.0%	86.8%	96.1%	99.6%	57.9%	96.1%
20 or more years	95.1%	46.4%	76.5%	93.2%	99.1%	99.5%	70.8%	99.3%
Multi/single status								
2 or more locations	99.0%	82.9%	77.7%	94.6%	98.9%	99.5%	86.8%	99.3%
1 location only	73.8%	38.6%	66.1%	88.5%	97.2%	99.3%	58.5%	96.5%
Percent full-time employees								
Less than 25%	75.6%	22.1%	27.6%	63.1%	92.7%	98.3%	34.2%	94.5%
25-49 %	77.3%	32.1%	40.1%	70.7%	93.6%	98.8%	39.6%	95.3%
50-74 %	82.5%	27.1%	51.1%	80.1%	95.9%	99.2%	45.8%	97.4%
75% or more	90.9%	41.9%	71.9%	92.9%	98.7%	99.6%	64.5%	99.1%
Union presence								
No union employees	87.6%	39.0%	66.6%	89.6%	97.9%	99.5%	60.1%	98.5%
Has union employees	98.2%	46.6%	75.4%	94.6%	99.5%	99.7%	72.8%	99.7%
Percent low-wage employees								
50% or more low-wage	76.2%	19.8%	35.4%	74.6%	91.9%	99.5%	34.6%	95.9%
Less than 50% low-wage	90.8%	42.6%	71.2%	91.5%	98.9%	99.5%	64.4%	99.0%
Percent women employees								
Less than 25%	85.3%	38.8%	74.0%	91.3%	97.5%	99.1%	63.4%	98.1%
25-49 %	93.2%	42.5%	55.6%	90.7%	99.6%	99.9%	59.2%	99.6%
50-74 %	91.4%	39.6%	63.8%	88.2%	98.0%	99.7%	59.5%	98.8%
75% or more	86.3%	37.2%	64.2%	87.9%	97.2%	99.0%	57.3%	98.1%
Percent age 50 or older employees								
Less than 25%	85.1%	39.6%	63.0%	86.7%	95.9%	99.3%	59.8%	97.6%
25-49 %	95.4%	39.1%	68.9%	94.1%	99.4%	99.8%	66.2%	99.5%
50-74 %	88.4%	45.9%	80.3%	92.7%	99.8%	98.8%	66.2%	99.0%
75% or more	56.0%	31.3%	64.6%	95.7%	98.4%	100.0%	40.3%	98.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	1.24%	1.45%	0.71%	0.42%	0.17%	0.79%	0.17%
Industry group **								
Agric., fish., forest.	5.45%	13.35% *	13.05%	8.55%	11.68%	0.00%	8.62%	7.39%
Mining and manufacturing	0.46%	5.45%	3.87%	1.56%	0.04%	0.18%	2.60%	0.11%
Construction	1.35%	3.46%	3.74%	2.06%	0.61%	0.33%	2.22%	0.54%
Utilities and transp.	0.85%	6.54%	7.80%	4.09%	0.82%	0.00%	4.30%	0.20%
Wholesale trade	1.35%	5.42%	5.79%	3.29%	0.19%	2.34%	3.06%	1.41%
Fin. svcs. and real estate	0.53%	3.41%	5.80%	1.32%	1.29%	0.02%	2.74%	0.21%
Retail trade	0.94%	3.53%	4.28%	1.61%	0.24%	0.23%	2.35%	0.31%
Professional services	0.44%	2.35%	2.41%	1.00%	0.99%	0.09%	1.43%	0.28%
Other services	0.87%	2.79%	3.42%	2.02%	0.87%	0.68%	1.98%	0.53%
Ownership								
For profit, incorporated	0.30%	1.48%	1.69%	0.82%	0.45%	0.16%	0.93%	0.17%
For profit, unincorporated	0.98%	2.65%	3.54%	2.05%	1.65%	1.06%	1.93%	0.86%
Nonprofit	0.41%	4.77%	3.71%	1.27%	0.46%	0.10%	2.65%	0.15%
Age of firm								
Less than 5 years	2.24%	2.91%	4.72%	2.99%	2.44%	0.00%	2.48%	2.10%
5-9 years	1.80%	2.92%	4.72%	2.88%	2.52%	1.43%	2.37%	1.68%
10-19 years	1.19%	2.42%	3.00%	1.67%	1.98%	0.16%	1.67%	1.13%
20 or more years	0.21%	2.05%	1.75%	0.74%	0.22%	0.17%	1.06%	0.14%
Multi/single status								
2 or more locations	0.15%	6.06%	4.23%	0.94%	0.28%	0.17%	1.69%	0.15%
1 location only	0.63%	1.24%	1.53%	0.87%	0.86%	0.46%	0.84%	0.60%
Percent full-time employees								
Less than 25%	1.85%	5.61%	5.37%	4.55%	3.41%	0.70%	3.47%	1.24%
25-49 %	1.53%	5.93%	4.71%	3.99%	3.08%	0.52%	3.04%	1.15%
50-74 %	0.97%	2.76%	4.00%	2.59%	1.65%	0.33%	2.31%	0.54%
75% or more	0.27%	1.42%	1.63%	0.75%	0.43%	0.19%	0.88%	0.18%
Union presence								
No union employees	0.30%	1.26%	1.47%	0.74%	0.48%	0.22%	0.80%	0.21%
Has union employees	0.28%	8.01%	8.45%	2.62%	0.20%	0.11%	4.33%	0.09%
Percent low-wage employees								
50% or more low-wage	1.37%	2.77%	4.20%	3.00%	3.16%	0.27%	2.47%	1.08%
Less than 50% low-wage	0.25%	1.34%	1.51%	0.72%	0.27%	0.18%	0.82%	0.16%
Percent women employees								
Less than 25%	0.61%	1.96%	2.02%	1.24%	1.01%	0.64%	1.21%	0.51%
25-49 %	0.44%	3.46%	4.50%	1.58%	0.10%	0.04%	2.20%	0.12%
50-74 %	0.45%	2.60%	3.23%	1.39%	0.88%	0.11%	1.83%	0.25%
75% or more	0.73%	2.52%	2.93%	1.50%	0.99%	0.67%	1.69%	0.54%
Percent age 50 or older employees								
Less than 25%	0.53%	1.87%	2.01%	1.08%	1.07%	0.37%	1.13%	0.40%
25-49 %	0.24%	2.74%	2.74%	0.98%	0.17%	0.07%	1.63%	0.09%
50-74 %	0.86%	3.14%	3.14%	1.99%	0.08%	1.13%	2.00%	0.70%
75% or more	2.53%	2.65%	6.75%	1.87%	1.36%	0.02%	2.50%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	92.3%	90.7%	92.9%	91.9%	91.9%	91.5%	92.1%
Industry group **								
Agric., fish., forest.	87.3%	98.3%	--	94.8%	88.7%	90.3%	80.8%	89.5%
Mining and manufacturing	95.8%	86.4%	93.7%	96.7%	95.2%	96.2%	94.0%	96.0%
Construction	83.2%	89.2%	85.8%	88.1%	80.3%	75.5%	86.6%	81.2%
Utilities and transp.	94.7%	96.1%	92.8%	92.5%	90.7%	96.1%	93.7%	94.8%
Wholesale trade	97.1%	95.0%	96.6%	98.1%	97.6%	96.8%	96.6%	97.3%
Fin. svcs. and real estate	95.9%	95.5%	94.0%	94.6%	96.5%	96.0%	94.4%	96.0%
Retail trade	91.4%	88.4%	91.9%	91.8%	93.3%	91.0%	89.8%	91.7%
Professional services	92.7%	92.2%	93.9%	93.9%	94.4%	91.7%	93.4%	92.5%
Other services	86.8%	93.3%	87.3%	90.7%	86.1%	85.2%	89.6%	86.2%
Ownership								
For profit, incorporated	92.3%	91.4%	90.1%	92.3%	92.0%	92.7%	91.0%	92.6%
For profit, unincorporated	90.4%	93.9%	91.2%	93.1%	90.0%	88.5%	92.4%	89.7%
Nonprofit	92.1%	94.1%	95.5%	95.5%	93.6%	90.5%	94.0%	91.9%
Age of firm								
Less than 5 years	91.3%	92.7%	89.8%	89.3%	93.6%	88.3%	90.1%	92.4%
5-9 years	90.2%	93.6%	91.9%	89.6%	93.0%	75.3%	91.5%	89.1%
10-19 years	90.1%	92.1%	90.5%	93.0%	89.5%	85.9%	91.8%	89.2%
20 or more years	92.3%	91.6%	90.7%	94.1%	92.2%	92.3%	91.7%	92.4%
Multi/single status								
2 or more locations	92.3%	98.0%	95.7%	95.0%	93.0%	91.9%	95.1%	92.2%
1 location only	91.3%	92.1%	90.3%	92.3%	90.6%	89.6%	91.1%	91.4%
Percent full-time employees								
Less than 25%	87.9%	96.5%	92.2%	90.6%	91.4%	85.0%	90.6%	87.5%
25-49 %	90.3%	91.9%	79.5%	92.4%	90.3%	90.7%	87.3%	90.9%
50-74 %	91.2%	93.5%	93.3%	89.1%	90.2%	91.6%	91.7%	91.1%
75% or more	92.2%	92.1%	90.8%	93.4%	92.2%	92.0%	91.7%	92.3%
Union presence								
No union employees	92.3%	92.3%	91.0%	93.6%	92.9%	91.8%	91.9%	92.4%
Has union employees	90.2%	90.6%	84.4%	79.7%	83.9%	92.0%	82.4%	90.6%
Percent low-wage employees								
50% or more low-wage	83.5%	89.9%	87.3%	82.5%	82.7%	83.3%	83.9%	83.4%
Less than 50% low-wage	92.8%	92.5%	90.9%	93.8%	92.9%	92.6%	92.2%	92.9%
Percent women employees								
Less than 25%	92.1%	91.0%	91.3%	93.5%	90.0%	93.1%	91.5%	92.3%
25-49 %	94.3%	95.1%	87.7%	94.4%	95.2%	94.2%	92.9%	94.4%
50-74 %	90.6%	93.9%	94.4%	90.6%	90.2%	90.3%	92.3%	90.4%
75% or more	90.2%	90.5%	88.0%	92.7%	92.9%	88.9%	89.9%	90.3%
Percent age 50 or older employees								
Less than 25%	90.4%	91.7%	90.3%	91.9%	89.4%	90.1%	90.9%	90.2%
25-49 %	93.4%	92.8%	91.1%	94.7%	93.5%	93.3%	92.4%	93.5%
50-74 %	91.7%	93.5%	90.5%	92.9%	92.8%	90.7%	91.6%	91.7%
75% or more	89.3%	91.8%	94.2%	91.3%	94.2%	75.1%	93.3%	85.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	0.28%	0.75%	1.21%	0.54%	0.60%	0.40%	0.58%	0.31%
Industry group **								
Agric., fish., forest.	4.32%	1.92%	--	4.71%	6.12%	5.37%	11.10%	4.07%
Mining and manufacturing	0.52%	4.36%	1.77%	0.74%	0.74%	0.88%	1.20%	0.56%
Construction	1.71%	2.40%	2.76%	2.46%	3.51%	5.39%	1.97%	2.46%
Utilities and transp.	1.07%	1.83%	2.94%	2.56%	4.96%	0.68%	1.97%	1.18%
Wholesale trade	0.41%	1.91%	2.10%	0.53%	0.85%	0.64%	0.94%	0.46%
Fin. svcs. and real estate	0.46%	1.42%	2.12%	1.83%	1.34%	0.54%	1.21%	0.49%
Retail trade	0.81%	3.60%	2.32%	1.83%	1.25%	1.21%	1.68%	0.91%
Professional services	0.39%	1.23%	1.89%	0.79%	0.59%	0.58%	0.86%	0.43%
Other services	0.96%	1.58%	3.89%	1.32%	1.83%	1.59%	1.68%	1.11%
Ownership								
For profit, incorporated	0.34%	0.96%	1.44%	0.69%	0.82%	0.46%	0.71%	0.38%
For profit, unincorporated	0.82%	1.37%	2.98%	1.26%	1.36%	1.63%	1.31%	0.99%
Nonprofit	0.51%	2.02%	1.37%	0.84%	0.85%	0.79%	1.00%	0.56%
Age of firm								
Less than 5 years	1.26%	1.87%	3.12%	2.73%	1.74%	8.17%	1.97%	1.58%
5-9 years	1.46%	1.65%	4.53%	2.22%	1.50%	9.26%	1.86%	2.21%
10-19 years	0.90%	1.53%	1.87%	1.04%	1.74%	3.08%	0.93%	1.30%
20 or more years	0.30%	1.17%	1.69%	0.57%	0.71%	0.39%	0.82%	0.32%
Multi/single status								
2 or more locations	0.33%	1.28%	1.20%	0.76%	0.60%	0.41%	0.92%	0.34%
1 location only	0.49%	0.77%	1.29%	0.66%	1.09%	2.62%	0.64%	0.73%
Percent full-time employees								
Less than 25%	1.53%	2.40%	4.64%	3.17%	2.06%	2.36%	2.64%	1.72%
25-49 %	1.01%	3.35%	5.57%	2.07%	1.72%	1.55%	2.66%	1.08%
50-74 %	0.73%	1.59%	1.96%	1.90%	1.70%	1.01%	1.30%	0.84%
75% or more	0.31%	0.83%	1.35%	0.58%	0.66%	0.45%	0.65%	0.34%
Union presence								
No union employees	0.29%	0.76%	1.24%	0.50%	0.58%	0.47%	0.58%	0.34%
Has union employees	0.75%	4.11%	5.63%	4.39%	2.73%	0.76%	4.21%	0.76%
Percent low-wage employees								
50% or more low-wage	1.41%	3.31%	2.96%	2.57%	3.31%	1.99%	2.09%	1.61%
Less than 50% low-wage	0.27%	0.76%	1.27%	0.53%	0.52%	0.40%	0.61%	0.30%
Percent women employees								
Less than 25%	0.55%	1.35%	1.41%	0.91%	1.38%	0.93%	0.86%	0.69%
25-49 %	0.46%	1.70%	5.31%	0.88%	0.72%	0.59%	1.83%	0.46%
50-74 %	0.59%	1.22%	1.41%	1.35%	1.25%	0.83%	1.03%	0.66%
75% or more	0.60%	1.56%	2.76%	1.03%	0.97%	0.94%	1.26%	0.68%
Percent age 50 or older employees								
Less than 25%	0.48%	1.15%	1.69%	0.80%	1.23%	0.75%	0.84%	0.57%
25-49 %	0.34%	1.43%	2.21%	0.72%	0.69%	0.46%	1.02%	0.36%
50-74 %	1.00%	1.78%	3.16%	1.70%	1.39%	1.86%	1.58%	1.21%
75% or more	2.20%	1.75%	2.71%	4.04%	1.91%	8.72%	1.28%	4.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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).(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, 2022**

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	70.4%	75.7%	66.1%	65.6%	68.2%	72.7%	68.2%	70.9%
Industry group **								
Agric., fish., forest.	61.8%	94.8%	71.2%	55.6%	56.4%	63.2%	71.7%	58.8%
Mining and manufacturing	77.7%	70.7%	72.1%	70.8%	73.1%	82.8%	71.4%	78.5%
Construction	70.5%	76.6%	62.4%	64.3%	74.9%	79.1%	66.2%	73.2%
Utilities and transp.	71.5%	80.2%	70.4%	65.5%	66.3%	73.3%	69.3%	71.7%
Wholesale trade	74.3%	79.0%	71.7%	71.3%	72.3%	76.7%	73.2%	74.6%
Fin. svcs. and real estate	76.0%	71.1%	67.9%	78.1%	73.9%	76.8%	72.6%	76.3%
Retail trade	65.0%	76.5%	60.9%	56.5%	64.2%	67.0%	63.2%	65.4%
Professional services	74.1%	75.0%	66.1%	69.8%	71.2%	77.0%	69.5%	75.1%
Other services	57.2%	75.9%	64.8%	58.3%	55.9%	54.8%	65.1%	55.4%
Ownership								
For profit, incorporated	69.9%	75.9%	65.8%	64.6%	66.9%	72.3%	67.7%	70.4%
For profit, unincorporated	67.1%	75.0%	62.7%	64.1%	67.4%	67.6%	67.7%	66.9%
Nonprofit	75.9%	76.4%	75.0%	72.9%	73.2%	77.7%	73.7%	76.1%
Age of firm								
Less than 5 years	60.8%	75.7%	62.6%	55.1%	57.8%	52.0%	65.8%	56.4%
5-9 years	63.9%	76.3%	62.6%	65.0%	58.7%	53.4%	68.6%	59.7%
10-19 years	65.9%	76.6%	63.0%	62.0%	65.0%	70.0%	65.4%	66.2%
20 or more years	71.9%	74.9%	68.4%	68.5%	70.5%	72.9%	69.8%	72.1%
Multi/single status								
2 or more locations	72.2%	64.1%	73.0%	69.2%	70.1%	72.8%	68.9%	72.3%
1 location only	66.7%	76.1%	65.4%	64.5%	65.9%	65.5%	68.1%	65.4%
Percent full-time employees								
Less than 25%	64.0%	83.1%	73.7%	65.9%	61.3%	62.7%	71.9%	62.6%
25-49 %	58.4%	79.3%	62.5%	54.1%	56.0%	58.6%	66.6%	56.8%
50-74 %	66.6%	67.6%	60.4%	61.0%	55.2%	72.8%	63.5%	67.2%
75% or more	71.4%	76.4%	66.7%	66.6%	70.2%	73.2%	68.7%	71.9%
Union presence								
No union employees	69.0%	75.4%	65.9%	65.1%	67.5%	70.7%	68.0%	69.2%
Has union employees	77.6%	87.1%	68.9%	74.0%	73.8%	78.4%	73.1%	77.8%
Percent low-wage employees								
50% or more low-wage	56.9%	78.7%	61.1%	56.6%	46.8%	59.8%	66.0%	55.3%
Less than 50% low-wage	71.6%	75.5%	66.4%	66.2%	70.3%	73.7%	68.4%	72.2%
Percent women employees								
Less than 25%	72.1%	77.8%	66.4%	65.1%	70.4%	78.0%	68.9%	73.2%
25-49 %	72.7%	76.4%	72.1%	67.8%	69.8%	74.2%	71.2%	72.9%
50-74 %	67.7%	72.5%	65.6%	65.4%	65.8%	68.8%	66.8%	67.9%
75% or more	68.5%	74.6%	61.4%	64.3%	65.5%	71.0%	65.6%	69.1%
Percent age 50 or older employees								
Less than 25%	65.4%	75.2%	65.0%	63.4%	62.5%	66.4%	66.2%	65.1%
25-49 %	73.8%	74.7%	68.1%	68.3%	72.0%	75.5%	70.0%	74.2%
50-74 %	72.6%	75.3%	65.8%	67.8%	69.2%	76.9%	69.8%	73.5%
75% or more	71.3%	79.6%	69.5%	63.5%	68.0%	68.0%	74.9%	66.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	1.18%	1.13%	0.91%	0.87%	0.73%	0.68%	0.54%
Industry group **								
Agric., fish., forest.	5.43%	5.54%	9.88%	7.88%	9.82%	6.74%	9.33%	6.19%
Mining and manufacturing	0.74%	5.53%	2.65%	1.82%	1.60%	0.83%	1.84%	0.80%
Construction	1.57%	3.25%	3.07%	3.17%	2.38%	3.12%	2.11%	2.15%
Utilities and transp.	1.47%	4.54%	5.10%	4.07%	4.02%	1.85%	3.71%	1.59%
Wholesale trade	1.07%	3.18%	3.56%	2.55%	2.71%	1.29%	1.94%	1.24%
Fin. svcs. and real estate	1.14%	3.09%	4.11%	1.98%	1.74%	1.48%	2.05%	1.23%
Retail trade	0.96%	4.01%	3.28%	2.49%	2.53%	1.15%	2.07%	1.08%
Professional services	0.54%	2.07%	2.12%	1.33%	1.34%	0.69%	1.20%	0.59%
Other services	1.72%	3.24%	2.87%	2.50%	3.09%	2.93%	1.78%	2.04%
Ownership								
For profit, incorporated	0.57%	1.40%	1.29%	1.15%	1.17%	0.86%	0.80%	0.66%
For profit, unincorporated	1.37%	2.47%	2.77%	1.82%	1.95%	3.02%	1.54%	1.73%
Nonprofit	0.73%	4.70%	3.95%	2.06%	1.69%	0.87%	2.43%	0.76%
Age of firm								
Less than 5 years	2.40%	3.41%	4.44%	3.57%	5.48%	9.74%	2.40%	3.86%
5-9 years	1.99%	2.88%	3.66%	2.82%	4.53%	10.10%	2.21%	3.14%
10-19 years	1.36%	2.27%	2.65%	1.73%	3.03%	3.70%	1.48%	1.94%
20 or more years	0.52%	1.73%	1.33%	1.17%	0.81%	0.75%	0.84%	0.58%
Multi/single status								
2 or more locations	0.60%	6.83%	2.83%	1.63%	0.85%	0.74%	1.73%	0.61%
1 location only	0.71%	1.19%	1.19%	1.07%	1.60%	5.20%	0.74%	1.16%
Percent full-time employees								
Less than 25%	1.97%	7.43%	6.96%	5.10%	4.35%	2.60%	4.23%	2.16%
25-49 %	1.89%	6.45%	5.91%	3.93%	3.05%	3.12%	3.64%	2.10%
50-74 %	1.22%	3.44%	3.47%	3.36%	3.10%	1.29%	2.10%	1.38%
75% or more	0.52%	1.27%	1.22%	0.98%	0.92%	0.83%	0.74%	0.61%
Union presence								
No union employees	0.53%	1.21%	1.12%	0.92%	0.94%	0.93%	0.68%	0.64%
Has union employees	0.70%	5.34%	9.47%	5.12%	2.49%	0.69%	5.40%	0.70%
Percent low-wage employees								
50% or more low-wage	2.15%	4.00%	4.17%	3.26%	2.81%	3.80%	2.57%	2.44%
Less than 50% low-wage	0.46%	1.24%	1.17%	0.95%	0.88%	0.72%	0.71%	0.53%
Percent women employees								
Less than 25%	0.71%	1.81%	1.64%	1.63%	1.64%	0.98%	1.05%	0.89%
25-49 %	0.75%	2.91%	2.68%	1.64%	1.71%	1.00%	1.67%	0.82%
50-74 %	1.06%	2.65%	2.64%	1.94%	1.59%	1.63%	1.52%	1.19%
75% or more	1.18%	2.50%	2.55%	1.77%	2.00%	1.99%	1.49%	1.42%
Percent age 50 or older employees								
Less than 25%	0.78%	1.74%	1.47%	1.25%	1.73%	1.39%	0.95%	0.98%
25-49 %	0.67%	2.55%	2.32%	1.71%	1.06%	0.94%	1.35%	0.72%
50-74 %	1.03%	3.01%	3.17%	2.08%	2.10%	1.54%	1.84%	1.21%
75% or more	2.26%	2.68%	4.61%	5.39%	5.82%	6.68%	2.15%	4.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	64.8%	69.8%	59.9%	60.9%	62.6%	66.8%	62.4%	65.3%
Industry group **								
Agric., fish., forest.	54.0%	93.2%	--	52.7%	50.0%	57.1%	57.9%	52.6%
Mining and manufacturing	74.4%	61.1%	67.6%	68.5%	69.6%	79.6%	67.0%	75.3%
Construction	58.6%	68.4%	53.5%	56.7%	60.1%	59.7%	57.4%	59.4%
Utilities and transp.	67.6%	77.1%	65.3%	60.7%	60.1%	70.4%	65.0%	68.0%
Wholesale trade	72.2%	75.0%	69.3%	69.9%	70.6%	74.3%	70.8%	72.6%
Fin. svcs. and real estate	72.9%	67.9%	63.8%	73.8%	71.3%	73.7%	68.5%	73.3%
Retail trade	59.4%	67.6%	56.0%	51.8%	59.9%	61.0%	56.8%	60.0%
Professional services	68.7%	69.1%	62.0%	65.5%	67.3%	70.6%	64.9%	69.5%
Other services	49.7%	70.8%	56.5%	52.9%	48.1%	46.7%	58.3%	47.8%
Ownership								
For profit, incorporated	64.5%	69.4%	59.3%	59.6%	61.6%	67.0%	61.6%	65.2%
For profit, unincorporated	60.6%	70.3%	57.2%	59.7%	60.7%	59.8%	62.6%	60.0%
Nonprofit	69.9%	71.9%	71.6%	69.7%	68.5%	70.3%	69.3%	69.9%
Age of firm								
Less than 5 years	55.6%	70.2%	56.2%	49.2%	54.1%	--	59.3%	52.1%
5-9 years	57.7%	71.4%	57.5%	58.3%	54.6%	40.3%	62.7%	53.2%
10-19 years	59.4%	70.6%	57.0%	57.6%	58.2%	60.1%	60.1%	59.0%
20 or more years	66.4%	68.6%	62.1%	64.5%	65.0%	67.3%	64.0%	66.6%
Multi/single status								
2 or more locations	66.6%	62.8%	69.9%	65.7%	65.2%	67.0%	65.5%	66.6%
1 location only	60.9%	70.1%	59.1%	59.5%	59.7%	58.6%	62.1%	59.8%
Percent full-time employees								
Less than 25%	56.3%	80.1%	68.0%	59.8%	56.1%	53.3%	65.1%	54.8%
25-49 %	52.7%	72.8%	49.7%	50.0%	50.5%	53.2%	58.2%	51.6%
50-74 %	60.7%	63.2%	56.4%	54.3%	49.8%	66.7%	58.3%	61.2%
75% or more	65.8%	70.4%	60.6%	62.2%	64.7%	67.4%	63.0%	66.4%
Union presence								
No union employees	63.7%	69.6%	60.0%	61.0%	62.7%	64.9%	62.5%	64.0%
Has union employees	70.0%	78.9%	58.1%	59.0%	61.9%	72.2%	60.3%	70.4%
Percent low-wage employees								
50% or more low-wage	47.5%	70.7%	53.3%	46.7%	38.7%	49.8%	55.3%	46.2%
Less than 50% low-wage	66.4%	69.8%	60.4%	62.1%	65.4%	68.3%	63.0%	67.1%
Percent women employees								
Less than 25%	66.3%	70.8%	60.6%	60.9%	63.4%	72.6%	63.0%	67.6%
25-49 %	68.6%	72.6%	63.3%	64.0%	66.5%	70.0%	66.1%	68.9%
50-74 %	61.4%	68.0%	61.9%	59.2%	59.3%	62.1%	61.7%	61.3%
75% or more	61.8%	67.5%	54.0%	59.6%	60.8%	63.1%	58.9%	62.4%
Percent age 50 or older employees								
Less than 25%	59.1%	68.9%	58.7%	58.3%	55.9%	59.9%	60.2%	58.8%
25-49 %	68.9%	69.4%	62.0%	64.6%	67.3%	70.4%	64.7%	69.3%
50-74 %	66.6%	70.4%	59.6%	63.0%	64.2%	69.7%	64.0%	67.4%
75% or more	63.7%	73.1%	65.5%	58.0%	64.1%	51.1%	69.9%	56.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.(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, 2022**

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%	1.23%	1.28%	0.92%	0.90%	0.71%	0.73%	0.53%
Industry group **								
Agric., fish., forest.	4.89%	6.05%	--	7.25%	8.70%	6.58%	10.00%	5.56%
Mining and manufacturing	0.81%	5.35%	2.79%	1.87%	1.59%	1.06%	1.94%	0.88%
Construction	1.75%	3.45%	2.64%	3.09%	3.14%	5.40%	2.08%	2.50%
Utilities and transp.	1.72%	4.93%	5.92%	3.98%	6.07%	1.82%	3.71%	1.88%
Wholesale trade	1.07%	3.10%	3.95%	2.59%	2.71%	1.26%	2.04%	1.23%
Fin. svcs. and real estate	1.13%	3.06%	3.59%	2.71%	1.91%	1.45%	2.03%	1.22%
Retail trade	1.09%	4.66%	3.25%	2.78%	2.72%	1.37%	2.15%	1.23%
Professional services	0.58%	2.09%	2.79%	1.39%	1.37%	0.76%	1.40%	0.64%
Other services	1.49%	3.28%	3.03%	2.31%	2.84%	2.44%	1.79%	1.75%
Ownership								
For profit, incorporated	0.56%	1.49%	1.50%	1.16%	1.22%	0.84%	0.87%	0.66%
For profit, unincorporated	1.30%	2.51%	2.94%	1.84%	2.05%	2.68%	1.63%	1.61%
Nonprofit	0.75%	4.54%	3.88%	2.11%	1.61%	0.97%	2.44%	0.79%
Age of firm								
Less than 5 years	2.41%	3.62%	4.53%	3.86%	5.31%	--	2.61%	3.86%
5-9 years	2.07%	2.97%	5.70%	2.98%	4.23%	8.32%	2.68%	3.06%
10-19 years	1.36%	2.43%	2.55%	1.67%	3.07%	3.78%	1.42%	1.96%
20 or more years	0.52%	1.77%	1.50%	1.15%	0.93%	0.72%	0.91%	0.57%
Multi/single status								
2 or more locations	0.58%	6.73%	2.92%	1.65%	0.87%	0.72%	1.76%	0.59%
1 location only	0.73%	1.25%	1.35%	1.07%	1.66%	4.68%	0.79%	1.18%
Percent full-time employees								
Less than 25%	1.85%	7.53%	7.31%	5.10%	4.26%	2.25%	4.35%	2.00%
25-49 %	1.74%	7.09%	5.48%	3.59%	2.83%	2.86%	3.79%	1.93%
50-74 %	1.29%	3.15%	3.37%	3.48%	3.12%	1.47%	1.90%	1.49%
75% or more	0.51%	1.34%	1.42%	0.98%	0.97%	0.80%	0.81%	0.59%
Union presence								
No union employees	0.52%	1.25%	1.30%	0.93%	0.97%	0.89%	0.73%	0.62%
Has union employees	0.84%	6.51%	7.75%	5.01%	2.68%	0.85%	5.00%	0.84%
Percent low-wage employees								
50% or more low-wage	1.88%	4.44%	4.07%	2.96%	2.95%	3.10%	2.50%	2.13%
Less than 50% low-wage	0.46%	1.28%	1.35%	0.96%	0.88%	0.70%	0.77%	0.53%
Percent women employees								
Less than 25%	0.76%	1.97%	1.65%	1.59%	1.75%	1.18%	1.09%	0.96%
25-49 %	0.79%	3.13%	3.87%	1.69%	1.79%	1.04%	1.92%	0.85%
50-74 %	1.01%	2.67%	2.69%	2.09%	1.67%	1.50%	1.53%	1.13%
75% or more	1.07%	2.43%	3.35%	1.77%	1.90%	1.72%	1.72%	1.26%
Percent age 50 or older employees								
Less than 25%	0.76%	1.86%	1.57%	1.30%	1.78%	1.29%	0.99%	0.95%
25-49 %	0.65%	2.56%	2.36%	1.62%	1.07%	0.91%	1.35%	0.70%
50-74 %	1.25%	3.16%	4.33%	2.35%	2.17%	2.05%	2.29%	1.47%
75% or more	2.57%	2.52%	4.76%	4.62%	6.21%	8.09%	2.07%	4.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2022**

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	27,104,464	4,396,478	3,390,595	4,664,451	4,882,353	9,770,587	10,191,158	16,913,305
Industry group **								
Agric., fish., forest.	163,034	50,245	--	--	--	--	104,274	58,759 *
Mining and manufacturing	542,563	101,893	74,208	149,327	99,911	117,224	252,020	290,543
Construction	428,954	235,809	69,959	58,432	28,292 *	36,462 *	331,501	97,453
Utilities and transp.	564,949	59,952	53,483 *	93,510	139,691	218,314	155,389	409,561
Wholesale trade	323,395	117,206	36,232	71,779	56,392	41,786	189,237	134,158
Fin. svcs. and real estate	874,517	230,739	65,370	75,982	130,907	371,519	328,530	545,987
Retail trade	4,763,161	689,413	584,978	433,923	464,608	2,590,238	1,526,043	3,237,118
Professional services	7,387,767	1,127,645	664,201	999,535	1,773,796	2,822,590	2,327,030	5,060,736
Other services	12,056,123	1,783,576	1,793,426	2,764,740	2,145,499	3,568,882	4,977,134	7,078,990
Ownership								
For profit, incorporated	16,419,534	2,426,757	2,057,604	2,779,881	2,622,620	6,532,672	5,979,874	10,439,660
For profit, unincorporated	5,711,409	1,360,293	937,047	1,157,068	890,879	1,366,122	2,910,227	2,801,182
Nonprofit	4,973,521	609,428	395,944	727,503	1,368,854	1,871,793	1,301,057	3,672,464
Age of firm								
Less than 5 years	2,673,106	1,055,481	574,576	661,366	375,290	--	2,016,134	656,972
5-9 years	2,789,785	853,468	646,016	743,233	444,899	102,169	1,878,298	911,487
10-19 years	4,185,073	958,891	856,435	1,077,189	849,163	443,396	2,411,966	1,773,107
20 or more years	17,456,499	1,528,638	1,313,567	2,182,663	3,213,001	9,218,630	3,884,760	13,571,739
Multi/single status								
2 or more locations	12,694,633	41,122	163,208	704,464	2,530,071	9,255,768	462,259	12,232,374
1 location only	14,409,831	4,355,356	3,227,387	3,959,987	2,352,282	514,819	9,728,900	4,680,931
Percent full-time employees								
Less than 25%	9,240,400	2,089,771	1,474,150	1,711,879	1,402,097	2,562,503	4,553,177	4,687,222
25-49 %	7,044,749	893,935	882,280	1,378,010	1,415,427	2,475,098	2,370,161	4,674,588
50-74 %	6,583,869	1,039,328	648,420	935,267	1,247,546	2,713,308	2,182,843	4,401,026
75% or more	4,235,446	373,444	385,745	639,296	817,283	2,019,679	1,084,977	3,150,469
Union presence								
No union employees	24,013,553	4,303,437	3,375,239	4,477,626	4,256,699	7,600,553	10,000,677	14,012,876
Has union employees	3,090,910	93,041	15,356	186,826	625,654	2,170,034	190,481	2,900,429
Percent low-wage employees								
50% or more low-wage	8,412,263	1,429,577	1,191,532	1,493,519	1,563,431	2,734,203	3,358,996	5,053,267
Less than 50% low-wage	18,692,201	2,966,900	2,199,062	3,170,932	3,318,922	7,036,383	6,832,163	11,860,038
Percent women employees								
Less than 25%	2,884,905	945,745	576,445	535,506	429,279	397,928	1,811,817	1,073,087
25-49 %	6,161,204	666,993	604,016	849,521	1,080,821	2,959,853	1,684,697	4,476,506
50-74 %	9,892,883	1,142,150	930,833	1,867,976	2,001,677	3,950,248	3,010,307	6,882,576
75% or more	8,165,472	1,641,590	1,279,300	1,411,448	1,370,576	2,462,558	3,684,337	4,481,135
Percent age 50 or older employees								
Less than 25%	14,945,372	2,239,308	2,273,940	3,270,469	2,732,356	4,429,299	6,247,666	8,697,706
25-49 %	8,619,603	634,564	664,587	913,173	1,623,835	4,783,445	1,719,939	6,899,664
50-74 %	2,375,748	730,667	288,269	394,588	464,377	497,848	1,211,259	1,164,489
75% or more	1,163,740	791,939	163,798	86,222	61,786	59,995 *	1,012,295	151,445

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	491,115	135,148	133,912	188,519	255,211	338,313	215,272	446,446
Industry group **								
Agric., fish., forest.	35,974	14,052	--	--	--	--	25,390	25,485 *
Mining and manufacturing	45,035	16,772	13,242	29,371	19,231	18,514	29,589	34,001
Construction	42,767	32,022	14,672	12,891	8,587 *	18,724 *	35,489	23,873
Utilities and transp.	65,304	12,504	22,502 *	20,983	39,366	40,219	29,804	58,117
Wholesale trade	31,317	18,977	7,353	16,319	15,100	8,571	21,613	22,679
Fin. svcs. and real estate	68,582	27,193	15,731	14,563	31,913	49,952	32,280	60,516
Retail trade	203,451	53,610	66,420	50,157	69,089	164,386	92,347	181,459
Professional services	293,820	76,650	50,847	88,708	163,275	209,534	114,967	270,697
Other services	365,995	102,022	107,040	164,724	189,875	227,143	173,177	324,995
Ownership								
For profit, incorporated	401,161	108,276	106,994	154,688	172,443	296,836	181,901	359,773
For profit, unincorporated	221,376	80,933	78,009	94,292	109,438	127,336	125,328	183,535
Nonprofit	246,720	52,827	46,055	80,916	172,724	140,535	77,161	234,577
Age of firm								
Less than 5 years	164,448	73,755	63,149	96,124	93,261	--	121,341	111,780
5-9 years	157,783	82,483	60,975	84,209	81,946	27,591	114,770	109,001
10-19 years	190,888	59,098	76,927	93,039	92,453	101,159	112,176	155,252
20 or more years	423,328	77,838	81,918	123,285	217,028	327,083	130,684	403,752
Multi/single status								
2 or more locations	351,161	10,541	22,426	57,519	145,140	316,992	38,116	349,230
1 location only	355,360	134,959	133,100	182,351	217,120	127,291	214,816	289,093
Percent full-time employees								
Less than 25%	350,394	103,905	103,726	140,301	181,198	224,313	176,407	303,619
25-49 %	305,817	81,715	79,163	121,996	152,542	207,555	127,402	278,669
50-74 %	226,714	58,196	51,594	71,886	119,444	162,442	89,767	208,708
75% or more	116,449	25,409	24,194	30,143	51,919	94,373	39,009	110,127
Union presence								
No union employees	440,892	134,541	133,939	182,120	206,887	302,531	214,341	390,611
Has union employees	239,932	19,522	4,519	54,733	157,817	171,265	31,910	237,805
Percent low-wage employees								
50% or more low-wage	276,880	78,807	84,879	115,803	152,244	166,677	132,266	244,615
Less than 50% low-wage	428,255	118,561	109,678	157,315	214,524	303,104	186,977	387,980
Percent women employees								
Less than 25%	119,507	56,155	59,224	46,599	59,051	46,225	86,315	83,112
25-49 %	299,860	65,211	65,899	88,324	158,130	221,469	104,892	281,156
50-74 %	304,142	70,591	74,674	131,929	165,331	196,031	129,401	276,761
75% or more	285,369	96,871	83,471	113,815	125,435	193,770	149,616	243,648
Percent age 50 or older employees								
Less than 25%	370,992	111,809	116,958	174,130	200,288	212,521	191,909	320,900
25-49 %	329,759	48,216	60,439	72,141	151,386	274,475	89,636	317,600
50-74 %	132,714	56,871	34,093	54,349	81,477	60,695	72,439	111,359
75% or more	75,624	58,501	33,096	20,589	17,071	22,532 *	69,302	30,284

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.a Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2022**

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	27,104,464	16.2%	12.5%	17.2%	18.0%	36.0%	37.6%	62.4%
Industry group **								
Agric., fish., forest.	163,034	30.8%	--	--	--	2.2% *	64.0%	36.0% *
Mining and manufacturing	542,563	18.8%	13.7%	27.5%	18.4%	21.6%	46.4%	53.6%
Construction	428,954	55.0%	16.3%	13.6%	6.6%	8.5% *	77.3%	22.7%
Utilities and transp.	564,949	10.6%	9.5% *	16.6%	24.7%	38.6%	27.5%	72.5%
Wholesale trade	323,395	36.2%	11.2%	22.2%	17.4%	12.9%	58.5%	41.5%
Fin. svcs. and real estate	874,517	26.4%	7.5%	8.7%	15.0%	42.5%	37.6%	62.4%
Retail trade	4,763,161	14.5%	12.3%	9.1%	9.8%	54.4%	32.0%	68.0%
Professional services	7,387,767	15.3%	9.0%	13.5%	24.0%	38.2%	31.5%	68.5%
Other services	12,056,123	14.8%	14.9%	22.9%	17.8%	29.6%	41.3%	58.7%
Ownership								
For profit, incorporated	16,419,534	14.8%	12.5%	16.9%	16.0%	39.8%	36.4%	63.6%
For profit, unincorporated	5,711,409	23.8%	16.4%	20.3%	15.6%	23.9%	51.0%	49.0%
Nonprofit	4,973,521	12.3%	8.0%	14.6%	27.5%	37.6%	26.2%	73.8%
Age of firm								
Less than 5 years	2,673,106	39.5%	21.5%	24.7%	14.0%	0.2% *	75.4%	24.6%
5-9 years	2,789,785	30.6%	23.2%	26.6%	15.9%	3.7%	67.3%	32.7%
10-19 years	4,185,073	22.9%	20.5%	25.7%	20.3%	10.6%	57.6%	42.4%
20 or more years	17,456,499	8.8%	7.5%	12.5%	18.4%	52.8%	22.3%	77.7%
Multi/single status								
2 or more locations	12,694,633	0.3%	1.3%	5.5%	19.9%	72.9%	3.6%	96.4%
1 location only	14,409,831	30.2%	22.4%	27.5%	16.3%	3.6%	67.5%	32.5%
Percent full-time employees								
Less than 25%	9,240,400	22.6%	16.0%	18.5%	15.2%	27.7%	49.3%	50.7%
25-49 %	7,044,749	12.7%	12.5%	19.6%	20.1%	35.1%	33.6%	66.4%
50-74 %	6,583,869	15.8%	9.8%	14.2%	18.9%	41.2%	33.2%	66.8%
75% or more	4,235,446	8.8%	9.1%	15.1%	19.3%	47.7%	25.6%	74.4%
Union presence								
No union employees	24,013,553	17.9%	14.1%	18.6%	17.7%	31.7%	41.6%	58.4%
Has union employees	3,090,910	3.0%	0.5% *	6.0%	20.2%	70.2%	6.2%	93.8%
Percent low-wage employees								
50% or more low-wage	8,412,263	17.0%	14.2%	17.8%	18.6%	32.5%	39.9%	60.1%
Less than 50% low-wage	18,692,201	15.9%	11.8%	17.0%	17.8%	37.6%	36.6%	63.4%
Percent women employees								
Less than 25%	2,884,905	32.8%	20.0%	18.6%	14.9%	13.8%	62.8%	37.2%
25-49 %	6,161,204	10.8%	9.8%	13.8%	17.5%	48.0%	27.3%	72.7%
50-74 %	9,892,883	11.5%	9.4%	18.9%	20.2%	39.9%	30.4%	69.6%
75% or more	8,165,472	20.1%	15.7%	17.3%	16.8%	30.2%	45.1%	54.9%
Percent age 50 or older employees								
Less than 25%	14,945,372	15.0%	15.2%	21.9%	18.3%	29.6%	41.8%	58.2%
25-49 %	8,619,603	7.4%	7.7%	10.6%	18.8%	55.5%	20.0%	80.0%
50-74 %	2,375,748	30.8%	12.1%	16.6%	19.5%	21.0%	51.0%	49.0%
75% or more	1,163,740	68.1%	14.1%	7.4%	5.3%	5.2% *	87.0%	13.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.a Standard errors for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2022**

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	491,115	0.51%	0.49%	0.65%	0.83%	0.93%	0.80%	0.80%
Industry group **								
Agric., fish., forest.	35,974	8.65%	--	--	--	0.95% *	11.47%	11.47% *
Mining and manufacturing	45,035	2.90%	2.37%	4.29%	3.21%	3.14%	4.13%	4.13%
Construction	42,767	4.95%	3.25%	2.90%	1.98%	4.07% *	4.69%	4.69%
Utilities and transp.	65,304	2.32%	3.75% *	3.59%	5.72%	5.61%	4.76%	4.76%
Wholesale trade	31,317	4.67%	2.28%	4.33%	4.13%	2.60%	4.95%	4.95%
Fin. svcs. and real estate	68,582	2.98%	1.76%	1.66%	3.27%	4.00%	3.47%	3.47%
Retail trade	203,451	1.13%	1.32%	1.03%	1.37%	2.09%	1.80%	1.80%
Professional services	293,820	1.06%	0.72%	1.16%	1.86%	2.05%	1.57%	1.57%
Other services	365,995	0.84%	0.88%	1.23%	1.38%	1.51%	1.41%	1.41%
Ownership								
For profit, incorporated	401,161	0.67%	0.65%	0.88%	0.96%	1.28%	1.07%	1.07%
For profit, unincorporated	221,376	1.39%	1.30%	1.50%	1.70%	1.86%	1.97%	1.97%
Nonprofit	246,720	1.11%	0.94%	1.55%	2.70%	2.34%	1.69%	1.69%
Age of firm								
Less than 5 years	164,448	2.76%	2.23%	2.99%	3.08%	0.14% *	3.35%	3.35%
5-9 years	157,783	2.54%	2.08%	2.56%	2.59%	0.97%	2.96%	2.96%
10-19 years	190,888	1.48%	1.70%	1.95%	1.94%	2.20%	2.43%	2.43%
20 or more years	423,328	0.46%	0.47%	0.69%	1.09%	1.21%	0.78%	0.78%
Multi/single status								
2 or more locations	351,161	0.08%	0.18%	0.46%	1.06%	1.14%	0.31%	0.31%
1 location only	355,360	0.97%	0.91%	1.11%	1.30%	0.86%	1.45%	1.45%
Percent full-time employees								
Less than 25%	350,394	1.20%	1.12%	1.40%	1.74%	1.93%	1.89%	1.89%
25-49 %	305,817	1.15%	1.12%	1.60%	1.89%	2.22%	1.80%	1.80%
50-74 %	226,714	0.91%	0.78%	1.05%	1.57%	1.76%	1.40%	1.40%
75% or more	116,449	0.60%	0.58%	0.73%	1.10%	1.40%	0.96%	0.96%
Union presence								
No union employees	440,892	0.57%	0.55%	0.70%	0.77%	0.96%	0.86%	0.86%
Has union employees	239,932	0.66%	0.15% *	1.73%	4.24%	4.16%	1.08%	1.08%
Percent low-wage employees								
50% or more low-wage	276,880	0.95%	0.98%	1.26%	1.56%	1.59%	1.50%	1.50%
Less than 50% low-wage	428,255	0.64%	0.59%	0.80%	1.01%	1.19%	1.00%	1.00%
Percent women employees								
Less than 25%	119,507	1.78%	1.80%	1.50%	1.82%	1.48%	2.13%	2.13%
25-49 %	299,860	1.08%	1.07%	1.39%	2.24%	2.45%	1.76%	1.76%
50-74 %	304,142	0.72%	0.74%	1.21%	1.44%	1.52%	1.25%	1.25%
75% or more	285,369	1.16%	1.02%	1.29%	1.38%	1.83%	1.68%	1.68%
Percent age 50 or older employees								
Less than 25%	370,992	0.73%	0.77%	1.04%	1.16%	1.17%	1.18%	1.18%
25-49 %	329,759	0.59%	0.71%	0.85%	1.57%	1.85%	1.11%	1.11%
50-74 %	132,714	2.28%	1.42%	2.09%	2.89%	2.27%	2.82%	2.82%
75% or more	75,624	3.24%	2.58%	1.70%	1.43%	1.86% *	2.39%	2.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	71.1%	19.7%	34.6%	65.7%	93.7%	98.3%	32.2%	94.6%
Industry group **								
Agric., fish., forest.	47.0%	--	--	--	100.0%	100.0%	17.1% *	100.0%
Mining and manufacturing	67.3%	20.0%	48.1%	75.8%	94.2%	87.0%	39.0%	91.9%
Construction	46.0%	18.0%	54.6%	88.9%	99.6%	100.0%	30.2%	99.9%
Utilities and transp.	82.6%	33.6%	55.0% *	95.1%	79.9%	99.3%	57.6%	92.1%
Wholesale trade	66.7%	28.3%	74.0%	80.3%	99.8%	100.0%	43.3%	99.6%
Fin. svcs. and real estate	72.5%	18.8%	48.7%	79.9%	97.9%	99.4%	28.3%	99.0%
Retail trade	76.7%	14.3%	34.5%	75.3%	98.4%	99.1%	30.0%	98.7%
Professional services	77.4%	26.3%	46.0%	71.4%	92.6%	97.6%	40.2%	94.4%
Other services	66.0%	17.2%	27.2%	59.2%	93.9%	98.5%	28.3%	92.6%
Ownership								
For profit, incorporated	71.6%	20.3%	30.9%	63.8%	92.6%	98.3%	31.4%	94.6%
For profit, unincorporated	59.5%	15.4%	35.6%	62.7%	89.5%	97.6%	29.5%	90.7%
Nonprofit	83.1%	26.7%	50.8%	77.5%	98.6%	99.2%	41.8%	97.8%
Age of firm								
Less than 5 years	34.3%	11.6%	26.5%	55.2%	72.2%	100.0%	21.4%	74.1%
5-9 years	46.5%	24.4%	24.6%	57.3%	91.3%	95.1%	28.4%	83.8%
10-19 years	54.2%	20.3%	28.7%	62.0%	88.5%	92.1%	31.2%	85.6%
20 or more years	84.8%	22.2%	46.7%	73.5%	98.0%	98.7%	40.3%	97.5%
Multi/single status								
2 or more locations	96.5%	46.6%	46.9%	77.0%	97.1%	98.9%	58.2%	97.9%
1 location only	48.8%	19.4%	33.9%	63.6%	90.1%	88.4%	31.0%	86.0%
Percent full-time employees								
Less than 25%	53.0%	7.2%	16.5%	47.3%	89.0%	95.7%	16.1%	88.9%
25-49 %	75.9%	30.5%	38.4%	68.9%	94.1%	99.0%	37.6%	95.3%
50-74 %	78.8%	25.5%	49.8%	77.6%	95.0%	99.1%	42.8%	96.7%
75% or more	90.9%	47.2%	69.0%	90.6%	99.3%	99.8%	66.4%	99.3%
Union presence								
No union employees	68.3%	19.6%	34.4%	65.7%	93.3%	98.4%	32.3%	94.0%
Has union employees	93.3%	20.8% *	60.4%	63.8%	96.9%	98.1%	28.0%	97.6%
Percent low-wage employees								
50% or more low-wage	63.9%	9.2%	23.0%	57.0%	91.1%	98.7%	21.1%	92.4%
Less than 50% low-wage	74.4%	24.7%	40.8%	69.8%	95.0%	98.2%	37.6%	95.6%
Percent women employees								
Less than 25%	55.5%	21.4%	45.1%	66.6%	93.7%	95.8%	35.5%	89.3%
25-49 %	82.0%	25.0%	38.2%	79.0%	98.0%	98.9%	39.5%	98.1%
50-74 %	76.3%	19.6%	31.0%	66.9%	95.5%	98.0%	33.1%	95.2%
75% or more	62.2%	16.5%	30.6%	55.7%	87.9%	98.6%	26.5%	91.6%
Percent age 50 or older employees								
Less than 25%	67.0%	19.3%	31.3%	61.7%	92.3%	97.8%	31.2%	92.8%
25-49 %	85.4%	17.1%	42.3%	76.7%	95.2%	98.7%	39.2%	96.9%
50-74 %	65.0%	27.3%	41.7%	71.6%	96.5%	99.4%	35.9%	95.3%
75% or more	31.2%	15.6%	35.3%	71.2%	96.5%	100.0%	22.0%	92.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2022**

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%	1.59%	2.07%	2.06%	1.39%	0.40%	1.16%	0.58%
Industry group **								
Agric., fish., forest.	11.21%	--	--	--	0.00%	0.00%	10.51% *	0.00%
Mining and manufacturing	4.12%	5.68%	8.94%	10.28%	4.07%	7.75%	5.27%	3.66%
Construction	4.98%	5.00%	10.63%	4.89%	0.35%	0.00%	4.53%	0.10%
Utilities and transp.	4.72%	9.87%	20.11% *	2.72%	15.19%	0.67%	9.00%	5.84%
Wholesale trade	4.61%	6.47%	8.65%	7.25%	0.15%	0.00%	5.45%	0.23%
Fin. svcs. and real estate	3.07%	4.27%	12.01%	7.51%	1.40%	0.55%	4.20%	0.50%
Retail trade	1.53%	3.11%	5.49%	4.37%	0.89%	0.40%	2.97%	0.39%
Professional services	1.41%	3.79%	3.85%	5.07%	2.12%	1.09%	2.45%	1.06%
Other services	1.31%	2.55%	2.99%	2.91%	2.34%	0.51%	1.78%	1.07%
Ownership								
For profit, incorporated	0.99%	2.21%	2.50%	2.80%	1.74%	0.52%	1.53%	0.67%
For profit, unincorporated	1.84%	2.85%	4.42%	3.98%	5.24%	1.07%	2.27%	2.20%
Nonprofit	1.37%	3.82%	5.85%	3.92%	0.63%	0.65%	2.92%	0.62%
Age of firm								
Less than 5 years	3.19%	3.01%	5.36%	7.37%	12.13%	0.00%	2.69%	7.71%
5-9 years	2.92%	5.35%	4.30%	5.68%	4.84%	4.44%	3.14%	4.31%
10-19 years	2.24%	2.54%	4.24%	4.11%	3.42%	4.56%	2.26%	2.63%
20 or more years	0.66%	2.16%	3.22%	2.36%	0.52%	0.35%	1.75%	0.34%
Multi/single status								
2 or more locations	0.34%	12.84%	6.88%	3.32%	0.61%	0.26%	4.18%	0.28%
1 location only	1.33%	1.60%	2.15%	2.35%	2.78%	6.04%	1.20%	1.93%
Percent full-time employees								
Less than 25%	1.86%	1.27%	3.18%	4.20%	3.14%	1.40%	1.65%	1.55%
25-49 %	1.53%	5.31%	4.51%	3.78%	3.10%	0.36%	2.85%	1.22%
50-74 %	1.07%	2.97%	4.06%	2.65%	2.23%	0.40%	2.21%	0.76%
75% or more	0.61%	3.45%	2.79%	1.49%	0.31%	0.08%	1.84%	0.23%
Union presence								
No union employees	0.81%	1.60%	2.08%	2.08%	1.56%	0.41%	1.17%	0.67%
Has union employees	1.30%	11.06% *	15.07%	12.73%	2.05%	1.06%	7.09%	0.95%
Percent low-wage employees								
50% or more low-wage	1.45%	1.66%	3.52%	3.78%	2.47%	0.59%	1.88%	1.09%
Less than 50% low-wage	0.90%	2.13%	2.59%	2.53%	1.68%	0.50%	1.46%	0.68%
Percent women employees								
Less than 25%	2.08%	2.71%	5.18%	4.67%	4.65%	2.19%	2.36%	2.94%
25-49 %	1.31%	5.09%	5.76%	3.40%	0.81%	0.55%	3.28%	0.51%
50-74 %	1.17%	2.55%	3.61%	3.22%	1.82%	0.68%	2.12%	0.85%
75% or more	1.63%	2.86%	3.14%	4.16%	3.72%	0.84%	1.87%	1.48%
Percent age 50 or older employees								
Less than 25%	1.11%	2.49%	2.62%	2.67%	2.15%	0.66%	1.58%	0.96%
25-49 %	1.01%	2.60%	4.50%	3.29%	1.97%	0.52%	2.61%	0.66%
50-74 %	2.40%	4.22%	5.75%	6.29%	2.35%	0.49%	3.05%	1.81%
75% or more	3.16%	2.63%	10.22%	11.00%	2.06%	0.00%	2.99%	4.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	30.8%	19.3%	14.7%	20.4%	33.2%	20.2%	27.5%
Industry group **								
Agric., fish., forest.	14.7% *	--	--	--	1.1% *	--	--	10.7% *
Mining and manufacturing	38.0%	33.1% *	32.2%	28.8% *	43.0%	46.5%	22.8%	43.5%
Construction	42.9%	56.3%	31.0% *	27.4% *	23.6% *	76.7%	40.1%	45.7%
Utilities and transp.	16.1%	--	--	28.6% *	14.1% *	10.9%	22.9% *	14.4%
Wholesale trade	27.5%	48.1%	32.3% *	8.2% *	14.7% *	51.9%	34.1%	23.4%
Fin. svcs. and real estate	32.1%	39.8%	24.5% *	5.8% *	42.1% *	32.7%	27.3%	32.9%
Retail trade	28.9%	35.9% *	26.3%	7.5%	20.9%	33.0%	22.9%	29.8%
Professional services	36.7%	39.0%	21.9%	23.8%	27.4%	47.1%	27.0%	38.7%
Other services	16.8%	13.9%	12.7%	10.3%	13.0%	22.9%	11.6%	17.9%
Ownership								
For profit, incorporated	26.7%	38.6%	21.7%	15.3%	20.6%	31.7%	22.5%	27.5%
For profit, unincorporated	19.8%	24.9%	21.2%	15.1%	20.9%	20.5%	20.3%	19.6%
Nonprofit	30.4%	15.0% *	8.7%	12.1%	19.6%	47.6%	11.7%	33.3%
Age of firm								
Less than 5 years	21.8%	32.3%	35.4%	11.1%	23.9%	--	24.2%	19.6%
5-9 years	24.8%	36.2%	16.6%	18.4%	28.2% *	28.0% *	23.2%	25.9%
10-19 years	18.4%	29.2%	19.1%	16.8%	19.0%	14.3% *	20.0%	17.6%
20 or more years	27.9%	28.0%	16.1%	13.6%	19.4%	34.1%	18.1%	29.0%
Multi/single status								
2 or more locations	30.3%	--	19.8%	12.1%	21.9%	33.8%	14.7%	30.7%
1 location only	19.2%	30.8%	19.3%	15.2%	18.6%	22.0% *	20.6%	18.1%
Percent full-time employees								
Less than 25%	26.6%	32.6%	19.6% *	12.1%	20.2%	35.0%	17.3%	28.3%
25-49 %	17.1%	18.5%	15.6% *	11.1%	16.7%	19.8%	13.5%	17.9%
50-74 %	30.8%	36.4%	18.6%	14.5%	22.8%	39.7%	22.6%	32.6%
75% or more	32.4%	40.1%	24.8%	24.2%	23.1%	38.7%	28.1%	33.3%
Union presence								
No union employees	22.7%	29.7%	19.3%	14.5%	19.6%	27.2%	19.8%	23.3%
Has union employees	46.9%	--	--	18.4% *	25.8% *	54.3%	41.1% *	47.0%
Percent low-wage employees								
50% or more low-wage	18.5%	22.8%	6.0%	9.8%	22.7%	20.0%	10.3%	19.7%
Less than 50% low-wage	29.3%	32.3%	23.4%	16.5%	19.3%	38.4%	22.9%	30.8%
Percent women employees								
Less than 25%	25.6%	39.5%	14.0%	21.4%	20.3%	35.7%	23.5%	27.1%
25-49 %	31.0%	36.0%	19.1% *	9.6%	16.7% *	41.7%	19.8%	32.7%
50-74 %	19.4%	19.4%	19.7%	11.9%	19.9%	21.6%	14.4%	20.2%
75% or more	31.9%	30.7%	22.8%	20.4%	24.5%	41.0%	24.1%	33.8%
Percent age 50 or older employees								
Less than 25%	20.2%	28.6%	18.7%	13.1%	20.8%	22.6%	18.5%	20.6%
25-49 %	35.0%	42.8%	21.7%	16.4%	19.3%	43.5%	21.3%	36.4%
50-74 %	25.0%	29.4%	17.6%	20.1%	20.8%	31.6%	23.3%	25.7%
75% or more	22.5%	30.3%	19.4% *	21.0% *	26.7% *	6.4% *	25.1%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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) 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, 2022**

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	1.06%	2.95%	2.18%	1.37%	2.25%	1.68%	1.28%	1.24%
Industry group **								
Agric., fish., forest.	7.30% *	--	--	--	1.08% *	--	--	8.28% *
Mining and manufacturing	4.90%	14.48% *	9.22%	10.08% *	10.62%	7.64%	5.05%	6.12%
Construction	6.91%	13.93%	10.71% *	8.30% *	9.34% *	12.70%	8.55%	10.78%
Utilities and transp.	2.82%	--	--	8.84% *	4.96% *	2.72%	8.60% *	2.84%
Wholesale trade	4.11%	11.55%	10.49% *	3.12% *	5.35% *	8.51%	6.52%	4.81%
Fin. svcs. and real estate	4.47%	11.85%	10.49% *	1.87% *	13.66% *	5.07%	6.86%	5.08%
Retail trade	2.09%	12.23% *	7.34%	1.63%	4.24%	2.70%	4.60%	2.29%
Professional services	2.31%	4.45%	2.95%	2.87%	4.69%	3.48%	2.23%	2.69%
Other services	1.39%	3.20%	3.35%	1.84%	2.58%	2.53%	1.57%	1.65%
Ownership								
For profit, incorporated	1.45%	4.10%	3.01%	1.90%	3.13%	2.21%	1.78%	1.68%
For profit, unincorporated	1.83%	5.38%	4.80%	2.58%	4.44%	3.21%	2.72%	2.27%
Nonprofit	2.29%	4.58% *	2.33%	2.95%	4.43%	2.82%	1.94%	2.61%
Age of firm								
Less than 5 years	3.39%	7.48%	9.12%	3.31%	7.17%	--	4.44%	5.01%
5-9 years	3.54%	6.97%	3.92%	4.49%	9.04% *	9.73% *	3.31%	5.52%
10-19 years	2.04%	5.22%	4.45%	3.21%	4.07%	5.00% *	2.44%	2.78%
20 or more years	1.28%	4.85%	2.39%	1.72%	2.83%	1.72%	1.74%	1.41%
Multi/single status								
2 or more locations	1.43%	--	5.47%	2.30%	3.26%	1.69%	2.68%	1.46%
1 location only	1.29%	2.99%	2.30%	1.60%	3.02%	7.49% *	1.38%	1.98%
Percent full-time employees								
Less than 25%	2.98%	7.91%	6.05% *	3.14%	5.58%	4.68%	3.18%	3.42%
25-49 %	1.92%	4.26%	4.82% *	2.73%	4.78%	2.97%	2.46%	2.25%
50-74 %	1.66%	6.67%	3.40%	2.31%	3.26%	2.51%	2.58%	1.93%
75% or more	1.34%	4.42%	2.85%	2.04%	2.45%	2.19%	1.87%	1.59%
Union presence								
No union employees	1.08%	2.84%	2.20%	1.38%	2.14%	1.90%	1.27%	1.30%
Has union employees	3.56%	--	--	8.54% *	9.86% *	2.99%	14.73% *	3.62%
Percent low-wage employees								
50% or more low-wage	1.95%	6.23%	1.75%	2.19%	5.74%	2.10%	1.77%	2.21%
Less than 50% low-wage	1.27%	3.29%	2.63%	1.68%	1.93%	2.11%	1.52%	1.51%
Percent women employees								
Less than 25%	2.15%	7.41%	2.80%	3.92%	4.47%	4.18%	3.15%	2.90%
25-49 %	2.67%	8.04%	6.77% *	2.00%	5.46% *	3.67%	3.27%	3.00%
50-74 %	1.30%	4.27%	3.58%	2.15%	3.11%	1.85%	1.66%	1.48%
75% or more	2.07%	4.03%	3.89%	3.02%	4.80%	3.36%	2.38%	2.48%
Percent age 50 or older employees								
Less than 25%	1.26%	3.51%	3.02%	1.71%	3.53%	1.77%	1.66%	1.51%
25-49 %	1.99%	7.91%	4.00%	2.69%	2.91%	2.68%	2.49%	2.16%
50-74 %	2.89%	8.20%	4.53%	4.43%	5.06%	5.85%	4.19%	3.67%
75% or more	3.57%	6.63%	9.21% *	8.05% *	9.45% *	2.78% *	4.87%	5.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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) 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, 2022**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.1%	53.7%	28.7%	33.1%	41.5%	46.7%	39.6%	44.7%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	100.0%	17.9%
Mining and manufacturing	48.8%	--	--	52.3% *	66.9%	35.8%	33.9%	51.7%
Construction	65.1%	62.4% *	--	32.7%	63.2%	92.6%	54.9%	74.2%
Utilities and transp.	35.3%	--	--	22.3% *	63.0%	34.7%	32.8% *	36.3%
Wholesale trade	49.3%	--	--	--	43.3% *	37.0%	61.1%	38.7%
Fin. svcs. and real estate	52.9%	74.0%	--	21.3% *	73.7%	43.2%	59.0%	52.0%
Retail trade	34.7%	--	26.3%	15.4% *	42.2%	34.9%	27.1%	35.6%
Professional services	54.8%	58.1%	29.5%	42.5%	47.6%	59.9%	46.2%	55.9%
Other services	31.7%	46.7%	18.2% *	23.7%	18.3%	37.9%	26.8%	32.4%
Ownership								
For profit, incorporated	38.3%	55.2%	28.9%	30.5%	31.4%	40.2%	39.3%	38.2%
For profit, unincorporated	45.3%	54.0%	23.2% *	36.9%	42.0%	54.7%	41.0%	46.8%
Nonprofit	57.7%	--	48.7%	37.4%	60.4%	59.1%	38.3%	58.7%
Age of firm								
Less than 5 years	32.8%	49.3%	8.3% *	21.5%	49.9%	73.8%	25.5% *	40.8%
5-9 years	33.0%	72.8%	33.0% *	23.4% *	11.0% *	--	55.6%	19.0% *
10-19 years	32.0%	53.1%	32.0%	33.7%	22.2%	32.1%	39.8%	27.6%
20 or more years	46.7%	40.8%	37.1%	38.4%	50.9%	46.9%	37.8%	47.4%
Multi/single status								
2 or more locations	46.7%	--	30.5% *	28.9%	46.4%	47.1%	37.7%	46.8%
1 location only	36.9%	53.0%	28.6%	33.8%	34.8%	33.3%	39.8%	34.5%
Percent full-time employees								
Less than 25%	51.2%	55.3%	24.2%	51.6%	37.4%	56.4%	43.8%	52.0%
25-49 %	44.3%	--	25.4% *	15.7% *	52.3% *	46.3%	42.2%	44.7%
50-74 %	38.2%	49.3%	30.6%	35.6%	34.2%	38.8%	40.1%	37.9%
75% or more	44.0%	47.1%	32.8%	31.3%	44.9%	46.8%	35.1%	45.8%
Union presence								
No union employees	37.0%	50.8%	28.3%	33.1%	36.5%	37.3%	38.2%	36.8%
Has union employees	63.5%	--	--	33.4%	66.5%	63.1%	82.3%	63.2%
Percent low-wage employees								
50% or more low-wage	29.5%	40.4% *	17.5% *	14.8%	32.4% *	29.8%	27.8%	29.6%
Less than 50% low-wage	47.6%	55.4%	29.6%	37.2%	46.4%	50.1%	41.1%	48.7%
Percent women employees								
Less than 25%	44.4%	53.2%	30.0%	44.4%	38.7%	46.6%	42.6%	45.5%
25-49 %	46.3%	58.2%	29.3% *	26.2%	61.1%	45.2%	43.3%	46.5%
50-74 %	33.4%	48.3%	28.4%	29.2%	39.7%	30.9%	32.4%	33.5%
75% or more	51.5%	53.9%	28.0%	34.0%	33.0%	61.7%	40.1%	53.4%
Percent age 50 or older employees								
Less than 25%	32.5%	65.5%	25.2%	29.0%	35.0%	28.9%	41.8%	30.5%
25-49 %	54.3%	56.4%	35.2%	45.5%	50.0%	56.0%	40.6%	55.1%
50-74 %	36.1%	29.3% *	22.8%	28.1%	49.0%	35.6%	27.7%	39.0%
75% or more	45.8%	49.6%	--	--	--	--	44.8%	47.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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) 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, 2022**

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	2.06%	5.96%	3.73%	3.99%	5.31%	2.68%	3.27%	2.30%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	0.00%	1.74%
Mining and manufacturing	7.27%	--	--	21.83% *	6.02%	7.56%	9.30%	8.18%
Construction	9.22%	19.37% *	--	7.88%	10.54%	5.43%	14.25%	11.00%
Utilities and transp.	6.43%	--	--	9.01% *	12.82%	5.31%	10.92% *	7.80%
Wholesale trade	5.92%	--	--	--	15.38% *	3.99%	9.76%	5.11%
Fin. svcs. and real estate	8.51%	14.74%	--	8.37% *	14.77%	7.23%	12.54%	9.60%
Retail trade	3.79%	--	7.29%	6.11% *	10.53%	4.48%	6.60%	4.12%
Professional services	3.25%	8.21%	4.63%	6.64%	8.56%	3.76%	5.41%	3.57%
Other services	3.49%	11.01%	6.75% *	4.89%	4.44%	4.98%	4.93%	3.90%
Ownership								
For profit, incorporated	2.86%	7.53%	4.06%	5.13%	4.46%	4.00%	4.07%	3.25%
For profit, unincorporated	4.38%	11.45%	7.43% *	7.95%	10.87%	6.04%	7.11%	5.26%
Nonprofit	3.24%	--	13.19%	10.96%	9.72%	3.16%	6.81%	3.33%
Age of firm								
Less than 5 years	6.02%	14.42%	4.80% *	4.53%	12.45%	2.05%	8.16% *	8.31%
5-9 years	6.74%	9.86%	10.33% *	8.52% *	4.96% *	--	8.89%	5.76% *
10-19 years	3.47%	7.16%	5.29%	7.27%	5.52%	7.74%	4.15%	4.61%
20 or more years	2.34%	8.66%	4.61%	6.37%	6.74%	2.73%	4.28%	2.47%
Multi/single status								
2 or more locations	2.54%	--	10.98% *	6.98%	7.74%	2.73%	9.02%	2.57%
1 location only	2.66%	6.07%	3.91%	4.49%	5.63%	9.31%	3.43%	3.87%
Percent full-time employees								
Less than 25%	5.39%	12.44%	6.93%	10.13%	9.55%	6.80%	8.37%	5.86%
25-49 %	5.92%	--	10.15% *	6.87% *	15.87% *	7.00%	10.52%	6.60%
50-74 %	2.50%	10.77%	7.02%	6.79%	5.82%	3.20%	5.56%	2.75%
75% or more	1.60%	7.27%	4.91%	3.50%	3.72%	2.15%	3.52%	1.79%
Union presence								
No union employees	2.37%	5.95%	3.73%	4.16%	4.20%	3.81%	3.19%	2.79%
Has union employees	3.08%	--	--	9.87%	14.46%	2.91%	13.78%	3.13%
Percent low-wage employees								
50% or more low-wage	5.56%	12.35% *	7.46% *	3.40%	13.52% *	5.91%	5.56%	5.98%
Less than 50% low-wage	2.14%	6.43%	4.00%	4.62%	4.23%	2.90%	3.58%	2.40%
Percent women employees								
Less than 25%	4.09%	13.34%	6.10%	10.53%	10.12%	4.27%	7.24%	4.86%
25-49 %	4.90%	10.89%	12.03% *	3.85%	14.49%	5.67%	7.87%	5.28%
50-74 %	2.65%	9.77%	7.56%	5.78%	7.42%	2.87%	4.73%	2.90%
75% or more	2.90%	10.40%	5.02%	7.70%	4.51%	2.95%	5.91%	3.22%
Percent age 50 or older employees								
Less than 25%	2.79%	7.76%	5.06%	5.03%	8.42%	2.67%	4.99%	3.22%
25-49 %	2.81%	11.46%	6.22%	8.84%	7.12%	3.24%	5.57%	2.93%
50-74 %	4.61%	10.15% *	5.90%	6.72%	9.11%	8.05%	6.08%	5.89%
75% or more	5.97%	9.59%	--	--	--	--	7.37%	10.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	11.6%	16.6%	5.5%	4.8%	8.5%	15.5%	8.0%	12.3%
Industry group **								
Agric., fish., forest.	7.9% *	--	--	--	0.2% *	3.7% *	--	1.9% *
Mining and manufacturing	18.5%	15.5% *	9.7% *	15.1% *	28.7% *	16.7%	7.7% *	22.5%
Construction	27.9%	35.1% *	14.1% *	9.0% *	14.9% *	71.0%	22.0% *	33.9% *
Utilities and transp.	5.7%	--	--	6.4% *	8.9% *	3.8% *	7.5% *	5.2%
Wholesale trade	13.5%	32.4% *	15.9% *	4.5% *	6.4% *	19.2%	20.8%	9.1%
Fin. svcs. and real estate	17.0%	29.4% *	6.4% *	1.2% *	31.0% *	14.1%	16.1% *	17.1%
Retail trade	10.0%	13.1% *	6.9% *	1.2% *	8.8% *	11.5%	6.2%	10.6%
Professional services	20.1%	22.6%	6.5%	10.1%	13.1%	28.2%	12.5%	21.6%
Other services	5.3%	6.5%	2.3% *	2.4%	2.4%	8.7%	3.1%	5.8%
Ownership								
For profit, incorporated	10.2%	21.3%	6.3%	4.7%	6.5%	12.7%	8.8%	10.5%
For profit, unincorporated	9.0%	13.5%	4.9% *	5.6% *	8.8% *	11.2%	8.3%	9.2%
Nonprofit	17.6%	6.3% *	4.3% *	4.5% *	11.8% *	28.1%	4.5%	19.6%
Age of firm								
Less than 5 years	7.2%	15.9% *	2.9% *	2.4% *	11.9% *	--	6.2% *	8.0% *
5-9 years	8.2%	26.4%	5.5% *	4.3% *	3.1% *	12.2% *	12.9%	4.9%
10-19 years	5.9%	15.5%	6.1%	5.7%	4.2%	4.6% *	8.0%	4.9%
20 or more years	13.0%	11.4%	6.0%	5.2%	9.9%	16.0%	6.8%	13.8%
Multi/single status								
2 or more locations	14.2%	--	6.0% *	3.5%	10.2%	15.9%	5.5% *	14.3%
1 location only	7.1%	16.3%	5.5%	5.1%	6.5%	7.3% *	8.2%	6.3%
Percent full-time employees								
Less than 25%	13.6%	18.1% *	4.7% *	6.2% *	7.6% *	19.8%	7.6%	14.7%
25-49 %	7.6%	12.9% *	4.0% *	1.8% *	8.7% *	9.2%	5.7% *	8.0%
50-74 %	11.8%	17.9%	5.7%	5.2%	7.8%	15.4%	9.0%	12.4%
75% or more	14.2%	18.9%	8.1%	7.6%	10.4%	18.1%	9.9%	15.2%
Union presence								
No union employees	8.4%	15.1%	5.5%	4.8%	7.1%	10.2%	7.6%	8.6%
Has union employees	29.7%	--	--	6.1% *	17.1% *	34.3%	33.8% *	29.7%
Percent low-wage employees								
50% or more low-wage	5.4%	9.2% *	1.1% *	1.4%	7.3% *	6.0%	2.9%	5.8%
Less than 50% low-wage	13.9%	17.9%	6.9%	6.2%	9.0%	19.2%	9.4%	15.0%
Percent women employees								
Less than 25%	11.4%	21.0%	4.2%	9.5% *	7.9% *	16.6%	10.0%	12.3%
25-49 %	14.3%	20.9%	5.6% *	2.5%	10.2% *	18.9%	8.6%	15.2%
50-74 %	6.5%	9.3%	5.6%	3.5%	7.9%	6.7%	4.6%	6.8%
75% or more	16.4%	16.5%	6.4%	6.9%	8.1%	25.3%	9.7%	18.1%
Percent age 50 or older employees								
Less than 25%	6.6%	18.7%	4.7%	3.8%	7.3% *	6.5%	7.7%	6.3%
25-49 %	19.0%	24.1% *	7.6%	7.5%	9.7%	24.3%	8.6%	20.1%
50-74 %	9.0%	8.6% *	4.0% *	5.6%	10.2% *	11.3%	6.5%	10.0%
75% or more	10.3%	15.1%	8.8% *	5.8% *	13.9% *	2.7% *	11.3%	8.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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) 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, 2022**

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	0.82%	2.28%	0.82%	0.76%	1.52%	1.38%	0.84%	0.96%
Industry group **								
Agric., fish., forest.	4.09% *	--	--	--	0.21% *	1.79% *	--	1.62% *
Mining and manufacturing	4.21%	8.81% *	3.94% *	10.12% *	8.65% *	3.76%	2.41% *	5.46%
Construction	7.46%	17.41% *	7.27% *	2.75% *	6.35% *	15.69%	9.10% *	11.55% *
Utilities and transp.	1.40%	--	--	2.96% *	4.54% *	1.15% *	3.55% *	1.52%
Wholesale trade	2.92%	11.72% *	8.23% *	2.32% *	3.61% *	3.91%	5.99%	2.33%
Fin. svcs. and real estate	3.97%	11.36% *	3.53% *	0.58% *	15.50% *	1.81%	5.88% *	4.54%
Retail trade	1.34%	5.31% *	2.79% *	0.44% *	2.70% *	1.80%	1.67%	1.51%
Professional services	2.08%	3.93%	1.30%	2.16%	3.51%	3.39%	2.02%	2.43%
Other services	0.77%	1.91%	0.70% *	0.62%	0.55%	1.64%	0.57%	0.93%
Ownership								
For profit, incorporated	1.07%	3.34%	1.16%	1.02%	1.01%	1.84%	1.17%	1.25%
For profit, unincorporated	1.39%	3.83%	1.54% *	1.72% *	3.43% *	2.60%	1.77%	1.76%
Nonprofit	1.96%	2.32% *	1.67% *	1.39% *	4.32% *	2.44%	0.99%	2.22%
Age of firm								
Less than 5 years	1.60%	5.16% *	1.60% *	0.82% *	4.29% *	--	1.89% *	2.53% *
5-9 years	1.67%	6.51%	2.08% *	1.85% *	1.22% *	5.85% *	3.25%	1.41%
10-19 years	0.79%	3.66%	1.79%	1.67%	1.15%	1.47% *	1.30%	0.97%
20 or more years	1.03%	2.26%	1.20%	1.16%	2.14%	1.44%	1.00%	1.14%
Multi/single status								
2 or more locations	1.19%	--	2.99% *	0.92%	2.57%	1.42%	1.95% *	1.22%
1 location only	0.63%	2.30%	0.85%	0.91%	1.21%	3.22% *	0.89%	0.87%
Percent full-time employees								
Less than 25%	2.46%	6.36% *	1.82% *	2.31% *	2.67% *	4.33%	2.15%	2.84%
25-49 %	1.57%	4.13% *	1.75% *	0.83% *	4.27% *	2.37%	1.76% *	1.85%
50-74 %	0.93%	4.69%	1.37%	1.31%	1.60%	1.47%	1.55%	1.08%
75% or more	0.76%	3.72%	1.49%	0.94%	1.41%	1.23%	1.19%	0.89%
Union presence								
No union employees	0.75%	2.03%	0.82%	0.79%	1.01%	1.47%	0.78%	0.91%
Has union employees	3.13%	--	--	2.72% *	9.24% *	2.94%	15.93% *	3.18%
Percent low-wage employees								
50% or more low-wage	1.32%	3.00% *	0.47% *	0.40%	3.99% *	1.50%	0.65%	1.51%
Less than 50% low-wage	1.00%	2.59%	1.04%	1.03%	1.31%	1.77%	1.03%	1.20%
Percent women employees								
Less than 25%	1.51%	6.02%	1.10%	3.54% *	2.84% *	2.70%	2.13%	2.06%
25-49 %	2.41%	6.00%	2.41% *	0.65%	5.33% *	3.50%	1.91%	2.73%
50-74 %	0.61%	2.66%	1.64%	0.90%	1.81%	0.70%	0.82%	0.69%
75% or more	1.51%	3.62%	1.40%	1.88%	1.38%	2.76%	1.81%	1.81%
Percent age 50 or older employees								
Less than 25%	0.72%	3.37%	1.00%	0.84%	2.36% *	0.71%	1.20%	0.85%
25-49 %	1.75%	7.78% *	1.82%	2.12%	2.20%	2.46%	1.70%	1.91%
50-74 %	1.31%	2.86% *	1.27% *	1.67%	3.37% *	2.29%	1.42%	1.74%
75% or more	2.08%	4.17%	5.52% *	2.38% *	6.52% *	1.19% *	2.83%	2.99% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	7,590	7,765	7,485	7,406	7,420	7,705	7,513	7,607
Industry group **								
Agric., fish., forest.	6,233	7,186	--	3,968 *	7,267	5,376	6,421	6,161
Mining and manufacturing	7,324	9,355	7,441	7,375	6,928	7,463	7,447	7,305
Construction	6,932	7,131	7,251	7,097	6,894	6,408	7,113	6,818
Utilities and transp.	7,835	6,515	7,822	7,083	7,076	8,239	7,109	7,943
Wholesale trade	7,521	8,096	7,403	7,109	7,919	7,368	7,585	7,502
Fin. svcs. and real estate	8,155	8,085	8,087	7,613	8,098	8,221	7,937	8,178
Retail trade	7,180	8,162	7,616	7,540	6,986	7,024	7,714	7,068
Professional services	8,039	8,003	7,183	7,755	8,117	8,181	7,629	8,130
Other services	7,008	7,289	8,014	7,299	6,610	6,893	7,482	6,874
Ownership								
For profit, incorporated	7,477	7,850	7,495	7,328	7,282	7,545	7,474	7,477
For profit, unincorporated	7,187	7,526	7,126	6,910	6,897	7,470	7,337	7,132
Nonprofit	8,410	7,943	8,083	8,397	8,301	8,507	8,195	8,435
Age of firm								
Less than 5 years	6,351	6,911	6,416	5,823	6,275	8,876	6,561	6,109
5-9 years	6,865	7,830	6,326	6,638	6,499	7,169	7,016	6,700
10-19 years	7,184	7,416	7,668	7,172	6,914	7,191	7,472	7,013
20 or more years	7,742	8,360	7,772	7,802	7,675	7,726	7,847	7,728
Multi/single status								
2 or more locations	7,690	7,941	8,392	7,672	7,599	7,704	8,074	7,678
1 location only	7,383	7,761	7,397	7,320	7,199	7,781	7,445	7,323
Percent full-time employees								
Less than 25%	6,826	7,171	6,914	7,845	7,348	6,380	7,149	6,772
25-49 %	7,472	6,178	8,527	6,966	7,921	7,456	7,320	7,505
50-74 %	7,494	8,521	7,326	7,100	7,809	7,404	7,695	7,452
75% or more	7,626	7,766	7,470	7,452	7,355	7,793	7,507	7,653
Union presence								
No union employees	7,559	7,757	7,422	7,364	7,384	7,714	7,477	7,582
Has union employees	7,737	8,003	9,492	8,306	7,741	7,683	8,601	7,706
Percent low-wage employees								
50% or more low-wage	7,298	8,241	6,970	7,270	7,010	7,369	7,481	7,260
Less than 50% low-wage	7,614	7,725	7,522	7,416	7,455	7,732	7,515	7,635
Percent women employees								
Less than 25%	7,420	7,722	7,694	7,424	6,999	7,540	7,538	7,371
25-49 %	7,436	7,487	7,654	7,235	7,321	7,488	7,500	7,428
50-74 %	7,712	7,702	7,115	7,262	7,679	7,867	7,201	7,794
75% or more	7,899	8,140	7,236	7,697	7,831	8,048	7,777	7,931
Percent age 50 or older employees								
Less than 25%	7,217	7,186	7,153	6,939	7,144	7,401	7,086	7,262
25-49 %	7,731	7,508	7,770	7,755	7,486	7,821	7,732	7,731
50-74 %	8,009	8,891	7,913	8,002	7,869	7,909	8,217	7,935
75% or more	8,590	8,447	8,379	9,882	8,055	8,362	8,309	9,043

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	38.45	187.09	129.15	96.97	78.60	54.50	80.99	43.42
Industry group **								
Agric., fish., forest.	636.23	436.31	--	1,191.73 *	1,113.61	548.43	625.34	852.41
Mining and manufacturing	119.95	1,943.79	357.64	276.27	169.64	186.08	302.64	130.51
Construction	169.72	369.84	307.32	255.71	366.19	455.93	182.10	247.89
Utilities and transp.	200.15	1,206.77	590.40	414.69	383.50	265.01	430.89	220.23
Wholesale trade	124.04	528.17	388.20	256.63	286.31	164.29	252.01	142.06
Fin. svcs. and real estate	104.99	496.06	496.50	285.95	143.28	136.01	283.52	112.08
Retail trade	108.30	509.51	464.54	338.06	241.83	137.53	244.32	121.06
Professional services	60.82	324.03	218.12	193.30	114.83	81.62	144.79	66.93
Other services	92.05	397.60	346.07	220.59	195.01	121.84	206.03	101.55
Ownership								
For profit, incorporated	45.34	224.65	156.24	116.99	92.16	63.43	94.10	51.34
For profit, unincorporated	109.05	391.67	256.12	230.61	208.20	180.03	192.51	131.16
Nonprofit	93.63	482.90	432.57	239.89	170.44	134.16	243.69	100.74
Age of firm								
Less than 5 years	209.29	533.13	406.93	341.28	333.09	210.19	292.97	287.09
5-9 years	176.93	423.34	258.35	267.27	402.52	522.73	223.55	275.02
10-19 years	99.40	299.50	297.86	173.57	188.42	223.48	157.70	128.21
20 or more years	42.40	271.41	163.50	125.06	86.53	56.07	102.55	46.14
Multi/single status								
2 or more locations	44.99	296.84	343.77	165.24	80.11	54.75	180.21	46.00
1 location only	72.00	191.42	136.60	116.87	145.85	452.82	87.68	114.05
Percent full-time employees								
Less than 25%	262.89	865.90	668.31	684.55	255.63	394.21	547.57	292.59
25-49 %	151.11	624.83	971.38	336.27	273.81	165.00	480.06	149.67
50-74 %	99.59	786.10	436.08	233.85	249.81	115.91	301.62	102.38
75% or more	43.16	194.00	137.44	109.37	87.11	61.68	85.83	49.23
Union presence								
No union employees	42.12	191.70	130.36	98.54	80.81	63.97	82.47	48.63
Has union employees	96.39	792.94	802.62	522.77	308.72	103.97	434.28	98.34
Percent low-wage employees								
50% or more low-wage	127.45	589.77	350.80	280.52	211.55	197.53	259.50	144.12
Less than 50% low-wage	40.29	193.95	135.95	102.33	84.12	56.60	84.64	45.54
Percent women employees								
Less than 25%	83.04	343.48	182.42	186.32	141.73	149.82	128.98	104.07
25-49 %	69.52	410.15	454.97	220.09	136.04	88.67	217.00	73.46
50-74 %	69.22	370.54	277.56	155.88	163.56	88.68	163.04	75.45
75% or more	90.15	328.53	221.45	184.72	197.61	138.00	157.49	106.13
Percent age 50 or older employees								
Less than 25%	58.17	258.16	169.62	138.28	119.98	85.67	108.95	68.35
25-49 %	54.92	349.60	289.46	150.65	123.20	68.63	151.40	58.50
50-74 %	129.65	488.53	299.58	174.84	193.91	245.21	216.50	159.79
75% or more	310.57	435.19	529.66	1,136.74	492.01	560.15	307.27	626.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	7,631	7,912	7,611	7,281	7,344	7,945	7,526	7,667
Industry group **								
Agric., fish., forest.	6,220	6,576	--	4,521	6,185	--	6,494	5,856
Mining and manufacturing	7,888	6,952	7,685	7,649	6,666	9,301	7,441	8,005
Construction	7,037	6,915	6,988	7,534	6,578	6,553	7,032	7,044
Utilities and transp.	7,667	--	7,822	5,845	7,730	8,014	7,465	7,722
Wholesale trade	7,470	8,098	6,507	6,811	8,341	7,103	7,204	7,588
Fin. svcs. and real estate	7,880	9,445	--	6,959	8,145	7,556	8,968	7,655
Retail trade	7,388	8,048	7,423	7,419	6,759	7,556	7,716	7,283
Professional services	8,163	7,921	7,269	7,398	8,316	8,545	7,516	8,348
Other services	7,017	7,665	8,450	7,219	6,439	6,836	7,599	6,811
Ownership								
For profit, incorporated	7,543	8,124	7,522	7,188	7,164	7,837	7,553	7,539
For profit, unincorporated	6,853	7,163	8,156	6,713	6,521	6,776	7,130	6,718
Nonprofit	8,424	8,339	7,498	8,545	8,371	8,510	8,166	8,452
Age of firm								
Less than 5 years	6,230	6,662	7,204	5,908	5,877	6,320	6,441	6,010
5-9 years	7,458	8,845	6,477	6,761	7,059	--	7,705	6,948
10-19 years	7,089	6,894	7,870	6,794	6,764	7,742	7,221	6,996
20 or more years	7,851	8,622	7,695	7,746	7,633	7,959	7,852	7,851
Multi/single status								
2 or more locations	7,783	7,908	8,797	6,995	7,536	7,927	7,951	7,776
1 location only	7,445	7,912	7,492	7,352	7,144	8,378	7,482	7,406
Percent full-time employees								
Less than 25%	6,116	--	--	8,588	7,436	5,039	7,438	5,862
25-49 %	7,433	7,493	6,751	6,327	7,998	7,751	6,660	7,648
50-74 %	7,581	7,185	7,766	6,862	7,516	7,857	7,685	7,555
75% or more	7,710	8,057	7,654	7,333	7,276	8,154	7,550	7,769
Union presence								
No union employees	7,582	7,976	7,554	7,228	7,303	7,970	7,513	7,610
Has union employees	7,892	--	9,109	8,502	7,720	7,889	7,830	7,896
Percent low-wage employees								
50% or more low-wage	8,029	9,697	7,684	7,595	6,730	8,857	8,081	8,016
Less than 50% low-wage	7,598	7,802	7,606	7,260	7,399	7,858	7,489	7,636
Percent women employees								
Less than 25%	7,351	8,007	7,685	7,361	6,710	7,462	7,577	7,194
25-49 %	7,772	7,275	7,753	7,698	7,345	8,122	7,433	7,851
50-74 %	7,718	7,761	7,021	6,549	7,587	8,230	7,008	7,857
75% or more	7,696	8,474	7,702	7,432	7,809	7,628	7,932	7,614
Percent age 50 or older employees								
Less than 25%	7,296	7,413	7,380	6,742	7,595	7,533	7,142	7,387
25-49 %	7,573	7,410	7,851	7,566	7,072	7,873	7,660	7,560
50-74 %	8,517	8,711	8,154	8,012	7,946	9,256	8,276	8,612
75% or more	8,589	8,786	7,597	10,984	7,591	6,667	8,293	9,208

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	98.08	306.49	250.08	177.91	169.02	184.54	146.55	121.57
Industry group **								
Agric., fish., forest.	279.59	61.10	--	407.20	160.61	--	335.96	357.89
Mining and manufacturing	505.85	541.60	596.78	512.26	412.19	1,151.14	324.14	625.79
Construction	301.17	765.64	376.77	468.33	689.32	891.25	330.14	528.53
Utilities and transp.	475.35	--	637.92	453.43	1,177.61	714.81	471.06	592.01
Wholesale trade	255.49	398.49	771.88	368.79	597.90	305.22	379.57	327.75
Fin. svcs. and real estate	232.02	867.87	--	669.00	232.94	351.67	691.58	240.23
Retail trade	176.76	987.17	1,056.46	426.31	209.03	187.77	513.68	161.96
Professional services	130.70	609.53	382.47	329.38	224.59	194.09	278.93	146.93
Other services	220.42	722.86	629.28	513.26	344.96	371.02	386.10	261.19
Ownership								
For profit, incorporated	127.32	370.65	304.31	189.79	169.32	269.25	170.85	165.07
For profit, unincorporated	229.23	651.14	399.47	436.04	398.16	453.88	337.24	290.36
Nonprofit	174.48	440.85	736.69	630.80	393.94	188.44	464.44	187.22
Age of firm								
Less than 5 years	328.26	344.92	664.14	629.55	579.03	381.14	292.81	564.51
5-9 years	332.71	804.71	443.80	370.55	554.90	--	461.94	357.44
10-19 years	181.43	508.82	525.34	296.16	287.90	394.35	281.74	236.51
20 or more years	116.14	461.09	331.31	233.16	188.94	194.58	199.61	134.80
Multi/single status								
2 or more locations	137.03	498.47	797.26	381.63	162.73	187.04	373.60	142.24
1 location only	136.78	318.40	260.78	200.22	294.57	954.99	156.51	226.67
Percent full-time employees								
Less than 25%	521.93	--	--	1,062.71	402.90	474.23	883.81	558.33
25-49 %	318.11	751.53	1,271.40	807.66	542.12	342.22	633.22	353.34
50-74 %	179.98	619.84	696.88	585.07	385.23	202.38	452.52	193.42
75% or more	113.66	348.20	272.62	191.49	193.72	216.52	161.19	143.34
Union presence								
No union employees	109.45	316.56	258.44	182.66	182.15	236.95	150.78	141.19
Has union employees	219.19	--	687.39	556.25	409.82	271.43	591.06	230.96
Percent low-wage employees								
50% or more low-wage	361.01	1,638.58	586.82	686.48	383.06	578.25	571.90	429.74
Less than 50% low-wage	101.65	304.57	265.50	183.35	182.31	192.23	151.22	126.52
Percent women employees								
Less than 25%	168.55	481.24	323.06	257.91	270.13	520.33	208.49	243.72
25-49 %	251.13	543.38	864.40	517.91	315.55	449.25	383.89	294.07
50-74 %	173.11	743.83	479.38	251.43	359.47	230.78	327.14	194.95
75% or more	176.76	594.54	470.98	394.93	329.46	283.75	303.76	211.26
Percent age 50 or older employees								
Less than 25%	122.91	446.03	327.82	232.32	256.09	213.08	201.05	154.14
25-49 %	131.70	491.27	519.36	305.30	234.90	185.13	278.76	145.54
50-74 %	381.81	741.36	698.53	340.83	376.56	924.25	401.14	503.13
75% or more	547.38	525.67	812.42	1,790.00	893.08	393.98	411.09	1,461.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	7,534	7,772	7,497	7,447	7,390	7,591	7,540	7,533
Industry group **								
Agric., fish., forest.	6,239	8,545	--	--	7,958	5,209	6,280	6,229
Mining and manufacturing	7,192	7,321	7,442	7,227	6,965	7,285	7,132	7,199
Construction	6,823	7,380	7,813	6,748	6,831	6,397	7,293	6,617
Utilities and transp.	7,968	6,853	7,417	7,502	7,081	8,336	7,160	8,050
Wholesale trade	7,598	8,255	7,619	7,330	7,812	7,483	7,856	7,534
Fin. svcs. and real estate	7,890	7,260	7,771	8,061	7,949	7,895	7,508	7,924
Retail trade	7,010	8,127	7,836	7,701	6,845	6,825	7,695	6,910
Professional services	8,013	8,166	7,335	7,790	8,071	8,091	7,715	8,065
Other services	6,980	7,490	7,561	7,384	6,507	6,889	7,538	6,831
Ownership								
For profit, incorporated	7,411	7,616	7,612	7,433	7,256	7,424	7,472	7,400
For profit, unincorporated	7,252	8,095	6,727	6,823	7,007	7,525	7,505	7,181
Nonprofit	8,338	7,841	8,277	8,291	8,182	8,443	8,057	8,368
Age of firm								
Less than 5 years	6,335	6,772	6,577	5,613	6,575	9,210	6,556	6,131
5-9 years	6,685	7,839	6,246	6,576	6,074	7,229	6,873	6,510
10-19 years	7,284	7,866	7,838	7,528	6,883	7,066	7,767	7,049
20 or more years	7,650	8,047	7,776	7,817	7,647	7,609	7,801	7,633
Multi/single status								
2 or more locations	7,613	7,863	8,029	7,821	7,627	7,594	8,044	7,603
1 location only	7,326	7,771	7,445	7,313	7,074	7,411	7,474	7,193
Percent full-time employees								
Less than 25%	7,504	9,191	7,109	7,221	7,656	7,433	7,175	7,563
25-49 %	7,479	5,962	10,606	7,151	7,741	7,364	8,058	7,393
50-74 %	7,344	8,652	6,581	7,019	7,862	7,225	7,435	7,329
75% or more	7,560	7,707	7,498	7,511	7,324	7,653	7,541	7,563
Union presence								
No union employees	7,521	7,739	7,442	7,441	7,370	7,600	7,494	7,527
Has union employees	7,591	--	9,395	7,574	7,562	7,569	8,995	7,555
Percent low-wage employees								
50% or more low-wage	7,023	7,892	6,934	7,214	7,087	6,889	7,422	6,947
Less than 50% low-wage	7,573	7,761	7,532	7,468	7,411	7,646	7,550	7,578
Percent women employees								
Less than 25%	7,389	7,607	7,679	7,503	6,990	7,473	7,533	7,343
25-49 %	7,398	7,854	7,907	7,067	7,344	7,420	7,742	7,367
50-74 %	7,660	7,953	7,288	7,538	7,662	7,694	7,401	7,699
75% or more	7,821	7,799	7,048	7,650	7,774	7,969	7,525	7,882
Percent age 50 or older employees								
Less than 25%	7,187	7,324	7,087	7,024	6,917	7,368	7,103	7,209
25-49 %	7,666	7,173	7,663	7,704	7,622	7,688	7,678	7,665
50-74 %	7,910	8,807	8,155	8,209	7,851	7,683	8,273	7,799
75% or more	8,640	8,815	8,709	9,476	7,912	7,925	8,535	8,792

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	42.92	241.98	161.19	130.79	91.82	56.33	101.01	47.25
Industry group **								
Agric., fish., forest.	908.11	280.08	--	--	1,412.31	514.56	1,114.23	1,100.43
Mining and manufacturing	97.24	593.56	510.33	360.03	195.66	114.18	316.95	102.02
Construction	223.90	422.37	502.51	250.95	423.02	498.39	246.38	292.55
Utilities and transp.	234.33	1,971.44	698.97	555.87	433.66	295.93	700.92	248.05
Wholesale trade	155.06	756.22	475.20	362.10	367.38	198.05	335.23	173.59
Fin. svcs. and real estate	85.81	594.46	281.54	291.79	185.49	102.96	276.69	90.41
Retail trade	134.35	746.96	552.24	513.95	358.10	154.70	305.63	147.90
Professional services	75.17	454.33	264.50	279.14	137.43	98.59	178.44	82.57
Other services	101.18	489.20	406.60	249.98	188.66	133.87	250.64	105.26
Ownership								
For profit, incorporated	46.96	269.42	192.72	164.30	111.27	57.36	114.71	51.37
For profit, unincorporated	134.62	563.41	303.78	322.40	256.53	206.19	263.69	155.29
Nonprofit	120.42	679.12	575.09	242.39	158.61	189.45	281.54	129.98
Age of firm								
Less than 5 years	237.78	624.94	390.30	423.60	346.08	348.88	319.00	340.47
5-9 years	227.66	584.23	341.83	355.48	504.00	538.28	277.00	351.46
10-19 years	118.64	428.20	423.16	219.33	212.11	211.14	213.44	141.69
20 or more years	46.80	356.51	196.10	171.46	100.74	57.96	129.46	49.92
Multi/single status								
2 or more locations	47.61	462.54	315.56	188.45	91.96	56.59	215.12	48.45
1 location only	92.52	245.25	173.72	164.12	175.82	497.43	110.46	144.91
Percent full-time employees								
Less than 25%	228.56	687.89	795.53	817.30	262.73	330.26	758.27	223.88
25-49 %	168.51	850.69	1,379.76	316.31	324.14	183.58	789.79	158.47
50-74 %	111.72	592.41	617.03	169.61	312.28	135.60	290.01	121.00
75% or more	48.09	265.34	163.72	150.43	100.35	63.65	108.91	53.25
Union presence								
No union employees	46.06	246.89	160.49	133.98	92.45	63.02	102.02	51.51
Has union employees	113.51	--	1,387.86	624.93	397.31	120.24	644.34	114.77
Percent low-wage employees								
50% or more low-wage	129.64	729.26	421.01	303.60	260.65	174.15	313.77	141.17
Less than 50% low-wage	45.11	253.36	168.47	139.99	96.65	58.95	106.02	49.65
Percent women employees								
Less than 25%	103.04	387.31	237.83	281.14	172.62	167.96	154.84	125.89
25-49 %	69.66	613.20	569.39	250.29	153.12	83.04	292.09	71.26
50-74 %	78.61	503.48	328.14	189.82	165.21	105.73	192.98	85.56
75% or more	93.94	484.97	273.18	198.65	268.29	118.12	204.38	104.87
Percent age 50 or older employees								
Less than 25%	71.60	342.20	203.05	195.21	138.28	102.21	137.89	82.74
25-49 %	58.81	466.17	381.54	181.29	140.21	70.91	195.24	61.59
50-74 %	136.36	568.18	359.71	212.60	249.94	223.80	233.18	162.49
75% or more	419.84	639.40	463.19	1,563.40	246.59	384.50	438.02	800.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	7,827	7,525	7,131	7,508	7,776	8,104	7,390	7,958
Industry group **								
Agric., fish., forest.	6,219	--	--	--	5,478	--	--	6,026
Mining and manufacturing	7,174	--	6,695	7,243	7,241	6,673	9,036	6,877
Construction	7,199	7,023	6,311	7,327	8,379	6,511	6,756	7,539
Utilities and transp.	7,066	3,867	--	7,966	6,318	7,756	6,158	7,358
Wholesale trade	7,047	--	8,146	6,565	7,642	6,654	7,029	7,053
Fin. svcs. and real estate	9,647	7,193	9,234	6,797	8,645	10,194	7,556	9,839
Retail trade	8,093	8,378	7,336	7,072	8,592	8,635	7,770	8,294
Professional services	7,959	7,762	6,525	8,262	7,945	8,186	7,538	8,128
Other services	7,102	6,333	8,397	7,002	7,567	6,979	6,902	7,147
Ownership								
For profit, incorporated	7,726	7,934	6,950	7,206	7,645	7,966	7,293	7,838
For profit, unincorporated	7,409	6,813	6,937	7,639	7,265	7,893	7,146	7,590
Nonprofit	8,841	7,655	8,732	8,649	8,922	8,925	8,813	8,847
Age of firm								
Less than 5 years	6,641	7,339	5,025	6,778	6,241	--	6,733	6,363
5-9 years	6,915	6,422	6,512	6,866	7,486	--	6,443	7,386
10-19 years	6,949	7,189	6,712	6,569	7,630	6,378	7,063	6,845
20 or more years	8,095	8,887	7,989	7,854	7,955	8,157	8,024	8,107
Multi/single status								
2 or more locations	8,029	8,149	8,917	8,195	7,563	8,108	8,401	8,014
1 location only	7,483	7,511	6,970	7,270	8,027	7,940	7,265	7,755
Percent full-time employees								
Less than 25%	6,321	--	--	7,496	6,491	6,139	--	6,373
25-49 %	7,527	5,499	8,660	7,802	8,627	7,448	6,856	7,846
50-74 %	8,313	9,804 *	8,213	7,826	8,466	8,084	8,493	8,226
75% or more	7,846	7,444	6,912	7,452	7,723	8,214	7,288	8,007
Union presence								
No union employees	7,721	7,481	7,024	7,328	7,656	8,078	7,343	7,854
Has union employees	8,529	--	--	10,993	8,986	8,201	9,679	8,487
Percent low-wage employees								
50% or more low-wage	7,368	7,576	5,568	6,582	7,174	7,962	6,594	7,544
Less than 50% low-wage	7,870	7,520	7,270	7,544	7,896	8,114	7,448	7,999
Percent women employees								
Less than 25%	7,714	7,586	7,796	7,227	7,723	8,114	7,469	7,842
25-49 %	7,041	6,977	6,086	6,907	7,022	7,140	6,682	7,114
50-74 %	7,925	6,920	6,699	7,468	8,009	8,173	6,768	8,120
75% or more	8,674	8,460	6,998	8,453	8,082	9,495	8,220	8,859
Percent age 50 or older employees								
Less than 25%	7,233	6,605	6,881	6,994	7,612	7,438	6,919	7,375
25-49 %	8,462	8,919	8,089	8,389	7,862	8,650	8,174	8,495
50-74 %	7,398	9,334	6,562	7,012	7,718	6,803	7,941	7,085
75% or more	8,393	6,328	--	8,879	--	9,948	7,408	9,741

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	122.12	530.82	354.31	243.82	213.26	187.17	256.28	137.30
Industry group **								
Agric., fish., forest.	717.68	--	--	--	93.94	--	--	612.81
Mining and manufacturing	319.30	--	401.53	528.65	425.28	188.75	1,849.21	192.48
Construction	460.48	461.53	757.29	938.84	654.01	282.81	376.26	742.28
Utilities and transp.	391.20	722.53	--	674.95	792.99	439.62	1,125.45	346.88
Wholesale trade	246.32	--	855.74	482.36	329.68	344.52	633.73	243.11
Fin. svcs. and real estate	436.37	911.31	775.41	572.91	474.50	558.17	608.24	468.24
Retail trade	320.74	797.75	721.80	726.67	916.95	260.09	469.45	439.39
Professional services	174.18	747.48	586.57	338.62	387.54	228.64	411.82	181.51
Other services	203.86	831.24	771.41	513.90	605.28	173.64	617.85	200.73
Ownership								
For profit, incorporated	157.70	726.71	407.87	309.73	267.67	239.08	323.71	178.12
For profit, unincorporated	227.19	712.56	755.99	280.24	390.84	285.97	437.37	218.57
Nonprofit	235.92	1,233.28	1,108.46	705.12	475.72	308.37	767.12	241.51
Age of firm								
Less than 5 years	775.68	1,551.45	745.84	834.89	479.90	--	1,025.08	457.11
5-9 years	354.87	684.84	460.04	464.20	608.01	--	461.05	503.32
10-19 years	299.95	584.79	556.61	513.79	743.95	424.59	376.71	467.53
20 or more years	134.70	786.68	430.30	295.44	240.22	191.66	280.93	150.00
Multi/single status								
2 or more locations	153.52	263.49	1,020.42	402.46	225.90	191.93	505.41	158.26
1 location only	196.09	542.33	360.67	280.81	368.58	331.65	273.36	269.52
Percent full-time employees								
Less than 25%	229.76	--	--	1,236.68	450.03	260.73	--	224.44
25-49 %	515.30	656.86	1,160.24	761.38	888.27	340.99	1,024.47	427.86
50-74 %	471.68	3,093.37 *	515.06	747.62	1,108.80	336.49	1,226.19	377.81
75% or more	133.68	470.78	395.42	272.16	218.66	213.13	247.68	154.87
Union presence								
No union employees	133.07	537.10	343.99	218.44	208.49	223.53	258.59	153.16
Has union employees	305.71	--	--	1,345.49	760.62	299.44	1,508.53	310.41
Percent low-wage employees								
50% or more low-wage	257.64	687.19	578.14	401.03	525.05	236.80	467.07	290.80
Less than 50% low-wage	131.02	574.45	383.34	252.01	227.90	199.66	272.90	147.60
Percent women employees								
Less than 25%	229.29	1,105.28	590.34	416.72	315.77	315.48	493.53	232.24
25-49 %	165.75	1,027.02	425.51	417.10	436.58	191.85	523.77	168.36
50-74 %	164.78	806.16	772.44	483.66	402.19	186.14	469.67	165.52
75% or more	365.85	480.37	497.08	406.42	493.74	737.32	337.66	487.99
Percent age 50 or older employees								
Less than 25%	150.20	602.16	479.94	297.12	360.63	170.51	308.82	162.20
25-49 %	195.52	729.16	629.92	429.56	292.73	276.71	402.14	213.16
50-74 %	331.49	1,491.10	539.62	412.46	380.67	340.20	768.87	255.04
75% or more	804.77	975.41	--	1,053.20	--	1,351.00	981.84	1,135.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	1,637	1,518	1,672	1,770	1,647	1,604	1,635	1,637
Industry group **								
Agric., fish., forest.	2,295 *	--	--	987 *	4,028 *	963	1,482	2,607 *
Mining and manufacturing	1,720	3,957 *	1,546	1,806	1,554	1,742	1,975	1,682
Construction	1,609	1,891	1,797	1,693	1,480	1,365	1,769	1,508
Utilities and transp.	1,562	1,112 *	1,804 *	1,760	1,825	1,476	1,480	1,575
Wholesale trade	1,610	812	1,554	1,704	1,801	1,594	1,344	1,687
Fin. svcs. and real estate	1,540	1,007	1,585	1,335	1,481	1,602	1,204	1,576
Retail trade	1,797	1,272	2,100	2,631	2,122	1,525	1,970	1,760
Professional services	1,526	1,481	1,384	1,652	1,494	1,529	1,475	1,537
Other services	1,768	1,715	1,976	1,675	1,624	1,847	1,769	1,767
Ownership								
For profit, incorporated	1,684	1,608	1,802	1,872	1,704	1,624	1,743	1,671
For profit, unincorporated	1,760	1,400	1,520	1,997	1,756	1,793	1,574	1,828
Nonprofit	1,334	1,153	980	1,024	1,380	1,415	981	1,374
Age of firm								
Less than 5 years	1,878	2,168	1,739	2,050	1,514	1,565	1,927	1,822
5-9 years	1,823	1,599	1,664	1,764	2,267	1,503	1,697	1,960
10-19 years	1,619	1,311	1,757	1,905	1,554	1,397	1,618	1,620
20 or more years	1,617	1,288	1,635	1,693	1,628	1,612	1,568	1,624
Multi/single status								
2 or more locations	1,597	1,022 *	1,883	1,540	1,586	1,601	1,565	1,598
1 location only	1,720	1,530	1,651	1,844	1,722	1,750	1,643	1,796
Percent full-time employees								
Less than 25%	1,479	1,087 *	1,346	1,770	1,930	1,293	1,034	1,553
25-49 %	1,860	1,655	1,876	1,835	1,896	1,877	1,754	1,883
50-74 %	1,692	2,474 *	1,687	1,870	1,693	1,584	1,952	1,637
75% or more	1,624	1,405	1,667	1,755	1,623	1,605	1,605	1,629
Union presence								
No union employees	1,708	1,539	1,672	1,790	1,690	1,717	1,645	1,725
Has union employees	1,293	866 *	1,662	1,337	1,256	1,297	1,326	1,292
Percent low-wage employees								
50% or more low-wage	1,730	967 *	1,871	1,957	1,901	1,660	1,580	1,761
Less than 50% low-wage	1,629	1,564	1,658	1,755	1,625	1,600	1,639	1,627
Percent women employees								
Less than 25%	1,724	1,734	1,819	1,970	1,640	1,598	1,813	1,688
25-49 %	1,579	1,375	1,507	1,681	1,565	1,583	1,511	1,587
50-74 %	1,664	1,217	1,424	1,751	1,695	1,685	1,389	1,708
75% or more	1,570	1,564	1,688	1,498	1,709	1,523	1,634	1,553
Percent age 50 or older employees								
Less than 25%	1,668	1,449	1,731	1,810	1,690	1,611	1,662	1,670
25-49 %	1,574	1,433	1,549	1,648	1,598	1,561	1,557	1,576
50-74 %	1,730	1,735	1,564	1,645	1,635	1,841	1,643	1,761
75% or more	2,142	1,545	2,087	3,435 *	2,427	1,910	1,704	2,844

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	24.36	122.58	80.03	65.76	58.12	31.87	51.04	27.53
Industry group **								
Agric., fish., forest.	882.88 *	--	--	572.78 *	1,805.84 *	95.30	280.00	1,186.94 *
Mining and manufacturing	94.17	2,122.88 *	236.45	109.48	75.68	166.39	273.27	100.70
Construction	86.39	352.43	216.63	134.64	152.76	193.30	143.48	105.05
Utilities and transp.	84.30	343.99 *	634.28 *	185.37	223.61	100.69	251.86	89.57
Wholesale trade	65.86	228.55	227.10	126.34	175.53	75.58	134.47	75.45
Fin. svcs. and real estate	41.70	210.87	367.12	248.67	79.31	47.91	150.18	43.24
Retail trade	83.46	305.86	232.00	318.36	147.57	82.59	154.99	94.49
Professional services	37.13	171.42	102.81	152.37	89.86	40.69	77.11	42.07
Other services	64.23	221.98	241.15	103.80	154.10	94.93	118.38	75.27
Ownership								
For profit, incorporated	32.22	170.57	100.34	89.66	83.30	40.74	65.30	36.58
For profit, unincorporated	54.73	168.79	151.28	119.32	131.40	77.11	94.99	66.50
Nonprofit	36.93	290.38	155.42	89.49	79.22	48.80	104.25	39.24
Age of firm								
Less than 5 years	169.66	475.20	235.62	214.81	245.29	112.80	253.56	214.38
5-9 years	116.30	217.67	163.76	121.49	366.00	221.74	121.63	203.03
10-19 years	77.81	158.14	165.04	107.90	158.94	210.75	92.66	111.17
20 or more years	26.39	153.63	112.08	94.94	61.56	32.14	63.04	28.73
Multi/single status								
2 or more locations	26.36	538.13 *	283.06	81.92	50.66	31.86	127.68	26.87
1 location only	51.02	124.56	83.04	82.33	114.17	299.24	55.05	86.27
Percent full-time employees								
Less than 25%	136.99	423.93 *	267.18	453.86	134.53	174.13	182.89	159.20
25-49 %	120.00	329.31	434.30	186.45	400.64	99.40	204.10	139.60
50-74 %	67.40	811.32 *	212.58	123.34	139.78	68.09	261.24	59.46
75% or more	27.07	104.23	88.40	75.50	63.28	36.54	50.49	31.16
Union presence								
No union employees	28.23	125.42	81.13	68.20	61.80	41.11	52.17	33.01
Has union employees	36.89	489.79 *	476.69	174.78	156.59	36.26	229.14	37.32
Percent low-wage employees								
50% or more low-wage	70.86	298.33 *	307.33	164.76	224.81	69.04	156.08	79.80
Less than 50% low-wage	25.69	130.93	82.80	69.70	59.77	33.99	53.71	29.03
Percent women employees								
Less than 25%	48.89	259.50	118.84	139.83	78.41	61.36	90.32	57.85
25-49 %	51.55	214.90	290.74	110.59	103.08	69.56	125.14	55.82
50-74 %	37.66	199.29	145.18	100.40	103.78	44.12	86.75	41.70
75% or more	55.71	207.97	142.38	99.78	205.56	56.90	97.99	65.53
Percent age 50 or older employees								
Less than 25%	37.46	134.79	100.79	91.55	93.60	52.01	60.78	45.88
25-49 %	29.95	208.57	179.88	86.00	87.30	31.58	95.41	31.55
50-74 %	104.86	425.53	186.52	102.14	108.10	201.98	171.39	127.93
75% or more	291.44	299.81	494.97	1,280.46 *	404.98	166.75	226.71	606.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	1,634	1,411	1,782	1,698	1,670	1,586	1,602	1,645
Industry group **								
Agric., fish., forest.	1,427	1,265	--	--	2,366	--	--	1,975
Mining and manufacturing	2,339	--	1,247	2,057	1,774	3,371	1,734	2,497
Construction	1,680	723 *	2,003	1,761	1,833	--	1,559	1,823
Utilities and transp.	1,583	--	--	1,497	1,590	1,513	1,630 *	1,570
Wholesale trade	1,837	--	1,856	1,578	2,681	1,625	1,465	2,001
Fin. svcs. and real estate	1,586	1,160 *	--	1,302	1,564	1,719	1,377	1,629
Retail trade	1,712	1,102 *	2,262	2,419	2,268	1,141	1,866	1,663
Professional services	1,440	1,691	1,276	1,513	1,465	1,383	1,438	1,441
Other services	1,470	1,987	2,138	1,391	1,332	1,326	1,787	1,357
Ownership								
For profit, incorporated	1,721	1,384	1,911	1,751	1,716	1,724	1,694	1,732
For profit, unincorporated	1,758	1,694	1,838	1,920	1,975	1,230	1,568	1,851
Nonprofit	1,285	536 *	711 *	1,113	1,333	1,370	844	1,333
Age of firm								
Less than 5 years	1,779	2,433	1,915 *	2,002	1,053	--	1,917	1,635
5-9 years	2,034	1,743	2,244	1,890	2,970	--	1,864	2,387
10-19 years	1,499	808	1,730	1,730	1,684	1,015 *	1,387	1,577
20 or more years	1,628	1,157	1,733	1,615	1,689	1,622	1,579	1,639
Multi/single status								
2 or more locations	1,597	--	1,826 *	1,645	1,687	1,563	1,617	1,597
1 location only	1,679	1,439	1,777	1,712	1,651	2,145 *	1,600	1,762
Percent full-time employees								
Less than 25%	1,042	--	--	1,818 *	2,064	471 *	832 *	1,083 *
25-49 %	1,686	--	1,818 *	1,757	1,616	1,697	1,576	1,716
50-74 %	1,481	773 *	1,338	2,187	1,558	1,326	1,309	1,525
75% or more	1,677	1,475	1,848	1,638	1,678	1,696	1,654	1,685
Union presence								
No union employees	1,720	1,484	1,762	1,728	1,699	1,779	1,617	1,762
Has union employees	1,182	--	--	1,005 *	1,397	1,153	1,247 *	1,178
Percent low-wage employees								
50% or more low-wage	1,687	--	2,386	2,607	1,788	1,290	1,831	1,650
Less than 50% low-wage	1,630	1,455	1,736	1,639	1,659	1,614	1,587	1,645
Percent women employees								
Less than 25%	1,722	1,071	1,904	1,807	1,814	1,664	1,675	1,755
25-49 %	1,755	1,004 *	1,884 *	1,914	1,746	1,791	1,489	1,817
50-74 %	1,583	1,653	1,528	1,606	1,629	1,540	1,479	1,603
75% or more	1,451	2,102	1,531	1,407	1,405	1,361	1,657	1,379
Percent age 50 or older employees								
Less than 25%	1,649	1,246	1,772	1,669	1,914	1,542	1,550	1,707
25-49 %	1,508	1,508	1,876	1,674	1,523	1,411	1,635	1,489
50-74 %	1,895	1,077	1,843	1,759	1,584	2,532 *	1,513	2,046
75% or more	2,354	2,452	1,234 *	--	3,123	--	2,082	2,922

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	63.38	197.38	168.02	87.67	86.63	137.35	94.19	78.68
Industry group **								
Agric., fish., forest.	268.06	66.39	--	--	202.54	--	--	270.28
Mining and manufacturing	391.64	--	296.77	207.71	213.54	972.41	222.30	479.49
Construction	159.83	363.85 *	344.60	248.97	274.06	--	229.49	215.76
Utilities and transp.	152.08	--	--	385.30	188.61	127.87	589.18 *	106.09
Wholesale trade	191.68	--	511.92	182.64	480.15	133.75	277.46	243.65
Fin. svcs. and real estate	110.13	349.25 *	--	337.71	136.51	153.23	333.53	112.88
Retail trade	119.52	414.51 *	390.50	256.62	347.31	76.35	252.29	134.61
Professional services	62.07	440.86	212.59	168.96	107.50	74.48	177.51	61.61
Other services	132.23	452.26	446.99	213.08	167.46	250.69	247.66	147.23
Ownership								
For profit, incorporated	89.72	241.57	202.36	101.89	95.12	208.11	113.96	117.30
For profit, unincorporated	153.53	419.19	389.24	270.72	349.29	214.96	211.15	206.99
Nonprofit	61.78	185.83 *	237.06 *	187.55	124.59	78.49	172.82	64.78
Age of firm								
Less than 5 years	293.17	527.12	584.42 *	439.49	297.64	--	358.41	433.32
5-9 years	223.68	452.71	379.55	337.95	445.69	--	291.41	287.53
10-19 years	116.58	218.06	269.68	162.12	185.94	368.42 *	148.43	174.15
20 or more years	76.63	235.74	232.81	106.38	92.63	141.70	127.03	89.19
Multi/single status								
2 or more locations	98.25	--	616.51 *	162.11	99.69	140.19	282.36	101.91
1 location only	74.23	201.11	173.97	102.01	143.53	760.38 *	99.53	112.16
Percent full-time employees								
Less than 25%	286.66	--	--	948.43 *	277.08	184.33 *	265.40 *	341.80 *
25-49 %	160.20	--	583.37 *	295.15	295.48	281.16	317.67	185.52
50-74 %	100.30	381.79 *	307.56	263.34	193.86	132.87	224.86	111.73
75% or more	75.31	220.47	195.00	92.08	100.96	170.99	106.48	95.13
Union presence								
No union employees	72.39	204.16	171.19	89.65	93.32	187.70	96.61	93.91
Has union employees	96.11	--	--	326.57 *	225.74	113.60	385.83 *	99.21
Percent low-wage employees								
50% or more low-wage	169.12	--	683.63	478.46	246.19	208.24	402.50	183.40
Less than 50% low-wage	67.23	207.63	171.12	85.27	91.36	148.49	96.59	84.13
Percent women employees								
Less than 25%	71.65	226.67	216.82	128.69	151.71	108.77	128.03	82.95
25-49 %	207.66	331.02 *	625.17 *	239.50	156.09	429.60	276.38	246.70
50-74 %	89.89	454.20	242.46	175.83	194.82	123.83	200.78	100.63
75% or more	83.13	539.74	262.87	167.60	117.86	118.56	210.32	84.48
Percent age 50 or older employees								
Less than 25%	66.99	303.75	191.77	119.79	144.25	110.98	119.96	79.58
25-49 %	58.23	354.30	405.55	166.84	104.91	73.38	210.03	58.68
50-74 %	352.54	270.58	465.16	197.98	200.29	972.10 *	201.48	480.35
75% or more	409.07	724.04	479.13 *	--	769.70	--	467.73	688.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	1,598	1,431	1,645	1,858	1,590	1,552	1,650	1,589
Industry group **								
Agric., fish., forest.	2,521 *	--	--	--	4,742 *	880	1,701	2,724 *
Mining and manufacturing	1,543	1,644	1,832	1,738	1,469	1,513	1,777	1,514
Construction	1,529	2,729	1,523	1,751	1,226	1,316	1,901	1,365
Utilities and transp.	1,535	654 *	1,496 *	1,906	1,802	1,449	1,350	1,553
Wholesale trade	1,531	765 *	1,485	1,689	1,487	1,611	1,276	1,594
Fin. svcs. and real estate	1,446	908 *	1,565	1,391	1,455	1,464	1,167	1,470
Retail trade	1,846	1,756 *	2,210	2,882	2,062	1,606	2,273	1,783
Professional services	1,528	1,296	1,460	1,782	1,445	1,532	1,502	1,533
Other services	1,778	1,622	1,784	1,816	1,675	1,828	1,778	1,779
Ownership								
For profit, incorporated	1,626	1,541	1,802	2,012	1,637	1,540	1,760	1,603
For profit, unincorporated	1,758	1,227	1,381	2,033	1,675	1,854	1,599	1,803
Nonprofit	1,330	1,310 *	1,019	1,034	1,358	1,403	1,028	1,362
Age of firm								
Less than 5 years	1,746	1,186	1,994	2,036	1,708	1,687	1,637	1,846
5-9 years	1,713	1,501	1,635	1,721	1,973	1,492	1,693	1,731
10-19 years	1,670	1,606	1,807	2,023	1,469	1,508	1,808	1,602
20 or more years	1,579	1,382	1,553	1,814	1,578	1,554	1,582	1,579
Multi/single status								
2 or more locations	1,554	--	1,883	1,555	1,532	1,557	1,613	1,553
1 location only	1,713	1,439	1,622	1,966	1,666	1,255	1,655	1,767
Percent full-time employees								
Less than 25%	1,580	--	1,288	1,745	1,749	1,532	1,226	1,644
25-49 %	1,784	1,242	2,503 *	1,864	1,450	1,906	2,005	1,751
50-74 %	1,713	2,439	2,083	1,861	1,729	1,619	2,113	1,648
75% or more	1,577	1,313	1,593	1,859	1,580	1,530	1,593	1,574
Union presence								
No union employees	1,667	1,426	1,665	1,878	1,631	1,645	1,663	1,668
Has union employees	1,293	--	954 *	1,420	1,230	1,298	1,246	1,294
Percent low-wage employees								
50% or more low-wage	1,656	1,196 *	1,716	1,790	1,499	1,706	1,640	1,659
Less than 50% low-wage	1,594	1,454	1,641	1,864	1,596	1,540	1,651	1,584
Percent women employees								
Less than 25%	1,679	1,645	1,696	2,124	1,552	1,552	1,775	1,649
25-49 %	1,504	1,570	1,332	1,628	1,434	1,511	1,566	1,498
50-74 %	1,646	1,090	1,493	1,839	1,631	1,656	1,432	1,678
75% or more	1,590	1,297	1,882	1,594	1,869	1,484	1,714	1,564
Percent age 50 or older employees								
Less than 25%	1,620	1,402	1,768	1,911	1,510	1,557	1,723	1,593
25-49 %	1,552	1,498	1,339	1,719	1,609	1,524	1,582	1,549
50-74 %	1,670	1,613	1,484	1,598	1,723	1,712	1,569	1,701
75% or more	2,155	1,201	2,911	3,945 *	2,021	1,814	1,565	3,012 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	27.32	124.30	97.25	99.37	77.07	28.96	56.63	30.48
Industry group **								
Agric., fish., forest.	1,250.82 *	--	--	--	2,469.96 *	66.65	338.57	1,536.40 *
Mining and manufacturing	58.23	338.13	343.40	110.22	80.46	90.89	167.89	61.45
Construction	112.18	447.08	281.33	185.04	177.77	203.73	199.34	125.41
Utilities and transp.	99.90	253.06 *	557.29 *	210.28	278.04	118.25	247.33	107.56
Wholesale trade	70.64	247.97 *	275.09	168.55	159.56	91.99	163.55	78.59
Fin. svcs. and real estate	42.34	318.96 *	388.47	375.65	106.26	41.59	186.09	43.15
Retail trade	110.88	577.10 *	330.82	524.23	154.22	104.76	227.84	120.09
Professional services	49.78	149.45	134.79	245.08	124.18	52.44	83.37	56.65
Other services	63.09	309.49	293.04	117.34	172.66	79.91	145.33	69.86
Ownership								
For profit, incorporated	35.01	159.77	124.52	143.40	111.92	33.45	69.99	39.01
For profit, unincorporated	63.02	212.91	168.33	146.77	145.14	88.83	120.04	73.26
Nonprofit	48.89	421.70 *	179.01	105.04	103.75	66.66	132.53	52.40
Age of firm								
Less than 5 years	134.02	221.03	273.10	247.67	273.52	41.77	154.79	216.21
5-9 years	124.90	291.81	178.48	136.70	383.21	227.68	145.32	199.71
10-19 years	112.53	244.66	256.33	160.41	208.13	263.91	137.30	148.30
20 or more years	29.37	207.12	127.80	148.96	86.45	29.00	75.11	31.53
Multi/single status								
2 or more locations	25.54	--	330.95	96.70	62.29	29.19	138.29	25.93
1 location only	72.31	125.78	101.36	129.31	160.08	205.57	61.37	126.47
Percent full-time employees								
Less than 25%	114.64	--	351.06	346.99	141.00	158.41	274.14	130.66
25-49 %	112.50	227.99	791.39 *	246.01	311.77	88.60	333.67	118.15
50-74 %	70.78	446.00	261.76	130.48	195.81	83.41	173.60	74.92
75% or more	30.66	127.51	103.74	114.99	86.00	32.10	61.02	34.41
Union presence								
No union employees	31.91	125.31	98.71	103.58	81.51	36.91	57.67	36.73
Has union employees	41.81	--	428.52 *	162.06	214.05	38.61	301.34	42.20
Percent low-wage employees								
50% or more low-wage	62.49	456.57 *	281.16	124.30	189.33	70.66	170.43	67.10
Less than 50% low-wage	29.03	130.26	101.89	107.82	81.30	30.63	59.75	32.40
Percent women employees								
Less than 25%	62.83	239.34	151.74	228.77	91.36	75.48	94.77	76.66
25-49 %	43.16	323.18	264.88	126.74	125.37	48.39	148.64	45.01
50-74 %	42.66	188.62	211.73	127.92	109.81	51.48	106.25	46.54
75% or more	78.18	194.14	190.76	126.51	332.39	60.25	112.38	91.41
Percent age 50 or older employees								
Less than 25%	47.13	153.15	130.65	136.68	105.69	60.36	75.63	55.60
25-49 %	36.62	284.05	160.78	112.79	124.42	35.16	107.78	38.62
50-74 %	62.73	359.45	236.98	129.95	146.12	81.85	148.79	68.23
75% or more	466.74	302.26	698.35	1,855.45 *	240.14	236.94	289.75	959.98 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	1,857	1,888	1,516	1,527	1,928	1,975	1,649	1,920
Industry group **								
Agric., fish., forest.	2,490	--	--	--	2,653	--	--	2,491
Mining and manufacturing	1,761	--	--	1,273 *	1,764	1,457	3,595 *	1,468
Construction	1,823	2,460	2,025 *	1,425	1,970	1,917	1,891	1,772
Utilities and transp.	1,757	--	--	--	2,253	1,696	1,590 *	1,811
Wholesale trade	1,703	--	--	2,054	1,861	1,378	1,421	1,806
Fin. svcs. and real estate	1,919	921 *	--	1,118	1,429	2,153	987	2,005
Retail trade	1,610	--	1,412 *	1,971	2,036	1,640	1,244	1,836
Professional services	1,663	1,606	1,263	1,427	1,830	1,771	1,451	1,748
Other services	2,310	1,639	2,244	1,633	2,287 *	2,582	1,677	2,451
Ownership								
For profit, incorporated	1,943	2,166 *	1,519	1,543	2,031	2,039	1,795	1,981
For profit, unincorporated	1,775	1,436	1,535	1,969	1,661	2,019	1,514	1,955
Nonprofit	1,505	--	1,463 *	795 *	1,731	1,623	1,042 *	1,590
Age of firm								
Less than 5 years	2,465	3,180 *	--	2,329	2,240	--	2,482 *	2,413
5-9 years	2,050	1,652	804 *	1,811	2,820 *	--	1,419	2,680 *
10-19 years	1,687	1,386	1,656	1,860	1,737	1,799	1,510	1,850
20 or more years	1,826	1,247 *	1,729	1,359	1,787	1,980	1,486	1,882
Multi/single status								
2 or more locations	1,866	--	2,031 *	1,273	1,691	1,951	1,297	1,890
1 location only	1,842	1,883	1,470	1,616	2,206	2,820	1,693	2,027
Percent full-time employees								
Less than 25%	2,073	--	--	1,674	2,170	2,204	--	2,170
25-49 %	2,616	2,217	--	1,895 *	5,000 *	2,058	1,527 *	3,134
50-74 %	2,085	4,602 *	1,548 *	1,317	1,923	1,946	2,514 *	1,880
75% or more	1,793	1,521	1,559	1,538	1,755	1,964	1,544	1,865
Union presence								
No union employees	1,904	1,887	1,487	1,521	2,014	2,074	1,640	1,997
Has union employees	1,546	--	--	1,645 *	1,059	1,598	2,094	1,526
Percent low-wage employees								
50% or more low-wage	2,153	671 *	--	1,147 *	2,941	2,035	862	2,446
Less than 50% low-wage	1,830	1,995	1,541	1,542	1,726	1,970	1,706	1,868
Percent women employees								
Less than 25%	1,970	2,818 *	2,135	1,670	1,828	1,849	2,261	1,818
25-49 %	1,835	1,522	878 *	1,327	2,144	1,948	1,339	1,936
50-74 %	1,870	866	1,095	1,603	2,177	1,979	1,061	2,007
75% or more	1,713	1,360	1,232	1,354	1,568	2,134	1,368	1,853
Percent age 50 or older employees								
Less than 25%	1,932	1,815	1,511	1,660	2,247	2,046	1,680	2,046
25-49 %	1,850	1,063 *	1,494	1,274	1,754	2,037	1,235	1,921
50-74 %	1,670	3,005 *	1,508	1,536	1,291	1,348	2,093 *	1,426
75% or more	1,615	829 *	--	3,244	1,845	2,209	1,294 *	2,054

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	68.90	419.87	180.59	133.69	155.01	84.49	187.37	69.73
Industry group **								
Agric., fish., forest.	317.25	--	--	--	70.25	--	--	189.49
Mining and manufacturing	309.55	--	--	386.85 *	268.89	76.79	2,071.19 *	98.47
Construction	230.46	556.71	650.20 *	344.02	438.70	322.83	366.22	292.13
Utilities and transp.	226.62	--	--	--	263.59	246.95	632.01 *	216.48
Wholesale trade	188.54	--	--	567.98	276.18	169.17	382.29	215.85
Fin. svcs. and real estate	157.90	379.93 *	--	301.71	147.03	205.26	277.33	169.80
Retail trade	144.80	--	441.91 *	332.92	282.50	158.41	259.25	153.31
Professional services	85.64	402.03	215.32	244.57	167.19	108.14	210.58	84.31
Other services	193.11	324.32	421.18	316.27	686.20 *	231.09	223.36	230.32
Ownership								
For profit, incorporated	90.47	665.42 *	223.70	155.19	210.67	104.34	273.84	89.18
For profit, unincorporated	124.76	290.58	343.79	293.34	210.63	274.44	211.41	160.83
Nonprofit	111.06	--	555.13 *	253.69 *	270.72	106.42	355.88 *	102.92
Age of firm								
Less than 5 years	689.98	1,439.60 *	--	457.07	265.14	--	916.16 *	189.01
5-9 years	460.40	456.36	330.55 *	238.23	1,013.80 *	--	327.58	825.41 *
10-19 years	111.11	273.77	291.70	206.51	206.34	249.69	174.73	141.32
20 or more years	64.96	505.35 *	294.71	168.52	107.83	86.75	188.66	68.72
Multi/single status								
2 or more locations	68.72	--	631.39 *	266.96	95.54	83.28	387.39	68.90
1 location only	145.03	427.18	187.61	149.35	309.43	708.63	203.31	203.50
Percent full-time employees								
Less than 25%	194.96	--	--	448.84	108.47	288.24	--	200.01
25-49 %	639.84	319.30	--	718.96 *	1,994.79 *	309.38	504.43 *	891.24
50-74 %	428.20	3,403.34 *	621.93 *	303.80	323.16	111.20	1,298.50 *	120.19
75% or more	61.70	231.67	197.46	151.51	99.19	95.87	129.92	69.96
Union presence								
No union employees	77.80	427.38	180.08	134.15	166.22	103.90	190.65	80.84
Has union employees	86.90	--	--	843.17 *	131.75	82.06	611.28	85.54
Percent low-wage employees								
50% or more low-wage	307.84	243.89 *	--	516.29 *	707.43	98.35	185.57	361.86
Less than 50% low-wage	69.35	454.72	193.03	137.47	96.77	90.27	200.15	66.71
Percent women employees								
Less than 25%	160.36	964.48 *	356.64	199.71	169.13	113.07	424.02	96.77
25-49 %	129.69	448.50	284.65 *	295.15	245.44	183.02	263.48	147.92
50-74 %	123.79	248.47	215.35	283.33	424.55	141.53	150.34	140.95
75% or more	125.96	365.75	294.07	315.78	166.64	201.09	236.59	141.36
Percent age 50 or older employees								
Less than 25%	98.78	279.31	249.73	200.95	305.15	123.02	160.07	124.94
25-49 %	90.09	476.84 *	416.48	203.62	148.44	119.50	241.58	93.72
50-74 %	310.71	1,659.22 *	286.51	250.51	159.81	177.82	798.85 *	134.31
75% or more	265.66	372.26 *	--	530.78	265.28	243.51	418.95 *	180.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	21.6%	19.5%	22.3%	23.9%	22.2%	20.8%	21.8%	21.5%
Industry group **								
Agric., fish., forest.	36.8% *	--	--	24.9% *	55.4% *	17.9%	23.1%	42.3% *
Mining and manufacturing	23.5%	42.3% *	20.8%	24.5%	22.4%	23.3%	26.5%	23.0%
Construction	23.2%	26.5%	24.8%	23.9%	21.5%	21.3%	24.9%	22.1%
Utilities and transp.	19.9%	17.1% *	23.1%	24.9%	25.8%	17.9%	20.8%	19.8%
Wholesale trade	21.4%	10.0%	21.0%	24.0%	22.7%	21.6%	17.7%	22.5%
Fin. svcs. and real estate	18.9%	12.5%	19.6%	17.5%	18.3%	19.5%	15.2%	19.3%
Retail trade	25.0%	15.6%	27.6%	34.9%	30.4%	21.7%	25.5%	24.9%
Professional services	19.0%	18.5%	19.3%	21.3%	18.4%	18.7%	19.3%	18.9%
Other services	25.2%	23.5%	24.7%	22.9%	24.6%	26.8%	23.6%	25.7%
Ownership								
For profit, incorporated	22.5%	20.5%	24.0%	25.5%	23.4%	21.5%	23.3%	22.3%
For profit, unincorporated	24.5%	18.6%	21.3%	28.9%	25.5%	24.0%	21.5%	25.6%
Nonprofit	15.9%	14.5%	12.1%	12.2%	16.6%	16.6%	12.0%	16.3%
Age of firm								
Less than 5 years	29.6%	31.4%	27.1%	35.2%	24.1%	17.6%	29.4%	29.8%
5-9 years	26.6%	20.4%	26.3%	26.6%	34.9%	21.0%	24.2%	29.3%
10-19 years	22.5%	17.7%	22.9%	26.6%	22.5%	19.4%	21.7%	23.1%
20 or more years	20.9%	15.4%	21.0%	21.7%	21.2%	20.9%	20.0%	21.0%
Multi/single status								
2 or more locations	20.8%	12.9% *	22.4%	20.1%	20.9%	20.8%	19.4%	20.8%
1 location only	23.3%	19.7%	22.3%	25.2%	23.9%	22.5%	22.1%	24.5%
Percent full-time employees								
Less than 25%	21.7%	15.2% *	19.5%	22.6%	26.3%	20.3%	14.5%	22.9%
25-49 %	24.9%	26.8%	22.0%	26.3%	23.9%	25.2%	24.0%	25.1%
50-74 %	22.6%	29.0%	23.0%	26.3%	21.7%	21.4%	25.4%	22.0%
75% or more	21.3%	18.1%	22.3%	23.6%	22.1%	20.6%	21.4%	21.3%
Union presence								
No union employees	22.6%	19.8%	22.5%	24.3%	22.9%	22.3%	22.0%	22.8%
Has union employees	16.7%	10.8% *	17.5%	16.1%	16.2%	16.9%	15.4%	16.8%
Percent low-wage employees								
50% or more low-wage	23.7%	11.7% *	26.8%	26.9%	27.1%	22.5%	21.1%	24.3%
Less than 50% low-wage	21.4%	20.2%	22.0%	23.7%	21.8%	20.7%	21.8%	21.3%
Percent women employees								
Less than 25%	23.2%	22.5%	23.6%	26.5%	23.4%	21.2%	24.1%	22.9%
25-49 %	21.2%	18.4%	19.7%	23.2%	21.4%	21.1%	20.1%	21.4%
50-74 %	21.6%	15.8%	20.0%	24.1%	22.1%	21.4%	19.3%	21.9%
75% or more	19.9%	19.2%	23.3%	19.5%	21.8%	18.9%	21.0%	19.6%
Percent age 50 or older employees								
Less than 25%	23.1%	20.2%	24.2%	26.1%	23.7%	21.8%	23.5%	23.0%
25-49 %	20.4%	19.1%	19.9%	21.2%	21.3%	20.0%	20.1%	20.4%
50-74 %	21.6%	19.5%	19.8%	20.6%	20.8%	23.3%	20.0%	22.2%
75% or more	24.9%	18.3%	24.9%	34.8% *	30.1%	22.8%	20.5%	31.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	1.53%	0.98%	0.80%	0.74%	0.39%	0.65%	0.34%
Industry group **								
Agric., fish., forest.	11.10% *	--	--	8.39% *	16.78% *	1.21%	5.85%	14.08% *
Mining and manufacturing	1.05%	14.45% *	3.07%	1.49%	0.98%	1.79%	2.99%	1.12%
Construction	1.19%	4.36%	2.96%	1.90%	2.26%	2.95%	1.88%	1.52%
Utilities and transp.	1.11%	6.85% *	6.77%	3.09%	3.13%	1.20%	3.51%	1.17%
Wholesale trade	0.79%	2.92%	2.79%	1.65%	1.88%	0.86%	1.81%	0.86%
Fin. svcs. and real estate	0.47%	2.31%	4.50%	3.11%	0.96%	0.53%	1.79%	0.48%
Retail trade	1.20%	4.08%	2.50%	3.23%	2.32%	1.36%	2.08%	1.39%
Professional services	0.44%	2.09%	1.40%	1.76%	1.05%	0.49%	1.01%	0.49%
Other services	0.86%	3.41%	2.58%	1.37%	2.09%	1.37%	1.49%	1.04%
Ownership								
For profit, incorporated	0.40%	2.02%	1.19%	1.03%	1.07%	0.50%	0.80%	0.45%
For profit, unincorporated	0.72%	2.55%	2.20%	1.63%	1.66%	0.96%	1.35%	0.85%
Nonprofit	0.43%	3.40%	1.76%	1.18%	0.93%	0.54%	1.28%	0.45%
Age of firm								
Less than 5 years	2.23%	5.81%	3.30%	2.86%	3.22%	1.57%	3.29%	2.89%
5-9 years	1.68%	2.83%	2.75%	2.12%	4.94%	3.43%	1.78%	2.92%
10-19 years	1.10%	2.02%	2.11%	1.44%	2.40%	3.20%	1.20%	1.67%
20 or more years	0.32%	1.82%	1.28%	1.08%	0.75%	0.39%	0.76%	0.34%
Multi/single status								
2 or more locations	0.32%	6.92% *	3.25%	1.18%	0.62%	0.38%	1.64%	0.33%
1 location only	0.64%	1.55%	1.03%	0.97%	1.50%	4.34%	0.70%	1.09%
Percent full-time employees								
Less than 25%	1.79%	5.71% *	4.07%	4.70%	2.10%	2.58%	2.63%	2.09%
25-49 %	1.66%	6.79%	4.84%	2.44%	5.06%	1.57%	3.05%	1.91%
50-74 %	0.85%	7.45%	3.02%	1.99%	1.67%	0.94%	2.86%	0.80%
75% or more	0.33%	1.39%	1.07%	0.91%	0.80%	0.44%	0.66%	0.38%
Union presence								
No union employees	0.35%	1.56%	1.00%	0.83%	0.79%	0.50%	0.66%	0.41%
Has union employees	0.44%	5.69% *	4.89%	2.53%	1.83%	0.44%	2.51%	0.45%
Percent low-wage employees								
50% or more low-wage	1.00%	3.53% *	3.75%	1.80%	3.24%	1.08%	1.99%	1.15%
Less than 50% low-wage	0.31%	1.63%	1.01%	0.85%	0.75%	0.41%	0.68%	0.35%
Percent women employees								
Less than 25%	0.59%	2.94%	1.42%	1.56%	1.12%	0.77%	1.07%	0.71%
25-49 %	0.64%	3.19%	3.31%	1.44%	1.43%	0.84%	1.60%	0.70%
50-74 %	0.48%	2.85%	2.13%	1.36%	1.20%	0.59%	1.27%	0.52%
75% or more	0.67%	2.63%	1.77%	1.36%	2.42%	0.64%	1.29%	0.77%
Percent age 50 or older employees								
Less than 25%	0.53%	1.87%	1.24%	1.14%	1.39%	0.75%	0.79%	0.65%
25-49 %	0.36%	2.97%	2.15%	1.10%	1.03%	0.38%	1.24%	0.37%
50-74 %	1.16%	4.28%	2.32%	1.37%	1.32%	2.20%	1.91%	1.41%
75% or more	3.10%	3.71%	5.41%	10.48% *	5.70%	2.28%	2.80%	5.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	21.4%	17.8%	23.4%	23.3%	22.7%	20.0%	21.3%	21.5%
Industry group **								
Agric., fish., forest.	22.9%	19.2%	--	--	38.3%	25.6%	--	33.7%
Mining and manufacturing	29.7%	--	16.2%	26.9%	26.6%	36.2%	23.3%	31.2%
Construction	23.9%	10.5% *	28.7%	23.4%	27.9%	--	22.2%	25.9%
Utilities and transp.	20.6%	--	--	25.6%	20.6%	18.9%	21.8% *	20.3%
Wholesale trade	24.6%	--	28.5%	23.2%	32.1%	22.9%	20.3%	26.4%
Fin. svcs. and real estate	20.1%	12.3%	--	18.7%	19.2%	22.8%	15.4%	21.3%
Retail trade	23.2%	13.7% *	30.5%	32.6%	33.6%	15.1%	24.2%	22.8%
Professional services	17.6%	21.3%	17.6%	20.5%	17.6%	16.2%	19.1%	17.3%
Other services	20.9%	25.9%	25.3%	19.3%	20.7%	19.4%	23.5%	19.9%
Ownership								
For profit, incorporated	22.8%	17.0%	25.4%	24.4%	24.0%	22.0%	22.4%	23.0%
For profit, unincorporated	25.7%	23.6%	22.5%	28.6%	30.3%	18.2%	22.0%	27.5%
Nonprofit	15.2%	6.4% *	9.5% *	13.0%	15.9%	16.1%	10.3%	15.8%
Age of firm								
Less than 5 years	28.6%	36.5%	26.6%	33.9%	17.9%	--	29.8%	27.2%
5-9 years	27.3%	19.7%	34.6%	28.0%	42.1%	--	24.2%	34.4%
10-19 years	21.1%	11.7%	22.0%	25.5%	24.9%	13.1% *	19.2%	22.5%
20 or more years	20.7%	13.4%	22.5%	20.8%	22.1%	20.4%	20.1%	20.9%
Multi/single status								
2 or more locations	20.5%	--	20.8% *	23.5%	22.4%	19.7%	20.3%	20.5%
1 location only	22.6%	18.2%	23.7%	23.3%	23.1%	25.6% *	21.4%	23.8%
Percent full-time employees								
Less than 25%	17.0%	--	--	21.2% *	27.8%	9.4% *	11.2% *	18.5%
25-49 %	22.7%	--	26.9%	27.8%	20.2%	21.9%	23.7%	22.4%
50-74 %	19.5%	10.8% *	17.2%	31.9%	20.7%	16.9%	17.0%	20.2%
75% or more	21.7%	18.3%	24.1%	22.3%	23.1%	20.8%	21.9%	21.7%
Union presence								
No union employees	22.7%	18.6%	23.3%	23.9%	23.3%	22.3%	21.5%	23.1%
Has union employees	15.0%	1.3% *	--	11.8% *	18.1%	14.6%	15.9%	14.9%
Percent low-wage employees								
50% or more low-wage	21.0%	--	31.1%	34.3%	26.6%	14.6%	22.7%	20.6%
Less than 50% low-wage	21.4%	18.6%	22.8%	22.6%	22.4%	20.5%	21.2%	21.5%
Percent women employees								
Less than 25%	23.4%	13.4%	24.8%	24.6%	27.0%	22.3%	22.1%	24.4%
25-49 %	22.6%	13.8% *	24.3%	24.9%	23.8%	22.1%	20.0%	23.1%
50-74 %	20.5%	21.3% *	21.8%	24.5%	21.5%	18.7%	21.1%	20.4%
75% or more	18.9%	24.8%	19.9%	18.9%	18.0%	17.8%	20.9%	18.1%
Percent age 50 or older employees								
Less than 25%	22.6%	16.8%	24.0%	24.7%	25.2%	20.5%	21.7%	23.1%
25-49 %	19.9%	20.4%	23.9%	22.1%	21.5%	17.9%	21.3%	19.7%
50-74 %	22.2%	12.4%	22.6%	21.9%	19.9%	27.4% *	18.3%	23.8%
75% or more	27.4%	27.9%	16.2% *	--	41.1%	--	25.1%	31.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	2.54%	1.89%	1.16%	1.02%	1.46%	1.18%	0.87%
Industry group **								
Agric., fish., forest.	4.81%	1.03%	--	--	3.29%	2.26%	--	4.04%
Mining and manufacturing	3.30%	--	4.15%	2.06%	2.78%	6.17%	3.10%	3.81%
Construction	2.08%	4.74% *	4.75%	3.05%	3.52%	--	3.02%	2.69%
Utilities and transp.	2.12%	--	--	7.31%	4.12%	1.99%	7.15% *	1.87%
Wholesale trade	2.16%	--	5.93%	2.65%	4.29%	1.94%	3.90%	2.49%
Fin. svcs. and real estate	1.16%	3.13%	--	3.93%	1.42%	1.54%	3.45%	1.13%
Retail trade	1.72%	6.20% *	3.72%	3.68%	5.12%	1.15%	3.38%	2.00%
Professional services	0.80%	5.38%	2.36%	2.51%	1.32%	1.00%	2.25%	0.83%
Other services	1.74%	7.70%	4.27%	2.74%	2.07%	3.65%	2.90%	2.05%
Ownership								
For profit, incorporated	1.01%	3.19%	2.24%	1.29%	1.23%	2.19%	1.45%	1.29%
For profit, unincorporated	1.78%	4.49%	4.37%	3.56%	3.96%	2.56%	2.42%	2.40%
Nonprofit	0.73%	2.22% *	2.86% *	2.50%	1.34%	0.95%	2.03%	0.76%
Age of firm								
Less than 5 years	3.98%	7.37%	7.67%	6.01%	4.35%	--	4.99%	6.03%
5-9 years	2.50%	4.17%	4.27%	4.42%	4.32%	--	3.08%	3.45%
10-19 years	1.74%	3.06%	3.20%	2.54%	2.64%	5.01% *	1.96%	2.74%
20 or more years	0.83%	2.90%	2.53%	1.30%	1.11%	1.47%	1.51%	0.95%
Multi/single status								
2 or more locations	1.04%	--	6.95% *	2.40%	1.20%	1.45%	3.54%	1.08%
1 location only	0.95%	2.59%	1.94%	1.32%	1.69%	11.72% *	1.24%	1.47%
Percent full-time employees								
Less than 25%	3.68%	--	--	9.47% *	3.43%	3.27% *	4.16% *	4.42%
25-49 %	2.45%	--	6.49%	4.30%	4.35%	4.26%	4.35%	2.83%
50-74 %	1.36%	5.20% *	3.64%	5.43%	2.01%	1.74%	2.85%	1.54%
75% or more	0.83%	2.82%	2.16%	1.18%	1.18%	1.76%	1.32%	1.03%
Union presence								
No union employees	0.81%	2.63%	1.92%	1.17%	1.10%	1.94%	1.21%	1.02%
Has union employees	1.12%	1.24% *	--	4.18% *	2.45%	1.32%	4.72%	1.15%
Percent low-wage employees								
50% or more low-wage	2.24%	--	6.97%	3.89%	3.77%	2.40%	4.71%	2.51%
Less than 50% low-wage	0.75%	2.70%	1.92%	1.17%	1.05%	1.56%	1.21%	0.92%
Percent women employees								
Less than 25%	0.95%	2.87%	2.60%	1.77%	2.14%	1.46%	1.61%	1.16%
25-49 %	2.13%	4.19% *	6.29%	2.84%	1.88%	4.21%	3.13%	2.49%
50-74 %	1.14%	7.00% *	3.02%	2.54%	2.01%	1.64%	2.97%	1.23%
75% or more	0.99%	6.44%	2.92%	2.28%	1.77%	1.23%	2.58%	0.97%
Percent age 50 or older employees								
Less than 25%	0.88%	4.20%	2.27%	1.75%	1.73%	1.44%	1.58%	1.06%
25-49 %	0.66%	4.69%	4.19%	1.89%	1.21%	0.84%	2.41%	0.67%
50-74 %	3.43%	3.13%	5.14%	2.71%	2.51%	8.32% *	2.44%	4.55%
75% or more	5.20%	8.02%	6.56% *	--	11.68%	--	5.46%	10.79% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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**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, 2022**

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	21.2%	18.4%	21.9%	24.9%	21.5%	20.4%	21.9%	21.1%
Industry group **								
Agric., fish., forest.	40.4% *	--	--	--	59.6% *	16.9%	--	43.7% *
Mining and manufacturing	21.5%	22.5%	24.6%	24.0%	21.1%	20.8%	24.9%	21.0%
Construction	22.4%	37.0%	19.5%	26.0%	18.0%	20.6%	26.1%	20.6%
Utilities and transp.	19.3%	9.5% *	20.2% *	25.4%	25.4%	17.4%	18.9%	19.3%
Wholesale trade	20.2%	9.3% *	19.5%	23.0%	19.0%	21.5%	16.2%	21.2%
Fin. svcs. and real estate	18.3%	12.5% *	20.1%	17.3%	18.3%	18.5%	15.5%	18.6%
Retail trade	26.3%	21.6% *	28.2%	37.4%	30.1%	23.5%	29.5%	25.8%
Professional services	19.1%	15.9%	19.9%	22.9%	17.9%	18.9%	19.5%	19.0%
Other services	25.5%	21.7%	23.6%	24.6%	25.7%	26.5%	23.6%	26.0%
Ownership								
For profit, incorporated	21.9%	20.2%	23.7%	27.1%	22.6%	20.7%	23.6%	21.7%
For profit, unincorporated	24.2%	15.2%	20.5%	29.8%	23.9%	24.6%	21.3%	25.1%
Nonprofit	15.9%	16.7%	12.3%	12.5%	16.6%	16.6%	12.8%	16.3%
Age of firm								
Less than 5 years	27.6%	17.5%	30.3%	36.3%	26.0%	18.3%	25.0%	30.1%
5-9 years	25.6%	19.2%	26.2%	26.2%	32.5%	20.6%	24.6%	26.6%
10-19 years	22.9%	20.4%	23.1%	26.9%	21.3%	21.3%	23.3%	22.7%
20 or more years	20.6%	17.2%	20.0%	23.2%	20.6%	20.4%	20.3%	20.7%
Multi/single status								
2 or more locations	20.4%	--	23.5%	19.9%	20.1%	20.5%	20.0%	20.4%
1 location only	23.4%	18.5%	21.8%	26.9%	23.6%	16.9%	22.1%	24.6%
Percent full-time employees								
Less than 25%	21.1%	--	18.1%	24.2%	22.8%	20.6%	17.1%	21.7%
25-49 %	23.9%	20.8%	23.6% *	26.1%	18.7%	25.9%	24.9%	23.7%
50-74 %	23.3%	28.2%	31.7%	26.5%	22.0%	22.4%	28.4%	22.5%
75% or more	20.9%	17.0%	21.2%	24.8%	21.6%	20.0%	21.1%	20.8%
Union presence								
No union employees	22.2%	18.4%	22.4%	25.2%	22.1%	21.6%	22.2%	22.2%
Has union employees	17.0%	--	10.2% *	18.8%	16.3%	17.2%	13.8%	17.1%
Percent low-wage employees								
50% or more low-wage	23.6%	15.1% *	24.7%	24.8%	21.1%	24.8%	22.1%	23.9%
Less than 50% low-wage	21.0%	18.7%	21.8%	25.0%	21.5%	20.1%	21.9%	20.9%
Percent women employees								
Less than 25%	22.7%	21.6%	22.1%	28.3%	22.2%	20.8%	23.6%	22.5%
25-49 %	20.3%	20.0%	16.9%	23.0%	19.5%	20.4%	20.2%	20.3%
50-74 %	21.5%	13.7%	20.5%	24.4%	21.3%	21.5%	19.3%	21.8%
75% or more	20.3%	16.6%	26.7%	20.8%	24.0%	18.6%	22.8%	19.8%
Percent age 50 or older employees								
Less than 25%	22.5%	19.1%	24.9%	27.2%	21.8%	21.1%	24.3%	22.1%
25-49 %	20.2%	20.9%	17.5%	22.3%	21.1%	19.8%	20.6%	20.2%
50-74 %	21.1%	18.3%	18.2%	19.5%	22.0%	22.3%	19.0%	21.8%
75% or more	24.9%	13.6%	33.4%	41.6% *	25.5%	22.9%	18.3%	34.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.34%	1.67%	1.27%	1.15%	1.00%	0.37%	0.75%	0.38%
Industry group **								
Agric., fish., forest.	15.04% *	--	--	--	20.85% *	1.43%	--	17.74% *
Mining and manufacturing	0.78%	4.28%	4.31%	1.91%	1.01%	1.21%	2.19%	0.83%
Construction	1.56%	5.37%	3.57%	2.35%	2.76%	3.14%	2.55%	1.88%
Utilities and transp.	1.27%	6.04% *	6.26% *	3.62%	3.80%	1.34%	4.25%	1.33%
Wholesale trade	0.85%	3.17% *	3.42%	2.10%	1.76%	1.00%	2.11%	0.91%
Fin. svcs. and real estate	0.52%	4.02% *	5.04%	4.52%	1.33%	0.51%	2.38%	0.53%
Retail trade	1.59%	7.02% *	3.71%	4.89%	2.98%	1.74%	2.92%	1.76%
Professional services	0.57%	2.11%	1.89%	2.63%	1.45%	0.59%	1.14%	0.64%
Other services	0.84%	3.90%	3.60%	1.59%	2.45%	1.08%	1.80%	0.96%
Ownership								
For profit, incorporated	0.45%	2.04%	1.55%	1.54%	1.46%	0.45%	0.89%	0.50%
For profit, unincorporated	0.83%	3.11%	2.84%	2.14%	1.98%	0.97%	1.80%	0.93%
Nonprofit	0.56%	4.88%	2.12%	1.35%	1.31%	0.71%	1.62%	0.60%
Age of firm								
Less than 5 years	1.95%	3.92%	3.28%	3.20%	3.44%	1.02%	2.61%	2.82%
5-9 years	2.02%	4.20%	3.41%	2.65%	5.89%	3.46%	2.42%	3.22%
10-19 years	1.54%	3.03%	3.21%	1.93%	3.22%	3.95%	1.70%	2.18%
20 or more years	0.36%	2.56%	1.55%	1.61%	1.06%	0.37%	0.93%	0.38%
Multi/single status								
2 or more locations	0.33%	--	3.96%	1.32%	0.76%	0.37%	1.74%	0.33%
1 location only	0.91%	1.69%	1.33%	1.45%	2.19%	2.39%	0.82%	1.60%
Percent full-time employees								
Less than 25%	1.88%	--	4.92%	3.38%	2.07%	2.92%	3.43%	2.21%
25-49 %	1.63%	3.12%	8.06% *	3.03%	4.50%	1.25%	3.56%	1.79%
50-74 %	0.96%	5.29%	4.22%	1.77%	2.46%	1.16%	2.31%	1.02%
75% or more	0.38%	1.74%	1.33%	1.32%	1.12%	0.40%	0.81%	0.43%
Union presence								
No union employees	0.41%	1.69%	1.29%	1.19%	1.07%	0.48%	0.77%	0.46%
Has union employees	0.50%	--	4.64% *	1.94%	2.56%	0.47%	3.23%	0.51%
Percent low-wage employees								
50% or more low-wage	0.92%	5.16% *	4.23%	1.60%	3.23%	0.93%	2.13%	1.03%
Less than 50% low-wage	0.36%	1.78%	1.32%	1.24%	1.04%	0.39%	0.80%	0.40%
Percent women employees								
Less than 25%	0.76%	3.02%	1.87%	2.40%	1.37%	0.95%	1.20%	0.93%
25-49 %	0.59%	4.65%	3.41%	1.71%	1.76%	0.65%	1.95%	0.62%
50-74 %	0.54%	2.47%	3.03%	1.70%	1.37%	0.63%	1.52%	0.57%
75% or more	0.94%	2.82%	2.46%	1.73%	3.82%	0.74%	1.54%	1.09%
Percent age 50 or older employees								
Less than 25%	0.66%	1.98%	1.65%	1.60%	1.71%	0.86%	0.96%	0.79%
25-49 %	0.44%	4.14%	2.37%	1.44%	1.48%	0.42%	1.49%	0.46%
50-74 %	0.76%	4.27%	2.89%	1.67%	1.71%	0.98%	1.84%	0.81%
75% or more	4.71%	3.78%	7.29%	13.12% *	2.84%	3.36%	3.64%	7.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	25.1%	21.3%	20.3%	24.8%	24.4%	22.3%	24.1%
Industry group **								
Agric., fish., forest.	40.0%	--	--	--	48.4%	--	--	41.3%
Mining and manufacturing	24.5%	--	--	17.6% *	24.4%	21.8%	39.8% *	21.3%
Construction	25.3%	35.0%	32.1%	19.5%	23.5%	29.4%	28.0%	23.5%
Utilities and transp.	24.9%	--	--	--	35.7%	21.9%	25.8%	24.6%
Wholesale trade	24.2%	--	--	31.3%	24.4%	20.7%	20.2%	25.6%
Fin. svcs. and real estate	19.9%	12.8% *	--	16.4%	16.5%	21.1%	13.1%	20.4%
Retail trade	19.9%	--	19.2%	27.9%	23.7%	19.0%	16.0%	22.1%
Professional services	20.9%	20.7%	19.4%	17.3%	23.0%	21.6%	19.2%	21.5%
Other services	32.5%	25.9% *	26.7%	23.3%	30.2%	37.0%	24.3%	34.3%
Ownership								
For profit, incorporated	25.1%	27.3%	21.9%	21.4%	26.6%	25.6%	24.6%	25.3%
For profit, unincorporated	24.0%	21.1%	22.1%	25.8%	22.9%	25.6%	21.2%	25.8%
Nonprofit	17.0%	--	16.7%	9.2% *	19.4%	18.2%	11.8% *	18.0%
Age of firm								
Less than 5 years	37.1%	43.3% *	--	34.4%	35.9%	--	36.9%	37.9%
5-9 years	29.6%	25.7%	12.4% *	26.4%	37.7% *	--	22.0%	36.3%
10-19 years	24.3%	19.3%	24.7%	28.3%	22.8%	28.2%	21.4%	27.0%
20 or more years	22.6%	14.0% *	21.6%	17.3%	22.5%	24.3%	18.5%	23.2%
Multi/single status								
2 or more locations	23.2%	--	22.8%	15.5%	22.4%	24.1%	15.4% *	23.6%
1 location only	24.6%	25.1%	21.1%	22.2%	27.5%	35.5%	23.3%	26.1%
Percent full-time employees								
Less than 25%	32.8%	--	--	22.3% *	33.4%	35.9%	--	34.1%
25-49 %	34.8%	--	--	24.3% *	58.0% *	27.6%	22.3% *	39.9%
50-74 %	25.1%	46.9% *	18.9% *	16.8%	22.7%	24.1%	29.6% *	22.9%
75% or more	22.9%	20.4%	22.6%	20.6%	22.7%	23.9%	21.2%	23.3%
Union presence								
No union employees	24.7%	25.2%	21.2%	20.8%	26.3%	25.7%	22.3%	25.4%
Has union employees	18.1%	--	--	15.0% *	11.8%	19.5%	21.6%	18.0%
Percent low-wage employees								
50% or more low-wage	29.2%	8.9% *	--	17.4% *	41.0%	25.6%	13.1%	32.4%
Less than 50% low-wage	23.3%	26.5%	21.2%	20.4%	21.9%	24.3%	22.9%	23.4%
Percent women employees								
Less than 25%	25.5%	37.1%	27.4%	23.1%	23.7%	22.8%	30.3%	23.2%
25-49 %	26.1%	21.8% *	14.4% *	19.2%	30.5%	27.3%	20.0%	27.2%
50-74 %	23.6%	12.5%	16.3%	21.5%	27.2%	24.2%	15.7%	24.7%
75% or more	19.7%	16.1%	17.6%	16.0%	19.4%	22.5%	16.6%	20.9%
Percent age 50 or older employees								
Less than 25%	26.7%	27.5%	22.0%	23.7%	29.5%	27.5%	24.3%	27.7%
25-49 %	21.9%	11.9% *	18.5%	15.2%	22.3%	23.5%	15.1%	22.6%
50-74 %	22.6%	32.2% *	23.0%	21.9%	16.7%	19.8%	26.4% *	20.1%
75% or more	19.2%	13.1% *	--	36.5%	18.4%	22.2%	17.5%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	0.86%	4.74%	2.33%	1.93%	1.95%	1.09%	2.28%	0.90%
Industry group **								
Agric., fish., forest.	6.25%	--	--	--	2.08%	--	--	7.06%
Mining and manufacturing	3.45%	--	--	5.47% *	3.47%	1.07%	15.04% *	1.43%
Construction	3.43%	7.15%	9.21%	5.65%	4.10%	4.49%	5.03%	4.42%
Utilities and transp.	2.59%	--	--	--	3.26%	2.38%	7.29%	2.63%
Wholesale trade	2.56%	--	--	8.06%	3.56%	2.58%	5.01%	2.96%
Fin. svcs. and real estate	1.61%	5.16% *	--	4.07%	2.04%	2.01%	3.60%	1.71%
Retail trade	1.87%	--	5.52%	4.31%	2.86%	1.65%	3.78%	1.64%
Professional services	1.08%	4.16%	3.44%	3.18%	2.03%	1.42%	2.70%	1.09%
Other services	2.68%	8.10% *	4.90%	4.06%	8.76%	3.22%	4.46%	3.15%
Ownership								
For profit, incorporated	1.11%	6.48%	2.94%	2.29%	2.68%	1.38%	3.02%	1.17%
For profit, unincorporated	1.97%	6.19%	5.42%	3.52%	3.60%	3.57%	3.63%	2.31%
Nonprofit	1.30%	--	4.54%	3.38% *	2.80%	1.28%	4.24% *	1.16%
Age of firm								
Less than 5 years	7.73%	13.67% *	--	4.81%	6.49%	--	10.06%	4.47%
5-9 years	5.83%	6.52%	5.30% *	2.71%	11.42% *	--	4.77%	9.49%
10-19 years	1.99%	3.76%	5.19%	3.58%	4.21%	3.99%	2.73%	3.09%
20 or more years	0.81%	4.84% *	3.01%	2.25%	1.33%	1.11%	2.17%	0.87%
Multi/single status								
2 or more locations	0.89%	--	5.54%	3.61%	1.36%	1.07%	4.99% *	0.89%
1 location only	1.76%	4.82%	2.52%	2.11%	3.79%	8.65%	2.42%	2.60%
Percent full-time employees								
Less than 25%	3.18%	--	--	7.01% *	2.89%	4.80%	--	3.30%
25-49 %	7.69%	--	--	8.53% *	17.59% *	4.74%	10.46% *	9.75%
50-74 %	4.16%	20.75% *	6.98% *	3.78%	3.37%	1.88%	11.57% *	1.60%
75% or more	0.81%	3.07%	2.55%	2.23%	1.39%	1.20%	1.79%	0.91%
Union presence								
No union employees	0.97%	4.83%	2.40%	1.91%	2.05%	1.36%	2.34%	1.04%
Has union employees	1.19%	--	--	9.00% *	1.23%	1.02%	6.25%	1.20%
Percent low-wage employees								
50% or more low-wage	3.85%	3.66% *	--	7.72% *	8.18%	1.44%	3.17%	4.40%
Less than 50% low-wage	0.86%	5.06%	2.44%	1.98%	1.24%	1.16%	2.41%	0.86%
Percent women employees								
Less than 25%	1.77%	8.48%	3.77%	2.93%	1.95%	1.59%	4.25%	1.31%
25-49 %	1.82%	9.15% *	4.74% *	4.42%	2.87%	2.37%	4.89%	1.94%
50-74 %	1.59%	3.63%	4.05%	3.92%	5.09%	1.85%	2.44%	1.78%
75% or more	1.44%	4.45%	4.11%	4.07%	2.34%	2.29%	3.09%	1.58%
Percent age 50 or older employees								
Less than 25%	1.33%	3.78%	3.24%	2.70%	3.99%	1.73%	2.12%	1.69%
25-49 %	1.11%	5.64% *	4.65%	2.82%	1.76%	1.47%	3.28%	1.15%
50-74 %	3.58%	13.38% *	5.31%	3.56%	2.18%	3.09%	8.06% *	2.13%
75% or more	2.69%	5.95% *	--	4.83%	3.04%	3.81%	4.73%	2.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2022**

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	57.1%	63.8%	66.0%	63.7%	59.6%	53.2%	64.9%	55.6%
Industry group **								
Agric., fish., forest.	61.4%	65.7%	62.6%	58.5%	62.8%	58.3%	60.8%	61.6%
Mining and manufacturing	53.5%	77.0%	65.3%	60.5%	56.3%	49.0%	65.6%	52.0%
Construction	58.9%	65.2%	62.2%	60.4%	54.8%	57.0%	62.5%	56.8%
Utilities and transp.	56.1%	67.8%	66.2%	63.2%	60.2%	53.1%	65.2%	55.0%
Wholesale trade	54.6%	62.1%	66.1%	61.3%	54.7%	49.0%	61.9%	52.7%
Fin. svcs. and real estate	51.1%	58.3%	66.4%	57.9%	54.0%	49.3%	60.2%	50.3%
Retail trade	64.1%	56.1%	69.5%	68.8%	67.2%	62.6%	66.1%	63.7%
Professional services	56.6%	63.6%	65.9%	66.3%	60.3%	52.1%	65.7%	55.0%
Other services	62.7%	68.9%	67.5%	64.8%	66.3%	59.0%	67.1%	61.6%
Ownership								
For profit, incorporated	57.0%	62.2%	64.9%	63.3%	58.7%	53.9%	63.9%	55.6%
For profit, unincorporated	59.9%	69.8%	70.0%	63.0%	61.8%	53.5%	67.8%	57.5%
Nonprofit	55.2%	57.9%	67.5%	66.5%	60.6%	50.3%	66.2%	54.1%
Age of firm								
Less than 5 years	63.4%	71.0%	62.2%	61.7%	60.1%	54.3%	66.9%	59.8%
5-9 years	64.6%	66.6%	66.7%	64.8%	63.2%	57.4%	65.3%	63.8%
10-19 years	61.9%	64.5%	65.6%	63.4%	61.9%	55.5%	64.4%	60.4%
20 or more years	55.9%	59.1%	66.5%	63.9%	58.9%	53.1%	64.6%	54.8%
Multi/single status								
2 or more locations	54.6%	52.7%	66.5%	64.6%	58.8%	53.1%	65.9%	54.3%
1 location only	62.9%	64.1%	65.9%	63.4%	60.7%	57.3%	64.8%	61.1%
Percent full-time employees								
Less than 25%	63.3%	69.6%	71.6%	72.9%	71.2%	58.5%	75.7%	61.6%
25-49 %	64.8%	55.8%	73.4%	76.9%	67.5%	60.1%	67.5%	64.3%
50-74 %	60.1%	66.0%	68.8%	66.0%	65.0%	56.4%	68.2%	58.6%
75% or more	56.3%	63.9%	65.4%	62.7%	58.6%	52.4%	64.2%	54.8%
Union presence								
No union employees	58.6%	64.1%	66.4%	64.3%	60.8%	54.3%	65.5%	57.0%
Has union employees	50.6%	55.0%	55.4%	53.5%	50.9%	50.3%	50.7%	50.6%
Percent low-wage employees								
50% or more low-wage	66.3%	64.5%	76.6%	71.9%	68.8%	63.2%	70.5%	65.5%
Less than 50% low-wage	56.4%	63.8%	65.4%	63.2%	58.9%	52.5%	64.5%	54.9%
Percent women employees								
Less than 25%	56.6%	62.0%	64.5%	61.6%	57.0%	50.8%	63.0%	54.3%
25-49 %	55.7%	64.0%	63.6%	62.1%	57.4%	53.7%	63.3%	54.9%
50-74 %	57.8%	65.4%	66.6%	63.3%	62.6%	54.2%	65.5%	56.8%
75% or more	58.9%	65.4%	71.0%	70.7%	63.2%	52.9%	69.7%	56.6%
Percent age 50 or older employees								
Less than 25%	59.7%	62.5%	66.7%	64.8%	61.2%	55.4%	64.9%	58.1%
25-49 %	55.0%	64.5%	64.6%	62.6%	59.0%	52.1%	64.2%	54.2%
50-74 %	57.9%	67.9%	66.3%	61.8%	58.4%	53.4%	66.1%	55.4%
75% or more	60.2%	61.9%	64.7%	67.0%	56.5%	50.3%	63.9%	55.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.32%	1.52%	1.09%	0.71%	0.68%	0.44%	0.68%	0.36%
Industry group **								
Agric., fish., forest.	2.45%	6.75%	10.32%	5.97%	4.24%	2.57%	5.91%	2.52%
Mining and manufacturing	0.71%	4.68%	3.35%	1.85%	1.39%	0.99%	1.85%	0.76%
Construction	1.36%	3.34%	2.99%	2.14%	3.14%	3.42%	1.90%	1.86%
Utilities and transp.	1.27%	7.13%	5.35%	2.74%	2.84%	1.60%	3.29%	1.35%
Wholesale trade	1.11%	4.53%	3.18%	2.38%	2.38%	1.49%	2.21%	1.25%
Fin. svcs. and real estate	0.87%	4.05%	4.27%	2.73%	1.93%	1.07%	2.55%	0.92%
Retail trade	0.75%	6.78%	3.64%	2.04%	1.75%	0.77%	2.89%	0.69%
Professional services	0.52%	2.32%	1.98%	1.20%	1.16%	0.64%	1.15%	0.57%
Other services	1.26%	3.46%	2.73%	2.06%	2.32%	2.07%	1.68%	1.51%
Ownership								
For profit, incorporated	0.40%	1.92%	1.30%	0.82%	0.88%	0.56%	0.83%	0.45%
For profit, unincorporated	0.79%	2.70%	2.46%	1.59%	1.80%	1.00%	1.47%	0.91%
Nonprofit	0.73%	4.55%	3.16%	2.33%	1.43%	0.83%	2.06%	0.75%
Age of firm								
Less than 5 years	1.93%	3.28%	3.26%	2.75%	4.73%	6.84%	2.11%	3.29%
5-9 years	1.32%	3.30%	3.27%	2.28%	2.61%	2.00%	1.92%	1.79%
10-19 years	1.04%	2.56%	2.76%	1.43%	2.33%	2.34%	1.43%	1.42%
20 or more years	0.35%	2.52%	1.34%	0.91%	0.70%	0.46%	0.92%	0.37%
Multi/single status								
2 or more locations	0.39%	6.05%	3.10%	1.51%	0.85%	0.45%	1.72%	0.40%
1 location only	0.54%	1.55%	1.16%	0.80%	1.14%	2.10%	0.74%	0.79%
Percent full-time employees								
Less than 25%	2.75%	10.69%	9.07%	5.80%	2.97%	3.41%	4.77%	2.90%
25-49 %	1.65%	9.28%	4.62%	2.17%	4.92%	1.46%	4.66%	1.73%
50-74 %	1.55%	4.07%	3.45%	2.65%	2.93%	2.16%	1.95%	1.74%
75% or more	0.33%	1.62%	1.18%	0.76%	0.74%	0.45%	0.74%	0.37%
Union presence								
No union employees	0.36%	1.56%	1.10%	0.71%	0.68%	0.56%	0.69%	0.41%
Has union employees	0.64%	6.50%	7.19%	4.23%	2.53%	0.64%	3.73%	0.65%
Percent low-wage employees								
50% or more low-wage	1.07%	6.35%	2.93%	2.87%	3.14%	1.10%	2.66%	1.14%
Less than 50% low-wage	0.34%	1.57%	1.13%	0.73%	0.72%	0.47%	0.71%	0.38%
Percent women employees								
Less than 25%	0.61%	2.55%	1.59%	1.10%	1.46%	0.96%	1.07%	0.74%
25-49 %	0.67%	3.82%	3.31%	1.60%	1.39%	0.87%	1.78%	0.72%
50-74 %	0.60%	2.88%	2.25%	1.65%	1.23%	0.76%	1.38%	0.65%
75% or more	0.71%	3.00%	2.23%	1.41%	1.29%	0.88%	1.43%	0.76%
Percent age 50 or older employees								
Less than 25%	0.61%	2.43%	1.47%	1.08%	1.04%	1.03%	1.00%	0.72%
25-49 %	0.42%	2.83%	2.20%	1.12%	1.03%	0.49%	1.21%	0.44%
50-74 %	0.90%	3.06%	2.40%	1.76%	1.92%	1.45%	1.62%	1.06%
75% or more	2.44%	3.88%	7.10%	5.20%	6.49%	4.12%	3.03%	3.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	13.8%	47.6%	36.0%	21.1%	13.0%	6.0%	35.2%	9.0%
Industry group **								
Agric., fish., forest.	20.3% *	--	--	63.6%	11.0% *	0.9% *	28.0% *	17.3% *
Mining and manufacturing	10.1%	31.5%	33.6%	14.1%	9.3%	6.2% *	25.4%	7.8%
Construction	28.3%	45.3%	38.8%	25.7%	25.3%	19.0% *	36.5%	23.1%
Utilities and transp.	10.1%	41.2% *	49.3%	25.6%	15.7% *	1.8% *	42.1%	5.4% *
Wholesale trade	17.1%	72.5%	38.0%	18.2%	9.9% *	6.8% *	44.6%	9.1%
Fin. svcs. and real estate	8.9%	62.4%	44.0%	23.3%	9.1%	3.1%	46.4%	4.9%
Retail trade	6.6%	55.3%	26.2%	12.0%	2.9% *	0.4% *	32.4%	1.2%
Professional services	15.0%	47.1%	37.7%	25.4%	16.2%	6.1%	37.3%	10.1%
Other services	17.6%	35.7%	31.7%	19.7%	13.5%	13.9%	28.9%	14.4%
Ownership								
For profit, incorporated	12.8%	50.4%	35.1%	20.5%	11.4%	5.3%	34.7%	7.9%
For profit, unincorporated	15.9%	40.5%	34.1%	13.7%	12.6%	8.6%	31.6%	10.3%
Nonprofit	15.9%	50.7%	46.0%	33.5%	17.9%	7.4%	47.2%	12.3%
Age of firm								
Less than 5 years	18.6%	32.7%	23.8%	13.3% *	9.2% *	0.7% *	26.5%	9.4% *
5-9 years	20.5%	42.4%	27.1%	11.2%	11.6% *	--	30.7%	9.4% *
10-19 years	23.1%	48.2%	31.7%	18.2%	12.1%	27.7% *	34.7%	16.2%
20 or more years	12.0%	57.4%	40.6%	24.6%	13.5%	5.3%	38.3%	8.4%
Multi/single status								
2 or more locations	8.4%	69.2%	36.4%	24.6%	12.3%	5.9%	34.2%	7.6%
1 location only	25.0%	47.1%	35.9%	20.0%	13.8%	11.4% *	35.3%	14.8%
Percent full-time employees								
Less than 25%	26.1%	48.5%	32.3% *	30.7%	7.3% *	29.5%	43.4%	23.3%
25-49 %	12.1%	19.7% *	33.7%	15.0%	21.0% *	2.0% *	26.8%	8.9% *
50-74 %	11.8%	48.7%	28.8%	17.3%	12.1%	5.5% *	33.8%	7.2%
75% or more	13.8%	48.9%	36.9%	21.6%	12.8%	5.6%	35.5%	8.9%
Union presence								
No union employees	14.5%	46.9%	35.4%	20.7%	11.7%	6.0%	34.7%	9.0%
Has union employees	10.5%	71.0%	53.3%	30.4%	24.6%	6.2%	49.6%	9.1%
Percent low-wage employees								
50% or more low-wage	11.3%	53.9%	26.0%	15.9%	14.6% *	2.5%	35.1%	6.3%
Less than 50% low-wage	14.0%	47.1%	36.7%	21.5%	12.8%	6.3%	35.2%	9.3%
Percent women employees								
Less than 25%	16.8%	46.3%	34.3%	19.5%	10.2%	7.4% *	33.1%	10.2%
25-49 %	11.1%	49.4%	47.7%	21.9%	16.0%	4.1%	39.4%	7.6%
50-74 %	12.6%	51.5%	36.2%	20.7%	13.0%	6.0%	36.5%	8.7%
75% or more	15.7%	44.7%	31.3%	23.9%	12.6%	8.7%	34.3%	10.8%
Percent age 50 or older employees								
Less than 25%	15.1%	44.1%	30.5%	19.4%	14.6%	5.3%	31.1%	9.6%
25-49 %	11.1%	46.0%	42.5%	24.7%	11.5%	6.2%	37.2%	8.5%
50-74 %	18.4%	49.8%	43.3%	19.4%	15.8%	7.3% *	39.4%	10.9%
75% or more	32.3%	59.1%	38.7%	15.9% *	5.9% *	3.2% *	49.7%	4.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	2.71%	2.03%	1.35%	1.20%	0.70%	1.27%	0.58%
Industry group **								
Agric., fish., forest.	7.13% *	--	--	18.75%	7.57% *	0.87% *	12.31% *	8.93% *
Mining and manufacturing	1.70%	8.68%	6.43%	2.81%	2.62%	2.90% *	3.50%	1.90%
Construction	3.16%	8.32%	5.78%	4.60%	6.10%	10.16% *	3.75%	4.53%
Utilities and transp.	1.89%	13.35% *	11.91%	7.13%	7.08% *	0.66% *	6.80%	1.64% *
Wholesale trade	2.15%	7.11%	7.53%	3.85%	4.07% *	3.24% *	4.71%	2.26%
Fin. svcs. and real estate	0.89%	5.80%	8.74%	5.13%	2.42%	0.60%	4.45%	0.72%
Retail trade	0.90%	8.07%	5.73%	3.18%	0.92% *	0.16% *	3.90%	0.27%
Professional services	0.92%	4.16%	3.62%	2.76%	2.44%	0.96%	2.30%	0.95%
Other services	1.67%	6.40%	4.45%	3.08%	3.20%	2.90%	2.88%	2.01%
Ownership								
For profit, incorporated	0.63%	3.16%	2.34%	1.58%	1.35%	0.85%	1.45%	0.68%
For profit, unincorporated	1.50%	5.82%	5.03%	2.58%	3.24%	2.33%	3.05%	1.72%
Nonprofit	1.36%	7.88%	6.62%	4.48%	3.04%	1.47%	4.25%	1.38%
Age of firm								
Less than 5 years	2.84%	6.80%	6.35%	5.02% *	4.09% *	0.75% *	3.99%	3.79% *
5-9 years	2.56%	6.11%	5.58%	3.19%	6.62% *	--	3.65%	3.69% *
10-19 years	2.48%	4.56%	4.28%	2.84%	3.03%	10.17% *	2.63%	3.59%
20 or more years	0.54%	3.65%	2.68%	1.77%	1.37%	0.58%	1.66%	0.55%
Multi/single status								
2 or more locations	0.63%	12.96%	6.29%	2.83%	1.54%	0.70%	3.85%	0.63%
1 location only	1.02%	2.73%	2.15%	1.52%	1.92%	6.45% *	1.35%	1.42%
Percent full-time employees								
Less than 25%	5.44%	14.37%	11.09% *	8.36%	2.41% *	8.57%	8.60%	6.26%
25-49 %	2.78%	9.65% *	8.00%	3.76%	9.07% *	0.69% *	5.30%	3.27% *
50-74 %	1.40%	7.09%	5.80%	3.51%	3.28%	1.85% *	3.74%	1.51%
75% or more	0.58%	2.94%	2.25%	1.53%	1.28%	0.75%	1.40%	0.62%
Union presence								
No union employees	0.59%	2.75%	2.04%	1.37%	1.12%	0.87%	1.29%	0.64%
Has union employees	1.31%	12.57%	12.43%	7.56%	5.86%	1.12%	7.07%	1.32%
Percent low-wage employees								
50% or more low-wage	1.65%	8.23%	7.06%	3.71%	5.59% *	0.58%	4.67%	1.75%
Less than 50% low-wage	0.56%	2.84%	2.11%	1.42%	1.21%	0.76%	1.33%	0.61%
Percent women employees								
Less than 25%	1.17%	4.32%	3.01%	2.15%	1.83%	2.43% *	1.88%	1.45%
25-49 %	1.03%	6.60%	5.51%	3.04%	2.95%	1.05%	3.29%	1.03%
50-74 %	0.85%	6.05%	4.87%	2.62%	2.07%	0.95%	2.92%	0.87%
75% or more	1.29%	5.22%	4.05%	3.36%	2.67%	1.80%	2.79%	1.42%
Percent age 50 or older employees								
Less than 25%	0.83%	4.11%	2.61%	1.74%	2.21%	0.93%	1.70%	0.90%
25-49 %	0.77%	5.56%	4.38%	2.69%	1.60%	0.93%	2.71%	0.78%
50-74 %	1.86%	5.57%	5.23%	3.24%	3.33%	3.37% *	3.02%	2.29%
75% or more	3.80%	6.05%	8.97%	6.20% *	2.83% *	1.64% *	4.81%	1.48% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	21,931	20,448	20,439	20,864	21,580	22,433	20,406	22,166
Industry group **								
Agric., fish., forest.	20,264	20,147	--	15,953	24,641	16,178	18,543	20,803
Mining and manufacturing	21,285	19,935	18,242	22,485	21,136	21,323	19,278	21,437
Construction	20,108	22,152	20,264	18,145	19,561	22,250	20,130	20,095
Utilities and transp.	22,139	15,569	19,634	20,755	20,347	22,941	19,120	22,425
Wholesale trade	22,557	21,338	21,050	22,488	22,913	22,641	21,618	22,728
Fin. svcs. and real estate	23,249	19,473	25,653	25,112	23,639	23,197	21,950	23,346
Retail trade	20,699	22,205	21,145	18,533	20,270	20,962	20,641	20,712
Professional services	22,830	19,801	21,378	21,310	22,387	23,433	20,709	23,126
Other services	19,928	20,421	18,759	20,104	19,377	20,181	19,733	19,977
Ownership								
For profit, incorporated	21,829	20,580	20,668	20,785	21,562	22,247	20,555	22,037
For profit, unincorporated	21,357	20,301	18,907	20,256	21,103	22,317	19,781	21,742
Nonprofit	22,714	19,762	20,880	22,186	22,027	23,142	20,526	22,864
Age of firm								
Less than 5 years	18,768	19,139	18,280	17,867	19,225	26,640	18,383	19,095
5-9 years	20,046	22,116	19,491	18,639	19,438	21,474	20,484	19,501
10-19 years	20,595	19,044	20,853	21,456	19,299	21,891	20,130	20,837
20 or more years	22,255	20,783	20,790	21,408	22,265	22,453	20,879	22,380
Multi/single status								
2 or more locations	22,314	19,034	22,578	21,433	22,061	22,401	21,210	22,333
1 location only	20,827	20,488	20,270	20,689	20,945	24,049	20,323	21,273
Percent full-time employees								
Less than 25%	21,424	21,814	--	20,717	21,577	21,541	20,353	21,512
25-49 %	21,196	17,019	17,584	19,650	18,385	23,774	17,406	21,989
50-74 %	21,544	22,827	20,941	20,428	20,731	21,826	21,804	21,507
75% or more	22,005	20,414	20,476	20,941	21,751	22,493	20,375	22,257
Union presence								
No union employees	21,898	20,071	20,430	20,923	21,848	22,456	20,296	22,207
Has union employees	22,040	26,477	20,585	20,204	19,990	22,380	21,877	22,047
Percent low-wage employees								
50% or more low-wage	20,748	20,028	18,636	19,717	17,466	22,564	20,292	20,846
Less than 50% low-wage	21,986	20,490	20,503	20,919	21,802	22,427	20,413	22,223
Percent women employees								
Less than 25%	21,357	21,199	20,030	20,079	20,965	22,304	20,276	21,697
25-49 %	21,849	21,272	21,639	22,252	20,600	22,156	21,787	21,854
50-74 %	22,239	19,448	20,723	21,182	22,957	22,375	20,032	22,486
75% or more	22,505	18,274	20,140	20,546	22,352	23,216	19,582	22,912
Percent age 50 or older employees								
Less than 25%	20,932	20,410	19,748	19,329	20,213	21,933	19,671	21,291
25-49 %	22,421	20,429	20,337	22,419	22,016	22,631	21,289	22,492
50-74 %	22,468	19,218	22,316	22,602	23,030	22,667	20,893	22,854
75% or more	21,922	22,530	23,030	20,499	23,420	20,168	22,449	21,356

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	121.99	630.71	503.55	325.85	302.45	156.49	309.51	133.24
Industry group **								
Agric., fish., forest.	2,616.34	794.38	--	2,541.76	4,343.93	1,045.41	1,237.87	3,315.98
Mining and manufacturing	255.90	1,540.16	1,026.91	885.12	466.47	334.02	714.09	269.02
Construction	490.25	2,853.17	891.51	651.36	753.67	786.98	968.88	537.08
Utilities and transp.	372.73	1,900.84	1,640.88	1,351.45	1,076.82	406.99	1,085.10	392.35
Wholesale trade	349.81	2,941.27	1,097.70	1,004.76	546.45	504.84	1,078.23	366.80
Fin. svcs. and real estate	357.55	1,332.55	3,012.78	1,165.87	754.68	428.63	1,175.58	375.38
Retail trade	312.16	1,662.77	1,018.24	1,254.78	926.39	268.37	1,122.07	289.15
Professional services	246.11	908.63	1,123.44	490.31	648.16	314.64	550.37	272.07
Other services	312.04	1,355.64	1,068.56	825.55	895.74	355.72	712.42	347.61
Ownership								
For profit, incorporated	139.89	814.86	593.23	391.18	391.62	169.03	374.17	151.88
For profit, unincorporated	320.71	1,201.29	1,131.81	811.86	622.45	463.23	723.11	352.43
Nonprofit	354.59	1,023.71	1,241.21	824.16	719.77	470.16	646.53	378.34
Age of firm								
Less than 5 years	534.49	1,104.86	1,313.65	1,106.23	880.21	620.40	677.54	802.69
5-9 years	699.25	1,852.67	1,055.99	1,310.16	989.43	1,884.09	1,103.42	742.60
10-19 years	421.10	970.31	1,546.91	694.10	808.58	652.55	703.62	535.98
20 or more years	132.16	961.39	525.17	398.80	332.20	161.00	380.19	140.34
Multi/single status								
2 or more locations	139.59	2,312.36	1,925.28	714.93	328.97	158.28	976.03	141.05
1 location only	254.23	645.11	520.08	365.70	548.71	906.55	326.98	385.13
Percent full-time employees								
Less than 25%	936.23	1,885.64	--	1,533.84	1,075.96	1,271.05	1,283.12	999.16
25-49 %	1,287.60	1,106.92	2,025.62	916.54	3,121.13	1,357.17	923.55	1,516.46
50-74 %	415.80	2,535.32	1,127.18	915.09	1,774.60	409.61	1,128.37	445.17
75% or more	127.36	676.18	554.47	359.95	276.48	169.12	332.01	138.48
Union presence								
No union employees	132.49	596.61	528.10	341.92	277.49	186.12	313.98	146.46
Has union employees	293.70	3,884.81	1,242.29	1,049.45	1,136.61	289.62	1,472.01	299.86
Percent low-wage employees								
50% or more low-wage	619.45	776.20	1,495.29	1,499.65	1,698.12	496.26	889.98	731.28
Less than 50% low-wage	124.30	687.04	517.81	334.21	292.87	161.55	324.03	135.20
Percent women employees								
Less than 25%	188.53	955.59	547.09	464.68	431.31	242.82	413.09	210.88
25-49 %	224.31	1,469.39	1,990.77	675.99	639.62	244.67	837.78	232.84
50-74 %	254.14	1,049.78	750.59	831.12	564.09	324.66	702.84	272.17
75% or more	345.16	1,353.60	1,312.85	617.32	727.62	459.88	678.87	376.80
Percent age 50 or older employees								
Less than 25%	205.33	869.93	802.53	454.44	485.70	287.51	444.69	234.31
25-49 %	169.26	1,724.51	682.70	492.16	445.21	197.66	541.96	176.96
50-74 %	368.54	1,337.17	1,141.08	1,040.00	523.34	564.46	814.99	407.80
75% or more	867.12	1,827.30	1,057.36	2,167.60	555.39	1,809.58	1,281.20	1,130.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	21,516	21,091	19,580	19,397	21,212	22,608	19,865	21,914
Industry group **								
Agric., fish., forest.	18,061	--	--	--	19,013	--	--	18,750
Mining and manufacturing	20,716	--	19,726	21,847	20,884	20,245	21,264	20,633
Construction	20,765	24,142	20,855	18,539	20,604	18,916	21,907	19,371
Utilities and transp.	22,451	--	--	19,263	25,528	23,066	18,301	22,943
Wholesale trade	21,981	--	21,435	20,374	23,356	22,009	20,288	22,565
Fin. svcs. and real estate	22,326	22,054	--	24,427	23,447	21,723	23,149	22,253
Retail trade	20,003	--	15,174	14,854	18,796	23,333	15,071	21,184
Professional services	23,249	19,995	19,880	21,998	22,555	24,244	20,326	23,716
Other services	18,941	21,492	19,468	17,538	18,086	19,858	18,859	18,973
Ownership								
For profit, incorporated	21,159	22,015	19,224	19,587	20,440	22,167	20,257	21,406
For profit, unincorporated	19,696	18,858	22,981	17,848	20,610	19,665	19,126	19,961
Nonprofit	23,387	18,147	17,597	21,015	23,439	24,140	18,467	23,793
Age of firm								
Less than 5 years	19,050	19,177	20,071	17,037	20,597	--	19,006	19,105
5-9 years	20,376	25,942	16,630	15,669	19,635	16,982	20,730	18,906
10-19 years	19,702	18,311	21,514	20,026	17,919	22,924	19,709	19,699
20 or more years	22,014	20,458	19,457	20,085	22,148	22,593	19,867	22,299
Multi/single status								
2 or more locations	22,161	--	21,968	18,771	21,679	22,548	18,966	22,243
1 location only	20,436	21,191	19,407	19,580	20,718	23,951	19,943	20,887
Percent full-time employees								
Less than 25%	19,270	22,415	--	17,904	20,496	18,940	20,574	19,107
25-49 %	25,385	--	--	16,547	25,555	28,176	17,541	26,748
50-74 %	21,376	27,929	21,362	19,358	16,233	23,269	23,316	20,895
75% or more	21,469	19,974	19,537	19,512	21,712	22,403	19,446	21,968
Union presence								
No union employees	21,078	19,686	19,366	19,250	21,651	22,098	19,224	21,633
Has union employees	22,790	--	--	21,252	19,104	23,412	24,673	22,605
Percent low-wage employees								
50% or more low-wage	22,612	--	--	17,216	20,244	24,728	18,238	23,230
Less than 50% low-wage	21,462	21,138	19,670	19,475	21,245	22,468	19,915	21,843
Percent women employees								
Less than 25%	20,557	23,187	19,701	19,802	19,565	21,584	20,877	20,369
25-49 %	21,221	21,581	18,803	22,136	20,036	21,747	21,125	21,236
50-74 %	21,724	18,516	18,883	17,054	23,172	22,609	16,932	22,566
75% or more	22,880	16,988	22,041	19,186	22,102	24,137	19,535	23,311
Percent age 50 or older employees								
Less than 25%	20,483	21,511	19,417	17,593	21,380	21,860	19,614	20,925
25-49 %	22,257	23,878	18,835	21,709	20,950	23,061	21,259	22,350
50-74 %	21,115	18,015	21,309	21,136	21,929	21,228	18,783	21,850
75% or more	21,193	18,899	20,063	21,561	23,031	--	19,148	23,912

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	274.70	1,362.66	713.25	606.47	585.63	366.24	639.45	303.40
Industry group **								
Agric., fish., forest.	937.14	--	--	--	301.36	--	--	509.25
Mining and manufacturing	539.71	--	2,472.58	1,069.92	977.62	802.69	1,527.04	574.35
Construction	1,346.04	4,846.61	1,931.79	1,213.54	1,219.56	2,190.30	2,212.25	1,003.12
Utilities and transp.	761.15	--	--	1,523.66	1,938.13	898.11	1,735.04	804.85
Wholesale trade	863.96	--	2,087.14	1,652.61	715.42	1,212.11	2,769.32	730.11
Fin. svcs. and real estate	540.53	2,168.29	--	1,359.69	828.68	701.92	1,769.61	563.93
Retail trade	786.86	--	1,403.68	1,940.91	840.26	443.52	1,990.27	683.80
Professional services	457.29	1,056.17	1,484.62	796.98	765.10	647.64	703.32	502.92
Other services	731.29	2,481.10	1,157.16	1,377.17	1,675.51	1,052.56	1,162.77	912.98
Ownership								
For profit, incorporated	337.49	1,736.92	875.36	728.03	841.21	397.36	804.74	373.59
For profit, unincorporated	663.17	1,458.83	1,578.55	1,447.38	1,010.74	1,472.24	1,288.91	753.54
Nonprofit	523.40	2,558.08	1,132.95	1,394.13	615.67	725.56	1,032.44	543.94
Age of firm								
Less than 5 years	844.21	1,987.23	1,609.43	985.62	1,874.60	--	1,057.44	1,367.62
5-9 years	1,991.35	2,533.95	1,518.91	2,567.91	1,155.54	685.26	2,441.68	1,003.44
10-19 years	896.90	1,090.78	1,946.90	1,082.19	1,554.75	1,895.94	895.80	1,296.71
20 or more years	272.96	2,605.49	892.69	784.03	395.52	372.69	899.19	281.61
Multi/single status								
2 or more locations	310.43	--	2,786.84	1,542.35	480.33	370.86	2,735.08	307.48
1 location only	489.34	1,375.71	736.37	633.48	1,048.41	1,968.03	648.40	742.76
Percent full-time employees								
Less than 25%	1,163.39	2,157.10	--	688.45	1,064.25	1,965.36	2,169.30	1,266.24
25-49 %	1,781.67	--	--	1,723.69	1,640.03	1,626.00	2,093.50	1,616.37
50-74 %	1,195.76	4,369.52	1,748.29	1,428.94	1,933.50	437.58	2,397.01	1,290.07
75% or more	267.73	1,355.82	792.70	692.21	410.55	398.72	656.48	285.66
Union presence								
No union employees	246.52	1,081.23	739.30	643.02	414.96	374.03	578.71	264.55
Has union employees	795.14	--	--	1,207.84	2,128.62	701.46	2,634.41	826.06
Percent low-wage employees								
50% or more low-wage	1,049.78	--	--	2,152.52	1,308.42	1,199.00	1,637.11	1,100.64
Less than 50% low-wage	282.81	1,397.63	730.39	624.50	604.70	380.06	655.93	312.89
Percent women employees								
Less than 25%	476.06	2,523.48	999.12	796.93	660.61	808.65	975.05	485.45
25-49 %	573.68	2,444.43	2,045.77	786.00	1,438.87	534.48	1,296.08	632.89
50-74 %	449.49	1,474.79	1,114.46	1,472.73	659.90	609.88	1,212.38	441.78
75% or more	658.68	924.71	1,636.77	1,227.36	691.75	813.74	767.08	704.37
Percent age 50 or older employees								
Less than 25%	390.15	1,894.90	948.04	707.87	707.57	525.19	878.03	390.75
25-49 %	419.32	3,876.15	1,369.00	808.76	897.49	476.66	1,206.34	445.12
50-74 %	684.46	1,184.90	1,749.85	2,661.89	652.51	1,219.27	1,623.21	687.37
75% or more	1,271.48	1,734.26	1,313.70	2,461.00	1,868.59	--	1,307.96	2,565.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	22,020	20,034	20,968	21,270	21,489	22,416	20,760	22,172
Industry group **								
Agric., fish., forest.	21,717	--	--	--	27,424	15,417	23,802	21,501
Mining and manufacturing	21,404	18,862	16,589	21,661	21,028	21,684	18,027	21,602
Construction	20,089	21,073	20,051	18,240	18,754	22,653	19,491	20,317
Utilities and transp.	22,309	14,817	23,153	21,527	19,841	23,087	19,778	22,496
Wholesale trade	22,862	22,709	22,005	23,409	22,905	22,797	22,943	22,850
Fin. svcs. and real estate	23,353	17,076	25,637	25,374	23,511	23,309	22,041	23,433
Retail trade	20,837	23,751	22,397	19,921	22,492	20,369	22,348	20,578
Professional services	22,609	19,118	22,159	20,911	21,619	23,216	20,802	22,826
Other services	20,298	20,417	17,563	21,403	19,962	20,330	20,447	20,268
Ownership								
For profit, incorporated	22,048	20,010	21,524	21,084	21,876	22,331	20,978	22,183
For profit, unincorporated	21,597	19,994	17,218	21,021	20,650	22,670	19,607	21,939
Nonprofit	22,223	20,289	22,925	22,439	20,937	22,616	21,222	22,285
Age of firm								
Less than 5 years	18,607	19,429	17,734	18,304	18,407	26,338	18,003	18,955
5-9 years	19,817	20,130	21,170	19,152	19,049	21,554	20,507	19,139
10-19 years	20,905	18,354	21,027	22,454	19,511	21,581	20,641	21,026
20 or more years	22,290	20,751	21,415	21,644	22,141	22,444	21,277	22,365
Multi/single status								
2 or more locations	22,358	21,938	23,008	21,702	22,301	22,387	22,166	22,361
1 location only	20,772	19,960	20,777	21,129	20,287	24,442	20,587	20,923
Percent full-time employees								
Less than 25%	23,905	19,665	21,248	23,569	23,916	24,177	20,162	24,215
25-49 %	20,073	16,138	18,660	20,377	16,394	22,506	16,994	20,573
50-74 %	21,553	20,580	19,999	20,660	22,164	21,639	21,165	21,592
75% or more	22,094	20,289	21,075	21,317	21,607	22,481	20,859	22,245
Union presence								
No union employees	22,100	20,037	20,987	21,440	21,724	22,560	20,826	22,296
Has union employees	21,755	19,881	20,376	19,605	20,081	22,076	19,561	21,809
Percent low-wage employees								
50% or more low-wage	20,262	21,093	18,692	20,622	16,399	21,760	21,382	20,023
Less than 50% low-wage	22,099	19,888	21,031	21,307	21,792	22,440	20,713	22,261
Percent women employees								
Less than 25%	21,527	20,309	20,394	20,253	21,427	22,185	20,140	21,842
25-49 %	22,065	21,537	23,241	21,658	20,818	22,340	22,520	22,036
50-74 %	22,144	18,689	20,999	23,017	22,156	22,154	21,615	22,190
75% or more	22,554	18,835	20,227	20,615	21,917	23,323	19,553	22,963
Percent age 50 or older employees								
Less than 25%	21,089	19,563	19,998	19,753	19,573	22,159	19,679	21,390
25-49 %	22,361	18,986	20,774	22,537	22,188	22,474	21,377	22,414
50-74 %	23,006	17,481	23,749	23,491	23,601	23,009	21,965	23,194
75% or more	22,280	25,280	23,909	19,494	23,825	18,259	24,476	20,249

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	134.54	864.99	739.66	398.76	348.97	163.97	408.01	143.88
Industry group **								
Agric., fish., forest.	3,760.31	--	--	--	4,500.68	1,069.86	636.07	4,199.62
Mining and manufacturing	284.15	1,866.94	1,766.30	1,040.94	544.56	356.82	1,018.69	292.58
Construction	518.54	2,713.35	1,046.37	762.32	901.17	816.58	786.10	648.62
Utilities and transp.	433.42	2,888.62	2,494.41	2,064.74	1,369.93	425.50	1,626.03	449.67
Wholesale trade	413.82	2,426.15	1,265.38	1,211.54	751.24	579.52	1,153.88	442.96
Fin. svcs. and real estate	334.91	1,403.39	3,460.60	1,481.07	1,008.10	367.75	1,601.01	341.84
Retail trade	314.90	2,557.57	1,164.97	1,093.08	939.27	278.35	1,259.02	276.47
Professional services	288.61	1,329.49	1,421.69	681.72	751.38	357.03	802.73	312.66
Other services	343.38	1,848.26	1,770.19	1,029.55	939.57	387.80	971.64	362.28
Ownership								
For profit, incorporated	146.18	1,069.35	852.32	477.27	397.58	170.38	483.04	153.70
For profit, unincorporated	376.57	2,082.75	1,368.20	972.89	800.45	492.33	1,030.18	400.98
Nonprofit	441.43	1,095.73	1,306.97	1,079.08	995.44	560.94	828.05	467.97
Age of firm								
Less than 5 years	745.49	1,793.54	1,862.55	1,666.06	966.72	491.75	1,082.83	995.72
5-9 years	782.58	2,452.95	1,273.82	1,422.86	1,246.05	1,907.59	1,274.41	899.99
10-19 years	485.23	1,460.72	2,389.41	848.80	725.18	646.35	1,115.79	498.22
20 or more years	145.30	1,161.90	727.07	485.54	411.13	168.72	454.83	152.76
Multi/single status								
2 or more locations	151.61	1,671.21	2,519.73	724.60	447.37	165.41	870.85	153.36
1 location only	303.46	895.04	773.52	474.61	556.87	1,078.29	446.15	415.64
Percent full-time employees								
Less than 25%	739.09	1,093.20	1,880.64	1,283.12	1,231.69	889.66	1,604.06	720.48
25-49 %	1,383.61	1,330.71	3,099.53	1,121.19	3,333.07	1,008.57	1,332.07	1,609.48
50-74 %	331.90	2,203.51	1,912.14	1,151.79	1,198.11	372.57	1,237.04	345.66
75% or more	143.53	964.15	801.18	438.39	328.49	180.36	440.01	152.65
Union presence								
No union employees	147.99	879.48	761.87	411.60	330.28	191.23	426.44	158.31
Has union employees	307.63	826.82	1,246.55	1,347.18	1,324.25	309.26	897.09	315.20
Percent low-wage employees								
50% or more low-wage	777.78	702.95	2,116.44	1,768.09	2,046.96	481.37	1,079.07	898.77
Less than 50% low-wage	135.70	979.85	756.52	410.05	315.84	169.36	431.18	143.83
Percent women employees								
Less than 25%	209.77	1,064.88	731.14	596.25	555.33	240.41	461.76	233.06
25-49 %	253.88	2,211.12	2,614.76	826.60	744.07	276.94	1,195.64	257.93
50-74 %	307.58	1,527.00	1,082.44	903.81	546.71	399.06	822.51	327.75
75% or more	312.17	2,016.54	1,603.80	692.10	983.79	316.12	972.02	313.49
Percent age 50 or older employees								
Less than 25%	250.41	1,149.59	1,269.28	523.44	602.60	330.81	601.05	279.26
25-49 %	172.51	1,690.91	759.49	664.09	458.50	199.00	640.99	178.83
50-74 %	445.63	2,580.71	1,591.70	1,145.02	750.76	609.93	1,187.74	479.27
75% or more	1,085.32	2,191.57	1,544.65	3,110.31	520.67	1,464.32	1,596.99	1,239.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	22,093	20,543	19,831	22,020	22,886	22,286	20,088	22,577
Industry group **								
Agric., fish., forest.	17,279	--	--	--	15,678	19,627	15,216	18,567
Mining and manufacturing	21,195	--	20,563	28,308	22,471	19,491	20,760	21,243
Construction	18,819	18,059	19,551	17,009	22,925	17,465	17,798	19,671
Utilities and transp.	19,965	--	16,462	22,567	18,977	20,936	18,444	20,278
Wholesale trade	20,957	19,901	17,588	19,807	21,956	21,610	18,384	21,740
Fin. svcs. and real estate	23,712	20,457	24,185	24,214	25,132	24,000	20,812	24,130
Retail trade	21,173	--	22,995	25,349	17,035	23,674	21,710	20,764
Professional services	23,498	21,574	19,436	21,805	25,703	23,700	20,847	24,124
Other services	20,263	18,045	23,809	21,747	21,495	19,751	19,124	20,477
Ownership								
For profit, incorporated	21,476	19,839	19,760	21,965	22,008	21,650	19,512	21,978
For profit, unincorporated	22,469	21,996	18,016	21,611	24,170	22,143	21,317	22,974
Nonprofit	24,213	--	--	23,318	24,978	24,271	22,363	24,349
Age of firm								
Less than 5 years	18,882	18,639	--	17,556	20,967	32,145	18,186	20,236
5-9 years	20,766	19,401	17,910	23,630	20,825	--	19,389	21,744
10-19 years	21,159	21,002	19,181	20,148	22,693	21,845	19,310	22,607
20 or more years	22,423	21,190	20,784	22,872	23,265	22,304	20,978	22,639
Multi/single status								
2 or more locations	22,234	--	19,556	26,319	21,316	22,285	20,259	22,270
1 location only	21,819	20,739	19,839	20,931	24,630	22,303	20,077	23,833
Percent full-time employees								
Less than 25%	17,210	--	--	--	--	17,284	--	17,153
25-49 %	19,327	17,252	--	21,345	19,655	20,489	18,110	20,177
50-74 %	21,972	--	22,620	22,846	28,169	20,181	20,133	22,511
75% or more	22,334	21,294	19,585	22,033	22,632	22,729	20,213	22,835
Union presence								
No union employees	21,991	20,597	19,975	21,978	22,900	22,121	20,157	22,533
Has union employees	22,531	18,458	18,494	23,002	22,749	22,681	18,760	22,732
Percent low-wage employees								
50% or more low-wage	20,290	16,826	--	17,460	19,828	23,108	17,634	21,378
Less than 50% low-wage	22,173	20,908	19,806	22,149	23,086	22,262	20,255	22,624
Percent women employees								
Less than 25%	21,590	20,846	19,259	19,767	20,610	24,860	19,715	22,731
25-49 %	21,149	19,778	18,703	25,659	20,616	20,909	20,059	21,308
50-74 %	23,741	22,201	22,908	22,015	26,248	23,379	21,433	24,062
75% or more	21,613	17,395	16,834	22,642	24,783	20,914	19,769	21,928
Percent age 50 or older employees								
Less than 25%	20,765	20,755	19,376	21,415	21,846	20,298	19,748	21,191
25-49 %	23,182	18,743	21,766	23,132	23,611	23,192	20,835	23,339
50-74 %	21,733	21,987	18,207	21,059	22,890	22,004	20,746	22,335
75% or more	21,067	--	22,640	--	21,301	28,011	18,579	25,400

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	475.12	1,166.27	811.50	963.90	1,006.36	747.90	642.08	579.78
Industry group **								
Agric., fish., forest.	1,192.29	--	--	--	396.92	509.19	1,187.00	1,986.60
Mining and manufacturing	944.40	--	1,071.52	2,630.11	1,409.65	1,051.47	805.32	1,046.76
Construction	1,226.63	3,553.06	1,255.14	2,416.89	1,976.51	964.06	1,595.90	1,730.59
Utilities and transp.	1,035.89	--	717.59	1,897.55	788.40	1,817.76	1,360.72	1,219.24
Wholesale trade	626.07	904.38	1,173.08	1,249.84	1,028.46	971.86	920.81	670.48
Fin. svcs. and real estate	1,958.30	2,566.65	1,171.73	760.94	2,631.91	2,564.40	2,316.71	2,276.28
Retail trade	1,532.02	--	1,877.13	3,305.07	2,940.29	1,119.12	1,768.55	2,245.53
Professional services	816.77	2,025.91	2,072.88	977.86	2,031.40	1,201.55	1,111.25	980.36
Other services	672.55	2,618.61	1,696.16	1,864.68	1,084.94	929.46	1,568.64	728.79
Ownership								
For profit, incorporated	580.92	1,628.83	818.00	1,229.95	1,352.61	892.12	796.64	717.10
For profit, unincorporated	792.15	1,864.66	1,235.78	2,020.03	1,585.34	1,175.62	1,301.68	976.63
Nonprofit	1,309.67	--	--	2,090.29	2,387.32	1,742.87	2,163.06	1,402.64
Age of firm								
Less than 5 years	1,060.58	1,850.06	--	1,044.47	2,165.84	2,109.58	1,324.78	1,715.27
5-9 years	1,202.69	2,786.65	2,603.16	3,376.84	1,278.09	--	1,875.21	1,478.98
10-19 years	917.86	2,344.76	1,307.24	2,256.92	1,468.08	1,966.99	1,304.57	1,182.72
20 or more years	571.64	1,766.09	1,131.49	1,173.82	1,305.65	780.15	882.82	649.87
Multi/single status								
2 or more locations	624.23	--	2,321.42	1,784.49	657.97	764.14	1,710.72	636.00
1 location only	716.30	1,160.74	831.32	999.31	1,861.57	1,091.99	675.26	1,264.33
Percent full-time employees								
Less than 25%	1,199.40	--	--	--	--	1,303.71	--	1,221.76
25-49 %	831.96	1,033.85	--	2,609.84	2,619.24	782.21	1,209.01	819.02
50-74 %	2,735.87	--	1,475.00	2,876.15	3,822.80	4,083.03	1,951.15	3,567.28
75% or more	497.75	1,292.39	877.41	1,050.59	1,028.48	795.29	709.39	604.19
Union presence								
No union employees	541.77	1,191.38	879.13	996.72	1,023.77	964.73	670.80	689.09
Has union employees	929.12	1,718.07	1,284.13	3,018.79	3,903.25	1,006.20	916.00	975.52
Percent low-wage employees								
50% or more low-wage	1,144.86	1,250.82	--	1,748.84	2,605.25	1,558.72	1,362.93	1,451.45
Less than 50% low-wage	494.93	1,245.18	841.10	985.64	1,053.83	766.76	675.41	600.84
Percent women employees								
Less than 25%	656.45	1,584.44	852.26	1,426.70	972.87	1,375.73	956.22	878.06
25-49 %	658.54	3,585.61	1,133.28	2,280.75	1,334.18	780.06	1,651.67	717.95
50-74 %	734.13	2,294.24	1,961.63	1,625.09	2,568.60	712.70	1,463.52	806.97
75% or more	1,681.79	1,665.94	3,039.38	1,500.73	1,862.01	2,494.55	1,249.97	2,001.50
Percent age 50 or older employees								
Less than 25%	675.28	1,492.87	1,139.57	1,714.45	1,455.53	1,132.59	909.62	893.96
25-49 %	804.28	3,609.92	2,255.86	1,118.27	1,590.54	1,078.67	1,286.97	858.78
50-74 %	875.91	2,050.88	1,204.69	1,494.93	1,197.41	1,773.61	1,322.31	1,170.84
75% or more	2,556.81	--	1,823.74	--	550.71	4,250.35	2,958.06	3,052.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	6,492	5,791	7,883	7,990	6,877	6,070	7,324	6,364
Industry group **								
Agric., fish., forest.	10,464 *	--	--	--	15,674 *	4,269	--	10,691 *
Mining and manufacturing	5,404	--	5,791	7,102	5,801	4,936	6,730	5,303
Construction	6,684	7,076	7,951	7,151	5,909	6,047	7,352	6,305
Utilities and transp.	5,698	--	5,925	7,388	7,294	5,229	5,366	5,729
Wholesale trade	6,384	4,510 *	6,854	8,775	6,437	5,826	7,403	6,200
Fin. svcs. and real estate	6,671	5,355	5,990	9,884	6,514	6,575	7,386	6,618
Retail trade	6,753	3,611 *	8,533	8,702	9,201	6,126	6,408	6,830
Professional services	6,477	6,682	10,408	8,496	7,085	5,803	8,539	6,189
Other services	7,583	5,066	6,112	7,467	7,031	8,316	6,328	7,895
Ownership								
For profit, incorporated	6,499	6,067	8,182	7,818	6,682	6,139	7,499	6,336
For profit, unincorporated	7,620	6,386	7,942	9,567	8,259	6,733	7,859	7,562
Nonprofit	5,679	2,106	5,143	6,424	6,341	5,509	4,751	5,742
Age of firm								
Less than 5 years	8,691	8,522	10,891	9,205	7,525	6,310	8,948	8,473
5-9 years	8,077	7,772	7,776	8,864	7,901	7,289	8,213	7,908
10-19 years	7,635	6,490	9,377	9,348	7,180	6,187	8,382	7,247
20 or more years	6,234	3,719	6,818	7,237	6,719	6,061	6,328	6,225
Multi/single status								
2 or more locations	6,145	--	6,811	7,440	6,617	6,008	7,274	6,125
1 location only	7,495	5,868	7,968	8,159	7,219	9,226	7,329	7,642
Percent full-time employees								
Less than 25%	5,972	--	--	6,432	10,748	4,909	7,061	5,882
25-49 %	6,047	3,325 *	4,434	8,282	6,066 *	6,323	4,337	6,405
50-74 %	6,251	5,658	8,074	8,639	6,394	5,826	7,697	6,044
75% or more	6,542	5,954	8,006	7,947	6,886	6,120	7,400	6,409
Union presence								
No union employees	7,030	5,861	8,142	8,256	7,341	6,637	7,571	6,925
Has union employees	4,719	--	3,364 *	4,991	4,121	4,812	4,026	4,748
Percent low-wage employees								
50% or more low-wage	7,112	3,368 *	6,927	9,448	6,220	7,639	6,325	7,281
Less than 50% low-wage	6,464	6,029	7,917	7,920	6,912	6,006	7,386	6,324
Percent women employees								
Less than 25%	6,105	5,483	7,315	7,888	6,252	5,252	6,941	5,841
25-49 %	6,097	6,163	8,470 *	7,512	6,092	5,883	7,384	5,987
50-74 %	7,184	6,448	8,442	8,184	7,666	6,858	7,947	7,098
75% or more	6,779	5,535	8,535	8,660	8,284	6,112	7,626	6,662
Percent age 50 or older employees								
Less than 25%	7,255	5,797	9,405	8,014	7,203	6,945	7,928	7,063
25-49 %	5,970	6,662	6,309	7,870	6,627	5,588	7,023	5,905
50-74 %	6,805	5,469	5,118	8,087	7,121	6,765	6,068	6,985
75% or more	6,755	5,038	9,352 *	8,843	7,668	6,214	6,279	7,265

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	92.95	440.37	619.77	287.04	241.15	106.79	291.78	96.78
Industry group **								
Agric., fish., forest.	3,261.05 *	--	--	--	5,584.91 *	848.22	--	4,195.17 *
Mining and manufacturing	181.76	--	968.72	526.05	331.94	233.77	561.19	188.55
Construction	380.99	1,197.00	1,285.64	758.47	705.53	511.31	653.17	459.03
Utilities and transp.	246.08	--	1,039.48	961.73	867.71	254.38	744.75	260.06
Wholesale trade	248.93	1,603.24 *	1,177.19	952.72	397.41	284.20	933.26	234.84
Fin. svcs. and real estate	220.14	803.76	1,625.94	2,149.28	464.59	228.28	1,226.78	217.83
Retail trade	275.48	1,244.64 *	1,647.55	866.04	695.63	280.29	856.42	275.69
Professional services	173.59	789.02	1,502.97	430.24	434.86	179.97	640.14	167.24
Other services	313.22	1,012.70	962.13	672.20	798.41	421.18	578.71	363.73
Ownership								
For profit, incorporated	111.82	551.81	773.28	302.88	319.45	125.21	361.69	115.17
For profit, unincorporated	275.69	894.87	730.82	831.34	581.28	349.73	620.73	307.25
Nonprofit	190.86	531.04	1,142.46	681.71	433.94	231.88	532.48	201.70
Age of firm								
Less than 5 years	511.43	1,066.35	1,544.55	787.64	873.82	475.27	765.51	682.46
5-9 years	473.95	1,067.03	1,019.11	925.84	926.99	1,056.01	696.96	615.03
10-19 years	523.35	904.56	1,979.65	846.31	915.72	979.41	853.06	628.81
20 or more years	91.89	546.39	534.80	304.26	260.91	105.33	299.58	96.52
Multi/single status								
2 or more locations	93.41	--	1,370.98	615.27	229.12	103.71	913.32	93.63
1 location only	235.85	448.60	657.88	324.40	475.09	1,319.49	308.54	352.65
Percent full-time employees								
Less than 25%	669.94	--	--	800.35	1,561.37	619.49	1,375.02	707.02
25-49 %	516.73	1,130.92 *	1,249.02	1,195.02	1,953.76 *	358.64	828.08	613.35
50-74 %	348.62	1,198.35	1,213.18	994.11	1,200.27	406.86	861.25	374.20
75% or more	98.39	500.19	685.03	311.36	240.59	112.54	320.90	101.47
Union presence								
No union employees	107.43	456.77	635.02	294.38	247.53	133.25	305.03	113.50
Has union employees	140.61	--	1,554.15 *	980.17	534.16	138.27	747.96	143.41
Percent low-wage employees								
50% or more low-wage	560.14	1,028.76 *	1,992.85	1,559.30	1,247.98	713.47	1,378.13	613.60
Less than 50% low-wage	93.64	456.61	637.17	290.83	243.42	106.68	296.93	97.26
Percent women employees								
Less than 25%	153.71	660.48	619.88	428.40	292.36	195.48	371.08	162.07
25-49 %	166.90	1,139.81	2,930.03 *	533.50	453.67	166.66	1,026.47	155.88
50-74 %	196.37	1,001.90	831.81	776.44	358.56	246.54	561.79	207.87
75% or more	260.92	786.30	1,110.01	541.06	931.75	258.83	530.62	287.13
Percent age 50 or older employees								
Less than 25%	173.43	595.83	962.74	380.43	422.92	218.87	442.78	182.76
25-49 %	117.99	883.80	657.98	555.91	350.04	119.49	457.02	121.59
50-74 %	253.74	1,338.29	811.35	715.45	474.31	351.79	668.18	269.22
75% or more	623.08	1,078.04	2,847.57 *	902.38	1,056.47	978.71	1,024.33	708.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	6,631	6,250	7,065	7,506	6,886	6,236	7,027	6,535
Industry group **								
Agric., fish., forest.	--	--	--	--	--	2,698	--	6,328
Mining and manufacturing	6,671	--	5,208 *	8,650	7,243	5,360	8,418	6,407
Construction	7,340	5,824 *	7,968	7,649	7,728	--	7,230	7,474
Utilities and transp.	5,163	--	--	7,790 *	9,094	4,301	4,425 *	5,250
Wholesale trade	6,629	--	--	6,362	8,559	5,582	5,271	7,098
Fin. svcs. and real estate	6,709	7,158	--	10,609	6,149	6,455	10,041	6,411
Retail trade	6,114	--	--	6,677	9,623	4,519	6,279	6,075
Professional services	6,908	6,051	7,835	9,597	6,451	6,721	7,837	6,759
Other services	6,558	--	6,793	5,356	5,576	8,352	6,055	6,757
Ownership								
For profit, incorporated	6,622	6,311	6,516	7,595	6,542	6,415	6,803	6,573
For profit, unincorporated	7,942	7,885 *	10,032	8,194	8,501	6,446	8,532	7,666
Nonprofit	5,992	--	6,807 *	5,799 *	6,682	5,827	5,538	6,029
Age of firm								
Less than 5 years	9,313	--	13,799	8,077	8,381 *	--	9,669	8,861
5-9 years	8,469	9,884	8,246	6,682	8,945	--	8,730	7,389
10-19 years	7,016	4,760	7,456	9,166	6,251	6,906	7,247	6,890
20 or more years	6,330	3,407	5,518	6,888	6,923	6,202	5,652	6,419
Multi/single status								
2 or more locations	6,169	--	--	6,595	6,746	5,971	8,267	6,115
1 location only	7,404	6,255	7,039	7,771	7,034	12,219	6,918	7,848
Percent full-time employees								
Less than 25%	5,634	--	--	--	12,287	2,590 *	--	5,315 *
25-49 %	6,196	--	--	7,843	8,972	6,067	2,535 *	6,833
50-74 %	5,905	--	--	8,327	3,903 *	5,714	6,869	5,666
75% or more	6,775	6,433	6,969	7,452	7,031	6,453	7,146	6,684
Union presence								
No union employees	7,331	6,492	7,662	7,856	7,556	7,032	7,573	7,258
Has union employees	4,594	--	--	3,098 *	3,661	4,983	2,928 *	4,757
Percent low-wage employees								
50% or more low-wage	9,428	--	--	7,081	8,488	10,600	6,168	9,889
Less than 50% low-wage	6,492	6,275	7,108	7,521	6,831	5,947	7,053	6,354
Percent women employees								
Less than 25%	7,088	5,805	7,005	8,508	7,777	5,751	7,235	7,002
25-49 %	5,538	6,032	3,869	6,825	6,261	4,943	5,498	5,544
50-74 %	7,394	7,588	8,221	6,366	7,000	7,768	7,211	7,426
75% or more	6,356	--	9,392	7,627	6,344	6,055	8,358	6,098
Percent age 50 or older employees								
Less than 25%	7,457	6,160	8,482	7,300	7,475	7,659	7,788	7,288
25-49 %	5,929	7,474	6,422	7,245	6,600	5,358	6,382	5,887
50-74 %	7,423	--	3,092 *	8,349	6,886	8,520	5,670	7,975
75% or more	7,181	--	--	10,784	9,085	16,653	4,573	10,648

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	205.15	828.59	727.12	521.03	462.44	288.20	435.09	231.21
Industry group **								
Agric., fish., forest.	--	--	--	--	--	46.48	--	947.60
Mining and manufacturing	470.75	--	1,940.09 *	680.62	900.80	616.92	1,321.85	502.42
Construction	719.00	1,911.79 *	1,292.12	1,435.27	1,004.79	--	1,036.33	963.25
Utilities and transp.	431.34	--	--	2,341.75 *	1,137.98	218.95	1,699.17 *	441.10
Wholesale trade	569.29	--	--	1,356.17	885.28	651.75	1,457.17	594.70
Fin. svcs. and real estate	424.50	1,217.32	--	3,153.29	665.87	467.93	2,675.62	377.41
Retail trade	607.18	--	--	1,425.29	1,258.67	462.60	999.11	714.32
Professional services	353.90	1,255.84	1,443.27	1,014.63	648.14	493.22	811.02	389.31
Other services	727.14	--	1,574.64	926.98	1,427.69	1,249.60	915.72	960.11
Ownership								
For profit, incorporated	282.26	915.88	863.24	559.27	647.71	434.00	494.29	332.68
For profit, unincorporated	573.80	2,391.89 *	1,246.88	1,258.31	1,127.82	763.68	1,141.67	646.68
Nonprofit	283.35	--	2,238.50 *	1,938.15 *	685.44	250.46	1,270.03	288.72
Age of firm								
Less than 5 years	1,142.95	--	1,005.75	1,501.51	2,597.73 *	--	1,381.50	1,893.07
5-9 years	881.28	1,244.23	2,138.77	988.88	983.37	--	1,058.53	850.96
10-19 years	819.33	1,205.15	1,321.06	1,310.92	1,735.26	875.91	988.40	1,131.80
20 or more years	208.53	875.73	836.37	617.58	338.16	299.85	495.75	226.37
Multi/single status								
2 or more locations	200.52	--	--	1,241.72	385.67	234.57	1,859.23	199.76
1 location only	438.03	841.01	769.76	557.76	882.26	2,566.63	444.74	745.68
Percent full-time employees								
Less than 25%	1,506.51	--	--	--	2,411.01	1,032.33 *	--	1,645.04 *
25-49 %	439.25	--	--	1,225.00	1,060.67	339.47	1,125.95 *	497.26
50-74 %	764.93	--	--	1,700.21	1,722.44 *	539.10	1,351.47	858.59
75% or more	214.51	917.39	786.19	570.70	365.55	334.04	476.78	239.98
Union presence								
No union employees	223.89	900.76	676.61	541.07	378.77	389.01	445.56	258.51
Has union employees	352.89	--	--	1,353.63 *	995.77	341.60	1,313.11 *	369.45
Percent low-wage employees								
50% or more low-wage	1,371.71	--	--	1,380.27	817.49	1,902.77	1,485.01	1,481.90
Less than 50% low-wage	196.90	853.81	747.05	537.80	474.70	247.64	446.71	217.68
Percent women employees								
Less than 25%	382.36	1,450.93	996.64	901.52	635.31	579.10	724.14	432.61
25-49 %	364.80	1,446.86	682.46	1,035.84	1,143.75	300.99	830.57	401.84
50-74 %	438.65	1,879.72	1,449.33	975.93	618.72	696.01	801.37	495.77
75% or more	280.98	--	2,295.26	1,046.53	676.87	316.30	1,066.91	280.40
Percent age 50 or older employees								
Less than 25%	353.87	1,090.14	926.33	771.68	685.91	612.34	602.34	437.84
25-49 %	236.16	1,932.38	1,100.85	835.07	659.91	226.61	710.70	248.70
50-74 %	791.81	--	1,188.03 *	1,103.95	1,052.74	1,576.63	1,270.47	924.20
75% or more	1,186.18	--	--	1,224.09	733.14	772.12	1,180.00	965.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	6,391	5,306	8,362	8,309	6,694	5,988	7,540	6,253
Industry group **								
Agric., fish., forest.	12,147 *	--	--	--	18,813 *	4,167	--	12,084 *
Mining and manufacturing	5,180	--	4,986	7,071	5,419	4,877	5,651	5,153
Construction	6,333	7,443	9,007	6,503	5,244	6,062	7,440	5,910
Utilities and transp.	6,001	--	5,391	6,945	7,587	5,626	5,979	6,003
Wholesale trade	6,226	--	7,861	9,434	5,614	5,722	8,622	5,897
Fin. svcs. and real estate	6,652	5,668	5,876	10,054	6,720	6,475	7,784	6,583
Retail trade	6,928	1,705 *	8,608	10,254	9,862	6,420	6,357	7,026
Professional services	6,236	6,563	11,276	8,285	6,722	5,616	8,793	5,928
Other services	7,827	4,836	5,031	8,784	7,598	8,175	6,494	8,099
Ownership								
For profit, incorporated	6,382	5,480	9,050	8,077	6,620	5,996	7,859	6,196
For profit, unincorporated	7,608	6,309	7,287	10,385	8,018	6,848	7,899	7,558
Nonprofit	5,513	2,000 *	3,487	6,541	5,808	5,448	4,351	5,585
Age of firm								
Less than 5 years	8,456	8,056	9,877	9,759	7,064	6,193	8,829	8,242
5-9 years	8,001	6,839	7,973	9,312	7,846	7,280	8,123	7,882
10-19 years	7,840	6,288	10,466	9,991	7,050	6,080	9,181	7,229
20 or more years	6,152	3,615	7,313	7,416	6,540	5,978	6,563	6,122
Multi/single status								
2 or more locations	6,077	--	6,550	7,920	6,419	5,964	6,875	6,064
1 location only	7,554	5,472	8,533	8,436	7,101	7,633	7,622	7,498
Percent full-time employees								
Less than 25%	6,182	--	--	6,896	9,927	5,581	6,025	6,195
25-49 %	5,915	--	6,021	7,940	5,025 *	6,410	4,826	6,091
50-74 %	6,274	7,161	6,636	9,127	7,069	5,807	8,933	6,010
75% or more	6,420	5,247	8,600	8,264	6,698	6,008	7,524	6,285
Union presence								
No union employees	6,891	5,300	8,354	8,594	7,103	6,511	7,630	6,777
Has union employees	4,746	--	--	5,517	4,244	4,753	5,890	4,718
Percent low-wage employees								
50% or more low-wage	6,447	3,789 *	7,831	10,024	5,265	6,565	7,182	6,290
Less than 50% low-wage	6,389	5,515	8,377	8,211	6,779	5,967	7,568	6,251
Percent women employees								
Less than 25%	5,836	5,103	7,722	7,586	5,782	5,208	6,955	5,582
25-49 %	6,182	4,492 *	11,130 *	8,266	5,921	5,988	8,134	6,055
50-74 %	7,124	7,413	7,138	9,158	8,173	6,606	8,423	7,011
75% or more	6,647	5,299	8,608	9,171	7,890	6,012	7,492	6,532
Percent age 50 or older employees								
Less than 25%	7,106	5,267	10,023	8,534	6,408	6,845	8,091	6,896
25-49 %	5,935	6,066	6,249	8,272	6,738	5,550	7,272	5,863
50-74 %	6,583	3,391 *	5,772	7,661	7,274	6,449	6,080	6,673
75% or more	6,943	6,137	--	8,009	7,499	5,211	7,516	6,413

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	111.71	586.61	939.80	366.92	312.17	119.09	434.52	112.77
Industry group **								
Agric., fish., forest.	4,690.86 *	--	--	--	6,098.44 *	1,030.98	--	5,187.37 *
Mining and manufacturing	205.90	--	747.39	571.76	344.51	269.06	562.96	214.78
Construction	486.14	1,723.66	2,153.48	986.69	883.23	539.56	989.22	534.62
Utilities and transp.	305.27	--	1,201.41	786.91	1,053.14	325.47	1,024.47	318.95
Wholesale trade	291.19	--	1,511.39	1,168.43	446.07	308.41	1,290.29	262.99
Fin. svcs. and real estate	256.58	1,265.30	1,740.58	2,506.19	624.23	258.93	1,429.60	258.42
Retail trade	330.90	870.82 *	2,190.30	989.99	829.67	314.72	1,335.92	305.86
Professional services	211.42	1,001.62	2,009.53	534.77	549.29	200.78	953.07	191.71
Other services	309.51	1,094.43	1,000.15	803.36	661.19	418.49	812.14	330.78
Ownership								
For profit, incorporated	130.17	774.36	1,158.36	399.34	417.19	129.60	553.39	127.66
For profit, unincorporated	333.58	1,072.64	852.36	1,082.41	717.66	410.36	776.86	367.28
Nonprofit	250.28	632.86 *	854.59	626.01	514.26	321.46	545.13	265.60
Age of firm								
Less than 5 years	670.39	1,554.93	2,504.19	968.39	929.12	513.01	1,209.98	788.58
5-9 years	620.21	1,499.25	1,148.81	1,199.07	1,186.23	1,068.38	981.02	764.83
10-19 years	756.66	1,033.76	2,989.31	1,119.31	902.92	1,406.20	1,346.30	837.92
20 or more years	108.12	689.05	736.22	379.12	363.76	115.00	419.45	111.97
Multi/single status								
2 or more locations	108.50	--	1,810.60	568.81	292.32	119.31	871.38	109.32
1 location only	328.36	608.92	1,004.99	451.54	636.07	1,175.35	476.36	451.85
Percent full-time employees								
Less than 25%	614.94	--	--	1,166.59	1,472.95	569.07	1,169.17	661.28
25-49 %	729.35	--	1,724.02	1,748.97	2,187.61 *	510.48	887.88	844.47
50-74 %	407.41	1,159.67	1,415.97	1,430.53	621.02	504.35	1,266.47	424.25
75% or more	118.47	672.89	1,021.49	390.72	328.20	122.62	474.28	118.61
Union presence								
No union employees	130.87	590.01	967.24	370.30	334.43	146.90	453.00	133.48
Has union employees	154.96	--	--	1,307.61	619.76	150.62	1,007.99	156.35
Percent low-wage employees								
50% or more low-wage	591.53	1,446.99 *	2,304.83	2,101.64	1,510.25	497.69	1,880.82	586.91
Less than 50% low-wage	113.54	613.45	963.34	367.35	311.70	122.20	443.30	114.76
Percent women employees								
Less than 25%	175.25	922.86	889.93	485.54	319.05	221.46	479.12	182.10
25-49 %	199.02	1,391.00 *	3,826.71 *	664.52	508.75	194.94	1,629.66	179.32
50-74 %	229.66	1,215.97	1,062.67	1,057.87	467.95	252.83	824.82	235.96
75% or more	348.10	1,001.51	1,346.76	621.55	1,309.64	328.84	704.26	383.39
Percent age 50 or older employees								
Less than 25%	210.00	878.99	1,509.24	402.61	487.27	236.30	697.82	205.05
25-49 %	145.58	1,074.98	864.00	775.11	468.83	141.15	635.68	148.78
50-74 %	248.76	1,167.42 *	1,111.82	972.86	552.34	290.59	877.56	246.60
75% or more	786.93	1,422.85	--	878.93	1,400.80	877.93	1,370.97	731.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	6,909	6,297	7,421	7,420	7,895	6,467	7,071	6,869
Industry group **								
Agric., fish., forest.	5,607	--	--	--	7,678	5,584	--	6,506
Mining and manufacturing	5,298	--	--	3,889 *	5,919	4,989	8,055	4,990
Construction	7,315	10,290	--	9,065	5,809	--	7,357	7,280
Utilities and transp.	4,799	--	--	--	4,752	4,598	--	4,750
Wholesale trade	7,347	17,967	--	9,908	6,997	7,707	6,692	7,547
Fin. svcs. and real estate	6,736	--	--	--	5,862	7,291	4,352	7,080
Retail trade	6,831	--	--	7,199	7,032	7,166	6,663	6,958
Professional services	7,245	7,816 *	9,498	8,031	9,962	5,624	8,500	6,949
Other services	8,831	--	--	6,683	9,975	9,124	6,534	9,263
Ownership								
For profit, incorporated	7,084	7,137	7,614	7,011	7,300	6,947	7,389	7,006
For profit, unincorporated	7,204	5,277	--	8,689	9,018	5,964	6,678	7,435
Nonprofit	5,975	--	--	7,159	8,993	5,200	4,786	6,062
Age of firm								
Less than 5 years	8,405	--	--	--	--	--	7,935	9,320
5-9 years	7,762	--	--	11,957	7,838	--	6,901	8,374
10-19 years	8,067	8,928 *	8,094 *	6,728	10,833	5,557	7,897	8,201
20 or more years	6,642	4,289 *	7,304	7,062	7,360	6,511	6,511	6,662
Multi/single status								
2 or more locations	6,636	--	--	6,518	7,621	6,429	7,535	6,620
1 location only	7,436	6,245	7,421	7,649	8,199	8,180	7,041	7,893
Percent full-time employees								
Less than 25%	5,894	--	--	--	6,484	5,708 *	--	5,839
25-49 %	6,505	--	--	10,578	9,945	6,414	--	7,786
50-74 %	7,095	--	--	6,634	11,136	6,409	5,276	7,628
75% or more	6,938	6,970	7,320	7,380	7,646	6,510	7,381	6,833
Union presence								
No union employees	7,398	6,435	8,129	7,463	8,199	7,106	7,354	7,411
Has union employees	4,806	--	--	--	4,876	4,936	--	4,977
Percent low-wage employees								
50% or more low-wage	6,942	--	--	10,146	8,585	8,126	2,998 *	8,556
Less than 50% low-wage	6,907	6,824	7,493	7,343	7,850	6,419	7,348	6,804
Percent women employees								
Less than 25%	6,213	5,850	6,280	8,123	6,452	5,021	6,407	6,096
25-49 %	6,401	--	--	4,729 *	6,873	6,281	8,021	6,165
50-74 %	7,119	3,020 *	13,034	7,447	7,009	7,010	7,918	7,008
75% or more	8,196	6,033	6,755 *	8,822	12,865	6,796	7,232	8,360
Percent age 50 or older employees								
Less than 25%	7,778	6,471	8,705	7,151	11,068	6,721	7,633	7,839
25-49 %	6,311	--	6,372 *	6,953	6,028	6,292	7,199	6,251
50-74 %	7,000	--	6,084	9,761	6,935	6,641	6,486	7,314
75% or more	5,165	--	--	--	--	9,360	3,525 *	8,022

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2022**

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	252.59	1,108.18	1,146.40	666.46	561.21	316.74	612.02	275.59
Industry group **								
Agric., fish., forest.	1,099.37	--	--	--	2.28	510.82	--	681.83
Mining and manufacturing	462.58	--	--	1,716.56 *	688.56	404.70	2,222.03	400.96
Construction	816.47	1,223.24	--	1,374.86	662.23	--	1,383.01	959.36
Utilities and transp.	531.40	--	--	--	1,357.54	553.73	--	586.60
Wholesale trade	796.19	1,786.73	--	1,753.62	922.74	1,424.98	1,816.91	863.00
Fin. svcs. and real estate	673.42	--	--	--	1,015.48	905.03	1,294.80	777.02
Retail trade	799.86	--	--	1,329.62	1,438.25	1,208.19	1,472.66	875.07
Professional services	494.23	2,866.48 *	1,832.60	1,014.96	1,229.07	414.74	1,242.07	516.86
Other services	690.59	--	--	1,982.14	1,127.80	940.37	1,726.89	736.90
Ownership								
For profit, incorporated	304.15	1,476.76	1,313.53	861.75	431.65	418.19	778.70	322.64
For profit, unincorporated	759.98	1,456.12	--	1,215.00	1,833.62	1,077.54	999.35	1,003.30
Nonprofit	529.46	--	--	1,424.40	1,920.51	416.64	1,284.31	563.06
Age of firm								
Less than 5 years	1,035.39	--	--	--	--	--	1,191.98	1,982.66
5-9 years	953.82	--	--	2,065.56	1,041.89	--	1,650.68	1,069.29
10-19 years	981.46	2,731.17 *	2,516.77 *	1,118.69	2,182.73	706.22	1,581.60	1,250.67
20 or more years	262.91	1,364.02 *	1,503.56	852.90	579.89	330.24	710.07	283.48
Multi/single status								
2 or more locations	277.91	--	--	1,599.15	508.96	317.66	1,284.17	281.62
1 location only	490.49	1,128.17	1,173.98	709.30	1,037.78	2,426.33	646.90	756.00
Percent full-time employees								
Less than 25%	1,563.97	--	--	--	477.14	1,763.79 *	--	1,579.83
25-49 %	1,242.48	--	--	1,579.09	2,724.93	1,127.16	--	1,150.12
50-74 %	1,111.80	--	--	1,393.34	2,843.31	991.86	1,401.27	1,398.05
75% or more	267.34	1,220.43	1,236.10	730.45	545.61	343.08	664.99	287.46
Union presence								
No union employees	299.36	1,126.29	1,160.24	692.38	598.81	430.42	626.42	341.38
Has union employees	329.77	--	--	--	1,158.60	357.20	--	340.52
Percent low-wage employees								
50% or more low-wage	968.34	--	--	1,478.98	925.22	773.16	2,000.33 *	577.99
Less than 50% low-wage	260.52	1,144.52	1,149.43	678.88	594.48	323.54	619.23	283.86
Percent women employees								
Less than 25%	325.07	1,113.94	1,184.69	835.52	534.89	282.76	679.89	316.06
25-49 %	452.36	--	--	1,438.87 *	798.95	420.92	2,134.98	385.01
50-74 %	469.87	1,549.98 *	1,772.64	1,774.31	733.69	591.68	1,669.00	477.14
75% or more	897.90	1,427.99	2,053.22 *	1,170.37	1,739.75	971.89	858.79	1,060.55
Percent age 50 or older employees								
Less than 25%	456.81	910.33	1,697.43	957.30	1,130.90	600.92	659.57	588.23
25-49 %	292.38	--	2,140.83 *	1,021.80	410.49	390.70	1,017.14	303.01
50-74 %	902.28	--	1,237.80	2,034.21	1,124.68	1,219.02	1,902.95	901.91
75% or more	1,379.69	--	--	--	--	1,767.27	1,563.23 *	1,589.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	29.6%	28.3%	38.6%	38.3%	31.9%	27.1%	35.9%	28.7%
Industry group **								
Agric., fish., forest.	51.6%	--	--	35.9%	63.6%	26.4%	52.5%	51.4%
Mining and manufacturing	25.4%	--	31.7%	31.6%	27.4%	23.1%	34.9%	24.7%
Construction	33.2%	31.9%	39.2%	39.4%	30.2%	27.2%	36.5%	31.4%
Utilities and transp.	25.7%	--	30.2%	35.6%	35.9%	22.8%	28.1%	25.5%
Wholesale trade	28.3%	21.1%	32.6%	39.0%	28.1%	25.7%	34.2%	27.3%
Fin. svcs. and real estate	28.7%	27.5%	23.3% *	39.4%	27.6%	28.3%	33.6%	28.3%
Retail trade	32.6%	16.3% *	40.4%	47.0%	45.4%	29.2%	31.0%	33.0%
Professional services	28.4%	33.7%	48.7%	39.9%	31.6%	24.8%	41.2%	26.8%
Other services	38.1%	24.8%	32.6%	37.1%	36.3%	41.2%	32.1%	39.5%
Ownership								
For profit, incorporated	29.8%	29.5%	39.6%	37.6%	31.0%	27.6%	36.5%	28.8%
For profit, unincorporated	35.7%	31.5%	42.0%	47.2%	39.1%	30.2%	39.7%	34.8%
Nonprofit	25.0%	10.7%	24.6%	29.0%	28.8%	23.8%	23.1%	25.1%
Age of firm								
Less than 5 years	46.3%	44.5%	59.6%	51.5%	39.1%	23.7%	48.7%	44.4%
5-9 years	40.3%	35.1%	39.9%	47.6%	40.6%	33.9%	40.1%	40.5%
10-19 years	37.1%	34.1%	45.0%	43.6%	37.2%	28.3%	41.6%	34.8%
20 or more years	28.0%	17.9%	32.8%	33.8%	30.2%	27.0%	30.3%	27.8%
Multi/single status								
2 or more locations	27.5%	--	30.2%	34.7%	30.0%	26.8%	34.3%	27.4%
1 location only	36.0%	28.6%	39.3%	39.4%	34.5%	38.4%	36.1%	35.9%
Percent full-time employees								
Less than 25%	27.9%	--	--	31.0%	49.8%	22.8%	34.7%	27.3%
25-49 %	28.5%	19.5% *	25.2%	42.1%	33.0%	26.6%	24.9%	29.1%
50-74 %	29.0%	24.8%	38.6%	42.3%	30.8%	26.7%	35.3%	28.1%
75% or more	29.7%	29.2%	39.1%	37.9%	31.7%	27.2%	36.3%	28.8%
Union presence								
No union employees	32.1%	29.2%	39.9%	39.5%	33.6%	29.6%	37.3%	31.2%
Has union employees	21.4%	--	16.3% *	24.7%	20.6%	21.5%	18.4%	21.5%
Percent low-wage employees								
50% or more low-wage	34.3%	16.8% *	37.2%	47.9%	35.6%	33.9%	31.2%	34.9%
Less than 50% low-wage	29.4%	29.4%	38.6%	37.9%	31.7%	26.8%	36.2%	28.5%
Percent women employees								
Less than 25%	28.6%	25.9%	36.5%	39.3%	29.8%	23.5%	34.2%	26.9%
25-49 %	27.9%	29.0%	39.1%	33.8%	29.6%	26.6%	33.9%	27.4%
50-74 %	32.3%	33.2%	40.7%	38.6%	33.4%	30.6%	39.7%	31.6%
75% or more	30.1%	30.3%	42.4%	42.2%	37.1%	26.3%	38.9%	29.1%
Percent age 50 or older employees								
Less than 25%	34.7%	28.4%	47.6%	41.5%	35.6%	31.7%	40.3%	33.2%
25-49 %	26.6%	32.6%	31.0%	35.1%	30.1%	24.7%	33.0%	26.3%
50-74 %	30.3%	28.5%	22.9%	35.8%	30.9%	29.8%	29.0%	30.6%
75% or more	30.8%	22.4%	40.6% *	43.1%	32.7%	30.8%	28.0%	34.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	2.18%	2.60%	1.30%	0.99%	0.47%	1.31%	0.42%
Industry group **								
Agric., fish., forest.	9.67%	--	--	5.14%	11.58%	4.41%	9.55%	12.14%
Mining and manufacturing	0.87%	--	5.46%	2.91%	1.59%	1.11%	2.93%	0.89%
Construction	1.86%	6.46%	6.00%	3.67%	3.40%	2.23%	3.35%	2.20%
Utilities and transp.	1.11%	--	6.61%	4.86%	4.10%	1.07%	3.90%	1.16%
Wholesale trade	1.01%	5.35%	5.33%	3.50%	1.84%	1.14%	3.40%	0.99%
Fin. svcs. and real estate	0.94%	3.97%	7.55% *	7.80%	2.42%	0.97%	5.11%	0.94%
Retail trade	1.36%	5.74% *	7.89%	4.41%	2.97%	1.27%	4.67%	1.29%
Professional services	0.70%	3.59%	4.94%	2.02%	1.67%	0.71%	2.46%	0.66%
Other services	1.39%	5.07%	5.14%	3.13%	3.30%	1.86%	2.83%	1.57%
Ownership								
For profit, incorporated	0.49%	2.71%	3.16%	1.42%	1.35%	0.56%	1.60%	0.51%
For profit, unincorporated	1.27%	4.56%	3.74%	3.53%	2.45%	1.62%	2.81%	1.41%
Nonprofit	0.75%	2.88%	5.79%	2.88%	1.51%	0.91%	2.76%	0.78%
Age of firm								
Less than 5 years	2.51%	5.34%	6.42%	4.01%	4.26%	1.83%	3.68%	3.37%
5-9 years	2.12%	4.44%	4.71%	3.31%	4.32%	6.16%	2.99%	2.93%
10-19 years	2.28%	3.99%	6.86%	3.66%	3.72%	4.66%	3.24%	2.83%
20 or more years	0.40%	2.76%	2.59%	1.38%	1.08%	0.46%	1.49%	0.41%
Multi/single status								
2 or more locations	0.41%	--	6.93%	2.86%	0.97%	0.46%	4.02%	0.41%
1 location only	1.02%	2.22%	2.72%	1.44%	1.95%	5.30%	1.39%	1.46%
Percent full-time employees								
Less than 25%	3.64%	--	--	4.51%	7.77%	3.29%	6.69%	3.81%
25-49 %	1.94%	7.18% *	7.10%	5.69%	5.58%	2.07%	4.94%	2.15%
50-74 %	1.54%	4.29%	6.05%	4.00%	3.69%	1.98%	3.54%	1.68%
75% or more	0.43%	2.52%	2.84%	1.41%	1.05%	0.48%	1.45%	0.44%
Union presence								
No union employees	0.48%	2.27%	2.63%	1.34%	1.08%	0.60%	1.35%	0.51%
Has union employees	0.55%	--	7.62% *	4.40%	1.98%	0.56%	3.31%	0.56%
Percent low-wage employees								
50% or more low-wage	2.13%	5.06% *	9.92%	5.82%	4.45%	2.75%	6.02%	2.23%
Less than 50% low-wage	0.41%	2.27%	2.66%	1.32%	1.02%	0.47%	1.34%	0.42%
Percent women employees								
Less than 25%	0.74%	3.04%	2.97%	1.98%	1.58%	0.88%	1.76%	0.78%
25-49 %	0.71%	5.75%	10.83%	2.55%	1.71%	0.76%	4.24%	0.67%
50-74 %	0.84%	5.20%	4.06%	3.26%	1.71%	1.02%	2.47%	0.87%
75% or more	1.06%	4.19%	5.10%	2.31%	3.36%	1.05%	2.45%	1.14%
Percent age 50 or older employees								
Less than 25%	0.75%	2.99%	3.45%	2.01%	1.76%	0.94%	1.99%	0.79%
25-49 %	0.49%	5.34%	3.31%	2.19%	1.43%	0.51%	2.09%	0.51%
50-74 %	1.20%	6.31%	4.07%	2.95%	2.17%	1.71%	3.05%	1.30%
75% or more	2.88%	4.64%	12.71% *	5.85%	4.66%	4.35%	4.54%	3.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	30.8%	29.6%	36.1%	38.7%	32.5%	27.6%	35.4%	29.8%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	33.7%
Mining and manufacturing	32.2%	--	26.4% *	39.6%	34.7%	26.5%	39.6%	31.1%
Construction	35.3%	24.1% *	38.2%	41.3%	37.5%	--	33.0%	38.6%
Utilities and transp.	23.0%	--	--	40.4% *	35.6%	18.6%	24.2% *	22.9%
Wholesale trade	30.2%	--	--	31.2%	36.6%	25.4%	26.0%	31.5%
Fin. svcs. and real estate	30.1%	--	--	43.4%	26.2%	29.7%	43.4%	28.8%
Retail trade	30.6%	--	--	45.0%	51.2%	19.4%	41.7%	28.7%
Professional services	29.7%	30.3%	39.4%	43.6%	28.6%	27.7%	38.6%	28.5%
Other services	34.6%	--	34.9%	30.5%	30.8%	42.1%	32.1%	35.6%
Ownership								
For profit, incorporated	31.3%	28.7%	33.9%	38.8%	32.0%	28.9%	33.6%	30.7%
For profit, unincorporated	40.3%	41.8%	43.7%	45.9%	41.2%	32.8%	44.6%	38.4%
Nonprofit	25.6%	--	38.7% *	27.6%	28.5%	24.1%	30.0%	25.3%
Age of firm								
Less than 5 years	48.9%	--	68.8%	47.4%	40.7% *	--	50.9%	46.4%
5-9 years	41.6%	38.1%	49.6%	42.6%	45.6%	--	42.1%	39.1%
10-19 years	35.6%	26.0%	34.7%	45.8%	34.9%	30.1%	36.8%	35.0%
20 or more years	28.8%	16.7% *	28.4%	34.3%	31.3%	27.4%	28.4%	28.8%
Multi/single status								
2 or more locations	27.8%	--	--	35.1%	31.1%	26.5%	43.6%	27.5%
1 location only	36.2%	29.5%	36.3%	39.7%	33.9%	51.0%	34.7%	37.6%
Percent full-time employees								
Less than 25%	29.2%	--	--	31.0%	60.0%	13.7% *	39.8%	27.8% *
25-49 %	24.4%	--	--	47.4%	35.1%	21.5%	14.5% *	25.5%
50-74 %	27.6%	--	--	43.0%	24.0% *	24.6%	29.5%	27.1%
75% or more	31.6%	32.2%	35.7%	38.2%	32.4%	28.8%	36.8%	30.4%
Union presence								
No union employees	34.8%	33.0%	39.6%	40.8%	34.9%	31.8%	39.4%	33.6%
Has union employees	20.2%	--	--	14.6% *	19.2%	21.3%	11.9% *	21.0%
Percent low-wage employees								
50% or more low-wage	41.7%	--	--	41.1%	41.9%	42.9%	33.8%	42.6%
Less than 50% low-wage	30.2%	29.7%	36.1%	38.6%	32.2%	26.5%	35.4%	29.1%
Percent women employees								
Less than 25%	34.5%	25.0%	35.6%	43.0%	39.8%	26.6%	34.7%	34.4%
25-49 %	26.1%	28.0%	20.6%	30.8%	31.2%	22.7%	26.0%	26.1%
50-74 %	34.0%	41.0%	43.5%	37.3%	30.2%	34.4%	42.6%	32.9%
75% or more	27.8%	--	42.6%	39.8%	28.7%	25.1%	42.8%	26.2%
Percent age 50 or older employees								
Less than 25%	36.4%	28.6%	43.7%	41.5%	35.0%	35.0%	39.7%	34.8%
25-49 %	26.6%	31.3% *	34.1%	33.4%	31.5%	23.2%	30.0%	26.3%
50-74 %	35.2%	--	14.5% *	39.5%	31.4%	40.1%	30.2%	36.5%
75% or more	33.9%	--	--	--	39.4%	--	23.9%	44.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.90%	4.02%	3.70%	2.34%	1.81%	1.25%	2.21%	0.98%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	4.92%
Mining and manufacturing	2.20%	--	8.20% *	3.22%	4.48%	2.98%	5.19%	2.41%
Construction	3.91%	8.08% *	6.92%	7.25%	4.91%	--	5.28%	5.13%
Utilities and transp.	2.18%	--	--	12.95% *	5.32%	1.25%	10.39% *	2.17%
Wholesale trade	2.18%	--	--	5.63%	4.19%	2.62%	4.61%	2.52%
Fin. svcs. and real estate	1.95%	--	--	11.46%	3.07%	2.26%	10.74%	1.81%
Retail trade	3.41%	--	--	7.93%	7.66%	2.12%	5.99%	3.75%
Professional services	1.50%	5.75%	5.51%	3.81%	2.83%	2.02%	3.35%	1.62%
Other services	3.13%	--	8.47%	5.05%	5.80%	4.88%	5.29%	3.85%
Ownership								
For profit, incorporated	1.20%	4.29%	4.43%	2.53%	2.49%	1.83%	2.48%	1.37%
For profit, unincorporated	2.69%	11.26%	7.06%	5.87%	5.02%	3.65%	5.24%	3.03%
Nonprofit	1.27%	--	12.08% *	7.79%	2.81%	1.25%	7.18%	1.26%
Age of firm								
Less than 5 years	5.86%	--	4.84%	7.76%	12.80% *	--	6.75%	10.05%
5-9 years	4.18%	6.41%	9.06%	5.33%	4.27%	--	5.08%	3.24%
10-19 years	3.19%	5.63%	5.72%	5.68%	6.91%	5.64%	4.22%	4.33%
20 or more years	0.94%	5.34% *	4.61%	2.67%	1.66%	1.28%	2.93%	0.99%
Multi/single status								
2 or more locations	0.92%	--	--	5.68%	1.87%	1.05%	8.05%	0.91%
1 location only	1.84%	4.05%	3.91%	2.52%	3.30%	9.13%	2.27%	2.82%
Percent full-time employees								
Less than 25%	7.63%	--	--	5.86%	11.97%	5.21% *	7.74%	8.48% *
25-49 %	2.59%	--	--	6.11%	4.98%	2.00%	6.78% *	3.06%
50-74 %	2.65%	--	--	7.75%	7.85% *	2.40%	5.50%	2.99%
75% or more	0.98%	4.88%	4.05%	2.55%	1.74%	1.44%	2.47%	1.07%
Union presence								
No union employees	0.98%	4.31%	3.34%	2.37%	1.83%	1.56%	2.13%	1.10%
Has union employees	1.34%	--	--	6.15% *	3.56%	1.49%	4.95% *	1.39%
Percent low-wage employees								
50% or more low-wage	4.69%	--	--	5.05%	5.10%	6.31%	7.17%	5.00%
Less than 50% low-wage	0.88%	4.15%	3.78%	2.41%	1.85%	1.12%	2.26%	0.94%
Percent women employees								
Less than 25%	1.91%	6.87%	5.01%	3.77%	3.50%	2.54%	3.61%	2.15%
25-49 %	1.48%	4.77%	4.53%	4.72%	4.05%	1.58%	3.35%	1.62%
50-74 %	1.81%	9.30%	6.95%	5.15%	2.62%	2.69%	4.10%	1.97%
75% or more	1.41%	--	10.88%	4.19%	3.19%	1.48%	4.71%	1.34%
Percent age 50 or older employees								
Less than 25%	1.52%	4.52%	4.16%	3.62%	3.22%	2.46%	2.81%	1.84%
25-49 %	0.99%	11.92% *	6.53%	3.63%	2.43%	0.96%	4.27%	1.00%
50-74 %	3.46%	--	5.66% *	5.51%	5.09%	5.99%	6.93%	3.88%
75% or more	5.74%	--	--	--	4.70%	--	6.17%	6.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	29.0%	26.5%	39.9%	39.1%	31.2%	26.7%	36.3%	28.2%
Industry group **								
Agric., fish., forest.	55.9%	--	--	40.4%	68.6%	27.0%	--	56.2%
Mining and manufacturing	24.2%	--	30.1%	32.6%	25.8%	22.5%	31.3%	23.9%
Construction	31.5%	35.3%	44.9%	35.6%	28.0%	26.8%	38.2%	29.1%
Utilities and transp.	26.9%	--	23.3% *	32.3%	38.2%	24.4%	30.2%	26.7%
Wholesale trade	27.2%	--	35.7%	40.3%	24.5%	25.1%	37.6%	25.8%
Fin. svcs. and real estate	28.5%	33.2%	22.9% *	39.6%	28.6%	27.8%	35.3%	28.1%
Retail trade	33.2%	7.2% *	38.4%	51.5%	43.8%	31.5%	28.4%	34.1%
Professional services	27.6%	34.3%	50.9%	39.6%	31.1%	24.2%	42.3%	26.0%
Other services	38.6%	23.7%	28.6%	41.0%	38.1%	40.2%	31.8%	40.0%
Ownership								
For profit, incorporated	28.9%	27.4%	42.0%	38.3%	30.3%	26.9%	37.5%	27.9%
For profit, unincorporated	35.2%	31.6%	42.3%	49.4%	38.8%	30.2%	40.3%	34.4%
Nonprofit	24.8%	9.9% *	15.2%	29.2%	27.7%	24.1%	20.5%	25.1%
Age of firm								
Less than 5 years	45.4%	41.5%	55.7%	53.3%	38.4%	23.5%	49.0%	43.5%
5-9 years	40.4%	34.0%	37.7%	48.6%	41.2%	33.8%	39.6%	41.2%
10-19 years	37.5%	34.3%	49.8%	44.5%	36.1%	28.2%	44.5%	34.4%
20 or more years	27.6%	17.4%	34.2%	34.3%	29.5%	26.6%	30.8%	27.4%
Multi/single status								
2 or more locations	27.2%	--	28.5% *	36.5%	28.8%	26.6%	31.0%	27.1%
1 location only	36.4%	27.4%	41.1%	39.9%	35.0%	31.2%	37.0%	35.8%
Percent full-time employees								
Less than 25%	25.9%	--	--	29.3%	41.5%	23.1%	29.9%	25.6%
25-49 %	29.5%	--	32.3%	39.0%	30.6%	28.5%	28.4%	29.6%
50-74 %	29.1%	34.8%	33.2%	44.2%	31.9%	26.8%	42.2%	27.8%
75% or more	29.1%	25.9%	40.8%	38.8%	31.0%	26.7%	36.1%	28.3%
Union presence								
No union employees	31.2%	26.5%	39.8%	40.1%	32.7%	28.9%	36.6%	30.4%
Has union employees	21.8%	--	--	28.1%	21.1%	21.5%	30.1%	21.6%
Percent low-wage employees								
50% or more low-wage	31.8%	18.0% *	41.9%	48.6%	32.1%	30.2%	33.6%	31.4%
Less than 50% low-wage	28.9%	27.7%	39.8%	38.5%	31.1%	26.6%	36.5%	28.1%
Percent women employees								
Less than 25%	27.1%	25.1%	37.9%	37.5%	27.0%	23.5%	34.5%	25.6%
25-49 %	28.0%	20.9% *	47.9%	38.2%	28.4%	26.8%	36.1%	27.5%
50-74 %	32.2%	39.7%	34.0%	39.8%	36.9%	29.8%	39.0%	31.6%
75% or more	29.5%	28.1%	42.6%	44.5%	36.0%	25.8%	38.3%	28.4%
Percent age 50 or older employees								
Less than 25%	33.7%	26.9%	50.1%	43.2%	32.7%	30.9%	41.1%	32.2%
25-49 %	26.5%	32.0%	30.1%	36.7%	30.4%	24.7%	34.0%	26.2%
50-74 %	28.6%	19.4%	24.3%	32.6%	30.8%	28.0%	27.7%	28.8%
75% or more	31.2%	24.3%	--	41.1%	31.5%	28.5%	30.7%	31.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.48%	3.09%	3.74%	1.60%	1.27%	0.52%	1.87%	0.48%
Industry group **								
Agric., fish., forest.	12.09%	--	--	3.36%	11.04%	5.64%	--	13.31%
Mining and manufacturing	0.95%	--	4.60%	2.86%	1.62%	1.21%	3.20%	0.97%
Construction	2.28%	9.50%	9.62%	4.67%	4.51%	2.27%	4.74%	2.45%
Utilities and transp.	1.33%	--	7.07% *	3.49%	4.98%	1.33%	4.70%	1.38%
Wholesale trade	1.18%	--	6.85%	4.17%	2.07%	1.21%	4.51%	1.10%
Fin. svcs. and real estate	1.16%	7.21%	8.37% *	9.08%	3.31%	1.19%	6.13%	1.18%
Retail trade	1.62%	4.14% *	10.03%	4.99%	3.00%	1.35%	6.80%	1.32%
Professional services	0.82%	4.62%	6.32%	2.80%	1.88%	0.76%	3.55%	0.73%
Other services	1.50%	4.89%	5.74%	3.68%	3.64%	1.98%	3.45%	1.65%
Ownership								
For profit, incorporated	0.58%	4.15%	4.45%	1.79%	1.73%	0.60%	2.36%	0.57%
For profit, unincorporated	1.42%	5.26%	4.69%	4.32%	2.85%	1.73%	3.25%	1.56%
Nonprofit	0.98%	3.32% *	3.95%	2.94%	1.78%	1.24%	2.82%	1.02%
Age of firm								
Less than 5 years	3.10%	6.76%	11.05%	5.01%	4.37%	1.80%	5.52%	3.64%
5-9 years	2.76%	6.66%	5.28%	4.33%	5.61%	6.20%	4.00%	3.78%
10-19 years	3.35%	5.19%	9.36%	4.60%	4.20%	6.68%	4.69%	3.95%
20 or more years	0.46%	3.69%	3.51%	1.69%	1.44%	0.50%	2.03%	0.48%
Multi/single status								
2 or more locations	0.47%	--	8.82% *	2.82%	1.18%	0.52%	3.93%	0.48%
1 location only	1.38%	3.23%	3.92%	1.92%	2.62%	5.08%	2.05%	1.87%
Percent full-time employees								
Less than 25%	3.21%	--	--	6.13%	6.49%	3.06%	7.66%	3.33%
25-49 %	2.27%	--	9.50%	7.83%	7.54%	2.31%	4.62%	2.50%
50-74 %	1.97%	5.32%	7.83%	5.37%	3.30%	2.47%	4.71%	2.09%
75% or more	0.50%	3.53%	4.01%	1.72%	1.37%	0.52%	2.05%	0.50%
Union presence								
No union employees	0.58%	3.11%	3.85%	1.64%	1.40%	0.67%	1.95%	0.60%
Has union employees	0.59%	--	--	5.85%	2.35%	0.58%	4.81%	0.60%
Percent low-wage employees								
50% or more low-wage	2.29%	6.78% *	11.48%	7.50%	6.00%	2.18%	7.74%	2.18%
Less than 50% low-wage	0.49%	3.31%	3.83%	1.62%	1.30%	0.54%	1.92%	0.50%
Percent women employees								
Less than 25%	0.84%	4.26%	4.18%	2.36%	1.68%	1.01%	2.26%	0.87%
25-49 %	0.85%	7.74% *	12.78%	2.72%	2.00%	0.87%	6.54%	0.78%
50-74 %	0.94%	5.53%	4.99%	4.22%	1.84%	1.05%	3.16%	0.97%
75% or more	1.42%	5.23%	6.10%	3.01%	4.79%	1.34%	3.31%	1.53%
Percent age 50 or older employees								
Less than 25%	0.91%	5.05%	4.98%	2.24%	2.10%	1.04%	3.08%	0.89%
25-49 %	0.61%	5.33%	4.15%	2.94%	1.89%	0.61%	2.58%	0.63%
50-74 %	1.14%	5.72%	5.60%	3.71%	2.55%	1.39%	3.78%	1.17%
75% or more	3.73%	5.95%	--	6.92%	5.98%	5.06%	6.13%	3.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	31.3%	30.7%	37.4%	33.7%	34.5%	29.0%	35.2%	30.4%
Industry group **								
Agric., fish., forest.	--	--	--	--	49.0%	28.5%	--	--
Mining and manufacturing	25.0%	--	--	13.7% *	26.3%	25.6%	38.8%	23.5%
Construction	38.9%	57.0%	--	53.3%	25.3%	--	41.3%	37.0%
Utilities and transp.	24.0%	--	--	--	25.0%	22.0%	--	23.4%
Wholesale trade	35.1%	90.3%	--	50.0%	31.9%	35.7%	36.4%	34.7%
Fin. svcs. and real estate	28.4%	--	--	--	23.3%	30.4%	20.9%	29.3%
Retail trade	32.3%	--	--	28.4%	41.3%	30.3%	30.7%	33.5%
Professional services	30.8%	36.2% *	48.9%	36.8%	38.8%	23.7%	40.8%	28.8%
Other services	43.6%	--	--	30.7%	46.4%	46.2%	34.2%	45.2%
Ownership								
For profit, incorporated	33.0%	36.0%	38.5%	31.9%	33.2%	32.1%	37.9%	31.9%
For profit, unincorporated	32.1%	24.0% *	--	40.2%	37.3%	26.9%	31.3%	32.4%
Nonprofit	24.7%	--	--	30.7%	36.0%	21.4%	21.4%	24.9%
Age of firm								
Less than 5 years	44.5%	--	--	--	--	--	43.6%	46.1%
5-9 years	37.4%	--	--	50.6%	37.6%	--	35.6%	38.5%
10-19 years	38.1%	42.5%	42.2%	33.4%	47.7%	25.4%	40.9%	36.3%
20 or more years	29.6%	20.2%	35.1%	30.9%	31.6%	29.2%	31.0%	29.4%
Multi/single status								
2 or more locations	29.8%	--	--	24.8%	35.7%	28.8%	37.2%	29.7%
1 location only	34.1%	30.1%	37.4%	36.5%	33.3%	36.7%	35.1%	33.1%
Percent full-time employees								
Less than 25%	34.2% *	--	--	--	--	33.0% *	--	34.0% *
25-49 %	33.7%	--	--	--	50.6%	31.3%	--	38.6%
50-74 %	32.3%	--	--	29.0%	39.5%	31.8%	26.2%	33.9%
75% or more	31.1%	32.7%	37.4%	33.5%	33.8%	28.6%	36.5%	29.9%
Union presence								
No union employees	33.6%	31.2%	40.7%	34.0%	35.8%	32.1%	36.5%	32.9%
Has union employees	21.3%	--	--	--	21.4%	21.8%	--	21.9%
Percent low-wage employees								
50% or more low-wage	34.2%	--	--	58.1%	43.3%	35.2%	17.0% *	40.0%
Less than 50% low-wage	31.2%	32.6%	37.8%	33.2%	34.0%	28.8%	36.3%	30.1%
Percent women employees								
Less than 25%	28.8%	28.1%	32.6%	41.1%	31.3%	20.2%	32.5%	26.8%
25-49 %	30.3%	58.2%	--	18.4% *	33.3%	30.0%	40.0%	28.9%
50-74 %	30.0%	13.6% *	56.9%	33.8%	26.7%	30.0%	36.9%	29.1%
75% or more	37.9%	34.7%	40.1%	39.0%	51.9%	32.5%	36.6%	38.1%
Percent age 50 or older employees								
Less than 25%	37.5%	31.2%	44.9%	33.4%	50.7%	33.1%	38.7%	37.0%
25-49 %	27.2%	--	29.3%	30.1%	25.5%	27.1%	34.6%	26.8%
50-74 %	32.2%	--	33.4%	46.3%	30.3%	30.2%	31.3%	32.7%
75% or more	24.5%	--	--	--	--	33.4%	19.0% *	31.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	1.09%	4.90%	5.05%	3.54%	2.63%	1.28%	2.76%	1.16%
Industry group **								
Agric., fish., forest.	--	--	--	--	1.25%	2.56%	--	--
Mining and manufacturing	2.63%	--	--	7.16% *	3.27%	2.53%	9.78%	2.48%
Construction	4.30%	8.17%	--	5.19%	3.14%	--	7.53%	5.02%
Utilities and transp.	2.17%	--	--	--	6.92%	1.36%	--	2.27%
Wholesale trade	3.44%	4.88%	--	8.32%	3.42%	6.31%	8.91%	3.68%
Fin. svcs. and real estate	1.96%	--	--	--	5.98%	2.12%	5.51%	2.05%
Retail trade	3.10%	--	--	8.31%	3.68%	4.46%	5.18%	3.82%
Professional services	2.12%	12.21% *	7.14%	4.18%	5.87%	1.85%	5.37%	2.16%
Other services	3.35%	--	--	7.22%	4.74%	4.77%	9.24%	3.56%
Ownership								
For profit, incorporated	1.30%	6.07%	5.85%	4.43%	2.86%	1.52%	3.35%	1.36%
For profit, unincorporated	3.77%	7.66% *	--	8.15%	8.16%	5.62%	5.46%	4.83%
Nonprofit	1.92%	--	--	5.08%	4.60%	1.85%	5.06%	2.02%
Age of firm								
Less than 5 years	5.63%	--	--	--	--	--	6.79%	9.93%
5-9 years	4.44%	--	--	6.28%	4.63%	--	9.56%	3.80%
10-19 years	4.78%	10.74%	11.25%	7.97%	9.80%	5.27%	6.65%	6.33%
20 or more years	1.09%	5.48%	6.19%	4.17%	2.68%	1.31%	2.99%	1.17%
Multi/single status								
2 or more locations	1.15%	--	--	7.30%	2.04%	1.29%	5.59%	1.17%
1 location only	2.29%	4.95%	5.17%	3.65%	4.70%	10.33%	2.92%	3.47%
Percent full-time employees								
Less than 25%	11.11% *	--	--	--	--	12.42% *	--	11.29% *
25-49 %	6.68%	--	--	--	10.56%	5.96%	--	6.04%
50-74 %	3.01%	--	--	4.31%	5.07%	3.38%	5.86%	3.26%
75% or more	1.16%	5.24%	5.44%	3.90%	2.82%	1.35%	2.97%	1.23%
Union presence								
No union employees	1.27%	4.98%	5.00%	3.69%	2.80%	1.61%	2.83%	1.40%
Has union employees	1.47%	--	--	--	5.78%	1.57%	--	1.52%
Percent low-wage employees								
50% or more low-wage	4.34%	--	--	9.68%	5.04%	3.20%	10.85% *	3.08%
Less than 50% low-wage	1.12%	5.02%	5.06%	3.56%	2.75%	1.32%	2.78%	1.20%
Percent women employees								
Less than 25%	1.60%	4.69%	5.91%	4.40%	2.62%	1.55%	3.13%	1.72%
25-49 %	2.19%	9.29%	--	6.92% *	2.88%	2.08%	8.43%	2.01%
50-74 %	2.15%	7.19% *	6.41%	7.33%	4.55%	2.51%	7.86%	2.17%
75% or more	2.51%	7.95%	10.34%	3.97%	5.97%	2.78%	3.83%	2.83%
Percent age 50 or older employees								
Less than 25%	2.12%	4.45%	7.39%	6.04%	3.76%	2.82%	3.33%	2.63%
25-49 %	1.18%	--	8.03%	4.14%	2.58%	1.41%	4.26%	1.22%
50-74 %	4.09%	--	5.76%	7.98%	3.96%	6.59%	8.15%	4.51%
75% or more	4.48%	--	--	--	--	5.27%	6.47% *	4.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2022**

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%	22.8%	19.5%	20.0%	23.2%	27.0%	20.7%	25.5%
Industry group **								
Agric., fish., forest.	23.5%	30.0%	--	22.7%	25.3%	26.9%	20.0%	24.9%
Mining and manufacturing	27.1%	9.9%	19.2%	19.3%	25.8%	30.6%	18.1%	28.2%
Construction	23.3%	24.5%	22.0%	23.4%	22.8%	24.2%	23.2%	23.4%
Utilities and transp.	24.0%	16.0%	21.5%	18.5%	23.0%	25.6%	18.7%	24.7%
Wholesale trade	25.5%	16.6%	19.6%	20.3%	25.7%	29.6%	19.6%	27.0%
Fin. svcs. and real estate	28.3%	25.7%	20.7%	24.5%	26.7%	29.2%	24.3%	28.7%
Retail trade	19.7%	29.9%	18.8%	17.7%	17.3%	19.8%	21.3%	19.3%
Professional services	25.5%	23.0%	18.7%	18.4%	23.4%	28.5%	20.1%	26.6%
Other services	21.3%	21.3%	19.8%	20.7%	19.4%	22.5%	20.5%	21.5%
Ownership								
For profit, incorporated	24.7%	23.8%	20.4%	20.0%	23.5%	26.5%	21.3%	25.3%
For profit, unincorporated	22.9%	19.2%	16.2%	20.8%	22.1%	26.2%	19.1%	24.0%
Nonprofit	26.4%	26.0%	18.0%	18.7%	23.5%	29.3%	19.7%	27.0%
Age of firm								
Less than 5 years	21.6%	18.9%	21.1%	21.8%	23.6%	30.8%	19.6%	23.8%
5-9 years	19.9%	22.7%	19.5%	17.9%	20.1%	19.9%	21.4%	18.3%
10-19 years	22.5%	21.5%	21.4%	20.7%	20.8%	29.3%	21.6%	23.1%
20 or more years	25.4%	25.0%	18.6%	19.9%	23.9%	27.0%	20.3%	25.9%
Multi/single status								
2 or more locations	26.1%	21.9% *	16.1%	19.5%	23.6%	27.0%	18.3%	26.2%
1 location only	21.5%	22.8%	19.8%	20.2%	22.8%	26.1%	20.9%	22.1%
Percent full-time employees								
Less than 25%	22.6%	15.8% *	18.3% *	18.9%	18.4%	25.1%	14.7%	23.7%
25-49 %	19.0%	28.9%	14.7%	12.0%	17.3%	20.9%	19.2%	18.9%
50-74 %	23.7%	22.5%	17.1%	19.9%	20.2%	26.0%	19.5%	24.5%
75% or more	25.1%	22.5%	19.9%	20.4%	23.9%	27.4%	20.9%	25.9%
Union presence								
No union employees	23.6%	22.2%	19.1%	19.4%	22.5%	26.0%	20.1%	24.4%
Has union employees	29.6%	36.6%	28.9%	31.0%	28.6%	29.6%	34.8%	29.4%
Percent low-wage employees								
50% or more low-wage	16.9%	26.5%	11.8%	14.5%	17.2%	16.8%	18.4%	16.6%
Less than 50% low-wage	25.3%	22.4%	20.0%	20.4%	23.7%	27.7%	20.8%	26.1%
Percent women employees								
Less than 25%	25.0%	27.1%	20.9%	20.8%	24.2%	28.3%	23.0%	25.7%
25-49 %	25.8%	25.3%	21.0%	20.4%	24.1%	27.2%	21.4%	26.3%
50-74 %	24.1%	17.6%	20.0%	21.9%	22.0%	26.0%	19.7%	24.8%
75% or more	23.3%	17.6%	14.0%	15.7%	22.1%	27.0%	16.1%	24.9%
Percent age 50 or older employees								
Less than 25%	23.1%	25.9%	19.7%	19.5%	21.6%	25.4%	21.7%	23.5%
25-49 %	26.2%	19.9%	19.5%	20.4%	24.6%	27.9%	19.7%	26.8%
50-74 %	23.7%	20.2%	19.9%	21.0%	22.4%	26.4%	20.2%	24.8%
75% or more	19.6%	18.8%	15.0%	19.5%	17.5%	28.8%	17.5%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	0.28%	1.32%	0.97%	0.58%	0.54%	0.41%	0.60%	0.32%
Industry group **								
Agric., fish., forest.	2.54%	4.38%	--	3.93%	4.44%	2.85%	5.21%	2.76%
Mining and manufacturing	0.60%	2.86%	3.01%	1.21%	1.12%	0.87%	1.49%	0.65%
Construction	1.14%	3.36%	2.53%	1.99%	2.48%	2.55%	1.69%	1.51%
Utilities and transp.	1.12%	4.80%	3.92%	2.68%	2.91%	1.45%	2.46%	1.23%
Wholesale trade	0.87%	4.52%	2.72%	1.87%	1.89%	1.06%	1.99%	0.95%
Fin. svcs. and real estate	0.73%	3.66%	4.18%	2.60%	1.88%	0.86%	2.34%	0.77%
Retail trade	0.71%	6.41%	2.83%	1.92%	1.56%	0.77%	2.59%	0.67%
Professional services	0.51%	1.95%	1.83%	1.02%	0.95%	0.69%	1.02%	0.57%
Other services	1.02%	2.91%	2.59%	1.58%	1.62%	1.80%	1.47%	1.23%
Ownership								
For profit, incorporated	0.34%	1.71%	1.18%	0.69%	0.72%	0.48%	0.74%	0.38%
For profit, unincorporated	0.64%	2.35%	2.13%	1.39%	1.36%	0.90%	1.24%	0.73%
Nonprofit	0.76%	4.16%	2.56%	1.75%	1.01%	1.04%	1.75%	0.80%
Age of firm								
Less than 5 years	1.38%	2.45%	3.31%	2.35%	2.99%	4.32%	1.63%	2.25%
5-9 years	1.13%	2.82%	2.84%	2.06%	2.02%	1.66%	1.72%	1.41%
10-19 years	0.92%	2.14%	2.85%	1.19%	1.79%	2.24%	1.33%	1.22%
20 or more years	0.31%	2.41%	1.06%	0.73%	0.58%	0.42%	0.80%	0.34%
Multi/single status								
2 or more locations	0.35%	8.99% *	2.22%	1.15%	0.63%	0.42%	1.51%	0.36%
1 location only	0.47%	1.34%	1.05%	0.68%	0.95%	1.89%	0.65%	0.67%
Percent full-time employees								
Less than 25%	1.98%	7.43% *	8.12% *	4.79%	3.60%	2.50%	3.64%	2.13%
25-49 %	1.20%	7.34%	3.29%	1.56%	2.61%	1.66%	3.40%	1.27%
50-74 %	1.35%	3.81%	2.96%	2.03%	2.54%	1.92%	1.82%	1.53%
75% or more	0.29%	1.43%	1.06%	0.63%	0.58%	0.42%	0.65%	0.32%
Union presence								
No union employees	0.31%	1.33%	0.97%	0.57%	0.53%	0.49%	0.59%	0.35%
Has union employees	0.66%	7.96%	7.25%	4.06%	2.17%	0.70%	3.93%	0.67%
Percent low-wage employees								
50% or more low-wage	0.88%	6.42%	2.40%	1.83%	1.92%	1.15%	2.61%	0.93%
Less than 50% low-wage	0.29%	1.34%	1.02%	0.61%	0.57%	0.42%	0.62%	0.33%
Percent women employees								
Less than 25%	0.52%	2.53%	1.35%	0.95%	1.15%	0.83%	0.98%	0.61%
25-49 %	0.57%	3.15%	3.38%	1.30%	1.09%	0.75%	1.59%	0.61%
50-74 %	0.55%	1.91%	2.11%	1.36%	0.96%	0.76%	1.17%	0.60%
75% or more	0.66%	2.20%	1.73%	1.12%	1.12%	0.92%	1.07%	0.73%
Percent age 50 or older employees								
Less than 25%	0.53%	2.22%	1.46%	0.82%	0.83%	0.94%	0.92%	0.63%
25-49 %	0.37%	2.23%	1.70%	1.00%	0.83%	0.45%	0.97%	0.39%
50-74 %	0.78%	2.74%	2.13%	1.60%	1.34%	1.33%	1.46%	0.92%
75% or more	1.71%	2.75%	3.80%	4.92%	3.60%	4.34%	2.00%	3.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	38.7%	24.7%	13.1%	5.5%	2.9%	24.4%	4.3%
Industry group **								
Agric., fish., forest.	6.4% *	--	--	--	1.9% *	0.0%	--	2.6% *
Mining and manufacturing	5.6% *	--	15.1% *	15.6%	1.5% *	5.1% *	17.3%	4.7% *
Construction	18.9%	28.1% *	26.7%	21.2%	24.4% *	0.7% *	24.6%	15.8%
Utilities and transp.	4.2%	--	20.1% *	9.7% *	4.1% *	1.6% *	27.0%	2.1% *
Wholesale trade	5.3%	48.9% *	27.2% *	4.4% *	0.3% *	2.3% *	23.2%	2.1% *
Fin. svcs. and real estate	3.5%	36.2%	34.8% *	15.6% *	1.3% *	1.1% *	28.0%	1.7% *
Retail trade	5.8%	45.5% *	22.5% *	5.2% *	1.8% *	0.0%	28.1%	0.9% *
Professional services	6.7%	37.1%	19.5%	10.2%	--	4.0% *	22.2%	4.5%
Other services	11.7%	42.1%	34.4%	16.2% *	13.7% *	3.1% *	27.8%	7.7% *
Ownership								
For profit, incorporated	7.2%	38.0%	24.9%	14.0%	6.1% *	2.9%	24.5%	4.4%
For profit, unincorporated	6.3%	32.6%	14.0% *	6.8% *	1.9% *	3.6% *	19.0%	3.2% *
Nonprofit	6.6%	59.8%	40.2%	18.1% *	6.6% *	2.6% *	35.3%	4.6% *
Age of firm								
Less than 5 years	5.2%	19.4% *	1.4% *	1.2% *	1.9% *	0.0%	10.0% *	1.2% *
5-9 years	11.8%	25.5%	22.0% *	3.4% *	3.1% *	6.8% *	18.7%	3.2% *
10-19 years	16.8%	39.9%	23.2%	10.9%	10.8% *	16.6% *	23.2%	13.4% *
20 or more years	5.8%	50.0%	29.4%	16.9%	5.0%	2.4%	29.2%	3.7%
Multi/single status								
2 or more locations	3.6%	--	27.9% *	14.4%	4.0% *	2.9%	17.5%	3.4%
1 location only	16.6%	38.7%	24.4%	12.7%	7.5% *	2.0% *	25.2%	9.1%
Percent full-time employees								
Less than 25%	11.1% *	--	--	11.6% *	0.2% *	12.7% *	15.8% *	10.7% *
25-49 %	16.0% *	42.4% *	44.8%	19.9% *	32.2% *	0.9% *	38.0%	11.4% *
50-74 %	8.2% *	43.1%	19.8% *	4.7% *	17.8% *	--	22.2%	6.2% *
75% or more	6.5%	38.0%	24.8%	13.8%	3.7%	2.6%	24.3%	3.7%
Union presence								
No union employees	7.0%	38.2%	22.4%	11.2%	2.2%	3.4%	23.0%	3.9%
Has union employees	6.9%	--	63.7%	34.9%	25.3% *	1.8%	43.3%	5.4%
Percent low-wage employees								
50% or more low-wage	11.5% *	47.8%	40.0% *	6.7% *	22.2% *	0.4% *	34.7%	6.5% *
Less than 50% low-wage	6.8%	37.8%	24.1%	13.4%	4.6% *	3.0%	23.8%	4.2%
Percent women employees								
Less than 25%	10.6%	37.6%	25.3%	13.3%	6.0% *	4.4% *	25.5%	5.9%
25-49 %	6.3%	42.4%	30.1%	16.3%	10.2% *	2.1% *	29.7%	4.3%
50-74 %	5.0%	40.9%	21.9%	14.0% *	2.2% *	2.1% *	19.7%	3.4%
75% or more	5.6%	34.7%	20.1%	6.3%	1.2% *	4.0% *	20.8%	3.5% *
Percent age 50 or older employees								
Less than 25%	8.3%	34.0%	18.0%	11.7%	6.2% *	2.9% *	19.4%	5.1%
25-49 %	5.1%	30.6%	29.2%	15.6%	5.3% *	3.0% *	23.1%	4.0%
50-74 %	10.6%	51.1%	42.5%	13.2% *	5.4% *	2.5% *	38.6%	3.7%
75% or more	20.6%	54.4%	7.8% *	2.3% *	0.2% *	0.4% *	39.5%	0.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.59%	3.62%	2.67%	1.70%	1.61%	0.67%	1.63%	0.63%
Industry group **								
Agric., fish., forest.	2.93% *	--	--	--	1.72% *	0.00%	--	1.42% *
Mining and manufacturing	1.97% *	--	6.34% *	4.66%	1.10% *	3.07% *	3.88%	2.11% *
Construction	3.14%	10.78% *	6.80%	6.10%	7.37% *	0.60% *	4.59%	4.18%
Utilities and transp.	0.94%	--	9.81% *	5.10% *	2.24% *	0.66% *	7.16%	0.65% *
Wholesale trade	1.07%	14.80% *	9.30% *	2.12% *	0.28% *	0.95% *	5.36%	0.66% *
Fin. svcs. and real estate	0.67%	9.01%	13.77% *	5.99% *	1.34% *	0.48% *	5.80%	0.53% *
Retail trade	1.61%	14.75% *	8.71% *	3.55% *	1.14% *	0.00%	7.33%	0.55% *
Professional services	1.08%	5.43%	4.23%	2.65%	--	1.33% *	2.62%	1.18%
Other services	2.25%	7.87%	7.50%	5.07% *	8.55% *	1.01% *	4.12%	2.60% *
Ownership								
For profit, incorporated	0.71%	4.46%	3.18%	2.08%	2.14% *	0.79%	1.96%	0.76%
For profit, unincorporated	1.07%	7.33%	4.74% *	2.30% *	0.84% *	1.58% *	3.45%	1.00% *
Nonprofit	1.59%	8.24%	9.04%	6.23% *	4.14% *	1.72% *	5.22%	1.65% *
Age of firm								
Less than 5 years	1.49%	6.24% *	1.04% *	1.07% *	1.15% *	0.00%	3.04% *	0.71% *
5-9 years	2.40%	7.33%	7.39% *	1.99% *	2.45% *	5.58% *	4.05%	1.71% *
10-19 years	3.81%	6.02%	5.89%	3.08%	8.26% *	11.33% *	3.14%	5.72% *
20 or more years	0.52%	6.28%	3.63%	2.45%	1.40%	0.51%	2.41%	0.51%
Multi/single status								
2 or more locations	0.62%	--	10.15% *	4.30%	1.57% *	0.68%	4.29%	0.63%
1 location only	1.35%	3.66%	2.77%	1.79%	3.07% *	1.36% *	1.74%	2.08%
Percent full-time employees								
Less than 25%	3.83% *	--	--	6.58% *	0.21% *	5.44% *	7.31% *	4.09% *
25-49 %	6.31% *	18.20% *	9.06%	9.51% *	21.08% *	0.47% *	11.37%	7.54% *
50-74 %	3.28% *	11.04%	7.18% *	2.30% *	14.35% *	--	4.73%	3.72% *
75% or more	0.54%	3.95%	2.91%	1.90%	0.79%	0.67%	1.76%	0.55%
Union presence								
No union employees	0.62%	3.71%	2.52%	1.63%	0.45%	0.95%	1.62%	0.67%
Has union employees	1.46%	--	14.18%	9.30%	8.74% *	0.44%	8.74%	1.47%
Percent low-wage employees								
50% or more low-wage	3.89% *	14.21%	12.80% *	2.68% *	13.78% *	0.21% *	8.10%	4.54% *
Less than 50% low-wage	0.58%	3.76%	2.72%	1.78%	1.45% *	0.70%	1.66%	0.62%
Percent women employees								
Less than 25%	1.33%	5.48%	3.94%	2.69%	1.93% *	2.43% *	2.43%	1.61%
25-49 %	1.15%	8.60%	8.56%	3.59%	4.87% *	0.76% *	4.63%	1.17%
50-74 %	0.71%	6.97%	4.82%	4.29% *	0.95% *	0.66% *	2.87%	0.72%
75% or more	1.39%	8.26%	5.11%	1.73%	0.84% *	1.97% *	3.57%	1.49% *
Percent age 50 or older employees								
Less than 25%	0.98%	5.22%	3.12%	2.50%	2.89% *	1.03% *	2.15%	1.10%
25-49 %	0.85%	7.09%	5.27%	2.94%	2.34% *	0.94% *	2.88%	0.88%
50-74 %	1.45%	8.36%	7.48%	4.08% *	1.94% *	1.37% *	4.64%	1.10%
75% or more	4.01%	8.10%	4.50% *	1.71% *	0.16% *	0.42% *	6.63%	0.25% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	14,943	14,392	13,770	14,340	14,678	15,256	14,093	15,066
Industry group **								
Agric., fish., forest.	12,300	--	10,816	10,176	16,252	10,389	10,842	13,103
Mining and manufacturing	14,645	17,541	13,859	15,234	14,281	14,674	13,761	14,731
Construction	13,507	14,129	15,499	13,314	13,388	12,632	14,347	13,159
Utilities and transp.	15,553	--	11,238	14,029	14,243	15,959	15,147	15,593
Wholesale trade	15,142	14,745	14,786	14,920	16,279	14,679	15,220	15,124
Fin. svcs. and real estate	15,535	11,210	16,887	15,083	15,473	15,724	13,396	15,674
Retail trade	13,866	16,527	14,655	13,038	14,064	13,719	14,824	13,723
Professional services	15,561	13,886	12,528	14,391	15,333	16,123	13,759	15,818
Other services	14,093	14,402	14,077	14,388	13,233	14,296	14,001	14,110
Ownership								
For profit, incorporated	14,765	14,150	13,962	14,412	14,569	14,980	14,099	14,866
For profit, unincorporated	14,531	14,812	12,505	13,480	14,015	15,376	13,444	14,769
Nonprofit	15,963	15,273	14,429	15,259	15,641	16,227	15,378	16,004
Age of firm								
Less than 5 years	12,545	12,480	12,166	11,670	13,439	19,024	12,335	12,725
5-9 years	13,227	15,487	12,238	13,107	12,196	14,296	13,594	12,937
10-19 years	13,788	13,555	12,109	14,207	13,375	15,027	13,240	14,046
20 or more years	15,206	14,938	14,794	14,943	15,194	15,266	14,833	15,240
Multi/single status								
2 or more locations	15,219	16,567	15,289	14,693	15,141	15,252	15,371	15,216
1 location only	14,127	14,268	13,590	14,231	14,053	15,478	13,925	14,288
Percent full-time employees								
Less than 25%	13,955	13,127	--	16,107	15,487	13,510	13,675	13,980
25-49 %	14,625	12,446	18,260	13,566	12,715	15,597	14,199	14,694
50-74 %	14,623	14,904	12,801	12,954	14,048	15,111	13,635	14,752
75% or more	15,003	14,493	13,732	14,463	14,794	15,297	14,136	15,130
Union presence								
No union employees	14,864	14,332	13,565	14,296	14,789	15,201	13,995	15,022
Has union employees	15,239	16,939	18,751	15,176	13,990	15,391	16,380	15,211
Percent low-wage employees								
50% or more low-wage	13,740	13,858	15,572	12,766	12,271	14,209	14,397	13,661
Less than 50% low-wage	15,019	14,421	13,685	14,427	14,822	15,327	14,077	15,157
Percent women employees								
Less than 25%	14,814	14,281	13,718	14,194	14,589	15,446	13,754	15,076
25-49 %	14,817	14,633	15,382	15,176	14,113	14,954	15,219	14,783
50-74 %	14,982	12,901	13,683	13,912	15,209	15,227	13,297	15,170
75% or more	15,304	15,792	12,648	14,096	15,180	15,682	14,536	15,432
Percent age 50 or older employees								
Less than 25%	14,239	14,432	13,077	13,072	14,037	14,834	13,350	14,440
25-49 %	15,268	12,606	13,333	15,238	15,047	15,444	14,157	15,347
50-74 %	15,288	14,245	14,465	16,024	15,049	15,397	14,688	15,412
75% or more	15,959	16,318	19,956	19,055	13,947	13,004	17,138	14,612

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	91.43	579.18	367.03	246.77	211.40	117.13	240.07	98.78
Industry group **								
Agric., fish., forest.	848.47	--	875.93	1,740.35	1,193.33	1,211.87	726.55	1,223.40
Mining and manufacturing	199.73	1,620.23	819.85	713.88	356.18	251.74	544.65	211.97
Construction	567.82	1,627.33	1,383.69	405.23	1,292.63	1,128.58	741.30	726.76
Utilities and transp.	382.26	--	1,402.35	1,278.02	865.80	421.04	1,756.14	383.10
Wholesale trade	345.28	1,826.44	1,017.20	679.48	833.60	411.74	850.43	376.75
Fin. svcs. and real estate	264.76	820.80	1,133.97	544.12	370.48	329.05	624.71	278.14
Retail trade	259.02	1,922.05	759.81	548.06	591.11	316.01	839.31	264.70
Professional services	157.45	854.36	609.02	481.81	358.25	195.85	444.03	167.77
Other services	230.27	1,041.68	798.82	742.65	449.38	294.63	504.97	256.46
Ownership								
For profit, incorporated	108.70	739.33	450.34	275.80	277.21	135.65	295.92	116.89
For profit, unincorporated	230.51	1,094.63	525.79	591.28	397.84	333.27	480.26	258.86
Nonprofit	241.24	1,401.37	1,259.26	864.34	522.18	293.80	661.85	254.21
Age of firm								
Less than 5 years	411.82	1,239.38	684.97	725.15	637.54	1,032.05	517.10	624.35
5-9 years	449.10	1,413.17	719.33	879.07	703.38	770.46	840.84	435.11
10-19 years	345.26	861.48	775.48	495.37	782.80	436.22	456.73	461.44
20 or more years	97.72	948.87	478.79	307.19	215.81	120.22	315.56	102.73
Multi/single status								
2 or more locations	101.86	786.21	868.25	440.26	206.49	118.54	447.88	103.51
1 location only	198.47	605.34	396.79	293.62	411.14	711.87	264.15	288.56
Percent full-time employees								
Less than 25%	596.21	1,053.08	--	1,130.19	698.64	803.79	1,018.47	641.49
25-49 %	638.91	1,613.83	2,638.71	742.46	1,382.59	688.85	1,399.74	707.48
50-74 %	274.19	1,292.31	951.43	595.93	857.04	302.08	566.07	298.59
75% or more	99.00	656.97	394.87	269.12	215.47	129.49	263.66	106.85
Union presence								
No union employees	98.17	588.06	347.88	256.86	186.52	137.07	243.16	107.13
Has union employees	234.36	3,030.96	2,798.40	762.71	932.95	227.53	1,307.33	237.64
Percent low-wage employees								
50% or more low-wage	376.50	1,413.57	1,910.70	795.08	884.53	439.35	846.93	408.47
Less than 50% low-wage	93.69	603.34	372.45	254.75	210.89	120.96	248.77	101.04
Percent women employees								
Less than 25%	177.62	722.60	465.26	371.31	379.35	278.00	282.91	209.00
25-49 %	163.90	1,383.65	992.84	594.80	490.37	171.28	584.72	170.24
50-74 %	161.69	1,014.36	788.65	474.00	274.51	210.92	506.14	169.81
75% or more	249.34	1,464.35	948.20	579.28	379.63	326.91	698.50	264.77
Percent age 50 or older employees								
Less than 25%	153.99	734.73	543.67	359.53	329.33	212.55	344.41	171.03
25-49 %	124.31	1,056.66	487.18	334.17	283.47	153.84	367.71	130.67
50-74 %	285.01	1,052.66	635.05	585.79	845.24	344.56	430.06	332.94
75% or more	936.25	1,949.28	1,539.69	3,446.83	399.00	1,303.19	1,421.10	1,066.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	4,237	3,901	4,436	5,263	4,547	3,953	4,711	4,169
Industry group **								
Agric., fish., forest.	4,168	--	--	--	7,046	2,688	--	4,666
Mining and manufacturing	3,822	--	4,460	4,468	4,085	3,517	4,509	3,755
Construction	4,207	4,642	3,925	5,160	3,862	3,689	4,598	4,044
Utilities and transp.	4,047	--	5,043	5,062	5,661	3,544	5,343	3,919
Wholesale trade	4,305	4,638	4,909	5,343	4,823	3,560	5,176	4,107
Fin. svcs. and real estate	4,069	2,396	4,987	4,500	4,314	4,053	3,607	4,099
Retail trade	4,497	2,641 *	7,350	6,593	5,586	3,875	5,552	4,339
Professional services	4,097	4,663	3,941	5,707	4,374	3,755	4,896	3,983
Other services	5,141	2,849	4,358	5,260	4,987	5,391	4,304	5,300
Ownership								
For profit, incorporated	4,315	4,246	4,617	5,534	4,575	4,004	4,966	4,216
For profit, unincorporated	4,449	3,354	4,340	4,818	5,067	4,140	4,311	4,480
Nonprofit	3,768	2,533	3,160	4,519	3,989	3,659	3,493	3,788
Age of firm								
Less than 5 years	4,552	2,561	4,313	5,500	4,641	4,911	3,866	5,138
5-9 years	4,934	5,109 *	3,917	5,495	4,833	4,275	5,150	4,763
10-19 years	4,810	5,124	4,742	5,129	4,535	4,748	5,152	4,649
20 or more years	4,141	3,220	4,449	5,233	4,523	3,930	4,592	4,100
Multi/single status								
2 or more locations	4,050	4,785	4,204	5,073	4,459	3,925	5,001	4,031
1 location only	4,792	3,851	4,464	5,321	4,664	5,609	4,673	4,886
Percent full-time employees								
Less than 25%	3,409	--	--	5,194	5,351	2,774	5,440	3,229
25-49 %	4,029	--	6,701	6,063	3,248 *	3,937	4,770	3,909
50-74 %	4,249	4,383	3,778	5,755	4,571	3,973	4,877	4,167
75% or more	4,257	3,884	4,448	5,198	4,585	3,975	4,686	4,194
Union presence								
No union employees	4,542	3,954	4,494	5,320	4,835	4,285	4,797	4,495
Has union employees	3,107	--	3,023 *	4,165	2,772	3,131	2,726	3,116
Percent low-wage employees								
50% or more low-wage	4,410	--	6,367	5,986	3,944	4,262	5,563	4,271
Less than 50% low-wage	4,227	3,949	4,345	5,223	4,583	3,932	4,666	4,162
Percent women employees								
Less than 25%	4,285	4,157	4,534	5,287	4,669	3,621	4,874	4,139
25-49 %	3,977	2,938	4,524	4,727	4,099	3,863	4,539	3,929
50-74 %	4,527	4,174	4,155	5,245	4,869	4,376	4,390	4,543
75% or more	4,194	3,899	4,379	6,000	4,671	3,807	4,883	4,079
Percent age 50 or older employees								
Less than 25%	4,486	4,179	4,804	5,105	4,366	4,313	4,936	4,384
25-49 %	4,045	4,406	4,197	5,381	4,702	3,718	4,912	3,982
50-74 %	4,385	2,860	4,093	5,423	4,131	4,411	4,064	4,452
75% or more	4,464	3,685 *	3,365 *	6,097	5,997	3,651	3,908	5,099

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	56.04	423.34	235.65	152.08	145.81	68.58	164.85	59.49
Industry group **								
Agric., fish., forest.	703.16	--	--	--	1,379.45	425.52	--	933.88
Mining and manufacturing	115.63	--	626.98	346.05	202.21	159.31	364.22	121.48
Construction	330.19	992.73	615.25	330.14	831.98	361.46	374.15	433.24
Utilities and transp.	201.10	--	1,114.53	516.70	640.38	182.49	1,079.30	187.67
Wholesale trade	195.39	1,168.49	699.50	520.89	436.78	144.48	579.84	201.15
Fin. svcs. and real estate	148.24	507.20	940.10	487.42	247.91	181.71	393.88	155.48
Retail trade	174.51	944.08 *	816.32	467.55	326.88	199.93	654.84	175.80
Professional services	93.90	872.40	403.45	315.57	299.98	91.50	346.49	93.34
Other services	188.95	640.57	545.89	456.89	354.97	269.78	327.99	213.16
Ownership								
For profit, incorporated	71.53	574.12	282.47	184.24	188.74	87.57	209.59	75.91
For profit, unincorporated	130.32	538.56	568.68	301.33	324.67	164.42	284.90	146.27
Nonprofit	109.44	655.95	536.29	415.07	298.77	124.06	356.85	114.66
Age of firm								
Less than 5 years	280.51	517.50	626.90	521.63	499.96	417.55	351.44	424.66
5-9 years	339.37	1,617.30 *	502.16	514.90	413.99	737.50	637.28	324.39
10-19 years	242.11	635.88	452.85	330.41	550.48	319.26	308.27	317.75
20 or more years	59.37	568.40	334.46	192.81	153.72	70.10	213.58	61.86
Multi/single status								
2 or more locations	61.20	821.76	596.11	351.96	154.08	68.73	363.32	61.99
1 location only	132.14	443.13	253.98	166.57	276.56	626.05	180.07	190.81
Percent full-time employees								
Less than 25%	370.03	--	--	940.12	822.95	368.46	1,050.11	367.20
25-49 %	360.92	--	1,775.36	603.96	1,133.76 *	223.63	889.44	387.43
50-74 %	213.32	869.33	651.23	379.62	449.61	293.73	467.88	233.52
75% or more	59.03	489.08	252.39	165.98	150.30	71.27	179.62	62.28
Union presence								
No union employees	62.99	431.32	239.27	157.92	136.89	84.93	169.52	67.81
Has union employees	92.64	--	1,104.94 *	539.85	423.65	83.36	470.92	94.33
Percent low-wage employees								
50% or more low-wage	260.64	--	990.92	548.06	839.48	257.70	832.85	267.25
Less than 50% low-wage	57.43	437.27	239.45	157.18	144.02	71.38	168.20	61.04
Percent women employees								
Less than 25%	96.95	531.36	328.10	223.50	255.24	108.30	203.93	108.63
25-49 %	112.91	664.05	651.33	336.85	334.82	128.31	358.80	118.52
50-74 %	111.45	1,144.72	489.05	354.31	211.42	136.90	443.02	113.56
75% or more	128.26	843.43	592.17	367.62	240.83	155.49	444.86	129.68
Percent age 50 or older employees								
Less than 25%	107.27	729.36	321.30	228.58	289.51	139.37	241.64	119.34
25-49 %	70.15	647.49	462.93	246.86	172.37	81.00	280.90	72.14
50-74 %	160.88	512.59	454.73	336.64	374.98	223.98	284.49	184.73
75% or more	577.73	1,152.48 *	1,281.23 *	1,115.20	681.32	416.04	848.75	618.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	28.4%	27.1%	32.2%	36.7%	31.0%	25.9%	33.4%	27.7%
Industry group **								
Agric., fish., forest.	33.9%	--	--	--	43.4%	25.9%	--	35.6%
Mining and manufacturing	26.1%	--	32.2%	29.3%	28.6%	24.0%	32.8%	25.5%
Construction	31.1%	32.9%	25.3%	38.8%	28.8%	29.2%	32.0%	30.7%
Utilities and transp.	26.0%	--	44.9%	36.1%	39.7%	22.2%	35.3%	25.1%
Wholesale trade	28.4%	31.5%	33.2%	35.8%	29.6%	24.3%	34.0%	27.2%
Fin. svcs. and real estate	26.2%	21.4%	29.5%	29.8%	27.9%	25.8%	26.9%	26.2%
Retail trade	32.4%	16.0% *	50.2%	50.6%	39.7%	28.2%	37.5%	31.6%
Professional services	26.3%	33.6%	31.5%	39.7%	28.5%	23.3%	35.6%	25.2%
Other services	36.5%	19.8%	31.0%	36.6%	37.7%	37.7%	30.7%	37.6%
Ownership								
For profit, incorporated	29.2%	30.0%	33.1%	38.4%	31.4%	26.7%	35.2%	28.4%
For profit, unincorporated	30.6%	22.6%	34.7%	35.7%	36.2%	26.9%	32.1%	30.3%
Nonprofit	23.6%	16.6%	21.9%	29.6%	25.5%	22.5%	22.7%	23.7%
Age of firm								
Less than 5 years	36.3%	20.5%	35.5%	47.1%	34.5%	25.8%	31.3%	40.4%
5-9 years	37.3%	33.0% *	32.0%	41.9%	39.6%	29.9%	37.9%	36.8%
10-19 years	34.9%	37.8%	39.2%	36.1%	33.9%	31.6%	38.9%	33.1%
20 or more years	27.2%	21.6%	30.1%	35.0%	29.8%	25.7%	31.0%	26.9%
Multi/single status								
2 or more locations	26.6%	--	27.5%	34.5%	29.5%	25.7%	32.5%	26.5%
1 location only	33.9%	27.0%	32.8%	37.4%	33.2%	36.2%	33.6%	34.2%
Percent full-time employees								
Less than 25%	24.4%	--	--	32.2%	34.6%	20.5%	39.8%	23.1%
25-49 %	27.6%	--	36.7%	44.7%	25.5%	25.2%	33.6%	26.6%
50-74 %	29.1%	29.4%	29.5%	44.4%	32.5%	26.3%	35.8%	28.2%
75% or more	28.4%	26.8%	32.4%	35.9%	31.0%	26.0%	33.2%	27.7%
Union presence								
No union employees	30.6%	27.6%	33.1%	37.2%	32.7%	28.2%	34.3%	29.9%
Has union employees	20.4%	--	16.1% *	27.4%	19.8%	20.3%	16.6%	20.5%
Percent low-wage employees								
50% or more low-wage	32.1%	--	40.9%	46.9%	32.1%	30.0%	38.6%	31.3%
Less than 50% low-wage	28.1%	27.4%	31.7%	36.2%	30.9%	25.7%	33.1%	27.5%
Percent women employees								
Less than 25%	28.9%	29.1%	33.1%	37.2%	32.0%	23.4%	35.4%	27.5%
25-49 %	26.8%	20.1%	29.4%	31.1%	29.0%	25.8%	29.8%	26.6%
50-74 %	30.2%	32.4%	30.4%	37.7%	32.0%	28.7%	33.0%	29.9%
75% or more	27.4%	24.7%	34.6%	42.6%	30.8%	24.3%	33.6%	26.4%
Percent age 50 or older employees								
Less than 25%	31.5%	29.0%	36.7%	39.1%	31.1%	29.1%	37.0%	30.4%
25-49 %	26.5%	34.9%	31.5%	35.3%	31.2%	24.1%	34.7%	25.9%
50-74 %	28.7%	20.1%	28.3%	33.8%	27.5%	28.6%	27.7%	28.9%
75% or more	28.0%	22.6%	16.9% *	32.0% *	43.0%	28.1%	22.8%	34.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	2.67%	1.85%	1.10%	0.94%	0.44%	1.11%	0.39%
Industry group **								
Agric., fish., forest.	4.40%	--	--	--	6.27%	2.88%	--	4.80%
Mining and manufacturing	0.86%	--	4.64%	2.80%	1.46%	1.15%	2.75%	0.90%
Construction	2.31%	7.43%	5.42%	2.39%	5.59%	2.38%	3.44%	2.97%
Utilities and transp.	1.24%	--	7.14%	3.47%	3.49%	1.16%	4.52%	1.22%
Wholesale trade	1.28%	6.42%	5.37%	2.75%	3.36%	0.98%	3.04%	1.41%
Fin. svcs. and real estate	0.93%	4.45%	6.28%	3.43%	1.55%	1.13%	2.74%	0.97%
Retail trade	1.16%	5.53% *	4.09%	2.74%	2.79%	1.23%	4.84%	1.13%
Professional services	0.59%	5.81%	3.40%	1.79%	1.79%	0.57%	2.30%	0.57%
Other services	1.19%	4.86%	3.55%	3.69%	2.32%	1.57%	2.41%	1.32%
Ownership								
For profit, incorporated	0.47%	3.55%	2.26%	1.34%	1.29%	0.56%	1.39%	0.50%
For profit, unincorporated	0.93%	3.79%	4.48%	2.34%	2.04%	1.14%	2.23%	1.02%
Nonprofit	0.65%	4.60%	3.22%	2.83%	1.40%	0.78%	2.25%	0.68%
Age of firm								
Less than 5 years	2.18%	4.87%	4.52%	3.71%	3.40%	1.62%	2.91%	3.16%
5-9 years	2.48%	10.07% *	4.32%	3.55%	3.76%	5.91%	4.40%	2.66%
10-19 years	1.75%	3.46%	3.42%	2.51%	4.14%	2.46%	1.96%	2.28%
20 or more years	0.38%	3.33%	2.47%	1.38%	0.95%	0.45%	1.38%	0.40%
Multi/single status								
2 or more locations	0.39%	--	4.45%	2.59%	0.93%	0.44%	2.23%	0.40%
1 location only	0.92%	2.81%	2.02%	1.19%	1.94%	4.12%	1.22%	1.33%
Percent full-time employees								
Less than 25%	2.71%	--	--	6.52%	5.13%	2.77%	8.10%	2.65%
25-49 %	1.93%	--	8.73%	4.44%	6.50%	1.63%	5.18%	2.02%
50-74 %	1.30%	5.48%	5.36%	2.99%	2.16%	1.73%	3.41%	1.40%
75% or more	0.39%	3.06%	2.02%	1.18%	1.01%	0.47%	1.20%	0.41%
Union presence								
No union employees	0.42%	2.71%	1.83%	1.15%	0.95%	0.55%	1.12%	0.45%
Has union employees	0.55%	--	7.44% *	3.80%	2.54%	0.51%	3.64%	0.55%
Percent low-wage employees								
50% or more low-wage	1.60%	--	6.36%	4.60%	5.06%	1.63%	5.15%	1.64%
Less than 50% low-wage	0.38%	2.77%	1.91%	1.12%	0.95%	0.46%	1.13%	0.40%
Percent women employees								
Less than 25%	0.71%	3.75%	2.61%	1.70%	1.82%	0.78%	1.53%	0.78%
25-49 %	0.74%	5.43%	5.11%	2.38%	2.21%	0.84%	2.48%	0.78%
50-74 %	0.72%	7.70%	3.24%	2.48%	1.30%	0.88%	2.99%	0.73%
75% or more	0.74%	4.10%	5.15%	1.93%	1.36%	0.84%	2.52%	0.75%
Percent age 50 or older employees								
Less than 25%	0.74%	5.12%	2.49%	1.88%	2.17%	0.85%	1.79%	0.80%
25-49 %	0.45%	4.28%	3.55%	1.52%	1.03%	0.52%	1.82%	0.46%
50-74 %	1.07%	4.11%	3.30%	2.30%	1.68%	1.70%	2.09%	1.22%
75% or more	3.66%	5.02%	7.25% *	10.73% *	5.11%	3.00%	4.05%	5.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	18.2%	13.4%	14.5%	16.3%	17.1%	19.8%	14.5%	18.9%
Industry group **								
Agric., fish., forest.	15.1%	--	--	18.9%	12.0%	14.8%	19.2%	13.6%
Mining and manufacturing	19.4%	13.1%	15.5%	20.1%	17.9%	20.5%	16.4%	19.8%
Construction	17.8%	10.3%	15.7%	16.2%	22.4%	18.9%	14.3%	19.8%
Utilities and transp.	19.9%	16.1%	12.3%	18.2%	16.8%	21.3%	16.0%	20.3%
Wholesale trade	19.9%	21.4%	14.3%	18.3%	19.5%	21.4%	18.5%	20.3%
Fin. svcs. and real estate	20.5%	16.1%	12.9%	17.6%	19.3%	21.4%	15.5%	21.0%
Retail trade	16.2%	14.0%	11.8%	13.4%	15.5%	17.6%	12.5%	17.0%
Professional services	17.8%	13.5%	15.3%	15.3%	16.3%	19.4%	14.2%	18.5%
Other services	16.0%	9.8%	12.7%	14.4%	14.3%	18.5%	12.4%	16.9%
Ownership								
For profit, incorporated	18.4%	14.1%	14.7%	16.6%	17.8%	19.6%	14.9%	19.0%
For profit, unincorporated	17.2%	11.0%	13.9%	16.2%	16.0%	20.3%	13.1%	18.4%
Nonprofit	18.4%	16.1%	14.4%	14.8%	15.9%	20.4%	14.1%	18.8%
Age of firm								
Less than 5 years	15.0%	10.1%	16.7%	16.5%	16.3%	14.9%	13.6%	16.4%
5-9 years	15.5%	10.6%	13.9%	17.4%	16.7%	22.7%	13.3%	17.9%
10-19 years	15.6%	14.0%	13.0%	15.8%	17.3%	15.2%	14.0%	16.5%
20 or more years	18.8%	15.9%	14.9%	16.2%	17.2%	20.0%	15.1%	19.2%
Multi/single status								
2 or more locations	19.3%	25.4% *	17.4%	15.9%	17.6%	19.9%	15.8%	19.4%
1 location only	15.6%	13.1%	14.2%	16.4%	16.6%	16.6%	14.3%	16.8%
Percent full-time employees								
Less than 25%	14.1%	14.5% *	10.1% *	8.2%	10.4%	16.4%	9.7%	14.7%
25-49 %	16.2%	15.3%	11.9%	11.1%	15.1%	19.0%	13.3%	16.8%
50-74 %	16.2%	11.5%	14.0%	14.1%	14.8%	17.5%	12.3%	16.9%
75% or more	18.6%	13.5%	14.7%	16.9%	17.6%	20.2%	14.8%	19.3%
Union presence								
No union employees	17.8%	13.6%	14.5%	16.3%	16.7%	19.7%	14.5%	18.6%
Has union employees	19.8%	8.4% *	15.7%	15.5%	20.5%	20.1%	14.5%	20.0%
Percent low-wage employees								
50% or more low-wage	16.8%	9.0% *	11.6%	13.5%	14.0%	20.0%	11.1%	17.9%
Less than 50% low-wage	18.3%	13.8%	14.7%	16.5%	17.4%	19.8%	14.7%	19.0%
Percent women employees								
Less than 25%	18.4%	10.9%	14.6%	17.7%	18.8%	20.8%	14.0%	19.9%
25-49 %	18.5%	10.7%	15.3%	17.5%	18.4%	19.1%	15.3%	18.8%
50-74 %	18.0%	17.0%	13.4%	14.8%	15.3%	19.9%	14.8%	18.5%
75% or more	17.8%	17.0%	14.9%	13.6%	14.8%	20.1%	14.3%	18.5%
Percent age 50 or older employees								
Less than 25%	17.2%	11.6%	13.6%	15.7%	17.2%	19.2%	13.4%	18.3%
25-49 %	18.8%	15.6%	16.0%	17.0%	16.4%	20.0%	16.1%	19.0%
50-74 %	18.4%	11.9%	13.8%	17.2%	19.3%	20.3%	13.7%	19.8%
75% or more	20.1%	19.3%	20.2%	13.5%	26.0%	20.9%	18.5%	22.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	0.97%	0.70%	0.43%	0.43%	0.25%	0.43%	0.21%
Industry group **								
Agric., fish., forest.	2.04%	--	--	3.28%	2.69%	1.87%	5.62%	1.79%
Mining and manufacturing	0.49%	3.86%	2.09%	1.17%	0.84%	0.73%	1.18%	0.54%
Construction	1.09%	1.87%	1.97%	1.07%	3.02%	2.52%	1.06%	1.59%
Utilities and transp.	0.89%	4.83%	2.90%	1.76%	1.49%	1.15%	2.19%	0.95%
Wholesale trade	0.86%	4.37%	1.91%	1.14%	2.09%	1.21%	1.74%	0.98%
Fin. svcs. and real estate	0.52%	2.97%	2.07%	1.43%	1.15%	0.63%	1.65%	0.54%
Retail trade	0.47%	3.19%	1.99%	1.03%	0.84%	0.61%	1.32%	0.49%
Professional services	0.30%	1.63%	1.45%	1.00%	0.62%	0.40%	0.82%	0.33%
Other services	0.52%	1.73%	1.43%	1.06%	1.14%	0.72%	0.88%	0.60%
Ownership								
For profit, incorporated	0.23%	1.24%	0.84%	0.49%	0.58%	0.30%	0.52%	0.26%
For profit, unincorporated	0.46%	1.70%	1.70%	1.16%	0.97%	0.55%	0.93%	0.52%
Nonprofit	0.45%	3.04%	1.75%	1.23%	0.85%	0.66%	1.19%	0.49%
Age of firm								
Less than 5 years	1.15%	2.06%	2.77%	1.62%	2.56%	2.86%	1.44%	1.82%
5-9 years	0.94%	2.26%	1.97%	1.96%	1.45%	2.06%	1.29%	1.37%
10-19 years	0.64%	1.86%	1.52%	0.91%	1.34%	1.63%	0.88%	0.88%
20 or more years	0.20%	1.57%	0.89%	0.50%	0.47%	0.25%	0.55%	0.21%
Multi/single status								
2 or more locations	0.22%	8.02% *	1.98%	0.81%	0.53%	0.26%	1.25%	0.23%
1 location only	0.34%	0.94%	0.74%	0.51%	0.72%	1.23%	0.45%	0.51%
Percent full-time employees								
Less than 25%	1.11%	4.62% *	3.42% *	1.91%	1.91%	1.22%	1.98%	1.16%
25-49 %	0.90%	4.15%	2.95%	0.97%	2.55%	1.06%	2.16%	0.98%
50-74 %	0.47%	2.24%	1.64%	1.49%	0.89%	0.62%	0.98%	0.52%
75% or more	0.21%	1.09%	0.78%	0.47%	0.48%	0.29%	0.47%	0.23%
Union presence								
No union employees	0.20%	1.00%	0.71%	0.45%	0.42%	0.29%	0.44%	0.23%
Has union employees	0.48%	3.50% *	4.01%	1.68%	1.86%	0.50%	2.05%	0.49%
Percent low-wage employees								
50% or more low-wage	0.91%	3.29% *	1.63%	1.84%	1.74%	1.30%	1.36%	1.02%
Less than 50% low-wage	0.19%	1.02%	0.74%	0.45%	0.45%	0.25%	0.44%	0.21%
Percent women employees								
Less than 25%	0.42%	1.51%	0.96%	0.71%	0.89%	0.76%	0.62%	0.52%
25-49 %	0.32%	1.65%	2.11%	0.98%	0.94%	0.36%	1.05%	0.34%
50-74 %	0.36%	2.43%	1.28%	0.91%	0.70%	0.49%	0.94%	0.39%
75% or more	0.40%	2.12%	1.90%	0.91%	0.71%	0.54%	1.01%	0.43%
Percent age 50 or older employees								
Less than 25%	0.31%	1.38%	0.93%	0.68%	0.69%	0.46%	0.59%	0.36%
25-49 %	0.26%	2.05%	1.46%	0.65%	0.53%	0.34%	0.78%	0.28%
50-74 %	0.53%	1.98%	1.44%	1.13%	1.44%	0.69%	0.98%	0.61%
75% or more	2.18%	3.04%	4.57%	2.53%	7.71%	1.98%	2.24%	4.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	7.4%	38.6%	23.3%	8.8%	8.3%	3.9%	21.6%	5.4%
Industry group **								
Agric., fish., forest.	16.8% *	--	--	--	--	2.3% *	--	6.1% *
Mining and manufacturing	6.1%	--	12.6% *	16.1% *	2.2% *	4.5%	14.5%	5.2%
Construction	19.5%	33.6%	29.0%	7.0% *	35.6% *	0.8% *	22.0%	18.4% *
Utilities and transp.	5.0%	--	12.8% *	6.6% *	3.2% *	3.4% *	22.7% *	3.3%
Wholesale trade	6.1%	37.6% *	19.7% *	4.7% *	1.2% *	3.3%	20.1% *	3.0%
Fin. svcs. and real estate	4.5%	43.9%	19.2% *	15.8% *	2.5% *	2.4% *	30.1%	2.8%
Retail trade	4.5% *	43.0% *	7.5% *	1.9% *	3.1% *	2.3% *	18.7% *	2.4% *
Professional services	7.6%	29.2%	27.3%	3.3%	9.5% *	5.1%	20.2%	5.9%
Other services	10.4%	50.6%	27.5%	14.0% *	10.3% *	5.1%	25.6%	7.5%
Ownership								
For profit, incorporated	7.3%	39.3%	21.7%	8.9%	8.4%	3.8%	21.1%	5.2%
For profit, unincorporated	8.1%	32.8%	28.2%	5.2% *	7.1% *	4.4% *	20.2%	5.4%
Nonprofit	7.5%	46.7%	27.9%	14.0% *	9.2% *	4.3% *	28.5%	6.0%
Age of firm								
Less than 5 years	9.6%	36.6%	9.5% *	2.9% *	3.7% *	0.0%	18.0%	2.3% *
5-9 years	10.2%	21.7% *	22.0% *	4.2% *	8.7% *	2.5% *	15.0%	6.5% *
10-19 years	15.3%	25.8%	22.6%	8.6% *	20.7% *	4.9% *	16.3%	14.9%
20 or more years	6.5%	51.3%	26.0%	10.5%	6.1% *	3.9%	25.8%	4.7%
Multi/single status								
2 or more locations	4.5%	--	21.0% *	10.0% *	5.5% *	3.9%	12.0%	4.4%
1 location only	15.9%	39.7%	23.6%	8.5%	12.1%	3.3% *	22.9%	10.3%
Percent full-time employees								
Less than 25%	18.9% *	--	--	12.1% *	0.8% *	21.2% *	31.5% *	17.8% *
25-49 %	12.8% *	--	31.5% *	11.4% *	34.5% *	2.0% *	21.5% *	11.4% *
50-74 %	7.6%	33.9%	32.3%	5.1% *	11.7% *	4.1% *	23.8%	5.5% *
75% or more	7.0%	40.5%	21.9%	9.1%	7.2%	3.6%	21.3%	4.9%
Union presence								
No union employees	7.1%	37.9%	22.3%	8.3%	4.5%	4.0%	20.8%	4.6%
Has union employees	8.5%	--	48.8% *	19.9%	31.9%	3.9%	42.0%	7.7%
Percent low-wage employees								
50% or more low-wage	10.0% *	--	20.0% *	6.4% *	21.9% *	--	27.9% *	7.9% *
Less than 50% low-wage	7.3%	37.5%	23.5%	9.0%	7.5%	3.9%	21.3%	5.2%
Percent women employees								
Less than 25%	8.1%	38.4%	23.0%	6.5%	8.5% *	3.1%	20.4%	5.1%
25-49 %	7.2%	49.5%	22.9%	15.2%	14.0% *	2.7%	23.3%	5.8%
50-74 %	6.2%	39.9%	23.0%	10.7% *	4.4%	3.7%	22.4%	4.4%
75% or more	8.6%	31.5%	25.0% *	3.7%	2.7% *	7.5%	21.7%	6.4%
Percent age 50 or older employees								
Less than 25%	9.3%	35.3%	20.4%	8.0%	13.6% *	4.4%	17.6%	7.4%
25-49 %	5.2%	25.4%	28.7%	9.8%	4.4%	3.8%	20.1%	4.1%
50-74 %	9.6%	42.1%	23.6%	10.2% *	11.0% *	4.0% *	25.6%	6.3% *
75% or more	24.3%	56.7%	21.4% *	1.6% *	--	0.3% *	43.5%	2.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	4.14%	2.68%	1.35%	1.87%	0.48%	1.61%	0.57%
Industry group **								
Agric., fish., forest.	7.01% *	--	--	--	--	1.68% *	--	3.34% *
Mining and manufacturing	1.07%	--	4.20% *	5.06% *	1.20% *	1.14%	3.63%	1.12%
Construction	4.73%	9.75%	7.40%	2.38% *	11.07% *	0.51% *	4.04%	6.52% *
Utilities and transp.	1.15%	--	10.03% *	4.67% *	1.50% *	1.12% *	7.35% *	0.92%
Wholesale trade	1.42%	15.15% *	8.68% *	2.18% *	0.72% *	0.86%	6.30% *	0.68%
Fin. svcs. and real estate	0.81%	10.16%	10.25% *	5.53% *	1.09% *	0.77% *	5.98%	0.71%
Retail trade	1.58% *	15.85% *	4.56% *	0.93% *	1.53% *	1.76% *	7.13% *	1.36% *
Professional services	1.08%	6.25%	5.45%	0.80%	3.98% *	1.07%	2.91%	1.17%
Other services	1.51%	8.34%	5.90%	4.49% *	4.46% *	1.44%	3.65%	1.64%
Ownership								
For profit, incorporated	0.61%	5.25%	3.03%	1.55%	2.27%	0.51%	1.92%	0.64%
For profit, unincorporated	1.31%	7.93%	7.63%	2.12% *	2.96% *	1.65% *	3.71%	1.37%
Nonprofit	1.60%	10.91%	8.03%	5.45% *	5.55% *	1.38% *	4.91%	1.68%
Age of firm								
Less than 5 years	2.29%	10.25%	4.95% *	1.98% *	1.86% *	0.00%	4.52%	1.13% *
5-9 years	2.05%	8.49% *	6.80% *	1.78% *	3.96% *	1.97% *	3.67%	2.26% *
10-19 years	2.79%	5.43%	4.97%	2.95% *	6.69% *	1.95% *	2.40%	3.98%
20 or more years	0.54%	6.52%	3.79%	1.90%	1.90% *	0.49%	2.37%	0.54%
Multi/single status								
2 or more locations	0.51%	--	7.33% *	4.00% *	1.94% *	0.48%	3.11%	0.52%
1 location only	1.40%	4.17%	2.87%	1.25%	3.42%	1.73% *	1.76%	2.15%
Percent full-time employees								
Less than 25%	6.52% *	--	--	5.86% *	0.48% *	8.80% *	10.21% *	7.00% *
25-49 %	6.71% *	--	10.93% *	5.31% *	21.76% *	0.90% *	7.42% *	7.83% *
50-74 %	2.07%	8.99%	8.33%	2.09% *	7.09% *	2.45% *	4.44%	2.29% *
75% or more	0.52%	4.62%	2.91%	1.49%	1.68%	0.44%	1.76%	0.53%
Union presence								
No union employees	0.50%	4.19%	2.65%	1.39%	0.95%	0.59%	1.62%	0.50%
Has union employees	1.72%	--	17.13% *	5.77%	9.37%	0.79%	8.84%	1.75%
Percent low-wage employees								
50% or more low-wage	3.84% *	--	8.21% *	3.08% *	15.49% *	--	8.40% *	4.20% *
Less than 50% low-wage	0.51%	4.17%	2.78%	1.41%	1.67%	0.48%	1.63%	0.54%
Percent women employees								
Less than 25%	0.99%	7.24%	3.63%	1.40%	3.11% *	0.76%	2.29%	1.09%
25-49 %	1.16%	9.48%	6.26%	3.94%	4.85% *	0.55%	3.83%	1.22%
50-74 %	0.79%	8.47%	5.94%	3.87% *	1.17%	0.79%	3.90%	0.74%
75% or more	1.34%	7.43%	7.67% *	0.93%	0.83% *	1.87%	3.89%	1.41%
Percent age 50 or older employees								
Less than 25%	1.15%	6.75%	3.14%	2.16%	4.22% *	0.93%	2.13%	1.33%
25-49 %	0.55%	6.65%	6.30%	1.83%	1.31%	0.60%	2.97%	0.54%
50-74 %	1.87%	8.41%	5.86%	3.78% *	6.51% *	1.50% *	3.81%	2.12% *
75% or more	5.40%	9.59%	10.13% *	1.49% *	--	0.34% *	7.60%	1.53% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	89.2%	81.4%	87.0%	86.3%	87.7%	91.3%	84.8%	90.0%
Industry group **								
Agric., fish., forest.	96.2%	96.2%	100.0%	98.0%	95.4%	94.6%	98.5%	95.3%
Mining and manufacturing	91.6%	89.8%	84.0%	89.0%	90.2%	93.6%	87.3%	92.1%
Construction	87.6%	80.1%	88.0%	88.6%	85.3%	92.2%	85.7%	88.7%
Utilities and transp.	87.3%	90.3%	96.0%	83.7%	92.3%	86.1%	89.8%	87.0%
Wholesale trade	91.8%	82.6%	90.4%	87.2%	91.7%	95.1%	85.4%	93.3%
Fin. svcs. and real estate	92.2%	71.7%	91.3%	84.6%	91.1%	94.1%	79.7%	93.3%
Retail trade	94.6%	77.3%	88.2%	92.5%	91.4%	98.0%	85.4%	96.5%
Professional services	86.5%	81.4%	90.2%	84.9%	82.7%	88.2%	84.6%	86.9%
Other services	86.3%	85.0%	76.8%	81.8%	87.8%	88.8%	82.4%	87.4%
Ownership								
For profit, incorporated	90.5%	79.3%	87.5%	87.6%	88.2%	93.0%	84.8%	91.6%
For profit, unincorporated	90.7%	86.3%	89.6%	85.5%	93.6%	92.3%	86.9%	91.8%
Nonprofit	82.8%	82.7%	77.7%	81.1%	80.9%	84.1%	80.0%	83.0%
Age of firm								
Less than 5 years	86.7%	82.0%	93.1%	87.8%	86.1%	96.5%	87.1%	86.3%
5-9 years	86.7%	82.6%	90.1%	81.0%	93.5%	93.4%	84.0%	89.6%
10-19 years	86.9%	82.5%	84.8%	85.0%	86.9%	93.7%	83.4%	88.9%
20 or more years	89.7%	79.9%	86.3%	87.4%	87.5%	91.2%	85.1%	90.2%
Multi/single status								
2 or more locations	91.1%	77.7%	84.1%	88.9%	90.1%	91.6%	85.0%	91.3%
1 location only	84.6%	81.5%	87.3%	85.4%	84.6%	77.5%	84.8%	84.4%
Percent full-time employees								
Less than 25%	71.1%	54.8%	73.1%	80.1%	75.8%	68.9%	64.3%	72.0%
25-49 %	84.2%	94.2%	70.5%	83.5%	67.0%	93.1%	84.4%	84.2%
50-74 %	91.9%	81.3%	81.9%	83.0%	88.4%	96.2%	84.6%	93.2%
75% or more	89.5%	81.1%	88.3%	86.8%	88.8%	91.1%	85.1%	90.3%
Union presence								
No union employees	90.3%	82.0%	87.6%	86.9%	88.8%	93.4%	85.3%	91.5%
Has union employees	84.4%	65.1%	71.0%	75.7%	79.1%	85.9%	73.1%	84.8%
Percent low-wage employees								
50% or more low-wage	85.7%	79.4%	89.5%	81.4%	78.6%	89.9%	85.6%	85.7%
Less than 50% low-wage	89.4%	81.5%	86.8%	86.6%	88.4%	91.4%	84.7%	90.3%
Percent women employees								
Less than 25%	90.5%	78.2%	88.2%	88.0%	91.9%	93.6%	85.1%	92.3%
25-49 %	89.8%	83.5%	83.7%	86.0%	84.8%	92.3%	84.2%	90.4%
50-74 %	89.2%	87.4%	88.5%	85.0%	86.8%	90.9%	88.0%	89.3%
75% or more	86.2%	79.3%	84.8%	84.3%	86.7%	87.4%	81.2%	87.3%
Percent age 50 or older employees								
Less than 25%	88.8%	83.4%	88.7%	84.1%	85.5%	92.9%	86.0%	89.6%
25-49 %	89.8%	81.7%	84.6%	90.0%	88.7%	90.5%	84.8%	90.2%
50-74 %	88.5%	78.8%	85.5%	87.0%	88.3%	91.2%	82.8%	90.2%
75% or more	83.5%	77.5%	85.8%	74.7%	94.6%	90.4%	79.9%	88.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.48%	1.76%	1.33%	1.10%	1.24%	0.64%	0.88%	0.54%
Industry group **								
Agric., fish., forest.	1.87%	3.25%	0.00%	2.02%	3.95%	3.83%	0.94%	2.58%
Mining and manufacturing	1.08%	4.97%	4.60%	2.59%	2.47%	1.36%	2.55%	1.17%
Construction	1.82%	6.90%	3.35%	2.72%	4.29%	3.68%	2.63%	2.41%
Utilities and transp.	2.24%	8.35%	3.10%	5.07%	4.10%	3.02%	3.55%	2.48%
Wholesale trade	1.07%	5.84%	3.76%	3.00%	2.12%	1.36%	2.84%	1.12%
Fin. svcs. and real estate	0.97%	5.20%	4.41%	4.63%	2.53%	1.08%	3.32%	1.00%
Retail trade	0.73%	6.45%	3.30%	2.07%	2.60%	0.42%	2.68%	0.63%
Professional services	1.07%	2.94%	1.81%	2.29%	2.67%	1.46%	1.66%	1.23%
Other services	1.42%	3.88%	4.48%	3.28%	4.05%	1.80%	2.39%	1.68%
Ownership								
For profit, incorporated	0.49%	2.23%	1.62%	1.18%	1.33%	0.63%	1.06%	0.55%
For profit, unincorporated	0.97%	3.35%	2.54%	2.70%	1.36%	1.64%	1.89%	1.12%
Nonprofit	1.77%	5.29%	4.54%	4.03%	4.15%	2.29%	3.15%	1.92%
Age of firm								
Less than 5 years	2.33%	4.57%	3.18%	4.32%	5.02%	1.66%	2.58%	3.91%
5-9 years	1.94%	4.66%	2.75%	4.50%	2.07%	3.45%	3.04%	2.30%
10-19 years	1.45%	2.94%	2.97%	2.53%	3.43%	1.98%	1.80%	2.04%
20 or more years	0.54%	2.82%	1.84%	1.29%	1.45%	0.66%	1.17%	0.59%
Multi/single status								
2 or more locations	0.55%	10.62%	5.09%	1.93%	1.40%	0.63%	2.90%	0.56%
1 location only	0.91%	1.78%	1.37%	1.32%	2.13%	7.55%	0.93%	1.54%
Percent full-time employees								
Less than 25%	5.20%	14.43%	8.14%	7.79%	9.87%	7.52%	7.56%	5.80%
25-49 %	4.05%	2.94%	7.12%	7.04%	12.26%	1.77%	3.53%	4.82%
50-74 %	0.95%	6.63%	4.80%	4.14%	2.76%	0.66%	2.94%	0.96%
75% or more	0.51%	1.92%	1.42%	1.16%	1.21%	0.72%	0.96%	0.58%
Union presence								
No union employees	0.44%	1.72%	1.32%	1.11%	1.16%	0.53%	0.88%	0.50%
Has union employees	1.64%	15.36%	9.69%	6.01%	5.62%	1.76%	6.14%	1.68%
Percent low-wage employees								
50% or more low-wage	2.57%	5.86%	3.76%	5.26%	8.10%	2.79%	2.90%	3.02%
Less than 50% low-wage	0.48%	1.83%	1.39%	1.12%	1.15%	0.66%	0.92%	0.54%
Percent women employees								
Less than 25%	0.66%	3.14%	1.80%	1.53%	1.49%	0.93%	1.31%	0.76%
25-49 %	0.94%	4.00%	4.91%	2.72%	3.05%	0.95%	2.51%	1.00%
50-74 %	0.95%	2.60%	2.31%	2.54%	2.54%	1.17%	1.61%	1.05%
75% or more	1.40%	4.11%	2.92%	2.75%	2.10%	2.24%	2.14%	1.64%
Percent age 50 or older employees								
Less than 25%	0.75%	2.64%	1.78%	1.74%	2.46%	0.78%	1.25%	0.91%
25-49 %	0.72%	3.74%	2.75%	1.53%	1.63%	0.92%	1.75%	0.76%
50-74 %	1.30%	4.11%	3.38%	2.55%	2.21%	2.19%	2.19%	1.54%
75% or more	2.78%	4.57%	5.77%	10.31%	2.79%	6.08%	3.50%	4.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	1,992	2,436	2,485	2,580	2,333	1,610	2,499	1,887
Industry group **								
Agric., fish., forest.	3,387	--	--	--	4,853 *	1,842	1,472	4,143
Mining and manufacturing	1,953	1,915	2,936	2,686	2,206	1,514	2,667	1,851
Construction	2,525	2,727	2,646	2,576	2,763	2,006	2,721	2,406
Utilities and transp.	1,822	2,072	2,712	2,617	2,367	1,476	2,444	1,728
Wholesale trade	2,098	2,510	2,523	2,428	2,117	1,783	2,516	1,984
Fin. svcs. and real estate	1,707	2,533	2,412	2,551	2,325	1,448	2,530	1,630
Retail trade	2,079	2,929	2,505	2,851	2,826	1,632	2,732	1,959
Professional services	1,872	2,349	2,350	2,424	2,087	1,566	2,343	1,772
Other services	2,186	2,402	2,401	2,539	2,334	1,924	2,474	2,109
Ownership								
For profit, incorporated	2,006	2,486	2,545	2,630	2,405	1,633	2,562	1,892
For profit, unincorporated	2,223	2,502	2,512	2,637	2,417	1,729	2,515	2,122
Nonprofit	1,707	1,719	1,908	2,260	2,014	1,427	1,960	1,680
Age of firm								
Less than 5 years	2,490	2,166	2,766	2,877	2,262	1,231	2,501	2,477
5-9 years	2,434	2,491	2,435	2,705	2,197	1,968	2,512	2,354
10-19 years	2,349	2,522	2,472	2,686	2,338	1,701	2,566	2,231
20 or more years	1,899	2,485	2,461	2,490	2,347	1,605	2,468	1,826
Multi/single status								
2 or more locations	1,787	2,184 *	2,607	2,568	2,315	1,607	2,508	1,767
1 location only	2,448	2,443	2,474	2,584	2,355	1,757	2,498	2,400
Percent full-time employees								
Less than 25%	2,116	2,420	1,758	2,551	2,575	1,819	2,528	2,051
25-49 %	2,202	2,556	2,321	2,652	2,561	1,825	2,445	2,151
50-74 %	1,943	2,567	2,246	2,597	2,168	1,678	2,439	1,848
75% or more	1,987	2,413	2,524	2,575	2,335	1,588	2,508	1,877
Union presence								
No union employees	2,069	2,457	2,508	2,613	2,369	1,634	2,518	1,957
Has union employees	1,600	--	1,711	1,717	1,979	1,539	1,890	1,590
Percent low-wage employees								
50% or more low-wage	2,274	2,790	2,828	2,802	2,849	1,812	2,737	2,180
Less than 50% low-wage	1,970	2,408	2,461	2,564	2,291	1,594	2,481	1,864
Percent women employees								
Less than 25%	2,239	2,419	2,605	2,744	2,426	1,686	2,580	2,111
25-49 %	1,850	2,580	2,327	2,408	2,245	1,607	2,455	1,781
50-74 %	1,901	2,720	2,210	2,553	2,265	1,548	2,531	1,799
75% or more	2,012	2,014	2,583	2,462	2,419	1,642	2,336	1,933
Percent age 50 or older employees								
Less than 25%	2,075	2,375	2,546	2,582	2,316	1,612	2,519	1,928
25-49 %	1,871	2,594	2,213	2,562	2,330	1,568	2,405	1,821
50-74 %	2,192	2,454	2,725	2,581	2,298	1,856	2,619	2,049
75% or more	2,490	2,408	2,306	2,849	2,998	1,704	2,378	2,648

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	21.59	80.10	68.60	51.25	56.05	24.30	38.88	24.45
Industry group **								
Agric., fish., forest.	890.79	--	--	--	1,735.39 *	389.39	286.16	1,103.46
Mining and manufacturing	51.15	256.51	213.89	131.08	92.86	53.73	116.12	53.94
Construction	104.06	219.64	184.63	117.35	232.89	336.62	104.06	156.68
Utilities and transp.	91.45	293.66	389.77	225.48	214.92	89.98	184.79	97.63
Wholesale trade	68.55	354.59	269.31	190.92	115.71	97.81	159.33	75.58
Fin. svcs. and real estate	50.10	219.36	329.45	189.08	104.38	47.64	168.08	49.57
Retail trade	76.75	216.63	223.77	139.41	182.55	71.72	117.50	83.12
Professional services	34.51	119.31	109.09	92.66	74.43	43.75	64.73	38.46
Other services	49.46	216.24	165.09	111.46	126.74	59.95	99.90	57.31
Ownership								
For profit, incorporated	27.39	103.55	78.04	57.77	79.31	29.76	46.53	30.88
For profit, unincorporated	56.65	143.74	182.32	135.68	124.96	68.70	85.20	70.28
Nonprofit	42.55	207.48	195.77	145.46	73.22	51.19	120.64	45.09
Age of firm								
Less than 5 years	123.56	198.90	188.71	293.91	125.29	171.17	131.83	217.71
5-9 years	89.42	185.50	272.93	130.89	191.01	206.28	124.92	127.80
10-19 years	68.21	132.25	143.85	98.18	141.81	148.83	76.94	96.90
20 or more years	23.66	132.79	86.31	61.50	68.45	24.67	51.48	25.48
Multi/single status								
2 or more locations	23.71	788.28 *	233.47	93.81	56.19	24.50	119.39	24.06
1 location only	42.60	79.79	71.95	60.77	107.80	186.58	41.36	74.09
Percent full-time employees								
Less than 25%	139.29	323.81	366.54	364.52	164.47	169.45	292.03	149.59
25-49 %	90.98	265.46	174.04	253.04	145.66	108.62	143.16	103.14
50-74 %	47.00	234.92	249.62	142.62	95.01	53.35	125.44	48.94
75% or more	24.71	88.85	73.56	56.62	64.29	27.67	42.64	28.13
Union presence								
No union employees	24.86	79.89	69.56	52.02	60.29	29.36	39.24	28.95
Has union employees	42.38	--	302.35	193.05	140.96	44.39	230.27	43.16
Percent low-wage employees								
50% or more low-wage	72.11	254.02	297.85	165.70	180.06	60.71	146.94	79.42
Less than 50% low-wage	22.66	83.86	69.44	53.72	58.70	25.72	40.26	25.72
Percent women employees								
Less than 25%	45.97	134.76	100.59	90.34	94.52	72.08	60.86	59.20
25-49 %	37.78	164.98	184.85	103.42	84.92	43.65	87.53	39.72
50-74 %	36.50	221.19	152.87	110.80	78.40	37.24	98.02	38.01
75% or more	58.98	104.34	149.70	96.80	222.22	47.70	78.44	70.09
Percent age 50 or older employees								
Less than 25%	35.24	117.20	83.26	67.14	72.90	45.62	52.67	40.93
25-49 %	32.84	141.22	130.21	100.53	89.45	31.00	71.36	35.18
50-74 %	58.46	189.61	215.74	105.16	143.19	77.61	111.41	66.52
75% or more	164.36	247.88	358.64	469.89	379.73	144.98	175.83	293.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	3,811	4,669	4,713	4,971	4,286	3,366	4,854	3,660
Industry group **								
Agric., fish., forest.	6,245	--	--	--	8,725	3,048	3,693	7,064
Mining and manufacturing	3,479	6,058	5,517	4,760	3,941	2,996	5,625	3,327
Construction	4,760	4,903	5,019	5,077	4,917	3,980	5,462	4,404
Utilities and transp.	3,504	3,632	5,046	5,412	3,940	3,137	4,466	3,406
Wholesale trade	3,769	4,951	4,218	5,189	3,644	3,377	5,014	3,571
Fin. svcs. and real estate	3,553	4,219	4,081	4,587	4,673	3,286	4,471	3,499
Retail trade	4,093	4,970	4,514	4,859	5,375	3,565	4,897	3,931
Professional services	3,640	4,578	4,804	4,709	3,927	3,292	4,660	3,494
Other services	4,448	4,867	4,309	5,235	4,575	4,162	4,645	4,403
Ownership								
For profit, incorporated	3,888	4,810	4,813	4,901	4,398	3,471	4,974	3,723
For profit, unincorporated	4,127	4,576	4,993	5,355	4,393	3,427	4,912	3,952
Nonprofit	3,256	3,779	3,242	4,741	3,778	2,922	3,704	3,225
Age of firm								
Less than 5 years	4,835	4,313	4,448	5,347	5,023	1,716	4,403	5,204
5-9 years	4,519	4,909	5,123	4,882	3,703	4,037	4,971	4,009
10-19 years	4,380	4,840	4,464	5,511	4,584	2,899	5,065	4,053
20 or more years	3,693	4,588	4,779	4,755	4,226	3,382	4,816	3,595
Multi/single status								
2 or more locations	3,547	4,493	4,648	4,771	4,233	3,368	4,559	3,531
1 location only	4,629	4,671	4,718	5,036	4,359	3,210	4,884	4,403
Percent full-time employees								
Less than 25%	3,354	--	--	4,033	5,153	2,938	3,961	3,326
25-49 %	3,826	2,818	4,090	6,378	4,588	3,463	3,472	3,906
50-74 %	4,020	4,656	4,826	5,638	4,620	3,645	5,033	3,891
75% or more	3,795	4,838	4,718	4,895	4,243	3,335	4,893	3,634
Union presence								
No union employees	3,968	4,727	4,745	5,106	4,290	3,472	4,879	3,803
Has union employees	3,252	--	3,826	3,305	4,256	3,111	4,389	3,217
Percent low-wage employees								
50% or more low-wage	4,352	5,607	4,249	4,666	5,501	3,661	4,957	4,203
Less than 50% low-wage	3,789	4,566	4,731	4,984	4,231	3,355	4,847	3,639
Percent women employees								
Less than 25%	3,943	4,778	4,801	4,994	4,061	3,240	4,978	3,646
25-49 %	3,827	4,563	4,187	4,887	4,324	3,572	4,642	3,762
50-74 %	3,693	4,623	4,840	4,946	4,266	3,279	4,803	3,575
75% or more	3,751	4,563	4,854	5,058	4,722	3,216	4,795	3,612
Percent age 50 or older employees								
Less than 25%	4,133	4,551	4,812	5,293	4,376	3,574	4,998	3,896
25-49 %	3,575	5,053	4,736	4,764	4,271	3,220	4,725	3,508
50-74 %	3,914	3,759	4,286	4,421	3,980	3,747	4,224	3,849
75% or more	4,872	5,962	4,827	4,526	5,425	2,944	5,651	4,047

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	45.27	233.46	149.79	156.84	116.17	53.98	121.48	48.57
Industry group **								
Agric., fish., forest.	1,156.70	--	--	--	1,426.81	491.02	471.68	1,308.10
Mining and manufacturing	98.67	978.42	354.29	345.97	223.30	101.62	331.86	98.07
Construction	252.32	520.19	452.00	566.69	439.90	530.73	403.28	303.89
Utilities and transp.	144.54	418.49	759.79	897.33	429.00	131.05	367.20	153.32
Wholesale trade	144.67	893.84	527.88	476.98	297.74	182.28	419.36	150.15
Fin. svcs. and real estate	104.74	475.63	973.80	409.17	302.42	115.16	405.43	108.11
Retail trade	145.34	959.13	572.27	417.11	385.68	137.03	501.53	137.01
Professional services	74.52	253.42	193.32	238.39	154.33	97.12	147.98	81.46
Other services	147.05	699.97	378.52	444.38	368.83	194.92	350.77	163.38
Ownership								
For profit, incorporated	54.92	317.70	181.29	186.78	155.74	63.70	151.68	58.70
For profit, unincorporated	138.99	286.41	253.25	410.99	282.15	199.05	233.08	161.15
Nonprofit	91.15	603.01	494.59	357.11	168.27	115.23	290.06	95.26
Age of firm								
Less than 5 years	323.57	340.63	482.28	899.08	408.94	154.65	281.73	537.84
5-9 years	246.24	650.86	268.92	560.32	345.73	519.99	395.34	260.04
10-19 years	185.12	327.43	329.43	297.35	331.99	282.09	226.90	244.93
20 or more years	47.88	393.91	202.37	181.19	133.18	54.77	170.59	49.64
Multi/single status								
2 or more locations	49.25	844.44	509.03	232.77	132.03	54.60	306.58	49.84
1 location only	102.33	236.32	156.62	193.72	207.59	309.21	129.95	154.81
Percent full-time employees								
Less than 25%	368.99	--	--	1,152.04	521.64	356.53	527.60	380.32
25-49 %	280.18	504.74	460.68	684.92	331.03	363.73	426.09	334.41
50-74 %	148.75	532.09	526.28	632.92	337.62	192.16	439.97	163.59
75% or more	48.20	261.69	159.73	165.12	124.24	55.76	129.13	51.32
Union presence								
No union employees	50.34	238.10	149.71	147.55	123.63	63.80	115.78	55.47
Has union employees	102.49	--	1,125.50	991.10	338.49	99.76	1,031.34	100.18
Percent low-wage employees								
50% or more low-wage	226.78	1,260.86	780.33	617.09	476.28	158.16	754.36	202.84
Less than 50% low-wage	46.23	208.97	152.54	160.97	118.65	55.77	119.36	49.89
Percent women employees								
Less than 25%	91.18	456.12	213.23	269.92	174.13	112.00	205.51	96.08
25-49 %	84.49	342.63	362.12	305.91	229.99	100.63	207.18	90.41
50-74 %	80.20	362.02	304.48	331.88	197.11	92.29	266.55	83.20
75% or more	118.90	346.95	400.58	298.33	391.33	114.12	231.26	129.11
Percent age 50 or older employees								
Less than 25%	82.13	302.48	207.83	239.09	198.41	118.28	174.24	93.67
25-49 %	60.63	444.50	293.28	253.64	165.91	63.08	196.07	62.91
50-74 %	106.26	431.68	338.07	341.82	265.91	133.23	264.35	115.99
75% or more	381.76	862.60	755.66	574.02	416.33	411.35	640.43	341.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	57.2%	68.4%	70.6%	69.3%	65.4%	49.2%	69.3%	54.9%
Industry group **								
Agric., fish., forest.	71.9%	94.6%	83.9%	78.6%	52.2% *	85.5%	84.8%	66.9%
Mining and manufacturing	57.4%	65.3%	67.3%	71.6%	62.6%	50.3%	69.0%	56.0%
Construction	63.1%	76.0%	75.6%	67.1%	66.1%	40.0%	71.4%	58.4%
Utilities and transp.	51.9%	60.8%	64.3%	63.9%	71.6%	44.8%	62.1%	50.6%
Wholesale trade	62.8%	77.4%	69.6%	78.4%	68.9%	49.7%	74.9%	59.7%
Fin. svcs. and real estate	50.8%	79.1%	74.2%	64.6%	62.7%	45.4%	71.1%	49.0%
Retail trade	49.1%	74.5%	77.6%	66.7%	60.5%	37.6%	74.4%	44.0%
Professional services	60.6%	68.7%	69.4%	69.2%	64.9%	56.0%	70.0%	58.8%
Other services	58.0%	49.9%	67.0%	68.8%	70.9%	48.2%	62.1%	56.9%
Ownership								
For profit, incorporated	55.5%	68.6%	71.8%	71.3%	65.3%	46.5%	70.1%	52.7%
For profit, unincorporated	57.5%	70.1%	63.6%	65.6%	60.9%	47.8%	66.4%	54.7%
Nonprofit	63.7%	61.1%	73.5%	65.3%	70.0%	60.6%	69.9%	63.2%
Age of firm								
Less than 5 years	64.6%	57.3%	62.1%	67.8%	67.7%	76.9%	60.2%	69.1%
5-9 years	66.7%	73.3%	80.9%	65.2%	61.3%	42.9%	74.0%	59.0%
10-19 years	70.6%	77.0%	74.7%	71.5%	68.5%	66.4%	73.6%	68.9%
20 or more years	54.9%	65.5%	68.4%	69.5%	65.0%	48.6%	68.1%	53.3%
Multi/single status								
2 or more locations	52.5%	85.4%	74.0%	70.6%	63.2%	48.9%	73.3%	51.9%
1 location only	68.6%	67.9%	70.3%	68.9%	68.3%	63.1%	68.8%	68.4%
Percent full-time employees								
Less than 25%	45.6%	61.1%	77.3%	63.9%	55.8%	36.8%	63.0%	43.3%
25-49 %	59.6%	80.5%	67.4%	55.1%	80.6%	46.6%	72.3%	57.0%
50-74 %	53.8%	69.8%	76.5%	70.5%	69.3%	43.3%	74.6%	50.0%
75% or more	57.8%	67.7%	70.0%	69.9%	64.6%	50.4%	68.7%	55.7%
Union presence								
No union employees	58.7%	68.5%	71.1%	69.7%	64.7%	50.0%	69.6%	56.2%
Has union employees	51.0%	65.9%	56.8%	62.2%	70.9%	47.3%	62.9%	50.6%
Percent low-wage employees								
50% or more low-wage	56.5%	68.3%	65.4%	63.9%	65.0%	49.4%	70.7%	53.8%
Less than 50% low-wage	57.3%	68.4%	70.9%	69.7%	65.5%	49.2%	69.2%	55.0%
Percent women employees								
Less than 25%	59.7%	69.4%	70.8%	69.6%	61.8%	48.9%	69.8%	56.2%
25-49 %	52.3%	66.7%	70.9%	66.6%	69.7%	44.1%	66.1%	50.8%
50-74 %	57.7%	63.5%	70.4%	69.7%	66.3%	51.5%	68.3%	56.3%
75% or more	61.3%	72.9%	70.1%	71.2%	63.2%	56.3%	72.4%	58.9%
Percent age 50 or older employees								
Less than 25%	57.2%	66.5%	67.0%	70.7%	66.6%	44.6%	67.6%	54.0%
25-49 %	55.8%	70.6%	73.0%	65.0%	64.0%	51.0%	69.8%	54.6%
50-74 %	63.0%	71.4%	78.5%	74.8%	69.4%	52.6%	74.3%	59.6%
75% or more	62.4%	68.2%	70.6%	71.0%	60.9%	34.0%	68.4%	54.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	2.27%	1.78%	1.33%	1.34%	1.07%	1.12%	0.82%
Industry group **								
Agric., fish., forest.	8.70%	6.13%	15.36%	12.06%	16.00% *	5.68%	8.42%	11.01%
Mining and manufacturing	1.86%	8.77%	5.67%	3.41%	3.45%	2.87%	3.54%	2.04%
Construction	2.96%	5.37%	4.33%	4.37%	5.71%	8.16%	2.98%	4.29%
Utilities and transp.	3.05%	11.63%	12.29%	7.47%	5.18%	3.78%	6.15%	3.32%
Wholesale trade	2.08%	5.86%	6.83%	3.12%	4.01%	3.34%	3.37%	2.46%
Fin. svcs. and real estate	2.16%	3.89%	7.42%	5.28%	3.95%	2.70%	3.45%	2.32%
Retail trade	2.44%	7.73%	4.96%	3.90%	4.99%	2.99%	3.44%	2.64%
Professional services	1.21%	3.29%	2.96%	2.42%	2.50%	1.76%	1.79%	1.40%
Other services	1.96%	6.68%	4.68%	3.49%	3.23%	3.11%	3.19%	2.34%
Ownership								
For profit, incorporated	0.89%	2.75%	1.99%	1.49%	1.70%	1.29%	1.29%	1.03%
For profit, unincorporated	1.76%	4.94%	4.99%	3.45%	3.76%	2.82%	2.80%	2.13%
Nonprofit	1.67%	6.51%	6.20%	4.04%	2.59%	2.39%	3.38%	1.79%
Age of firm								
Less than 5 years	3.54%	7.77%	6.69%	5.55%	7.15%	2.92%	4.39%	5.30%
5-9 years	2.57%	4.53%	3.86%	5.00%	5.52%	8.07%	3.10%	3.99%
10-19 years	1.85%	3.22%	3.51%	2.94%	3.79%	5.82%	2.02%	2.69%
20 or more years	0.81%	3.35%	2.41%	1.59%	1.51%	1.08%	1.46%	0.88%
Multi/single status								
2 or more locations	0.91%	8.17%	5.91%	2.44%	1.66%	1.08%	2.98%	0.93%
1 location only	0.99%	2.31%	1.87%	1.57%	2.16%	5.87%	1.19%	1.56%
Percent full-time employees								
Less than 25%	4.03%	12.28%	8.63%	8.17%	11.43%	5.45%	7.75%	4.45%
25-49 %	3.62%	6.74%	7.94%	7.30%	4.42%	5.77%	4.64%	4.28%
50-74 %	2.54%	5.52%	5.12%	4.51%	4.21%	3.39%	3.07%	2.86%
75% or more	0.78%	2.58%	1.95%	1.43%	1.46%	1.16%	1.23%	0.89%
Union presence								
No union employees	0.77%	2.32%	1.81%	1.35%	1.38%	1.24%	1.14%	0.91%
Has union employees	1.91%	12.44%	9.77%	6.81%	4.71%	2.11%	5.85%	1.97%
Percent low-wage employees								
50% or more low-wage	2.68%	7.70%	8.99%	5.87%	6.01%	3.62%	4.54%	3.03%
Less than 50% low-wage	0.74%	2.37%	1.80%	1.36%	1.37%	1.11%	1.15%	0.86%
Percent women employees								
Less than 25%	1.27%	3.67%	2.69%	2.18%	2.64%	2.36%	1.72%	1.61%
25-49 %	1.48%	5.38%	4.61%	2.87%	2.57%	1.83%	2.78%	1.60%
50-74 %	1.27%	5.41%	4.30%	3.06%	2.49%	1.78%	2.66%	1.41%
75% or more	1.71%	3.91%	3.54%	2.74%	2.95%	2.69%	2.12%	2.01%
Percent age 50 or older employees								
Less than 25%	1.23%	3.73%	2.57%	1.93%	2.24%	1.90%	1.65%	1.51%
25-49 %	1.03%	4.48%	3.30%	2.36%	1.99%	1.36%	2.14%	1.10%
50-74 %	1.86%	4.62%	3.49%	2.87%	3.06%	3.41%	2.36%	2.32%
75% or more	3.59%	5.04%	9.19%	8.37%	10.35%	8.05%	3.99%	6.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	27.44	30.63	30.35	29.25	27.55	26.02	30.16	26.79
Industry group **								
Agric., fish., forest.	32.62	--	--	33.43	30.84	31.37	35.09	31.40
Mining and manufacturing	27.73	33.34	33.86	30.41	27.02	26.45	31.78	27.14
Construction	29.29	28.55	28.78	30.34	27.91	31.08	29.22	29.33
Utilities and transp.	27.60	24.38	31.29	30.95	28.83	26.44	28.61	27.45
Wholesale trade	29.05	34.77	32.13	27.81	27.22	29.37	32.61	27.93
Fin. svcs. and real estate	26.16	29.67	28.64	30.10	27.26	25.02	29.41	25.74
Retail trade	28.47	28.37	29.56	31.51	29.66	26.65	30.06	27.92
Professional services	26.35	31.27	30.47	28.12	25.96	25.11	30.02	25.54
Other services	28.23	30.77	29.28	28.12	29.69	26.76	29.26	27.93
Ownership								
For profit, incorporated	27.96	30.15	30.74	29.82	27.90	26.71	30.49	27.31
For profit, unincorporated	28.54	32.24	30.41	29.56	28.15	26.64	30.64	27.76
Nonprofit	24.80	29.19	27.25	25.98	26.08	23.68	26.63	24.61
Age of firm								
Less than 5 years	29.01	28.49	29.03	29.07	29.28	29.19	28.87	29.14
5-9 years	27.59	27.32	30.20	27.36	26.38	27.01	27.61	27.56
10-19 years	29.68	32.09	30.86	30.09	29.34	27.10	31.21	28.76
20 or more years	27.01	32.26	30.35	29.29	27.12	25.96	30.61	26.48
Multi/single status								
2 or more locations	26.55	29.85	33.02	28.70	27.43	26.04	29.58	26.44
1 location only	29.06	30.66	30.08	29.43	27.69	25.38	30.23	27.96
Percent full-time employees								
Less than 25%	26.23	24.94	30.37	27.78	28.04	24.61	28.05	25.88
25-49 %	28.18	33.42	29.57	32.09	24.87	28.09	30.92	27.47
50-74 %	28.29	28.65	31.17	29.98	30.35	26.41	30.04	27.82
75% or more	27.34	30.76	30.28	29.11	27.40	25.94	30.17	26.67
Union presence								
No union employees	27.84	30.97	30.40	29.30	27.77	26.31	30.22	27.15
Has union employees	25.50	21.43	28.80	28.33	25.99	25.24	28.42	25.37
Percent low-wage employees								
50% or more low-wage	27.09	30.58	28.68	25.61	26.30	27.26	28.00	26.85
Less than 50% low-wage	27.46	30.64	30.44	29.48	27.64	25.94	30.31	26.78
Percent women employees								
Less than 25%	28.62	31.50	31.13	30.13	28.21	26.17	31.05	27.56
25-49 %	27.19	28.58	30.21	29.63	27.23	26.40	29.24	26.91
50-74 %	26.74	31.87	28.76	26.85	27.95	25.60	29.29	26.31
75% or more	27.11	29.85	30.09	29.81	26.26	25.89	29.94	26.36
Percent age 50 or older employees								
Less than 25%	28.20	30.64	31.15	29.77	27.23	26.49	30.61	27.26
25-49 %	26.89	31.18	29.54	28.48	28.01	25.89	29.32	26.63
50-74 %	27.17	29.83	28.98	28.80	26.40	25.83	29.74	26.20
75% or more	29.74	31.08	31.84	31.04	28.06	20.49	31.08	27.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	0.17	0.69	0.53	0.42	0.36	0.24	0.34	0.19
Industry group **								
Agric., fish., forest.	1.62	--	--	2.04	2.66	1.80	3.76	1.42
Mining and manufacturing	0.43	2.52	1.40	1.19	0.70	0.56	1.09	0.45
Construction	0.67	2.39	1.22	1.27	1.07	2.00	1.00	0.90
Utilities and transp.	0.62	2.79	3.62	1.86	1.41	0.69	1.67	0.66
Wholesale trade	0.64	2.62	2.04	1.24	1.16	1.05	1.22	0.74
Fin. svcs. and real estate	0.47	1.54	1.60	2.01	0.79	0.56	1.00	0.50
Retail trade	0.53	1.80	2.08	1.12	1.15	0.69	1.07	0.60
Professional services	0.31	1.15	0.94	0.77	0.65	0.46	0.61	0.36
Other services	0.48	1.23	1.23	0.97	1.11	0.62	0.79	0.57
Ownership								
For profit, incorporated	0.20	0.80	0.64	0.50	0.43	0.28	0.40	0.23
For profit, unincorporated	0.46	1.55	1.27	0.97	1.02	0.70	0.81	0.56
Nonprofit	0.43	1.66	1.10	1.21	0.80	0.60	0.96	0.46
Age of firm								
Less than 5 years	0.86	1.51	1.66	1.47	1.87	0.72	0.96	1.39
5-9 years	0.89	2.10	1.56	1.53	1.96	1.33	1.18	1.35
10-19 years	0.50	1.19	1.24	0.81	1.13	0.76	0.66	0.69
20 or more years	0.19	0.92	0.68	0.53	0.37	0.25	0.43	0.20
Multi/single status								
2 or more locations	0.21	3.48	1.65	0.88	0.45	0.24	1.00	0.21
1 location only	0.29	0.71	0.56	0.48	0.59	1.76	0.36	0.44
Percent full-time employees								
Less than 25%	0.73	3.94	4.43	1.30	0.86	0.87	2.24	0.72
25-49 %	1.16	1.37	2.18	2.71	2.31	0.97	1.12	1.37
50-74 %	0.67	2.62	1.45	1.43	1.75	0.80	1.20	0.79
75% or more	0.18	0.74	0.58	0.45	0.34	0.27	0.37	0.20
Union presence								
No union employees	0.18	0.68	0.54	0.43	0.34	0.27	0.34	0.21
Has union employees	0.50	3.88	2.75	1.84	1.67	0.52	2.25	0.52
Percent low-wage employees								
50% or more low-wage	0.65	1.48	1.43	1.34	1.89	0.68	1.12	0.76
Less than 50% low-wage	0.18	0.74	0.55	0.43	0.36	0.26	0.35	0.20
Percent women employees								
Less than 25%	0.31	1.19	0.74	0.64	0.68	0.46	0.52	0.37
25-49 %	0.34	1.38	1.84	0.95	0.79	0.42	0.84	0.37
50-74 %	0.34	1.40	1.08	0.78	0.64	0.48	0.75	0.37
75% or more	0.40	1.46	1.10	1.06	0.70	0.59	0.74	0.46
Percent age 50 or older employees								
Less than 25%	0.27	1.04	0.73	0.61	0.63	0.36	0.48	0.32
25-49 %	0.26	1.03	1.12	0.75	0.54	0.33	0.66	0.28
50-74 %	0.44	1.79	1.17	0.83	0.65	0.75	0.85	0.49
75% or more	1.08	1.95	2.13	2.79	1.44	2.56	1.38	1.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	20.1	27.0	23.6	23.5	20.2	19.4	24.5	19.7
Industry group **								
Agric., fish., forest.	23.5	--	--	32.3	17.1	21.2	38.3	19.0
Mining and manufacturing	19.7	22.4	23.3	23.6	20.7	19.0	22.8	19.6
Construction	23.3	23.2	26.8	26.1	20.0	23.3	26.1	22.5
Utilities and transp.	19.0	19.2	--	26.1	23.3	18.1	20.1	19.0
Wholesale trade	19.6	20.5	17.9	22.1	19.3	19.4	19.7	19.6
Fin. svcs. and real estate	18.8	21.4	20.6	21.5	19.0	18.6	21.0	18.7
Retail trade	20.6	38.7	25.7	23.2	19.6	19.6	30.0	19.8
Professional services	19.6	26.5	22.6	23.6	19.5	18.9	24.3	19.2
Other services	22.8	27.9	25.1	22.2	22.9	22.4	25.3	22.4
Ownership								
For profit, incorporated	20.2	27.4	23.1	23.8	20.8	19.5	24.4	19.8
For profit, unincorporated	20.3	27.1	27.0	23.5	18.7	19.4	26.1	19.5
Nonprofit	19.6	23.0	20.7	22.1	20.0	19.2	22.0	19.5
Age of firm								
Less than 5 years	24.0	30.4	25.2	24.0	19.7	--	26.9	20.6
5-9 years	22.1	24.6	26.5	22.9	19.4	18.5	25.4	19.4
10-19 years	22.6	23.2	23.7	23.1	22.5	21.9	23.5	22.3
20 or more years	19.8	28.2	22.7	23.6	19.9	19.4	24.0	19.6
Multi/single status								
2 or more locations	19.6	--	22.3	23.4	20.0	19.5	21.9	19.6
1 location only	22.7	27.1	23.7	23.5	20.6	17.4	24.7	21.1
Percent full-time employees								
Less than 25%	19.8	--	--	21.2	19.3	19.8	19.6	19.8
25-49 %	23.0	27.4	26.8	22.3	22.7	22.7	25.6	22.7
50-74 %	20.8	27.9	26.8	23.1	19.0	20.6	26.8	20.4
75% or more	20.0	27.1	23.2	23.7	20.3	19.1	24.3	19.5
Union presence								
No union employees	20.1	27.3	23.7	23.7	20.5	19.0	24.7	19.6
Has union employees	20.3	19.5	22.2	20.2	18.3	20.5	21.1	20.3
Percent low-wage employees								
50% or more low-wage	21.6	30.8	19.0	23.5	20.9	21.3	23.6	21.4
Less than 50% low-wage	20.0	26.7	23.9	23.5	20.2	19.3	24.5	19.6
Percent women employees								
Less than 25%	20.8	25.0	24.3	24.3	20.7	19.6	24.3	20.2
25-49 %	19.5	27.1	20.4	21.8	20.1	19.1	23.0	19.3
50-74 %	20.3	30.4	24.7	23.8	19.1	19.9	26.5	19.9
75% or more	20.4	25.4	23.9	23.2	21.5	19.3	24.3	19.9
Percent age 50 or older employees								
Less than 25%	20.3	29.9	23.4	24.2	21.1	18.8	25.2	19.5
25-49 %	20.0	23.7	25.5	22.8	19.9	19.7	24.2	19.8
50-74 %	20.3	23.5	22.0	23.0	19.8	19.9	22.7	20.0
75% or more	21.7	25.1	16.0	19.7	20.1	21.5	23.1	20.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	1.59	0.97	0.52	0.47	0.28	0.66	0.24
Industry group **								
Agric., fish., forest.	3.44	--	--	1.85	2.16	1.00	1.60	1.98
Mining and manufacturing	0.44	2.01	3.02	1.77	1.30	0.41	1.74	0.44
Construction	1.31	2.39	2.01	2.66	1.45	2.54	1.77	1.63
Utilities and transp.	0.93	1.20	--	2.72	1.57	1.03	1.14	0.99
Wholesale trade	0.46	2.64	1.26	0.94	0.98	0.62	0.87	0.51
Fin. svcs. and real estate	0.47	2.09	0.40	1.37	0.92	0.53	1.32	0.48
Retail trade	0.97	3.94	4.53	1.29	1.69	1.08	2.84	0.94
Professional services	0.44	1.92	1.58	0.71	0.71	0.59	0.93	0.48
Other services	0.48	3.89	2.40	0.83	1.43	0.51	1.77	0.47
Ownership								
For profit, incorporated	0.27	2.08	0.99	0.69	0.58	0.31	0.82	0.27
For profit, unincorporated	0.51	2.45	2.78	1.19	1.17	0.57	1.46	0.52
Nonprofit	0.73	1.58	3.69	0.82	0.82	1.02	1.63	0.76
Age of firm								
Less than 5 years	1.89	4.02	4.24	1.78	2.54	--	2.57	2.14
5-9 years	1.12	2.36	3.84	1.50	2.03	2.36	1.64	1.22
10-19 years	0.71	1.69	1.27	1.21	1.44	1.45	1.04	0.90
20 or more years	0.24	2.50	1.18	0.67	0.50	0.28	0.87	0.25
Multi/single status								
2 or more locations	0.25	--	0.89	0.98	0.56	0.28	0.93	0.25
1 location only	0.48	1.60	1.03	0.61	0.84	1.05	0.71	0.61
Percent full-time employees								
Less than 25%	1.32	--	--	1.15	3.29	1.67	1.47	1.44
25-49 %	0.74	4.45	2.18	1.06	1.70	0.99	2.01	0.81
50-74 %	0.44	3.07	2.44	1.40	1.43	0.49	1.60	0.46
75% or more	0.26	1.82	1.09	0.59	0.51	0.32	0.75	0.27
Union presence								
No union employees	0.26	1.63	1.01	0.55	0.50	0.32	0.69	0.27
Has union employees	0.47	0.55	1.99	1.09	1.31	0.51	1.23	0.48
Percent low-wage employees								
50% or more low-wage	0.63	4.08	1.47	1.73	1.81	0.71	2.13	0.66
Less than 50% low-wage	0.24	1.68	1.02	0.55	0.49	0.29	0.69	0.25
Percent women employees								
Less than 25%	0.41	2.16	1.46	1.07	1.02	0.49	0.94	0.44
25-49 %	0.44	3.97	1.95	0.72	0.91	0.50	1.59	0.45
50-74 %	0.45	3.06	2.62	1.00	0.71	0.54	1.69	0.45
75% or more	0.43	2.23	2.13	0.82	0.96	0.53	1.15	0.45
Percent age 50 or older employees								
Less than 25%	0.47	2.41	1.34	0.87	0.71	0.57	1.02	0.49
25-49 %	0.29	2.88	2.01	0.61	0.71	0.34	1.02	0.29
50-74 %	0.52	2.11	1.18	1.44	0.88	0.70	1.01	0.57
75% or more	0.87	2.54	2.55	1.52	1.82	0.45	1.93	0.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	36.5%	18.9%	18.8%	19.2%	28.1%	46.7%	19.0%	39.8%
Industry group **								
Agric., fish., forest.	12.7% *	0.0%	--	12.8% *	17.2% *	8.7% *	10.7% *	13.5% *
Mining and manufacturing	38.9%	14.3% *	19.6%	16.4%	33.7%	49.0%	19.4%	41.2%
Construction	27.8%	14.7%	17.2%	19.2%	25.1%	55.4%	17.4%	33.7%
Utilities and transp.	41.0%	27.5% *	16.8% *	20.2% *	25.9%	49.1%	23.2%	43.2%
Wholesale trade	33.8%	14.0% *	26.5%	20.2%	24.3%	48.9%	20.1%	37.2%
Fin. svcs. and real estate	44.6%	14.9%	12.4% *	22.3%	32.2%	51.0%	18.1%	47.0%
Retail trade	44.8%	25.7%	18.4%	21.9%	31.4%	57.2%	21.7%	49.5%
Professional services	33.3%	18.5%	18.0%	19.3%	28.8%	40.1%	17.5%	36.2%
Other services	32.0%	22.8%	20.0%	18.2%	21.6%	44.2%	20.2%	35.0%
Ownership								
For profit, incorporated	38.8%	20.4%	18.0%	19.0%	28.0%	50.0%	19.6%	42.6%
For profit, unincorporated	33.1%	15.1%	21.0%	18.0%	32.9%	46.2%	17.6%	37.9%
Nonprofit	29.8%	19.3%	21.0% *	21.5%	24.4%	34.2%	17.7%	30.9%
Age of firm								
Less than 5 years	22.5%	22.1% *	24.0%	17.9%	26.9%	20.6%	24.1%	20.9%
5-9 years	20.5%	16.6%	19.7%	18.4%	19.8%	47.1%	18.1%	23.0%
10-19 years	23.2%	15.9%	16.8%	19.8%	26.2%	31.1%	17.5%	26.3%
20 or more years	39.4%	20.6%	18.6%	19.2%	29.2%	47.2%	18.8%	41.8%
Multi/single status								
2 or more locations	42.8%	8.7% *	11.4%	18.4%	30.8%	47.0%	14.9%	43.5%
1 location only	21.5%	19.2%	19.5%	19.4%	24.8%	31.6%	19.5%	23.4%
Percent full-time employees								
Less than 25%	36.1%	24.8% *	10.4% *	27.2%	43.4%	37.8%	26.4%	37.4%
25-49 %	35.1%	19.4% *	24.4% *	25.1%	18.9%	49.8%	21.2%	37.9%
50-74 %	40.1%	15.0%	17.5%	16.6%	24.0%	52.7%	15.4%	44.6%
75% or more	36.1%	19.2%	18.8%	19.0%	28.6%	46.1%	19.2%	39.4%
Union presence								
No union employees	35.1%	18.9%	18.6%	18.8%	28.6%	46.9%	18.9%	38.9%
Has union employees	42.4%	20.6% *	24.8% *	24.8%	24.8%	46.3%	21.9%	43.1%
Percent low-wage employees								
50% or more low-wage	38.9%	17.4% *	20.5% *	26.2%	32.6%	48.2%	19.2%	42.7%
Less than 50% low-wage	36.3%	19.0%	18.7%	18.7%	27.8%	46.6%	19.0%	39.6%
Percent women employees								
Less than 25%	32.8%	16.2%	18.6%	18.5%	31.0%	47.7%	18.0%	38.0%
25-49 %	43.0%	24.0%	22.6%	19.5%	25.6%	52.7%	23.1%	45.1%
50-74 %	36.7%	23.7%	14.2%	19.6%	27.2%	45.4%	19.2%	39.2%
75% or more	30.2%	14.7%	21.0%	19.6%	28.8%	35.7%	17.0%	33.1%
Percent age 50 or older employees								
Less than 25%	35.3%	19.7%	22.0%	18.6%	24.0%	51.4%	20.6%	39.8%
25-49 %	38.6%	18.8%	16.2%	21.6%	31.1%	44.5%	17.9%	40.3%
50-74 %	32.3%	18.0%	15.2%	15.8%	26.0%	45.5%	16.6%	37.1%
75% or more	25.6%	17.5%	7.1% *	15.0% *	32.8%	63.0%	16.0%	38.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	1.90%	1.56%	1.11%	1.34%	1.08%	0.95%	0.83%
Industry group **								
Agric., fish., forest.	3.89% *	0.00%	--	9.37% *	7.89% *	3.79% *	7.75% *	4.51% *
Mining and manufacturing	1.83%	5.84% *	4.69%	2.79%	3.34%	2.87%	3.13%	2.01%
Construction	2.87%	4.06%	3.66%	3.84%	4.71%	8.24%	2.52%	4.18%
Utilities and transp.	3.04%	10.42% *	7.09% *	6.12% *	6.17%	3.74%	5.46%	3.29%
Wholesale trade	2.03%	4.67% *	6.54%	3.61%	3.45%	3.47%	3.18%	2.43%
Fin. svcs. and real estate	2.13%	3.32%	5.32% *	4.51%	4.38%	2.64%	2.95%	2.28%
Retail trade	2.53%	7.50%	4.91%	3.30%	4.95%	3.08%	3.25%	2.76%
Professional services	1.24%	2.61%	2.55%	2.06%	2.61%	1.80%	1.43%	1.44%
Other services	1.93%	6.35%	4.41%	2.68%	3.58%	3.18%	2.74%	2.32%
Ownership								
For profit, incorporated	0.89%	2.51%	1.67%	1.32%	1.74%	1.28%	1.15%	1.03%
For profit, unincorporated	1.69%	3.11%	4.27%	2.49%	3.62%	2.80%	2.04%	2.08%
Nonprofit	1.63%	4.47%	6.59% *	3.43%	2.55%	2.39%	2.96%	1.76%
Age of firm								
Less than 5 years	2.99%	7.09% *	6.31%	3.79%	6.70%	4.25%	4.00%	4.37%
5-9 years	2.19%	3.46%	4.11%	4.14%	4.29%	10.67%	2.67%	3.50%
10-19 years	1.90%	2.99%	3.21%	2.64%	4.31%	5.66%	1.84%	2.81%
20 or more years	0.81%	2.82%	2.07%	1.35%	1.51%	1.09%	1.20%	0.88%
Multi/single status								
2 or more locations	0.91%	6.44% *	2.51%	1.83%	1.70%	1.09%	1.91%	0.93%
1 location only	0.89%	1.94%	1.69%	1.35%	2.09%	5.42%	1.03%	1.45%
Percent full-time employees								
Less than 25%	3.75%	10.52% *	5.26% *	7.76%	11.54%	4.62%	7.39%	4.19%
25-49 %	3.62%	6.41% *	8.13% *	6.80%	4.90%	6.20%	4.14%	4.31%
50-74 %	2.53%	3.53%	4.69%	3.82%	3.81%	3.35%	2.37%	2.85%
75% or more	0.77%	2.19%	1.70%	1.19%	1.46%	1.17%	1.05%	0.90%
Union presence								
No union employees	0.77%	1.94%	1.57%	1.12%	1.41%	1.25%	0.96%	0.92%
Has union employees	1.89%	9.10% *	9.69% *	6.48%	4.59%	2.13%	5.15%	1.95%
Percent low-wage employees								
50% or more low-wage	2.56%	6.09% *	6.52% *	4.77%	6.00%	3.41%	3.52%	2.90%
Less than 50% low-wage	0.74%	2.00%	1.61%	1.15%	1.36%	1.13%	0.98%	0.86%
Percent women employees								
Less than 25%	1.25%	2.42%	2.29%	1.86%	2.69%	2.40%	1.39%	1.60%
25-49 %	1.53%	5.10%	4.29%	2.30%	2.71%	1.86%	2.50%	1.65%
50-74 %	1.25%	5.47%	3.80%	2.56%	2.41%	1.75%	2.43%	1.39%
75% or more	1.56%	2.56%	3.18%	2.30%	2.69%	2.51%	1.65%	1.86%
Percent age 50 or older employees								
Less than 25%	1.28%	3.16%	2.41%	1.59%	2.04%	1.98%	1.45%	1.57%
25-49 %	1.01%	3.72%	2.67%	2.03%	2.02%	1.34%	1.76%	1.08%
50-74 %	1.84%	3.44%	3.00%	2.41%	3.02%	3.39%	1.84%	2.31%
75% or more	3.05%	4.20%	3.36% *	5.02% *	9.16%	8.20%	3.06%	6.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	91.4%	78.0%	84.1%	86.9%	91.9%	94.7%	83.2%	93.2%
Industry group **								
Agric., fish., forest.	90.1%	--	--	90.0%	100.0%	100.0%	65.0%	99.8%
Mining and manufacturing	92.1%	87.2%	87.1%	82.9%	93.6%	94.8%	85.5%	93.1%
Construction	90.7%	79.2%	89.7%	90.5%	94.3%	92.9%	87.3%	92.8%
Utilities and transp.	92.7%	56.6%	88.8%	88.9%	90.7%	96.3%	74.8%	95.3%
Wholesale trade	93.0%	78.4%	90.3%	91.2%	94.0%	96.5%	87.0%	94.8%
Fin. svcs. and real estate	93.8%	79.2%	88.8%	92.8%	95.7%	94.6%	85.0%	94.8%
Retail trade	93.6%	66.4%	83.1%	88.3%	92.9%	98.3%	79.6%	96.5%
Professional services	91.5%	76.9%	85.4%	86.8%	90.6%	95.1%	83.0%	93.3%
Other services	86.8%	86.8%	76.1%	83.0%	88.4%	89.1%	82.8%	87.9%
Ownership								
For profit, incorporated	91.6%	75.7%	84.4%	86.9%	92.0%	94.9%	82.8%	93.5%
For profit, unincorporated	89.3%	82.1%	82.0%	85.9%	92.6%	92.2%	83.8%	91.3%
Nonprofit	92.6%	82.9%	86.0%	87.8%	91.2%	95.2%	84.7%	93.5%
Age of firm								
Less than 5 years	86.7%	86.4%	85.2%	82.4%	91.8%	96.7%	86.8%	86.5%
5-9 years	82.7%	78.2%	85.0%	84.9%	83.1%	81.2%	82.7%	82.7%
10-19 years	89.0%	77.7%	84.0%	88.2%	91.3%	97.4%	83.2%	92.4%
20 or more years	92.5%	74.1%	83.9%	87.3%	92.8%	94.6%	82.6%	93.8%
Multi/single status								
2 or more locations	93.9%	87.6%	86.6%	86.9%	92.8%	94.7%	85.6%	94.1%
1 location only	86.3%	77.8%	83.9%	86.9%	90.8%	93.9%	82.9%	89.7%
Percent full-time employees								
Less than 25%	72.8%	71.7%	86.2%	78.3%	81.8%	67.7%	77.3%	72.1%
25-49 %	90.1%	93.0%	64.1%	84.9%	87.8%	96.5%	80.6%	92.1%
50-74 %	91.6%	85.3%	79.8%	84.2%	88.0%	96.1%	83.3%	93.3%
75% or more	91.9%	76.5%	85.4%	87.5%	92.8%	95.2%	83.4%	93.8%
Union presence								
No union employees	91.1%	78.0%	84.8%	87.5%	92.1%	94.6%	83.4%	93.1%
Has union employees	93.0%	79.2%	64.6%	74.1%	90.8%	94.7%	75.5%	93.6%
Percent low-wage employees								
50% or more low-wage	90.5%	82.0%	90.2%	82.4%	87.1%	95.1%	87.1%	91.2%
Less than 50% low-wage	91.5%	77.7%	83.7%	87.2%	92.4%	94.6%	82.9%	93.4%
Percent women employees								
Less than 25%	90.7%	77.1%	85.4%	86.9%	94.4%	95.3%	82.7%	94.0%
25-49 %	93.9%	80.9%	79.5%	86.9%	92.3%	96.8%	84.3%	95.1%
50-74 %	92.3%	84.8%	82.4%	87.1%	92.6%	94.7%	84.9%	93.5%
75% or more	87.0%	70.7%	86.3%	86.6%	86.2%	89.6%	81.5%	88.5%
Percent age 50 or older employees								
Less than 25%	89.5%	80.1%	85.7%	83.6%	89.6%	94.6%	83.9%	91.5%
25-49 %	93.2%	79.7%	81.5%	90.1%	93.5%	94.6%	83.7%	94.2%
50-74 %	91.2%	79.0%	84.2%	92.5%	91.0%	94.9%	84.3%	93.7%
75% or more	80.8%	66.8%	79.2%	84.2%	95.8%	98.9%	72.3%	94.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	2.16%	1.59%	1.04%	0.82%	0.47%	0.96%	0.40%
Industry group **								
Agric., fish., forest.	6.30%	--	--	7.91%	0.00%	0.00%	18.19%	0.22%
Mining and manufacturing	0.95%	5.42%	4.56%	3.62%	1.47%	1.10%	2.92%	0.99%
Construction	1.66%	5.23%	2.80%	2.80%	2.78%	5.20%	2.00%	2.39%
Utilities and transp.	1.39%	13.55%	6.10%	3.08%	3.51%	1.38%	5.91%	1.23%
Wholesale trade	1.09%	7.21%	4.65%	2.59%	1.79%	1.30%	3.06%	1.06%
Fin. svcs. and real estate	1.00%	5.42%	6.07%	2.56%	1.18%	1.29%	3.28%	1.05%
Retail trade	0.83%	7.65%	4.87%	2.66%	2.04%	0.38%	3.28%	0.58%
Professional services	0.62%	3.84%	2.28%	1.81%	1.42%	0.71%	1.66%	0.65%
Other services	1.33%	4.11%	4.46%	2.97%	3.15%	1.92%	2.39%	1.56%
Ownership								
For profit, incorporated	0.43%	2.72%	1.73%	1.24%	0.87%	0.55%	1.14%	0.46%
For profit, unincorporated	1.22%	4.06%	5.04%	2.63%	2.43%	1.88%	2.36%	1.42%
Nonprofit	0.83%	5.87%	3.86%	2.71%	2.01%	0.87%	2.53%	0.88%
Age of firm								
Less than 5 years	2.42%	4.51%	4.66%	5.17%	3.86%	2.51%	2.76%	4.11%
5-9 years	2.60%	4.70%	6.55%	3.73%	6.72%	10.83%	3.09%	4.26%
10-19 years	1.11%	3.95%	3.26%	2.15%	1.91%	0.84%	1.94%	1.27%
20 or more years	0.39%	3.66%	2.00%	1.24%	0.82%	0.48%	1.29%	0.41%
Multi/single status								
2 or more locations	0.41%	8.28%	5.03%	2.12%	0.84%	0.47%	2.64%	0.41%
1 location only	0.76%	2.20%	1.68%	1.19%	1.47%	3.01%	1.03%	1.10%
Percent full-time employees								
Less than 25%	5.56%	12.38%	5.29%	6.11%	9.91%	8.48%	6.12%	6.38%
25-49 %	1.69%	3.51%	10.18%	5.15%	3.81%	0.94%	5.04%	1.71%
50-74 %	1.08%	3.66%	7.69%	3.98%	2.32%	1.14%	3.24%	1.09%
75% or more	0.39%	2.47%	1.56%	1.11%	0.87%	0.45%	1.04%	0.41%
Union presence								
No union employees	0.39%	2.20%	1.60%	1.02%	0.78%	0.51%	0.98%	0.42%
Has union employees	1.08%	9.99%	11.53%	7.72%	4.06%	1.07%	5.88%	1.09%
Percent low-wage employees								
50% or more low-wage	1.18%	6.38%	3.78%	4.08%	3.29%	0.98%	2.70%	1.30%
Less than 50% low-wage	0.39%	2.27%	1.68%	1.07%	0.83%	0.50%	1.01%	0.42%
Percent women employees								
Less than 25%	0.68%	3.33%	2.14%	1.78%	0.96%	0.95%	1.47%	0.72%
25-49 %	0.59%	5.48%	5.07%	2.50%	1.34%	0.56%	2.51%	0.57%
50-74 %	0.67%	3.54%	4.41%	2.12%	1.50%	0.82%	2.10%	0.71%
75% or more	1.16%	5.03%	2.65%	2.01%	2.89%	1.68%	2.09%	1.35%
Percent age 50 or older employees								
Less than 25%	0.62%	2.67%	1.89%	1.69%	1.60%	0.64%	1.21%	0.72%
25-49 %	0.54%	4.51%	3.96%	1.46%	1.01%	0.69%	2.00%	0.55%
50-74 %	0.97%	5.21%	3.32%	1.65%	2.08%	1.05%	2.40%	0.92%
75% or more	3.50%	6.76%	9.63%	5.85%	3.26%	1.16%	5.01%	2.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	89.8%	78.7%	78.5%	78.8%	91.5%	92.6%	78.4%	91.5%
Industry group **								
Agric., fish., forest.	90.3%	93.1%	100.0%	--	100.0%	99.0%	80.8%	93.3%
Mining and manufacturing	90.6%	91.2%	76.9%	76.9%	94.0%	92.0%	73.4%	92.0%
Construction	86.6%	77.6%	78.0%	82.8%	92.2%	94.3%	76.0%	92.7%
Utilities and transp.	92.0%	92.8%	76.9%	71.3%	89.2%	95.3%	75.9%	93.5%
Wholesale trade	93.3%	82.0%	89.0%	91.6%	93.2%	95.2%	87.8%	94.3%
Fin. svcs. and real estate	90.4%	80.6%	78.1%	83.8%	89.5%	91.7%	80.8%	91.2%
Retail trade	88.4%	57.3%	69.9%	80.5%	90.0%	95.4%	68.1%	92.9%
Professional services	90.4%	84.3%	86.8%	80.0%	91.8%	92.0%	83.9%	91.4%
Other services	85.2%	79.1%	66.8%	71.7%	87.6%	91.6%	74.8%	87.8%
Ownership								
For profit, incorporated	89.7%	77.5%	77.7%	81.6%	90.9%	92.4%	78.4%	91.5%
For profit, unincorporated	87.0%	83.6%	78.8%	74.2%	92.9%	89.8%	79.9%	88.7%
Nonprofit	92.0%	76.2%	85.0%	72.1%	92.3%	94.8%	75.3%	93.1%
Age of firm								
Less than 5 years	80.8%	88.7%	71.4%	63.0%	95.3%	99.5%	81.4%	80.3%
5-9 years	82.3%	82.7%	90.1%	76.3%	83.2%	86.6%	83.8%	80.5%
10-19 years	87.3%	79.7%	74.1%	86.4%	89.6%	94.7%	78.5%	91.8%
20 or more years	90.6%	73.4%	79.2%	78.9%	92.1%	92.6%	76.4%	91.9%
Multi/single status								
2 or more locations	92.0%	--	87.2%	82.2%	91.6%	92.5%	82.7%	92.2%
1 location only	83.3%	78.8%	77.8%	77.8%	91.4%	97.0%	78.0%	87.9%
Percent full-time employees								
Less than 25%	83.6%	--	--	73.6%	93.4%	84.8%	58.3%	85.7%
25-49 %	91.6%	79.1%	84.4%	88.7%	87.9%	96.8%	81.8%	93.7%
50-74 %	91.6%	81.5%	86.9%	67.4%	88.8%	96.5%	79.7%	93.3%
75% or more	89.6%	78.3%	78.1%	79.8%	91.8%	92.2%	78.4%	91.4%
Union presence								
No union employees	89.1%	78.2%	81.2%	80.1%	91.7%	91.9%	80.1%	90.8%
Has union employees	91.9%	86.7%	31.3% *	64.7%	90.6%	94.1%	55.2%	93.4%
Percent low-wage employees								
50% or more low-wage	84.9%	70.8%	91.1%	56.9%	92.6%	89.1%	72.7%	87.5%
Less than 50% low-wage	90.0%	79.5%	78.1%	79.9%	91.5%	92.8%	78.8%	91.7%
Percent women employees								
Less than 25%	88.2%	74.8%	77.4%	79.2%	93.3%	93.3%	74.8%	92.4%
25-49 %	91.6%	85.2%	78.4%	79.4%	91.2%	93.6%	83.8%	92.3%
50-74 %	89.8%	77.2%	91.4%	76.0%	90.4%	92.1%	81.8%	90.7%
75% or more	88.6%	82.6%	63.6%	81.7%	90.5%	90.7%	78.4%	90.0%
Percent age 50 or older employees								
Less than 25%	86.4%	81.0%	80.5%	74.5%	90.6%	90.2%	79.9%	88.3%
25-49 %	92.6%	85.1%	79.8%	84.5%	92.5%	93.8%	80.4%	93.3%
50-74 %	87.8%	77.8%	71.7%	84.0%	89.4%	91.5%	74.8%	91.0%
75% or more	72.5%	60.0%	69.3%	54.7% *	87.1%	94.6%	65.3%	80.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.51%	3.24%	2.72%	1.99%	0.96%	0.60%	1.68%	0.52%
Industry group **								
Agric., fish., forest.	5.25%	7.12%	0.00%	--	0.00%	0.71%	12.55%	5.55%
Mining and manufacturing	1.09%	6.37%	8.17%	5.00%	1.57%	1.33%	5.18%	1.08%
Construction	2.50%	8.62%	7.01%	6.30%	2.94%	2.95%	5.22%	2.20%
Utilities and transp.	1.49%	7.00%	15.20%	9.64%	3.63%	1.14%	7.92%	1.35%
Wholesale trade	1.12%	8.22%	4.59%	2.70%	2.25%	1.50%	3.13%	1.19%
Fin. svcs. and real estate	1.34%	6.97%	15.01%	6.54%	3.59%	1.50%	5.45%	1.37%
Retail trade	2.02%	15.13%	9.18%	6.37%	2.90%	0.98%	7.92%	1.32%
Professional services	0.97%	3.22%	2.73%	3.09%	1.93%	1.28%	2.02%	1.06%
Other services	1.81%	5.94%	8.09%	5.84%	3.55%	1.73%	4.33%	1.88%
Ownership								
For profit, incorporated	0.62%	4.27%	3.20%	2.29%	1.35%	0.71%	2.07%	0.63%
For profit, unincorporated	1.39%	4.45%	7.25%	4.42%	1.97%	1.91%	3.20%	1.53%
Nonprofit	1.18%	7.71%	5.24%	6.67%	1.47%	1.38%	5.36%	1.18%
Age of firm								
Less than 5 years	3.95%	4.66%	12.33%	9.00%	2.06%	0.38%	5.05%	5.91%
5-9 years	2.80%	5.17%	4.12%	6.20%	5.69%	9.48%	3.54%	4.42%
10-19 years	1.67%	4.04%	6.21%	2.65%	3.91%	2.21%	2.79%	2.08%
20 or more years	0.55%	6.27%	3.45%	2.60%	0.96%	0.62%	2.59%	0.54%
Multi/single status								
2 or more locations	0.54%	--	5.59%	3.59%	1.15%	0.61%	4.52%	0.55%
1 location only	1.17%	3.29%	2.90%	2.34%	1.64%	1.18%	1.80%	1.51%
Percent full-time employees								
Less than 25%	4.62%	--	--	10.70%	4.52%	5.77%	16.63%	4.52%
25-49 %	2.21%	14.87%	8.38%	4.38%	5.35%	1.04%	9.57%	1.57%
50-74 %	1.38%	7.73%	4.72%	7.72%	3.63%	0.80%	4.33%	1.37%
75% or more	0.56%	3.62%	2.97%	2.10%	1.04%	0.68%	1.84%	0.58%
Union presence								
No union employees	0.57%	3.37%	2.53%	1.94%	1.04%	0.70%	1.62%	0.59%
Has union employees	1.16%	10.25%	12.64% *	9.85%	2.66%	1.17%	9.18%	1.07%
Percent low-wage employees								
50% or more low-wage	2.80%	11.65%	4.80%	9.82%	2.46%	3.95%	7.72%	2.99%
Less than 50% low-wage	0.52%	3.39%	2.81%	2.01%	1.01%	0.60%	1.73%	0.53%
Percent women employees								
Less than 25%	1.04%	6.07%	4.14%	3.18%	1.70%	1.01%	2.91%	0.91%
25-49 %	0.93%	4.26%	6.25%	4.83%	2.17%	1.05%	2.70%	0.98%
50-74 %	0.91%	5.35%	2.52%	4.07%	1.59%	1.09%	3.09%	0.94%
75% or more	1.33%	5.05%	7.82%	3.85%	2.12%	1.72%	3.45%	1.41%
Percent age 50 or older employees								
Less than 25%	1.06%	5.01%	3.64%	3.07%	1.94%	1.36%	2.41%	1.16%
25-49 %	0.58%	4.12%	4.62%	2.69%	1.14%	0.69%	2.82%	0.59%
50-74 %	1.59%	6.80%	7.57%	4.83%	3.25%	1.91%	4.45%	1.55%
75% or more	4.90%	7.69%	15.45%	16.52% *	7.11%	4.01%	6.26%	7.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	4,663	5,586	5,572	5,348	4,790	4,265	5,519	4,493
Industry group **								
Agric., fish., forest.	5,973	6,368	--	5,933	6,412	5,355	5,328	6,134
Mining and manufacturing	4,578	5,883	5,914	5,576	4,654	4,107	5,905	4,396
Construction	5,242	5,493	5,574	5,965	4,748	4,515	5,692	4,976
Utilities and transp.	4,334	5,349	5,837	5,612	5,526	3,730	5,777	4,166
Wholesale trade	4,788	5,380	5,782	5,299	4,554	4,424	5,681	4,548
Fin. svcs. and real estate	4,399	5,644	5,493	5,216	4,624	4,181	5,418	4,302
Retail trade	4,807	5,886	5,499	5,683	5,157	4,416	5,593	4,671
Professional services	4,439	5,285	5,634	5,002	4,347	4,153	5,339	4,262
Other services	5,109	5,921	5,198	5,118	5,418	4,824	5,403	5,031
Ownership								
For profit, incorporated	4,702	5,620	5,641	5,494	4,874	4,298	5,613	4,522
For profit, unincorporated	4,986	5,858	5,624	5,388	5,045	4,396	5,647	4,766
Nonprofit	4,228	4,192	4,973	4,663	4,306	4,055	4,563	4,193
Age of firm								
Less than 5 years	5,604	6,064	6,112	5,175	5,434	3,901	5,837	5,335
5-9 years	5,435	5,394	5,763	5,672	5,103	4,895	5,579	5,278
10-19 years	5,178	5,662	5,531	5,577	4,936	4,539	5,644	4,930
20 or more years	4,517	5,380	5,480	5,241	4,695	4,252	5,386	4,412
Multi/single status								
2 or more locations	4,409	6,088	5,279	5,090	4,789	4,268	5,095	4,390
1 location only	5,234	5,572	5,602	5,432	4,792	4,138	5,572	4,924
Percent full-time employees								
Less than 25%	4,536	5,330	5,256	5,035	4,735	4,201	5,645	4,341
25-49 %	4,964	5,373	5,922	5,543	4,967	4,624	5,520	4,859
50-74 %	4,753	5,265	5,001	5,241	4,750	4,601	5,196	4,670
75% or more	4,641	5,646	5,624	5,356	4,787	4,206	5,554	4,459
Union presence								
No union employees	4,768	5,629	5,609	5,360	4,871	4,306	5,548	4,580
Has union employees	4,167	4,293	4,051	5,042	4,049	4,153	4,561	4,155
Percent low-wage employees								
50% or more low-wage	4,923	5,125	5,246	5,494	5,488	4,514	5,248	4,858
Less than 50% low-wage	4,642	5,627	5,597	5,338	4,733	4,245	5,541	4,464
Percent women employees								
Less than 25%	4,923	5,877	5,535	5,569	4,968	4,186	5,644	4,663
25-49 %	4,400	5,227	5,300	5,518	4,543	4,134	5,385	4,293
50-74 %	4,645	5,928	5,734	5,146	4,855	4,305	5,586	4,507
75% or more	4,773	5,028	5,690	4,979	4,771	4,566	5,324	4,638
Percent age 50 or older employees								
Less than 25%	4,756	5,754	5,622	5,368	4,848	4,153	5,584	4,493
25-49 %	4,539	5,600	5,443	5,299	4,783	4,274	5,393	4,462
50-74 %	4,856	5,360	5,547	5,412	4,584	4,573	5,570	4,626
75% or more	5,135	5,251	5,798	5,309	5,231	3,958	5,325	4,902

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	32.33	129.14	103.44	69.45	77.30	41.91	62.89	36.10
Industry group **								
Agric., fish., forest.	315.70	432.10	--	856.41	522.65	287.41	672.20	340.34
Mining and manufacturing	80.13	471.56	298.13	178.95	156.83	101.04	177.13	83.90
Construction	121.72	502.13	257.29	160.83	250.35	278.68	182.89	159.11
Utilities and transp.	154.55	482.87	494.73	231.76	324.30	160.25	236.20	160.59
Wholesale trade	100.27	530.77	335.73	301.23	192.56	112.61	214.78	108.73
Fin. svcs. and real estate	88.56	322.05	375.68	260.01	163.83	111.04	203.42	94.11
Retail trade	126.44	320.56	322.22	202.89	264.00	156.17	171.96	139.05
Professional services	50.65	187.88	175.21	130.68	111.07	67.29	115.14	54.70
Other services	89.51	306.27	300.60	162.35	241.06	100.80	167.34	105.17
Ownership								
For profit, incorporated	40.14	163.26	123.29	79.98	94.51	52.06	72.41	44.66
For profit, unincorporated	85.46	228.86	208.65	148.79	221.68	100.10	132.37	105.79
Nonprofit	68.18	372.88	373.29	213.45	129.99	88.37	230.04	71.15
Age of firm								
Less than 5 years	226.39	287.63	368.78	277.90	603.89	241.68	225.23	428.65
5-9 years	116.73	254.33	232.39	186.09	290.52	179.69	145.59	185.05
10-19 years	123.98	280.23	237.41	123.39	266.16	361.28	132.67	175.30
20 or more years	33.23	192.13	133.79	93.00	70.74	41.63	84.11	35.35
Multi/single status								
2 or more locations	38.04	790.47	301.35	135.17	93.95	42.26	195.27	38.68
1 location only	58.65	130.73	110.00	80.12	130.30	329.10	65.98	92.72
Percent full-time employees								
Less than 25%	255.13	953.59	511.24	540.25	275.85	380.94	392.89	270.32
25-49 %	139.15	539.98	317.68	325.50	274.85	188.51	254.96	153.66
50-74 %	75.79	259.74	250.94	195.32	234.59	90.88	155.15	84.50
75% or more	36.59	146.63	114.26	76.46	86.76	47.22	70.30	40.90
Union presence								
No union employees	36.69	129.85	103.02	70.60	81.19	50.76	63.65	41.94
Has union employees	68.18	710.17	737.09	398.55	188.05	74.51	364.07	69.38
Percent low-wage employees								
50% or more low-wage	107.56	445.21	295.70	219.71	284.71	123.52	181.90	122.48
Less than 50% low-wage	33.89	134.91	109.29	72.81	80.27	44.16	66.38	37.79
Percent women employees								
Less than 25%	65.28	181.56	155.66	103.94	161.51	87.61	94.00	80.68
25-49 %	60.09	305.42	290.27	143.41	117.89	74.79	142.94	63.07
50-74 %	62.71	281.19	248.82	144.85	160.80	72.35	147.94	67.82
75% or more	69.08	245.55	182.09	173.42	138.79	100.78	138.72	78.15
Percent age 50 or older employees								
Less than 25%	57.49	206.51	138.91	96.29	106.89	80.82	88.94	64.71
25-49 %	46.26	230.29	226.44	120.59	123.93	51.23	128.53	49.19
50-74 %	82.97	272.98	223.64	166.46	172.15	130.45	133.69	97.58
75% or more	189.51	235.36	408.40	760.61	309.62	285.62	224.27	330.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	8,848	9,806	10,935	10,176	9,044	8,414	10,362	8,649
Industry group **								
Agric., fish., forest.	11,178	11,704	--	8,079	12,766	9,764	9,682	11,583
Mining and manufacturing	8,378	12,194	11,151	9,977	8,553	7,959	11,009	8,218
Construction	9,689	9,345	10,647	10,888	9,257	8,482	10,237	9,434
Utilities and transp.	8,257	9,588	11,291	11,513	10,553	7,437	10,676	8,071
Wholesale trade	8,840	8,530	9,227	9,466	8,509	8,836	9,397	8,746
Fin. svcs. and real estate	8,492	10,807	11,762	9,348	8,602	8,280	10,609	8,351
Retail trade	9,513	9,976	11,231	9,994	9,739	9,243	10,572	9,339
Professional services	8,677	9,610	11,810	10,865	8,635	8,217	10,828	8,401
Other services	9,787	9,721	9,962	9,352	10,194	9,732	9,575	9,832
Ownership								
For profit, incorporated	8,968	10,051	11,327	10,124	9,200	8,525	10,604	8,740
For profit, unincorporated	9,219	9,860	10,196	10,509	9,105	8,715	10,162	9,011
Nonprofit	8,165	7,671	8,863	9,944	8,518	7,896	8,755	8,133
Age of firm								
Less than 5 years	9,619	9,606	9,925	9,619	9,588	8,415	9,633	9,607
5-9 years	9,937	9,639	11,389	9,923	9,301	10,342	9,920	9,959
10-19 years	10,020	10,750	11,704	11,066	9,987	8,225	11,242	9,477
20 or more years	8,666	9,458	10,685	9,946	8,831	8,414	10,246	8,547
Multi/single status								
2 or more locations	8,554	--	11,175	9,463	9,021	8,427	9,766	8,535
1 location only	9,787	9,904	10,914	10,408	9,074	7,757	10,428	9,284
Percent full-time employees								
Less than 25%	6,871	--	--	8,006	8,711	6,364	6,157	6,911
25-49 %	9,058	8,202	8,681	11,123	10,210	8,455	8,679	9,128
50-74 %	9,703	11,219	9,934	9,740	10,130	9,519	10,172	9,645
75% or more	8,783	9,837	11,098	10,223	8,928	8,315	10,482	8,557
Union presence								
No union employees	9,069	9,974	10,965	10,234	9,133	8,579	10,454	8,833
Has union employees	8,142	7,382	9,578	9,368	8,508	8,056	8,579	8,131
Percent low-wage employees								
50% or more low-wage	9,715	10,411	8,949	10,283	11,371	8,888	9,849	9,691
Less than 50% low-wage	8,811	9,753	11,017	10,172	8,917	8,395	10,391	8,605
Percent women employees								
Less than 25%	8,986	10,285	10,966	10,230	9,103	8,046	10,486	8,604
25-49 %	8,652	8,143	11,619	10,521	8,979	8,358	10,198	8,532
50-74 %	8,799	10,731	10,245	9,719	8,777	8,553	10,017	8,676
75% or more	9,096	10,033	11,241	10,245	9,496	8,713	10,674	8,905
Percent age 50 or older employees								
Less than 25%	9,236	9,613	11,202	10,188	9,344	8,655	10,308	8,959
25-49 %	8,545	9,148	10,364	10,269	8,868	8,256	10,135	8,459
50-74 %	9,121	10,010	10,684	9,872	8,940	8,765	10,453	8,852
75% or more	10,748	11,978	12,351	10,400	10,501	9,255	11,987	9,669

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	74.66	374.01	352.41	166.51	165.52	97.75	194.40	80.31
Industry group **								
Agric., fish., forest.	614.33	328.67	--	1,574.78	689.31	399.35	1,298.86	649.56
Mining and manufacturing	168.63	546.79	699.67	401.58	300.70	217.11	406.89	172.13
Construction	284.43	1,198.55	745.27	408.35	581.90	496.28	507.09	341.93
Utilities and transp.	310.13	1,116.19	1,735.31	757.35	790.28	306.87	839.53	320.26
Wholesale trade	210.04	1,543.71	1,174.80	528.06	505.42	224.55	687.35	217.01
Fin. svcs. and real estate	214.86	1,032.41	987.29	631.56	373.31	262.21	627.60	225.17
Retail trade	220.72	2,024.48	602.73	683.72	632.95	223.95	858.91	211.43
Professional services	128.75	525.68	745.80	288.43	324.16	151.03	381.55	133.26
Other services	222.96	709.98	583.61	425.33	492.27	331.69	366.76	256.69
Ownership								
For profit, incorporated	94.90	493.58	423.95	202.92	208.13	124.06	245.49	102.12
For profit, unincorporated	165.20	650.52	619.85	398.06	382.20	210.71	366.88	183.68
Nonprofit	160.26	817.11	481.92	413.26	389.71	193.37	410.93	167.75
Age of firm								
Less than 5 years	412.52	691.96	867.70	773.92	801.26	71.75	515.64	626.73
5-9 years	326.44	749.27	883.77	557.11	583.52	414.48	478.30	421.34
10-19 years	328.42	722.25	1,119.39	330.71	468.90	699.28	472.59	401.20
20 or more years	79.09	686.96	318.88	204.87	178.45	98.30	245.24	83.10
Multi/single status								
2 or more locations	85.25	--	922.47	306.12	179.52	98.67	469.83	86.29
1 location only	154.38	377.89	375.51	194.39	302.78	652.91	209.33	218.41
Percent full-time employees								
Less than 25%	700.56	--	--	471.52	1,007.17	827.52	1,341.58	742.48
25-49 %	443.80	1,287.72	730.64	802.98	942.14	477.15	811.20	503.55
50-74 %	255.28	779.89	823.20	550.93	683.90	328.45	473.20	283.73
75% or more	75.88	426.45	381.83	179.96	166.60	96.47	214.03	80.05
Union presence								
No union employees	85.96	389.71	358.86	168.55	170.26	123.25	197.69	94.38
Has union employees	149.75	1,164.07	972.42	839.01	576.00	153.33	902.92	151.92
Percent low-wage employees								
50% or more low-wage	347.19	1,912.02	1,236.61	986.80	499.52	368.66	1,093.56	358.69
Less than 50% low-wage	76.36	370.02	360.51	168.81	167.42	100.63	197.02	82.22
Percent women employees								
Less than 25%	139.24	557.35	400.32	280.74	288.56	187.63	269.71	152.85
25-49 %	153.38	766.80	1,513.72	332.15	321.84	187.99	626.82	158.10
50-74 %	136.76	727.84	469.56	330.08	347.60	171.06	331.70	147.15
75% or more	174.15	779.38	504.40	404.50	368.00	217.40	387.29	185.94
Percent age 50 or older employees								
Less than 25%	137.09	526.07	542.04	247.54	291.13	213.11	290.70	157.94
25-49 %	97.08	850.28	490.73	274.53	229.45	114.37	329.58	100.38
50-74 %	190.69	913.05	671.39	419.82	441.34	257.84	456.77	208.03
75% or more	417.21	691.90	979.61	1,113.80	613.56	1,020.11	522.75	617.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	59.5%	65.7%	67.5%	63.1%	52.0%	64.7%	56.4%
Industry group **								
Agric., fish., forest.	64.2%	--	--	81.1%	89.7%	34.6% *	39.3% *	73.8%
Mining and manufacturing	59.5%	61.4%	72.8%	69.9%	63.4%	52.7%	71.5%	57.7%
Construction	68.9%	69.7%	69.9%	73.7%	69.2%	60.8%	73.4%	66.1%
Utilities and transp.	53.4%	59.3%	70.8%	72.7%	62.9%	46.3%	68.3%	51.2%
Wholesale trade	62.7%	60.2%	70.6%	62.7%	64.5%	60.3%	67.0%	61.4%
Fin. svcs. and real estate	53.8%	54.1%	63.9%	70.8%	68.0%	49.0%	59.1%	53.2%
Retail trade	65.7%	59.3%	64.4%	81.4%	78.3%	59.2%	68.6%	65.1%
Professional services	51.6%	57.3%	66.5%	61.8%	55.1%	45.4%	61.0%	49.5%
Other services	62.6%	61.6%	57.8%	62.3%	62.9%	63.5%	61.8%	62.8%
Ownership								
For profit, incorporated	59.2%	57.5%	67.0%	69.8%	64.8%	53.9%	65.4%	57.9%
For profit, unincorporated	65.1%	67.7%	71.1%	70.9%	69.7%	56.5%	70.3%	63.2%
Nonprofit	46.0%	44.9%	45.3%	52.5%	52.0%	41.6%	46.5%	45.9%
Age of firm								
Less than 5 years	68.7%	59.5%	80.4%	69.6%	71.2%	49.5%	68.3%	69.3%
5-9 years	63.2%	60.3%	63.6%	66.6%	60.6%	66.8%	62.8%	63.7%
10-19 years	65.2%	64.8%	64.2%	69.4%	66.1%	57.8%	66.3%	64.5%
20 or more years	56.1%	55.7%	64.6%	66.7%	62.1%	51.7%	63.8%	55.1%
Multi/single status								
2 or more locations	55.4%	45.4% *	62.7%	67.4%	65.3%	52.2%	62.4%	55.2%
1 location only	63.1%	59.8%	65.9%	67.5%	60.4%	44.3%	65.0%	61.2%
Percent full-time employees								
Less than 25%	48.7%	40.9% *	43.9%	54.5%	65.0%	42.6%	47.0%	49.0%
25-49 %	62.7%	65.4%	52.9%	63.1%	55.5%	67.6%	61.6%	63.0%
50-74 %	60.4%	60.7%	54.3%	68.7%	59.4%	59.6%	61.1%	60.3%
75% or more	57.6%	59.4%	67.7%	67.9%	63.8%	50.7%	65.6%	55.8%
Union presence								
No union employees	60.4%	60.3%	66.0%	68.9%	64.1%	54.6%	65.2%	59.1%
Has union employees	45.9%	32.9% *	53.9%	36.2%	54.3%	45.0%	50.5%	45.7%
Percent low-wage employees								
50% or more low-wage	65.0%	59.8%	77.2%	66.1%	65.2%	63.9%	68.3%	64.4%
Less than 50% low-wage	57.3%	59.5%	64.8%	67.6%	62.9%	51.1%	64.4%	55.7%
Percent women employees								
Less than 25%	65.1%	58.1%	70.5%	72.3%	70.5%	57.1%	67.8%	64.1%
25-49 %	55.5%	66.4%	56.3%	65.1%	60.4%	51.9%	64.0%	54.5%
50-74 %	56.4%	63.9%	59.1%	63.7%	61.0%	52.2%	64.5%	55.0%
75% or more	53.9%	51.5%	67.5%	64.8%	58.8%	47.2%	59.5%	52.5%
Percent age 50 or older employees								
Less than 25%	59.9%	60.5%	71.1%	65.3%	62.5%	53.6%	67.0%	57.5%
25-49 %	55.0%	69.0%	56.6%	69.9%	64.4%	48.8%	64.0%	54.1%
50-74 %	63.7%	56.1%	63.2%	70.4%	56.2%	66.7%	62.8%	64.0%
75% or more	60.3%	48.2%	59.9%	66.7%	83.9%	54.6%	52.9%	72.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.12 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, 2022**

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%	2.60%	2.01%	1.44%	1.56%	1.07%	1.23%	0.84%
Industry group **								
Agric., fish., forest.	8.55%	--	--	13.68%	5.10%	12.67% *	15.48% *	7.02%
Mining and manufacturing	2.10%	10.87%	5.58%	3.55%	3.72%	3.41%	3.44%	2.36%
Construction	2.79%	6.95%	5.43%	4.40%	5.82%	8.64%	3.27%	4.10%
Utilities and transp.	3.15%	14.45%	9.51%	6.78%	7.25%	3.83%	6.39%	3.41%
Wholesale trade	2.27%	9.02%	6.36%	4.86%	4.74%	3.62%	4.21%	2.68%
Fin. svcs. and real estate	2.16%	6.14%	8.52%	5.27%	3.91%	2.63%	4.30%	2.33%
Retail trade	2.36%	7.95%	6.11%	3.45%	3.09%	3.32%	3.60%	2.74%
Professional services	1.28%	3.95%	3.39%	2.82%	2.65%	1.87%	2.23%	1.46%
Other services	1.90%	7.60%	5.27%	3.65%	5.14%	2.57%	3.22%	2.25%
Ownership								
For profit, incorporated	0.90%	3.03%	2.29%	1.60%	2.02%	1.30%	1.43%	1.04%
For profit, unincorporated	1.70%	5.38%	5.26%	3.34%	3.41%	2.82%	2.86%	2.08%
Nonprofit	1.74%	7.68%	6.68%	4.66%	3.11%	2.50%	3.99%	1.89%
Age of firm								
Less than 5 years	3.71%	8.49%	5.43%	5.55%	7.28%	7.88%	4.80%	5.71%
5-9 years	2.89%	6.11%	7.02%	4.78%	6.74%	6.68%	3.82%	4.38%
10-19 years	2.44%	4.04%	4.50%	3.18%	5.26%	7.79%	2.40%	3.61%
20 or more years	0.80%	3.80%	2.54%	1.81%	1.64%	1.08%	1.61%	0.87%
Multi/single status								
2 or more locations	0.92%	16.82% *	6.45%	2.78%	1.84%	1.08%	3.80%	0.94%
1 location only	1.15%	2.64%	2.12%	1.68%	2.60%	7.35%	1.31%	1.87%
Percent full-time employees								
Less than 25%	4.35%	13.35% *	12.31%	9.01%	10.50%	5.27% *	7.49%	4.93%
25-49 %	3.65%	13.19%	6.99%	8.20%	7.49%	5.65%	5.79%	4.27%
50-74 %	1.75%	6.81%	7.22%	4.44%	3.52%	2.45%	3.67%	1.97%
75% or more	0.81%	2.88%	2.14%	1.55%	1.74%	1.21%	1.36%	0.95%
Union presence								
No union employees	0.79%	2.64%	2.03%	1.43%	1.59%	1.28%	1.25%	0.94%
Has union employees	1.88%	12.67% *	11.96%	6.69%	6.07%	2.04%	7.09%	1.93%
Percent low-wage employees								
50% or more low-wage	2.26%	6.50%	5.84%	4.60%	5.50%	3.21%	3.65%	2.62%
Less than 50% low-wage	0.76%	2.77%	2.09%	1.51%	1.62%	1.12%	1.30%	0.88%
Percent women employees								
Less than 25%	1.43%	4.15%	2.78%	2.25%	2.84%	2.82%	1.85%	1.87%
25-49 %	1.40%	6.15%	5.59%	3.36%	3.04%	1.85%	3.16%	1.51%
50-74 %	1.40%	6.43%	5.20%	3.03%	3.00%	1.90%	2.89%	1.55%
75% or more	1.65%	4.88%	3.98%	3.34%	3.26%	2.49%	2.67%	1.94%
Percent age 50 or older employees								
Less than 25%	1.17%	3.98%	2.47%	2.12%	2.68%	1.91%	1.70%	1.43%
25-49 %	1.08%	4.76%	4.41%	2.40%	2.22%	1.37%	2.48%	1.16%
50-74 %	2.02%	5.94%	5.11%	3.50%	3.78%	3.54%	3.16%	2.50%
75% or more	3.93%	6.32%	8.75%	10.52%	4.34%	10.26%	4.81%	5.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.2%	16.1%	17.0%	24.3%	38.6%	61.3%	18.4%	50.7%
Industry group **								
Agric., fish., forest.	19.5% *	--	0.0%	1.4% *	17.4% *	60.5%	--	21.0% *
Mining and manufacturing	46.3%	7.4% *	14.5% *	19.9%	46.5%	62.7%	13.8%	52.3%
Construction	25.2%	10.5% *	10.9% *	11.5%	31.6%	60.7%	10.2%	35.7%
Utilities and transp.	53.5%	8.7% *	25.4% *	24.5% *	30.1%	75.4%	13.3% *	61.4%
Wholesale trade	43.3%	22.1% *	17.0% *	35.3%	44.2%	57.0%	22.6%	49.9%
Fin. svcs. and real estate	57.0%	17.2% *	13.4% *	38.3%	46.5%	67.0%	22.8%	61.0%
Retail trade	40.6%	13.5% *	19.8% *	17.4%	32.7%	55.4%	17.7%	45.7%
Professional services	47.0%	19.1%	19.2%	28.9%	47.2%	61.3%	21.9%	53.9%
Other services	37.9%	15.6% *	18.0% *	26.6%	22.0%	56.1%	20.1%	42.8%
Ownership								
For profit, incorporated	44.4%	16.8%	14.2%	20.6%	37.1%	62.3%	16.6%	51.4%
For profit, unincorporated	36.8%	11.8% *	22.5%	27.5%	35.1%	57.1%	19.9%	43.6%
Nonprofit	51.9%	34.9% *	32.8%	40.1%	48.6%	59.5%	32.4%	54.2%
Age of firm								
Less than 5 years	22.4%	19.3% *	18.7% *	24.1% *	24.3% *	--	20.5%	24.6%
5-9 years	18.4%	15.5% *	13.3% *	10.6% *	29.3%	38.3% *	11.5%	25.7%
10-19 years	27.4%	7.9% *	13.5%	23.2%	25.6%	66.0%	10.5%	37.6%
20 or more years	49.6%	20.9%	18.7%	26.9%	43.4%	61.3%	23.1%	53.8%
Multi/single status								
2 or more locations	55.2%	--	13.6%	29.8%	42.4%	61.8%	24.6%	56.2%
1 location only	24.1%	15.9%	17.4%	22.5%	33.6%	38.5%	17.7%	30.7%
Percent full-time employees								
Less than 25%	37.4%	--	22.9% *	18.9% *	28.8% *	47.7%	24.5% *	39.5%
25-49 %	38.2%	31.9% *	9.5% *	26.3%	26.0%	52.0%	19.2% *	42.2%
50-74 %	41.9%	22.4%	19.6% *	23.5%	37.2%	51.7%	18.6%	46.8%
75% or more	44.9%	14.1%	17.0%	24.4%	39.6%	63.7%	18.3%	51.9%
Union presence								
No union employees	41.1%	15.7%	17.2%	24.1%	38.3%	58.8%	18.3%	47.8%
Has union employees	63.6%	--	11.8% *	32.4%	42.1%	69.7%	24.6%	65.1%
Percent low-wage employees								
50% or more low-wage	36.0%	11.8% *	15.3% *	20.7%	20.5%	52.1%	16.6%	40.2%
Less than 50% low-wage	44.9%	16.5%	17.2%	24.5%	40.3%	62.3%	18.6%	51.7%
Percent women employees								
Less than 25%	34.7%	10.5%	15.1%	18.2%	33.4%	61.7%	13.2%	44.0%
25-49 %	54.2%	20.5% *	15.7%	30.7%	40.4%	68.0%	25.5%	58.4%
50-74 %	45.9%	19.3%	23.4%	29.6%	41.6%	56.4%	23.6%	50.1%
75% or more	40.6%	18.0% *	17.2%	25.1%	40.8%	54.8%	18.1%	47.4%
Percent age 50 or older employees								
Less than 25%	36.8%	12.5%	18.0%	23.1%	36.0%	54.8%	17.9%	44.4%
25-49 %	51.1%	16.8% *	16.8%	24.8%	40.0%	65.6%	19.3%	54.9%
50-74 %	42.4%	21.9%	16.8%	27.3%	38.6%	58.5%	20.0%	50.4%
75% or more	29.8%	20.7%	--	25.1% *	46.2%	56.0%	15.7%	46.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.90%	2.30%	1.94%	1.67%	2.05%	1.26%	1.29%	1.08%
Industry group **								
Agric., fish., forest.	7.36% *	--	0.00%	1.60% *	9.79% *	15.21%	--	8.65% *
Mining and manufacturing	2.25%	4.56% *	6.00% *	3.40%	5.09%	3.30%	3.12%	2.55%
Construction	3.89%	4.65% *	4.31% *	3.02%	7.09%	14.48%	2.40%	6.18%
Utilities and transp.	3.84%	4.82% *	13.35% *	10.41% *	8.30%	4.01%	4.94% *	4.09%
Wholesale trade	3.19%	9.40% *	5.66% *	6.33%	7.07%	4.85%	4.38%	3.92%
Fin. svcs. and real estate	2.55%	6.03% *	5.74% *	7.25%	6.09%	3.08%	4.84%	2.75%
Retail trade	2.66%	10.52% *	6.70% *	3.47%	5.39%	3.56%	4.04%	3.03%
Professional services	1.59%	4.23%	3.33%	3.30%	3.81%	2.24%	2.29%	1.88%
Other services	2.69%	5.37% *	5.71% *	4.91%	4.50%	3.52%	4.10%	3.26%
Ownership								
For profit, incorporated	1.09%	2.81%	2.11%	1.67%	2.54%	1.49%	1.33%	1.31%
For profit, unincorporated	2.39%	4.13% *	5.21%	4.91%	5.21%	3.78%	3.58%	3.05%
Nonprofit	2.17%	11.56% *	8.68%	5.68%	3.98%	2.98%	4.98%	2.32%
Age of firm								
Less than 5 years	4.57%	8.04% *	7.00% *	9.84% *	9.08% *	--	5.90%	7.28%
5-9 years	2.65%	4.72% *	4.66% *	3.24% *	7.73%	12.65% *	2.52%	4.75%
10-19 years	2.98%	2.52% *	3.85%	3.70%	5.36%	7.37%	1.71%	4.76%
20 or more years	0.97%	3.77%	2.65%	1.98%	2.15%	1.28%	1.80%	1.07%
Multi/single status								
2 or more locations	1.16%	--	3.99%	2.94%	2.73%	1.27%	3.24%	1.19%
1 location only	1.26%	2.31%	2.09%	2.01%	3.16%	8.66%	1.40%	2.15%
Percent full-time employees								
Less than 25%	5.12%	--	14.09% *	6.15% *	9.79% *	6.96%	8.40% *	5.72%
25-49 %	4.01%	18.72% *	4.04% *	7.82%	4.72%	5.82%	6.73% *	4.35%
50-74 %	2.55%	6.04%	8.86% *	5.67%	5.31%	3.51%	3.95%	2.85%
75% or more	1.02%	2.46%	2.04%	1.82%	2.33%	1.42%	1.41%	1.23%
Union presence								
No union employees	0.97%	2.32%	1.98%	1.70%	2.14%	1.49%	1.31%	1.19%
Has union employees	2.46%	--	9.44% *	8.18%	8.18%	2.28%	7.01%	2.52%
Percent low-wage employees								
50% or more low-wage	2.99%	5.59% *	8.14% *	5.35%	4.63%	4.19%	4.54%	3.40%
Less than 50% low-wage	0.95%	2.45%	2.00%	1.76%	2.22%	1.33%	1.35%	1.14%
Percent women employees								
Less than 25%	1.79%	3.11%	2.78%	2.24%	3.92%	3.37%	1.57%	2.49%
25-49 %	1.74%	6.36% *	4.68%	3.95%	3.62%	2.13%	3.70%	1.87%
50-74 %	1.71%	4.52%	5.26%	4.40%	4.21%	2.09%	3.40%	1.93%
75% or more	1.86%	5.52% *	4.13%	3.63%	4.13%	2.83%	2.73%	2.21%
Percent age 50 or older employees								
Less than 25%	1.36%	2.52%	2.74%	2.57%	2.80%	2.32%	1.89%	1.71%
25-49 %	1.45%	6.51% *	3.81%	2.66%	3.28%	1.59%	2.50%	1.59%
50-74 %	2.61%	6.11%	4.49%	4.03%	5.23%	4.22%	2.93%	3.17%
75% or more	4.41%	6.22%	--	9.73% *	11.26%	10.98%	4.03%	8.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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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, 2022**

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	11.0%	16.5%	13.2%	10.4%	10.9%	10.4%	13.2%	10.5%
Industry group **								
Agric., fish., forest.	10.3% *	--	--	5.3% *	0.5% *	8.9% *	29.2% *	3.0% *
Mining and manufacturing	8.5%	12.2% *	12.6% *	11.8%	11.6%	5.2%	12.5%	7.9%
Construction	10.4%	17.7% *	14.4%	11.2% *	11.9% *	0.6% *	13.2%	8.6%
Utilities and transp.	11.8%	10.2% *	12.1% *	10.5% *	5.4% *	13.6%	9.6% *	12.1%
Wholesale trade	8.4%	19.8% *	5.5% *	8.3% *	11.1%	5.2% *	10.5% *	7.8%
Fin. svcs. and real estate	8.8%	22.0%	8.3% *	5.2% *	8.9%	8.3%	14.3%	8.2%
Retail trade	9.8%	14.5% *	13.1% *	8.2% *	7.1%	10.1%	12.6%	9.2%
Professional services	12.7%	15.6%	10.2%	10.8%	12.1%	13.5%	12.1%	12.9%
Other services	12.8%	12.6% *	22.4%	12.0%	12.5%	11.7%	16.1%	11.9%
Ownership								
For profit, incorporated	9.8%	19.4%	13.1%	10.1%	10.6%	8.1%	13.9%	8.8%
For profit, unincorporated	8.6%	12.0% *	9.5%	10.7%	5.4%	8.7%	10.9%	7.7%
Nonprofit	18.2%	7.3% *	20.8%	11.4%	16.8%	20.7%	13.4%	18.7%
Age of firm								
Less than 5 years	14.1%	21.3% *	8.9% *	15.1% *	9.2% *	11.8% *	16.2%	11.8% *
5-9 years	7.9%	14.2% *	10.3% *	6.4%	4.2% *	1.7% *	10.9%	4.6%
10-19 years	9.9%	12.5%	13.4%	9.5%	9.3%	7.6%	13.7%	7.7%
20 or more years	11.2%	17.9%	14.2%	10.8%	11.9%	10.5%	13.0%	10.9%
Multi/single status								
2 or more locations	9.9%	46.9% *	10.3% *	7.5%	9.3%	10.1%	9.7%	9.9%
1 location only	13.2%	15.7%	13.5%	11.3%	12.9%	21.0% *	13.6%	12.8%
Percent full-time employees								
Less than 25%	27.3%	32.0% *	19.9% *	29.7% *	10.7% *	32.5%	31.3%	26.6%
25-49 %	11.4%	5.2% *	23.3%	6.0% *	16.0% *	10.2% *	13.6%	11.0%
50-74 %	11.5%	15.2% *	19.3%	9.2% *	12.6%	10.5%	13.5%	11.1%
75% or more	10.5%	16.9%	12.0%	10.3%	10.4%	9.7%	12.8%	10.0%
Union presence								
No union employees	9.9%	15.8%	12.7%	10.0%	10.8%	8.2%	12.8%	9.1%
Has union employees	16.2%	35.5% *	27.9% *	19.9% *	11.8%	16.3%	25.7%	15.8%
Percent low-wage employees								
50% or more low-wage	10.1%	9.4% *	8.6% *	10.8% *	6.8%	11.6%	9.7%	10.1%
Less than 50% low-wage	11.1%	17.1%	13.5%	10.4%	11.2%	10.3%	13.5%	10.5%
Percent women employees								
Less than 25%	9.0%	17.2%	10.6%	10.7%	7.0%	7.0%	12.6%	7.5%
25-49 %	9.5%	13.0% *	22.9%	11.4%	12.4%	7.5%	13.8%	9.0%
50-74 %	12.3%	17.8% *	12.0%	8.1%	13.5%	12.2%	12.5%	12.2%
75% or more	14.3%	17.0%	13.3%	11.4%	10.5%	16.5%	14.5%	14.2%
Percent age 50 or older employees								
Less than 25%	9.9%	15.4%	11.4%	12.1%	7.9%	8.6%	12.8%	8.9%
25-49 %	11.6%	11.8% *	19.4%	7.7%	11.7%	11.7%	12.6%	11.5%
50-74 %	11.6%	22.2%	9.6%	9.3%	17.0%	7.8% *	14.1%	10.7%
75% or more	13.1%	17.7%	13.5% *	17.5% *	5.7% *	--	16.2%	8.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2022**

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	0.47%	2.38%	1.47%	0.98%	0.96%	0.70%	0.98%	0.53%
Industry group **								
Agric., fish., forest.	6.10% *	--	--	5.37% *	0.46% *	5.76% *	18.07% *	1.94% *
Mining and manufacturing	1.14%	10.15% *	4.67% *	2.66%	3.06%	0.96%	2.84%	1.24%
Construction	1.67%	6.24% *	4.12%	3.37% *	3.59% *	0.28% *	2.72%	2.05%
Utilities and transp.	1.79%	9.57% *	6.74% *	5.29% *	2.64% *	2.36%	3.85% *	1.97%
Wholesale trade	1.35%	8.46% *	2.63% *	3.02% *	2.84%	1.71% *	3.18% *	1.48%
Fin. svcs. and real estate	1.19%	5.19%	5.61% *	1.73% *	2.10%	1.55%	3.05%	1.28%
Retail trade	1.26%	6.20% *	4.07% *	2.57% *	1.77%	1.85%	2.80%	1.41%
Professional services	0.95%	3.53%	2.05%	1.93%	1.41%	1.54%	1.55%	1.10%
Other services	1.45%	7.75% *	4.82%	2.50%	3.52%	2.02%	3.02%	1.64%
Ownership								
For profit, incorporated	0.52%	3.11%	1.80%	1.11%	1.15%	0.71%	1.22%	0.57%
For profit, unincorporated	1.03%	4.07% *	2.60%	2.63%	1.08%	1.94%	2.03%	1.19%
Nonprofit	1.55%	3.04% *	5.24%	2.82%	2.98%	2.27%	2.51%	1.70%
Age of firm								
Less than 5 years	3.13%	8.57% *	4.19% *	4.79% *	3.99% *	5.09% *	4.62%	3.92% *
5-9 years	1.47%	5.06% *	3.28% *	1.79%	1.38% *	0.99% *	2.58%	1.13%
10-19 years	1.09%	3.39%	2.99%	2.17%	2.00%	1.84%	1.90%	1.25%
20 or more years	0.54%	3.53%	2.07%	1.25%	1.20%	0.72%	1.25%	0.59%
Multi/single status								
2 or more locations	0.55%	17.97% *	4.79% *	1.59%	0.90%	0.68%	2.44%	0.57%
1 location only	0.87%	2.40%	1.55%	1.19%	1.81%	8.32% *	1.07%	1.38%
Percent full-time employees								
Less than 25%	5.41%	15.12% *	13.79% *	10.44% *	4.66% *	8.16%	8.82%	6.14%
25-49 %	2.69%	3.16% *	6.62%	1.92% *	5.01% *	5.13% *	3.46%	3.20%
50-74 %	1.42%	5.78% *	5.07%	3.50% *	2.84%	2.02%	2.66%	1.63%
75% or more	0.50%	2.73%	1.59%	1.05%	1.08%	0.72%	1.09%	0.56%
Union presence								
No union employees	0.47%	2.42%	1.47%	0.98%	1.03%	0.68%	0.99%	0.53%
Has union employees	1.53%	15.84% *	11.55% *	6.51% *	2.89%	1.77%	6.71%	1.56%
Percent low-wage employees								
50% or more low-wage	1.74%	5.27% *	3.42% *	3.36% *	1.87%	2.99%	2.48%	2.04%
Less than 50% low-wage	0.49%	2.53%	1.55%	1.03%	1.03%	0.71%	1.04%	0.55%
Percent women employees								
Less than 25%	0.79%	3.86%	1.88%	1.70%	1.31%	1.41%	1.48%	0.93%
25-49 %	0.78%	4.28% *	5.72%	2.46%	2.13%	0.88%	2.40%	0.83%
50-74 %	1.04%	7.15% *	2.68%	1.60%	2.26%	1.43%	2.57%	1.13%
75% or more	1.26%	4.29%	3.09%	2.21%	1.61%	2.15%	2.00%	1.51%
Percent age 50 or older employees								
Less than 25%	0.60%	3.84%	1.86%	1.52%	1.03%	0.77%	1.43%	0.63%
25-49 %	0.76%	3.65% *	3.63%	1.32%	1.56%	1.03%	1.71%	0.82%
50-74 %	1.49%	5.95%	2.83%	2.53%	3.07%	2.41% *	2.64%	1.77%
75% or more	2.82%	4.96%	5.67% *	10.27% *	2.69% *	--	3.73%	4.14% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.12.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, 2022**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.4%	5.5%	4.6%	3.5%	3.1%	3.1%	4.6%	3.1%
Industry group **								
Agric., fish., forest.	2.5% *	0.0%	0.0%	--	5.2% *	0.0%	1.2% *	2.9% *
Mining and manufacturing	2.9%	8.1% *	2.0% *	4.4% *	2.7% *	2.4%	3.4% *	2.8%
Construction	2.4% *	0.2% *	3.9% *	0.9% *	2.6% *	--	1.9% *	2.8% *
Utilities and transp.	2.9% *	17.7% *	0.0%	3.9% *	5.8% *	1.3%	8.9% *	2.0% *
Wholesale trade	3.8%	9.7% *	6.8% *	2.9% *	3.7% *	2.6% *	5.7% *	3.3%
Fin. svcs. and real estate	5.0%	4.2% *	0.7% *	4.7% *	2.4% *	5.8% *	4.2% *	5.1% *
Retail trade	2.0%	9.6% *	2.8% *	1.9% *	2.4% *	1.1%	4.2% *	1.5%
Professional services	3.9%	4.5% *	6.5% *	3.7% *	4.1% *	3.6%	5.5%	3.6%
Other services	2.7%	4.0% *	5.5% *	5.0% *	1.5%	1.8%	4.2%	2.3%
Ownership								
For profit, incorporated	3.1%	5.8%	4.5%	2.9%	2.5%	2.9%	4.3%	2.8%
For profit, unincorporated	3.1%	--	2.7% *	3.6% *	3.2%	2.4%	3.8% *	2.8%
Nonprofit	4.9%	7.1% *	8.7% *	6.4% *	4.8% *	4.2%	7.9%	4.5%
Age of firm								
Less than 5 years	2.5%	2.6% *	2.1% *	2.1% *	3.2% *	0.0%	2.9% *	2.1% *
5-9 years	3.7%	7.3% *	1.6% *	1.9% *	2.9% *	7.1% *	4.2% *	3.1% *
10-19 years	2.8%	2.3% *	4.8% *	3.3%	2.5% *	1.2% *	3.5%	2.3%
20 or more years	3.5%	7.8%	5.4%	4.1%	3.3%	3.1%	5.4%	3.2%
Multi/single status								
2 or more locations	3.2%	0.0%	4.4% *	3.9%	3.4%	3.0%	4.0% *	3.1%
1 location only	3.8%	5.6%	4.6%	3.4%	2.7%	3.4% *	4.6%	3.0%
Percent full-time employees								
Less than 25%	2.0% *	0.4% *	6.9% *	3.7% *	1.9% *	1.4% *	3.2% *	1.8% *
25-49 %	7.5% *	5.4% *	2.3% *	10.8% *	14.7% *	3.1%	3.4% *	8.4% *
50-74 %	2.1%	1.9% *	1.9% *	4.2% *	2.2% *	1.7%	3.2%	1.9%
75% or more	3.4%	6.0%	4.9%	3.1%	2.7%	3.3%	4.8%	3.0%
Union presence								
No union employees	3.3%	5.7%	4.6%	3.6%	2.8%	2.9%	4.7%	2.9%
Has union employees	3.6%	0.0%	--	2.3% *	6.1% *	3.4%	1.7% *	3.7%
Percent low-wage employees								
50% or more low-wage	4.2% *	6.5% *	1.5% *	2.7% *	9.8% *	2.1%	4.0% *	4.2% *
Less than 50% low-wage	3.3%	5.4%	4.8%	3.6%	2.5%	3.1%	4.6%	3.0%
Percent women employees								
Less than 25%	2.6%	4.9% *	4.0%	2.1%	2.4% *	2.0%	4.0%	2.0%
25-49 %	3.4%	8.2% *	3.9% *	4.2% *	4.0% *	2.9%	5.2% *	3.2%
50-74 %	3.8%	5.1% *	5.9% *	3.9%	3.5%	3.6% *	5.0%	3.6%
75% or more	3.7%	4.4% *	5.0% *	5.2% *	2.4%	3.5% *	4.8%	3.5%
Percent age 50 or older employees								
Less than 25%	3.5%	5.4% *	3.8%	4.0%	4.5% *	2.5%	4.1%	3.3%
25-49 %	3.2%	5.5% *	4.6% *	3.1%	2.7%	3.2%	4.7%	3.0%
50-74 %	2.9%	1.8% *	6.8% *	2.5% *	1.4% *	3.2% *	3.7%	2.6% *
75% or more	8.1% *	11.7% *	6.5% *	--	0.7% *	14.2% *	10.0% *	5.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	1.21%	0.73%	0.53%	0.60%	0.44%	0.49%	0.33%
Industry group **								
Agric., fish., forest.	1.23% *	0.00%	0.00%	--	2.94% *	0.00%	1.26% *	1.63% *
Mining and manufacturing	0.47%	5.52% *	1.20% *	1.41% *	0.95% *	0.60%	1.21% *	0.51%
Construction	0.83% *	0.16% *	1.52% *	0.55% *	2.39% *	--	0.62% *	1.30% *
Utilities and transp.	1.07% *	14.20% *	0.00%	2.05% *	4.66% *	0.38%	5.14% *	0.93% *
Wholesale trade	0.91%	5.62% *	3.21% *	2.35% *	1.63% *	1.14% *	2.17% *	0.99%
Fin. svcs. and real estate	1.47%	2.35% *	0.48% *	1.97% *	1.24% *	2.00% *	1.61% *	1.61% *
Retail trade	0.35%	4.23% *	1.26% *	0.87% *	1.05% *	0.26%	1.32% *	0.31%
Professional services	0.58%	1.50% *	1.67% *	0.72%	1.57% *	0.82%	0.87%	0.68%
Other services	0.45%	2.19% *	1.84% *	1.97% *	0.44%	0.41%	1.05%	0.50%
Ownership								
For profit, incorporated	0.33%	1.39%	0.87%	0.45%	0.57%	0.53%	0.54%	0.39%
For profit, unincorporated	0.49%	--	1.04% *	1.18% *	0.95%	0.53%	1.19% *	0.50%
Nonprofit	0.96%	3.08% *	3.21% *	2.52% *	2.23% *	1.23%	1.84%	1.05%
Age of firm								
Less than 5 years	0.68%	1.50% *	1.47% *	1.19% *	1.35% *	0.00%	1.06% *	0.80% *
5-9 years	1.06%	3.93% *	0.97% *	0.81% *	1.28% *	4.67% *	1.81% *	1.03% *
10-19 years	0.52%	0.99% *	1.70% *	0.81%	1.17% *	0.64% *	0.78%	0.67%
20 or more years	0.34%	2.04%	1.01%	0.79%	0.77%	0.46%	0.67%	0.38%
Multi/single status								
2 or more locations	0.38%	0.00%	1.92% *	1.06%	0.92%	0.45%	1.20% *	0.39%
1 location only	0.39%	1.24%	0.78%	0.62%	0.74%	1.54% *	0.53%	0.57%
Percent full-time employees								
Less than 25%	0.67% *	0.43% *	6.46% *	2.28% *	0.92% *	0.85% *	2.01% *	0.71% *
25-49 %	2.86% *	3.99% *	1.62% *	7.07% *	9.19% *	0.80%	1.45% *	3.44% *
50-74 %	0.36%	0.83% *	0.87% *	1.36% *	1.20% *	0.38%	0.90%	0.40%
75% or more	0.31%	1.41%	0.83%	0.46%	0.46%	0.52%	0.56%	0.36%
Union presence								
No union employees	0.29%	1.25%	0.74%	0.56%	0.45%	0.51%	0.50%	0.34%
Has union employees	0.92%	0.00%	--	1.22% *	4.37% *	0.90%	1.33% *	0.95%
Percent low-wage employees								
50% or more low-wage	1.37% *	4.10% *	1.31% *	1.13% *	5.44% *	0.37%	1.61% *	1.62% *
Less than 50% low-wage	0.29%	1.26%	0.77%	0.57%	0.42%	0.47%	0.51%	0.34%
Percent women employees								
Less than 25%	0.34%	1.69% *	0.96%	0.51%	0.89% *	0.50%	0.66%	0.40%
25-49 %	0.53%	4.26% *	1.76% *	1.28% *	1.80% *	0.52%	1.57% *	0.56%
50-74 %	0.69%	2.06% *	1.89% *	0.93%	0.79%	1.14% *	1.05%	0.78%
75% or more	0.71%	1.72% *	1.81% *	1.85% *	0.70%	1.19% *	0.96%	0.86%
Percent age 50 or older employees								
Less than 25%	0.42%	1.61% *	0.86%	0.89%	1.44% *	0.43%	0.61%	0.52%
25-49 %	0.45%	1.80% *	1.41% *	0.68%	0.61%	0.67%	0.85%	0.49%
50-74 %	0.65%	1.13% *	2.36% *	0.90% *	0.52% *	1.30% *	0.98%	0.81% *
75% or more	2.61% *	5.89% *	4.15% *	--	0.48% *	6.22% *	3.92% *	2.27% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	22.9%	11.7%	11.6%	15.3%	19.4%	29.0%	12.7%	25.2%
Industry group **								
Agric., fish., forest.	21.9% *	--	--	5.2% *	--	55.7%	27.9% *	19.7% *
Mining and manufacturing	24.6%	7.2% *	11.1% *	11.8%	19.9%	33.1%	9.2%	26.9%
Construction	15.2%	8.8% *	5.8% *	9.4%	14.9% *	33.8%	7.5%	20.0%
Utilities and transp.	28.0%	1.9% *	--	11.8% *	23.6%	34.9%	5.7% *	31.3%
Wholesale trade	22.0%	8.4% *	15.6% *	20.4%	17.2%	29.9%	13.5%	24.5%
Fin. svcs. and real estate	24.1%	11.1% *	22.7% *	17.0%	16.5%	27.2%	16.0%	24.9%
Retail trade	20.5%	11.2% *	14.9% *	7.9% *	11.0%	27.3%	11.2%	22.5%
Professional services	26.6%	12.5%	10.9%	19.6%	23.6%	32.7%	14.5%	29.2%
Other services	16.4%	17.7%	8.9%	17.2%	19.2%	15.7%	14.4%	16.9%
Ownership								
For profit, incorporated	22.8%	10.1%	11.3%	14.1%	18.2%	29.1%	12.0%	25.2%
For profit, unincorporated	19.5%	9.9%	11.3% *	12.8%	18.6%	28.3%	10.3%	22.9%
Nonprofit	26.2%	34.5%	14.4%	23.5%	23.4%	28.7%	23.0%	26.6%
Age of firm								
Less than 5 years	12.3%	11.2% *	7.8% *	12.8%	14.2% *	36.0% *	9.7%	15.3%
5-9 years	19.7%	11.9% *	18.0% *	23.2%	22.7% *	23.3%	17.0%	22.6%
10-19 years	18.0%	9.8%	10.8%	15.4%	19.7%	30.4%	10.5%	22.5%
20 or more years	24.2%	13.1%	11.2%	14.2%	19.4%	28.9%	13.0%	25.7%
Multi/single status								
2 or more locations	26.2%	5.7% *	16.0%	16.2%	17.7%	29.1%	17.2%	26.5%
1 location only	16.0%	11.9%	11.2%	15.0%	21.4%	23.9%	12.1%	19.9%
Percent full-time employees								
Less than 25%	14.4%	14.2% *	24.9% *	9.0% *	7.5% *	17.3%	13.5% *	14.5%
25-49 %	14.8%	19.4% *	15.9% *	17.8% *	11.8%	14.6%	17.2%	14.3%
50-74 %	21.7%	14.8%	13.2% *	14.1%	22.3%	24.6%	15.8%	22.9%
75% or more	23.6%	10.9%	11.1%	15.4%	19.7%	30.4%	12.1%	26.2%
Union presence								
No union employees	21.5%	11.2%	11.8%	14.5%	18.7%	28.4%	12.5%	24.0%
Has union employees	29.5%	26.6% *	6.6% *	31.3%	25.4%	30.4%	17.5% *	29.9%
Percent low-wage employees								
50% or more low-wage	15.3%	15.5% *	10.7% *	18.4%	10.4%	17.3%	14.3%	15.6%
Less than 50% low-wage	23.5%	11.4%	11.7%	15.0%	20.1%	29.9%	12.6%	26.0%
Percent women employees								
Less than 25%	18.5%	10.9%	9.8%	12.1%	17.2%	27.7%	10.6%	21.7%
25-49 %	28.2%	10.0% *	15.1%	17.1%	20.3%	33.9%	14.6%	29.9%
50-74 %	21.1%	9.6%	15.6%	19.6%	18.5%	23.7%	13.8%	22.2%
75% or more	23.1%	16.6%	9.4%	14.6%	23.0%	28.5%	13.8%	25.6%
Percent age 50 or older employees								
Less than 25%	21.6%	12.0%	9.4%	16.0%	20.6%	29.1%	11.7%	25.1%
25-49 %	25.2%	8.7% *	14.9%	14.4%	18.5%	30.4%	13.7%	26.4%
50-74 %	18.6%	13.2%	13.2%	16.0%	21.2%	20.6%	14.1%	20.3%
75% or more	11.7%	12.8% *	14.3% *	7.6% *	8.7% *	15.1% *	12.7%	10.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	1.49%	1.31%	1.10%	1.27%	0.99%	0.82%	0.74%
Industry group **								
Agric., fish., forest.	7.17% *	--	--	5.21% *	--	13.39%	18.68% *	6.30% *
Mining and manufacturing	1.87%	5.50% *	3.55% *	2.65%	2.70%	3.22%	2.02%	2.12%
Construction	2.22%	3.19% *	1.78% *	2.26%	4.84% *	8.24%	1.43%	3.46%
Utilities and transp.	3.03%	1.45% *	--	4.58% *	6.35%	3.93%	1.83% *	3.32%
Wholesale trade	1.81%	3.17% *	5.15% *	4.36%	3.15%	3.17%	2.69%	2.20%
Fin. svcs. and real estate	1.64%	3.57% *	7.35% *	4.57%	2.96%	2.14%	3.28%	1.78%
Retail trade	2.08%	5.24% *	4.52% *	2.44% *	2.50%	2.93%	2.36%	2.38%
Professional services	1.21%	2.42%	1.92%	2.19%	2.50%	1.90%	1.55%	1.42%
Other services	1.34%	4.99%	2.28%	3.03%	4.02%	1.62%	2.10%	1.62%
Ownership								
For profit, incorporated	0.78%	1.62%	1.37%	1.23%	1.73%	1.19%	0.93%	0.93%
For profit, unincorporated	1.39%	2.96%	4.28% *	2.34%	2.94%	2.51%	1.84%	1.76%
Nonprofit	1.56%	7.90%	3.66%	3.85%	2.47%	2.39%	3.28%	1.70%
Age of firm								
Less than 5 years	2.07%	4.00% *	2.71% *	3.70%	4.72% *	11.34% *	2.23%	3.70%
5-9 years	2.63%	3.66% *	6.83% *	4.47%	6.82% *	6.37%	3.21%	4.23%
10-19 years	2.29%	2.67%	2.54%	2.51%	4.76%	8.01%	1.41%	3.43%
20 or more years	0.69%	2.30%	1.44%	1.29%	1.26%	0.99%	1.03%	0.77%
Multi/single status								
2 or more locations	0.81%	3.86% *	4.31%	2.03%	1.25%	1.00%	2.68%	0.84%
1 location only	0.93%	1.52%	1.37%	1.30%	2.36%	5.22%	0.86%	1.61%
Percent full-time employees								
Less than 25%	2.91%	8.99% *	10.56% *	4.30% *	3.34% *	4.42%	4.43% *	3.30%
25-49 %	1.97%	11.76% *	6.37% *	7.23% *	2.91%	2.09%	4.87%	2.14%
50-74 %	1.43%	3.94%	7.79% *	3.09%	3.39%	1.94%	3.31%	1.59%
75% or more	0.72%	1.59%	1.22%	1.19%	1.45%	1.14%	0.85%	0.85%
Union presence								
No union employees	0.67%	1.45%	1.34%	1.06%	1.31%	1.15%	0.82%	0.81%
Has union employees	1.76%	14.29% *	2.53% *	8.61%	5.14%	1.95%	5.67% *	1.81%
Percent low-wage employees								
50% or more low-wage	1.30%	5.98% *	3.91% *	4.23%	1.84%	1.86%	3.02%	1.44%
Less than 50% low-wage	0.67%	1.52%	1.37%	1.14%	1.37%	1.05%	0.85%	0.79%
Percent women employees								
Less than 25%	1.13%	2.34%	1.61%	1.54%	2.20%	2.44%	1.09%	1.52%
25-49 %	1.28%	3.09% *	3.60%	2.74%	2.79%	1.68%	2.24%	1.38%
50-74 %	1.08%	2.24%	4.27%	2.84%	2.28%	1.52%	1.99%	1.22%
75% or more	1.47%	4.07%	2.09%	2.05%	3.07%	2.44%	1.83%	1.78%
Percent age 50 or older employees								
Less than 25%	1.08%	2.28%	1.40%	1.67%	2.62%	1.81%	1.08%	1.35%
25-49 %	0.93%	2.69% *	3.53%	1.77%	1.59%	1.29%	1.83%	1.01%
50-74 %	1.40%	3.29%	3.02%	2.62%	2.97%	2.52%	1.91%	1.78%
75% or more	2.21%	4.48% *	5.88% *	3.26% *	2.84% *	5.99% *	3.17%	2.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.F.12.e 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, 2022**

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	4.9%	6.8%	5.0%	3.3%	3.5%	5.6%	4.9%	4.9%
Industry group **								
Agric., fish., forest.	1.1% *	0.0%	0.0%	5.9% *	0.4% *	0.7% *	2.5% *	0.6% *
Mining and manufacturing	4.5%	11.1% *	1.4% *	2.0% *	2.5% *	6.6%	3.3% *	4.7%
Construction	3.1% *	3.6% *	6.0% *	4.7% *	1.4% *	0.6% *	3.9% *	2.6% *
Utilities and transp.	3.9%	10.9% *	12.1% *	1.2% *	2.3% *	3.9% *	7.4% *	3.4%
Wholesale trade	3.1%	1.9% *	1.4% *	5.7% *	3.5% *	2.0% *	3.4% *	3.0%
Fin. svcs. and real estate	8.3%	8.7% *	--	2.3% *	4.3% *	9.8%	6.3% *	8.5%
Retail trade	2.1%	5.4% *	4.8% *	0.5% *	1.2% *	2.1% *	3.4% *	1.8%
Professional services	5.2%	10.0% *	5.9%	4.2% *	5.1%	4.9%	6.9%	4.8%
Other services	5.5%	4.1% *	5.3% *	3.5% *	3.9%	7.4%	3.4%	6.1%
Ownership								
For profit, incorporated	5.1%	7.2%	4.1%	3.1%	3.8%	6.0%	4.3%	5.3%
For profit, unincorporated	3.7%	6.1% *	5.5% *	2.0% *	3.1%	4.1% *	4.7%	3.4%
Nonprofit	4.8%	6.2% *	10.8% *	6.1% *	3.1%	4.8%	9.3% *	4.2%
Age of firm								
Less than 5 years	2.3%	5.4% *	0.8% *	0.4% *	2.2% *	2.7% *	2.9% *	1.6% *
5-9 years	5.5%	6.3% *	6.5% *	1.9% *	9.7% *	1.1% *	5.0%	6.0% *
10-19 years	4.1%	10.4%	6.8% *	2.4% *	2.5% *	3.0% *	6.0%	2.9%
20 or more years	5.0%	5.5%	4.6%	4.2%	3.4%	5.7%	4.7%	5.1%
Multi/single status								
2 or more locations	5.3%	2.0% *	6.5% *	5.0% *	4.3%	5.6%	6.7% *	5.3%
1 location only	3.9%	6.9%	4.8%	2.8%	2.5%	7.3% *	4.7%	3.1%
Percent full-time employees								
Less than 25%	7.6% *	12.6% *	--	3.1% *	14.8% *	6.1% *	5.0% *	8.1% *
25-49 %	3.5%	4.7% *	5.6% *	2.3% *	2.0% *	4.4% *	4.2% *	3.4% *
50-74 %	4.2%	7.5% *	11.1% *	--	3.6% *	3.5% *	6.4%	3.8%
75% or more	4.9%	6.8%	4.3%	3.3%	3.3%	5.9%	4.7%	5.0%
Union presence								
No union employees	4.9%	6.9%	4.9%	3.0%	3.7%	5.8%	4.9%	4.8%
Has union employees	4.9%	--	7.7% *	10.2% *	2.4% *	5.0%	--	4.9%
Percent low-wage employees								
50% or more low-wage	5.4%	8.8% *	2.1% *	2.1% *	7.8% *	5.2% *	3.7%	5.7%
Less than 50% low-wage	4.8%	6.7%	5.2%	3.4%	3.2%	5.6%	5.0%	4.8%
Percent women employees								
Less than 25%	4.8%	8.8%	5.1%	2.8%	3.0%	6.2%	5.0%	4.7%
25-49 %	3.4%	2.4% *	1.7% *	2.1%	2.9%	3.8%	2.4%	3.5%
50-74 %	6.5%	3.7% *	7.4% *	4.7% *	3.6%	8.2%	4.1%	6.9%
75% or more	4.9%	10.4%	4.8% *	4.0% *	5.4%	4.4%	7.3%	4.3%
Percent age 50 or older employees								
Less than 25%	5.0%	6.8%	4.4%	2.6%	4.6%	6.2%	4.3%	5.3%
25-49 %	5.0%	5.1% *	4.5% *	5.0% *	2.8%	5.9%	5.0%	5.0%
50-74 %	3.2%	6.7% *	7.2% *	1.8% *	4.2%	1.7%	5.3%	2.5%
75% or more	6.8%	9.6% *	5.8% *	3.4% *	1.1% *	12.3% *	8.2% *	4.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	0.91%	0.63%	0.44%	0.61%	0.57%	0.42%
Industry group **								
Agric., fish., forest.	0.73% *	0.00%	0.00%	5.26% *	0.37% *	0.52% *	2.48% *	0.35% *
Mining and manufacturing	0.98%	6.78% *	0.66% *	0.81% *	0.88% *	1.85%	1.12% *	1.11%
Construction	0.99% *	1.71% *	4.04% *	2.40% *	0.66% *	0.52% *	1.73% *	1.18% *
Utilities and transp.	0.97%	7.62% *	7.44% *	0.75% *	1.35% *	1.28% *	3.29% *	0.99%
Wholesale trade	0.64%	1.31% *	0.81% *	1.95% *	1.65% *	0.62% *	1.18% *	0.75%
Fin. svcs. and real estate	1.66%	3.88% *	--	1.00% *	1.49% *	2.24%	2.11% *	1.82%
Retail trade	0.45%	3.13% *	2.27% *	0.36% *	0.43% *	0.65% *	1.19% *	0.47%
Professional services	0.67%	2.44%	1.69%	1.58% *	1.12%	1.04%	1.40%	0.75%
Other services	0.81%	1.28% *	1.93% *	1.48% *	0.84%	1.57%	0.78%	1.02%
Ownership								
For profit, incorporated	0.47%	1.43%	0.84%	0.57%	0.62%	0.78%	0.53%	0.56%
For profit, unincorporated	0.71%	1.93% *	3.11% *	0.65% *	0.93%	1.58% *	1.24%	0.85%
Nonprofit	0.69%	2.40% *	3.91% *	3.17% *	0.71%	0.90%	3.53% *	0.64%
Age of firm								
Less than 5 years	0.64%	2.05% *	0.65% *	0.17% *	1.22% *	1.94% *	1.00% *	0.75% *
5-9 years	1.14%	2.15% *	3.29% *	1.29% *	3.21% *	0.81% *	1.36%	1.87% *
10-19 years	0.68%	2.97%	2.92% *	0.87% *	0.91% *	1.16% *	1.39%	0.66%
20 or more years	0.42%	1.56%	0.92%	0.93%	0.50%	0.63%	0.80%	0.47%
Multi/single status								
2 or more locations	0.50%	1.73% *	3.19% *	1.81% *	0.68%	0.62%	3.08% *	0.50%
1 location only	0.37%	1.12%	0.95%	0.58%	0.49%	3.78% *	0.51%	0.53%
Percent full-time employees								
Less than 25%	2.57% *	8.71% *	--	1.75% *	10.15% *	2.28% *	2.79% *	2.96% *
25-49 %	1.01%	2.49% *	3.49% *	1.26% *	0.69% *	2.08% *	1.53% *	1.18% *
50-74 %	0.96%	3.06% *	3.77% *	--	1.26% *	1.43% *	1.59%	1.11%
75% or more	0.40%	1.22%	0.97%	0.68%	0.43%	0.70%	0.64%	0.47%
Union presence								
No union employees	0.39%	1.12%	0.92%	0.60%	0.48%	0.75%	0.58%	0.47%
Has union employees	0.83%	--	6.88% *	5.34% *	0.80% *	0.97%	--	0.86%
Percent low-wage employees								
50% or more low-wage	1.34%	3.25% *	1.30% *	1.09% *	3.14% *	2.11% *	1.10%	1.60%
Less than 50% low-wage	0.37%	1.15%	0.97%	0.67%	0.39%	0.64%	0.61%	0.43%
Percent women employees								
Less than 25%	0.73%	2.14%	1.49%	0.80%	0.57%	1.83%	0.85%	0.97%
25-49 %	0.46%	1.35% *	0.75% *	0.60%	0.73%	0.67%	0.66%	0.51%
50-74 %	0.83%	1.46% *	2.52% *	1.49% *	0.85%	1.35%	0.99%	0.95%
75% or more	0.80%	2.68%	1.60% *	2.09% *	1.53%	1.25%	1.79%	0.89%
Percent age 50 or older employees								
Less than 25%	0.61%	1.56%	1.08%	0.53%	0.96%	1.26%	0.62%	0.79%
25-49 %	0.53%	1.92% *	1.45% *	1.62% *	0.48%	0.78%	1.44%	0.57%
50-74 %	0.55%	2.65% *	3.33% *	0.78% *	1.25%	0.48%	1.53%	0.49%
75% or more	1.70%	3.40% *	5.19% *	1.95% *	0.76% *	5.22% *	2.48% *	1.93% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	25.6%	9.6%	11.2%	16.4%	24.4%	31.9%	11.9%	28.6%
Industry group **								
Agric., fish., forest.	12.5% *	--	0.0%	1.1% *	15.6% *	20.9% *	--	15.5% *
Mining and manufacturing	27.5%	--	10.5% *	13.9%	29.5%	33.0%	9.9%	30.2%
Construction	17.4%	7.3% *	7.7% *	8.5%	21.8%	36.9%	7.5%	23.6%
Utilities and transp.	28.6%	5.2% *	18.0% *	17.8% *	19.0%	34.9%	9.1% *	31.4%
Wholesale trade	27.1%	13.3% *	12.0% *	22.1%	28.5%	34.3%	15.1%	30.6%
Fin. svcs. and real estate	30.6%	9.3% *	8.6% *	27.1%	31.6%	32.8%	13.5%	32.5%
Retail trade	26.7%	8.0% *	12.7% *	14.2%	25.6%	32.8%	12.1%	29.7%
Professional services	24.3%	11.0%	12.8%	17.9%	26.0%	27.8%	13.4%	26.7%
Other services	23.7%	9.6% *	10.4% *	16.6%	13.8%	35.6%	12.5%	26.9%
Ownership								
For profit, incorporated	26.3%	9.6%	9.5%	14.4%	24.0%	33.6%	10.9%	29.8%
For profit, unincorporated	24.0%	8.0% *	16.0%	19.5%	24.5%	32.3%	14.0%	27.6%
Nonprofit	23.9%	15.7% *	14.8%	21.1%	25.3%	24.8%	15.0%	24.9%
Age of firm								
Less than 5 years	15.4%	11.5% *	15.1% *	16.8% *	17.3% *	25.6% *	14.0%	17.0%
5-9 years	11.6%	9.3% *	8.5% *	7.1% *	17.8%	25.6% *	7.2%	16.4%
10-19 years	17.8%	5.1% *	8.7%	16.1%	16.9%	38.1%	7.0%	24.3%
20 or more years	27.9%	11.6%	12.1%	18.0%	27.0%	31.7%	14.8%	29.7%
Multi/single status								
2 or more locations	30.6%	11.9% *	8.5%	20.1%	27.7%	32.2%	15.3%	31.0%
1 location only	15.2%	9.5%	11.4%	15.2%	20.3%	17.1%	11.5%	18.8%
Percent full-time employees								
Less than 25%	18.2%	19.7% *	10.0% *	10.3% *	18.7% *	20.4%	11.5% *	19.3%
25-49 %	23.9%	20.9% *	5.0% *	16.6% *	14.4%	35.1%	11.8% *	26.5%
50-74 %	25.3%	13.6%	10.6% *	16.1%	22.1%	30.8%	11.4%	28.2%
75% or more	25.8%	8.4%	11.5%	16.5%	25.3%	32.3%	12.0%	29.0%
Union presence								
No union employees	24.8%	9.5%	11.3%	16.6%	24.5%	32.1%	11.9%	28.3%
Has union employees	29.2%	13.7% *	6.4% *	11.7%	22.9%	31.4%	12.4% *	29.8%
Percent low-wage employees								
50% or more low-wage	23.4%	7.1% *	11.8% *	13.7%	13.4%	33.3%	11.3%	25.9%
Less than 50% low-wage	25.7%	9.8%	11.1%	16.6%	25.3%	31.8%	12.0%	28.8%
Percent women employees								
Less than 25%	22.6%	6.1% *	10.6%	13.2%	23.6%	35.2%	9.0%	28.2%
25-49 %	30.1%	13.6% *	8.9% *	20.0%	24.4%	35.3%	16.3%	31.8%
50-74 %	25.8%	12.3%	13.9%	18.8%	25.4%	29.4%	15.2%	27.6%
75% or more	21.9%	9.3% *	11.6%	16.2%	24.0%	25.8%	10.7%	24.9%
Percent age 50 or older employees								
Less than 25%	22.0%	7.6%	12.8%	15.1%	22.5%	29.4%	12.0%	25.5%
25-49 %	28.1%	11.6% *	9.5%	17.3%	25.8%	32.1%	12.3%	29.7%
50-74 %	27.0%	12.3% *	10.6%	19.2%	21.7%	39.0%	12.5%	32.2%
75% or more	17.9%	10.0% *	2.7% *	16.7% *	38.7%	30.6% *	8.3%	33.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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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, 2022**

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	0.60%	1.41%	1.31%	1.19%	1.31%	0.91%	0.86%	0.71%
Industry group **								
Agric., fish., forest.	4.78% *	--	0.00%	1.24% *	8.71% *	11.15% *	--	6.25% *
Mining and manufacturing	1.63%	--	4.47% *	2.41%	3.71%	2.29%	2.27%	1.83%
Construction	2.81%	3.21% *	3.08% *	2.22%	5.05%	9.94%	1.78%	4.33%
Utilities and transp.	2.56%	2.88% *	9.77% *	8.01% *	5.54%	3.42%	3.41% *	2.87%
Wholesale trade	2.14%	5.94% *	3.86% *	4.55%	4.28%	3.59%	3.02%	2.59%
Fin. svcs. and real estate	1.75%	3.44% *	3.61% *	5.31%	4.45%	2.21%	3.00%	1.92%
Retail trade	1.79%	6.57% *	4.42% *	2.84%	3.99%	2.57%	2.88%	2.06%
Professional services	1.02%	2.55%	2.25%	2.24%	2.47%	1.49%	1.47%	1.21%
Other services	1.77%	3.35% *	3.45% *	3.31%	2.47%	2.88%	2.64%	2.14%
Ownership								
For profit, incorporated	0.74%	1.70%	1.44%	1.20%	1.66%	1.11%	0.90%	0.88%
For profit, unincorporated	1.63%	2.84% *	3.90%	3.68%	3.64%	2.65%	2.60%	2.00%
Nonprofit	1.33%	6.12% *	3.98%	3.42%	2.52%	1.90%	2.51%	1.45%
Age of firm								
Less than 5 years	3.14%	4.99% *	5.64% *	7.17% *	5.85% *	9.79% *	4.14%	4.85%
5-9 years	1.71%	2.89% *	3.04% *	2.19% *	4.87%	8.09% *	1.60%	3.10%
10-19 years	2.07%	1.65% *	2.52%	2.69%	3.46%	7.83%	1.15%	3.28%
20 or more years	0.66%	2.23%	1.77%	1.40%	1.46%	0.91%	1.21%	0.73%
Multi/single status								
2 or more locations	0.78%	10.50% *	2.44%	2.08%	1.71%	0.93%	2.12%	0.80%
1 location only	0.83%	1.43%	1.42%	1.42%	2.01%	3.93%	0.94%	1.40%
Percent full-time employees								
Less than 25%	2.72%	11.67% *	6.93% *	3.69% *	6.72% *	3.77%	4.48% *	3.06%
25-49 %	2.99%	9.89% *	2.16% *	5.83% *	3.06%	5.25%	3.84% *	3.50%
50-74 %	1.80%	3.84%	5.31% *	4.28%	3.44%	2.60%	2.58%	2.07%
75% or more	0.66%	1.53%	1.40%	1.28%	1.49%	1.02%	0.95%	0.79%
Union presence								
No union employees	0.65%	1.44%	1.34%	1.23%	1.38%	1.08%	0.88%	0.79%
Has union employees	1.56%	7.29% *	5.24% *	3.46%	4.46%	1.74%	3.73% *	1.61%
Percent low-wage employees								
50% or more low-wage	2.15%	3.41% *	6.33% *	3.79%	2.99%	3.38%	3.21%	2.47%
Less than 50% low-wage	0.62%	1.50%	1.33%	1.24%	1.41%	0.94%	0.90%	0.74%
Percent women employees								
Less than 25%	1.23%	1.84% *	2.00%	1.66%	2.55%	2.63%	1.08%	1.67%
25-49 %	1.22%	4.34% *	2.71% *	2.78%	2.62%	1.59%	2.50%	1.33%
50-74 %	1.10%	3.17%	3.18%	3.04%	2.64%	1.46%	2.31%	1.23%
75% or more	1.20%	2.95% *	2.88%	2.51%	2.69%	1.89%	1.70%	1.45%
Percent age 50 or older employees								
Less than 25%	0.89%	1.51%	1.98%	1.77%	2.08%	1.50%	1.30%	1.11%
25-49 %	0.91%	4.68% *	2.27%	1.95%	1.98%	1.20%	1.67%	0.99%
50-74 %	1.94%	3.69% *	2.86%	2.91%	3.17%	3.40%	1.90%	2.41%
75% or more	2.79%	3.20% *	2.13% *	6.38% *	9.11%	9.47% *	2.20%	6.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	32.3%	49.9%	54.5%	51.1%	38.7%	20.1%	52.8%	27.8%
Industry group **								
Agric., fish., forest.	51.7%	--	--	80.0%	74.0%	13.7% *	34.5% *	58.3%
Mining and manufacturing	32.0%	56.9%	62.2%	56.0%	33.9%	19.7%	61.6%	27.5%
Construction	51.5%	62.4%	62.2%	65.2%	47.4%	23.9% *	65.9%	42.5%
Utilities and transp.	24.8%	54.2%	52.8%	54.9%	43.9%	11.4%	59.2%	19.7%
Wholesale trade	35.6%	46.9%	58.6%	40.6%	36.0%	26.0%	51.9%	30.8%
Fin. svcs. and real estate	23.2%	44.8%	55.3%	43.7%	36.4%	16.1%	45.6%	20.8%
Retail trade	39.0%	51.3%	51.7%	67.3%	52.7%	26.4%	56.5%	35.3%
Professional services	27.3%	46.3%	53.7%	43.9%	29.1%	17.6%	47.6%	22.8%
Other services	38.9%	52.0%	47.4%	45.7%	49.0%	27.9%	49.4%	35.9%
Ownership								
For profit, incorporated	32.9%	47.8%	57.5%	55.4%	40.8%	20.3%	54.6%	28.1%
For profit, unincorporated	41.2%	59.7%	55.1%	51.4%	45.2%	24.2%	56.3%	35.6%
Nonprofit	22.1%	29.2%	30.5%	31.5%	26.7%	16.8%	31.4%	21.0%
Age of firm								
Less than 5 years	53.3%	48.0%	65.4%	52.8%	53.9%	23.8% *	54.3%	52.3%
5-9 years	51.6%	50.9%	55.2%	59.5%	42.8%	41.2%	55.6%	47.3%
10-19 years	47.4%	59.7%	55.5%	53.3%	49.1%	19.6%	59.4%	40.2%
20 or more years	28.3%	44.1%	52.5%	48.7%	35.2%	20.0%	49.0%	25.4%
Multi/single status								
2 or more locations	24.8%	33.5% *	54.2%	47.3%	37.6%	20.0%	47.1%	24.1%
1 location only	47.9%	50.3%	54.5%	52.3%	40.1%	27.3%	53.4%	42.4%
Percent full-time employees								
Less than 25%	30.5%	21.2% *	33.8% *	44.2%	46.2%	22.3%	35.5%	29.6%
25-49 %	38.8%	44.5% *	47.8%	46.5%	41.0%	32.5%	49.7%	36.4%
50-74 %	35.1%	47.1%	43.7%	52.5%	37.3%	28.8%	49.7%	32.1%
75% or more	31.7%	51.0%	56.2%	51.3%	38.6%	18.4%	53.6%	26.8%
Union presence								
No union employees	35.6%	50.9%	54.7%	52.3%	39.5%	22.5%	53.2%	30.8%
Has union employees	16.7%	19.2% *	47.6%	24.5%	31.4%	13.6%	38.1%	15.9%
Percent low-wage employees								
50% or more low-wage	41.7%	52.8%	65.3%	52.4%	51.8%	30.6%	57.0%	38.5%
Less than 50% low-wage	31.6%	49.7%	53.7%	51.0%	37.6%	19.3%	52.4%	26.9%
Percent women employees								
Less than 25%	42.5%	52.0%	59.9%	59.1%	46.9%	21.8%	58.8%	35.9%
25-49 %	25.4%	52.7%	47.5%	45.2%	36.0%	16.6%	47.6%	22.7%
50-74 %	30.5%	51.6%	45.2%	44.8%	35.6%	22.7%	49.3%	27.5%
75% or more	32.0%	42.2%	55.9%	48.5%	34.8%	21.3%	48.7%	27.6%
Percent age 50 or older employees								
Less than 25%	37.9%	52.9%	58.3%	50.2%	40.0%	24.2%	55.0%	32.0%
25-49 %	26.9%	57.4%	47.1%	52.5%	38.6%	16.8%	51.7%	24.4%
50-74 %	36.6%	43.8%	52.6%	51.1%	34.5%	27.7%	50.3%	31.8%
75% or more	42.3%	38.2%	57.2%	50.0%	45.1%	24.0%	44.6%	38.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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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, 2022**

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%	2.63%	2.13%	1.56%	1.76%	0.79%	1.31%	0.77%
Industry group **								
Agric., fish., forest.	8.90%	--	--	13.98%	10.22%	5.30% *	14.28% *	9.28%
Mining and manufacturing	1.78%	10.64%	6.36%	3.90%	3.73%	2.46%	3.75%	1.94%
Construction	3.31%	7.45%	5.65%	4.71%	6.66%	9.64% *	3.48%	4.88%
Utilities and transp.	2.60%	14.06%	11.80%	8.40%	7.48%	2.08%	6.72%	2.54%
Wholesale trade	2.48%	9.14%	7.38%	4.68%	6.04%	3.31%	4.53%	2.91%
Fin. svcs. and real estate	1.73%	5.99%	8.87%	6.36%	4.71%	1.81%	4.42%	1.81%
Retail trade	2.48%	8.16%	6.72%	4.16%	5.31%	2.76%	3.93%	2.74%
Professional services	1.06%	3.99%	3.68%	2.78%	2.50%	1.28%	2.26%	1.16%
Other services	2.14%	7.63%	5.41%	3.84%	5.93%	2.30%	3.54%	2.57%
Ownership								
For profit, incorporated	0.84%	2.98%	2.45%	1.76%	2.28%	0.96%	1.49%	0.95%
For profit, unincorporated	1.96%	5.62%	5.47%	4.07%	4.55%	2.47%	3.35%	2.40%
Nonprofit	1.31%	6.75%	6.69%	4.21%	2.66%	1.63%	3.76%	1.39%
Age of firm								
Less than 5 years	4.54%	8.53%	7.43%	7.50%	10.29%	14.51% *	5.57%	7.46%
5-9 years	3.02%	6.19%	6.97%	4.90%	7.05%	10.42%	3.86%	4.70%
10-19 years	2.60%	4.12%	4.71%	3.48%	5.89%	4.06%	2.48%	3.92%
20 or more years	0.69%	3.70%	2.71%	1.89%	1.68%	0.81%	1.68%	0.73%
Multi/single status								
2 or more locations	0.79%	14.42% *	6.65%	2.90%	2.33%	0.79%	3.70%	0.81%
1 location only	1.19%	2.67%	2.26%	1.84%	2.70%	6.85%	1.41%	1.92%
Percent full-time employees								
Less than 25%	4.01%	8.32% *	11.04% *	8.17%	10.38%	4.17%	6.65%	4.50%
25-49 %	3.21%	19.48% *	6.91%	6.87%	6.42%	4.43%	7.39%	3.41%
50-74 %	1.71%	6.70%	6.68%	4.48%	3.81%	2.25%	3.64%	1.88%
75% or more	0.77%	2.84%	2.31%	1.73%	2.00%	0.87%	1.45%	0.87%
Union presence								
No union employees	0.77%	2.68%	2.16%	1.59%	1.84%	0.99%	1.34%	0.90%
Has union employees	1.37%	10.85% *	11.88%	5.69%	6.39%	1.20%	6.81%	1.40%
Percent low-wage employees								
50% or more low-wage	2.37%	6.73%	8.06%	4.71%	5.83%	2.86%	4.15%	2.64%
Less than 50% low-wage	0.71%	2.80%	2.21%	1.64%	1.87%	0.82%	1.38%	0.81%
Percent women employees								
Less than 25%	1.55%	4.21%	3.08%	2.49%	3.91%	2.18%	1.95%	2.04%
25-49 %	1.17%	6.64%	5.58%	3.46%	2.68%	1.30%	3.34%	1.21%
50-74 %	1.28%	5.87%	5.37%	3.33%	3.36%	1.42%	3.08%	1.39%
75% or more	1.41%	4.98%	4.28%	3.38%	3.20%	1.76%	2.72%	1.57%
Percent age 50 or older employees								
Less than 25%	1.15%	4.06%	2.85%	2.27%	2.33%	1.62%	1.88%	1.32%
25-49 %	1.01%	5.49%	4.28%	2.60%	2.87%	0.89%	2.56%	1.08%
50-74 %	1.94%	5.72%	5.41%	3.97%	3.90%	3.25%	3.23%	2.35%
75% or more	4.03%	5.98%	8.96%	11.36%	10.31%	6.33%	4.75%	7.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	57.5%	61.4%	64.9%	60.3%	59.1%	55.7%	62.4%	56.7%
Industry group **								
Agric., fish., forest.	71.7%	100.0%	--	88.6%	89.2%	25.1% *	87.1%	67.0%
Mining and manufacturing	55.4%	83.9%	66.8%	63.2%	57.5%	52.5%	69.2%	54.3%
Construction	64.2%	55.4%	65.5%	65.3%	67.3%	62.3%	65.3%	63.6%
Utilities and transp.	51.5%	--	68.3%	53.8%	59.5%	48.4%	65.3%	50.2%
Wholesale trade	59.2%	65.6%	68.6%	64.0%	53.0%	59.7%	67.2%	57.8%
Fin. svcs. and real estate	56.1%	44.1%	45.6% *	56.0%	59.3%	56.3%	48.1%	56.7%
Retail trade	67.2%	70.1%	58.7%	66.1%	74.1%	66.2%	65.7%	67.5%
Professional services	54.2%	63.0%	76.2%	60.2%	54.9%	51.3%	66.9%	52.4%
Other services	62.9%	58.5%	52.2%	52.6%	61.8%	68.4%	51.0%	65.9%
Ownership								
For profit, incorporated	59.9%	61.1%	66.0%	62.4%	61.0%	58.7%	63.6%	59.3%
For profit, unincorporated	61.6%	73.3%	73.6%	60.0%	65.0%	57.2%	68.6%	59.9%
Nonprofit	45.4%	34.2%	42.0%	50.4%	48.7%	44.3%	40.0%	45.8%
Age of firm								
Less than 5 years	58.6%	59.7%	66.5%	49.5%	64.2%	27.8%	59.0%	58.2%
5-9 years	59.2%	60.4%	79.7%	53.7%	50.3%	69.5%	62.2%	55.4%
10-19 years	62.0%	66.3%	59.9%	69.3%	68.2%	46.5%	65.5%	60.2%
20 or more years	56.9%	59.9%	63.9%	59.8%	57.7%	56.0%	61.8%	56.4%
Multi/single status								
2 or more locations	56.7%	--	67.8%	64.1%	59.0%	56.0%	59.3%	56.7%
1 location only	59.6%	62.3%	64.7%	59.1%	59.4%	37.7%	62.8%	56.8%
Percent full-time employees								
Less than 25%	39.8%	--	--	35.4% *	52.0%	40.0%	22.5% *	41.3%
25-49 %	51.3%	37.7% *	39.8%	67.9%	35.2% *	58.8%	42.5%	53.1%
50-74 %	65.4%	60.6%	65.9%	53.9%	66.8%	67.1%	61.1%	66.1%
75% or more	57.1%	63.8%	66.2%	61.2%	59.4%	54.6%	63.8%	56.1%
Union presence								
No union employees	60.7%	63.7%	67.1%	62.8%	59.7%	59.7%	64.6%	59.9%
Has union employees	47.0%	--	26.5% *	32.3%	55.9%	46.9%	33.1%	47.5%
Percent low-wage employees								
50% or more low-wage	54.9%	63.2%	52.8%	46.5%	55.7%	55.0%	55.3%	54.8%
Less than 50% low-wage	57.6%	61.2%	65.4%	61.0%	59.3%	55.7%	62.9%	56.8%
Percent women employees								
Less than 25%	59.9%	60.6%	65.9%	65.1%	60.9%	56.2%	65.0%	58.3%
25-49 %	58.9%	65.0%	66.7%	58.5%	58.3%	58.6%	64.0%	58.5%
50-74 %	56.1%	58.6%	65.2%	51.3%	58.9%	55.4%	56.4%	56.0%
75% or more	53.2%	61.5%	58.7%	64.2%	57.7%	49.7%	60.4%	52.2%
Percent age 50 or older employees								
Less than 25%	61.4%	65.5%	68.8%	62.7%	61.3%	59.4%	66.3%	60.0%
25-49 %	54.1%	50.4%	66.4%	58.2%	58.3%	52.2%	59.6%	53.8%
50-74 %	61.9%	52.1%	50.6%	56.9%	54.3%	68.6%	51.0%	64.5%
75% or more	64.9%	70.8%	64.6%	58.7%	84.3%	44.2%	70.2%	59.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	0.93%	3.51%	3.03%	2.08%	1.90%	1.32%	1.82%	1.04%
Industry group **								
Agric., fish., forest.	7.82%	0.00%	--	9.41%	5.96%	10.82% *	8.69%	10.18%
Mining and manufacturing	2.30%	7.58%	8.82%	5.02%	4.11%	3.15%	4.79%	2.43%
Construction	3.55%	11.99%	7.31%	6.19%	6.41%	9.14%	5.02%	4.78%
Utilities and transp.	3.03%	--	15.34%	8.86%	8.20%	3.55%	8.22%	3.21%
Wholesale trade	2.81%	12.15%	9.89%	6.49%	5.69%	4.00%	5.86%	3.13%
Fin. svcs. and real estate	2.25%	9.98%	13.97% *	8.23%	5.88%	2.65%	6.56%	2.37%
Retail trade	2.34%	11.09%	9.54%	7.55%	6.29%	2.74%	6.68%	2.46%
Professional services	1.84%	4.95%	4.05%	3.45%	3.29%	2.61%	2.86%	2.06%
Other services	3.01%	8.10%	8.26%	5.63%	6.81%	4.24%	4.72%	3.42%
Ownership								
For profit, incorporated	1.06%	4.38%	3.53%	2.46%	2.35%	1.45%	2.16%	1.18%
For profit, unincorporated	2.15%	5.88%	7.28%	4.98%	4.32%	3.36%	4.06%	2.48%
Nonprofit	2.90%	9.04%	10.48%	5.96%	4.33%	4.08%	5.34%	3.07%
Age of firm								
Less than 5 years	4.49%	8.05%	11.21%	8.45%	8.24%	3.18%	6.05%	6.52%
5-9 years	3.80%	8.71%	5.70%	7.56%	6.50%	8.13%	5.62%	4.87%
10-19 years	3.17%	5.17%	7.93%	4.03%	4.75%	8.19%	3.48%	4.41%
20 or more years	1.03%	5.93%	3.76%	2.58%	2.17%	1.33%	2.44%	1.11%
Multi/single status								
2 or more locations	1.14%	--	9.30%	3.98%	2.32%	1.33%	5.30%	1.16%
1 location only	1.53%	3.51%	3.20%	2.42%	3.18%	5.98%	1.92%	2.32%
Percent full-time employees								
Less than 25%	4.71%	--	--	11.97% *	14.40%	5.65%	8.48% *	5.10%
25-49 %	5.78%	12.39% *	11.78%	9.01%	11.58% *	8.36%	8.70%	6.88%
50-74 %	3.50%	12.57%	8.71%	7.62%	7.30%	4.54%	6.48%	3.85%
75% or more	0.97%	3.65%	3.27%	2.20%	1.93%	1.37%	1.92%	1.08%
Union presence								
No union employees	0.97%	3.39%	2.98%	2.10%	1.90%	1.46%	1.80%	1.11%
Has union employees	2.41%	--	11.53% *	7.77%	6.68%	2.70%	7.58%	2.48%
Percent low-wage employees								
50% or more low-wage	3.84%	12.70%	12.51%	8.99%	11.01%	4.43%	8.84%	4.25%
Less than 50% low-wage	0.96%	3.64%	3.10%	2.11%	1.91%	1.36%	1.85%	1.07%
Percent women employees								
Less than 25%	1.66%	5.79%	4.23%	3.23%	3.43%	2.72%	2.69%	1.99%
25-49 %	1.69%	7.23%	8.69%	4.39%	3.87%	2.11%	4.22%	1.80%
50-74 %	1.87%	6.72%	5.99%	4.65%	3.83%	2.52%	4.26%	2.02%
75% or more	2.52%	7.36%	7.73%	4.36%	4.06%	3.55%	4.00%	2.81%
Percent age 50 or older employees								
Less than 25%	1.52%	5.01%	4.15%	2.93%	3.24%	2.44%	2.53%	1.83%
25-49 %	1.33%	7.21%	5.25%	3.55%	2.72%	1.69%	3.35%	1.40%
50-74 %	2.42%	8.24%	7.31%	5.49%	4.48%	3.47%	4.55%	2.72%
75% or more	4.93%	6.55%	15.87%	15.55%	5.26%	11.74%	5.56%	8.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	50.8%	16.1%	21.9%	31.9%	43.4%	61.8%	23.0%	55.5%
Industry group **								
Agric., fish., forest.	18.7% *	--	--	--	13.5% *	67.6%	--	20.3% *
Mining and manufacturing	54.4%	--	22.7% *	25.6%	52.5%	62.9%	21.8%	57.6%
Construction	39.5%	20.3% *	30.2% *	34.0%	29.6%	73.3%	31.4%	44.3%
Utilities and transp.	59.1%	--	19.0% *	40.8%	36.2%	71.5%	20.8% *	63.8%
Wholesale trade	47.4%	--	26.4% *	31.7%	46.5%	57.8%	22.3%	52.7%
Fin. svcs. and real estate	60.6%	2.8% *	--	44.8%	50.4%	66.1%	21.1%	63.1%
Retail trade	41.4%	--	15.9% *	20.2% *	40.9%	52.8%	9.8% *	48.3%
Professional services	51.1%	26.8%	19.3%	39.5%	48.0%	58.6%	27.6%	55.3%
Other services	46.8%	11.5% *	20.8% *	26.0%	29.8%	63.8%	18.4%	52.3%
Ownership								
For profit, incorporated	51.7%	16.4%	19.6%	29.7%	41.2%	63.8%	21.3%	57.0%
For profit, unincorporated	43.4%	9.4% *	23.1% *	29.6%	45.9%	56.7%	21.0%	49.7%
Nonprofit	53.5%	--	50.5% *	49.9%	49.2%	55.7%	51.8%	53.6%
Age of firm								
Less than 5 years	24.3%	21.3% *	13.9% *	12.8% *	37.6%	76.5%	16.1%	31.3%
5-9 years	24.6%	8.8% *	20.0% *	17.1% *	49.9%	41.1% *	12.1%	42.1%
10-19 years	32.8%	14.0% *	14.8% *	32.8%	28.2%	63.8%	19.3%	40.4%
20 or more years	54.9%	19.1%	26.4%	35.8%	46.7%	61.9%	28.8%	57.5%
Multi/single status								
2 or more locations	58.7%	--	26.1% *	34.5%	48.2%	62.0%	34.8%	59.1%
1 location only	29.2%	15.9%	21.6%	31.1%	37.1%	45.8%	21.8%	36.5%
Percent full-time employees								
Less than 25%	56.7%	--	0.0%	31.7% *	41.9% *	65.2%	--	59.0%
25-49 %	44.2%	--	--	39.4%	45.4%	47.3%	29.5% *	46.7%
50-74 %	46.2%	29.2% *	7.1% *	26.1%	24.9% *	56.1%	19.4%	49.8%
75% or more	51.5%	13.8%	23.4%	32.2%	45.0%	63.0%	23.2%	56.4%
Union presence								
No union employees	48.1%	15.3%	21.7%	30.8%	43.3%	60.4%	22.0%	53.6%
Has union employees	62.2%	--	--	57.5%	43.8%	65.8%	48.4%	62.6%
Percent low-wage employees								
50% or more low-wage	40.2%	27.0% *	12.8% *	12.4% *	33.3% *	51.9%	21.4% *	44.3%
Less than 50% low-wage	51.3%	15.0%	22.2%	32.7%	43.9%	62.2%	23.1%	56.0%
Percent women employees								
Less than 25%	44.2%	8.7% *	21.2%	28.5%	40.6%	64.7%	18.1%	53.4%
25-49 %	58.0%	13.9% *	12.1% *	33.8%	43.8%	67.6%	22.5%	61.3%
50-74 %	51.5%	18.0% *	38.5%	37.1%	44.7%	57.8%	30.1%	53.9%
75% or more	46.2%	37.3%	11.2% *	32.6%	46.2%	51.5%	31.0%	48.6%
Percent age 50 or older employees								
Less than 25%	44.5%	15.9%	18.3%	24.6%	43.3%	60.3%	20.1%	52.2%
25-49 %	55.7%	28.2% *	31.1%	41.0%	42.8%	62.7%	35.5%	57.1%
50-74 %	49.6%	11.8% *	21.4% *	35.5%	44.1%	60.5%	18.9%	55.6%
75% or more	37.1%	10.2% *	--	49.1% *	58.6%	79.5%	12.0% *	69.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	1.21%	3.00%	3.30%	2.30%	2.38%	1.53%	1.90%	1.31%
Industry group **								
Agric., fish., forest.	7.69% *	--	--	--	9.49% *	9.85%	--	9.78% *
Mining and manufacturing	2.55%	--	11.08% *	5.01%	5.59%	3.29%	5.60%	2.74%
Construction	4.52%	11.20% *	9.26% *	7.71%	6.35%	9.26%	6.68%	6.03%
Utilities and transp.	4.03%	--	8.33% *	10.74%	9.46%	4.94%	6.92% *	4.41%
Wholesale trade	3.23%	--	11.24% *	6.56%	6.24%	4.59%	5.93%	3.55%
Fin. svcs. and real estate	2.78%	2.18% *	--	9.86%	6.76%	3.04%	6.30%	2.81%
Retail trade	3.36%	--	8.92% *	7.45% *	6.71%	3.98%	3.39% *	3.44%
Professional services	2.10%	6.16%	4.82%	4.29%	4.32%	2.73%	3.42%	2.28%
Other services	5.36%	5.28% *	10.50% *	5.21%	6.93%	6.47%	4.57%	5.92%
Ownership								
For profit, incorporated	1.48%	3.79%	3.51%	2.71%	3.00%	1.80%	2.20%	1.61%
For profit, unincorporated	2.78%	3.83% *	7.35% *	5.17%	5.77%	4.20%	3.88%	3.21%
Nonprofit	3.05%	--	18.44% *	7.99%	4.90%	4.01%	8.11%	3.19%
Age of firm								
Less than 5 years	4.74%	8.51% *	6.44% *	6.33% *	10.29%	12.46%	4.74%	7.77%
5-9 years	3.93%	4.91% *	7.64% *	7.13% *	8.91%	14.38% *	3.51%	6.70%
10-19 years	3.43%	6.08% *	7.25% *	4.93%	6.53%	7.86%	3.95%	5.10%
20 or more years	1.30%	5.13%	4.52%	2.95%	2.50%	1.57%	2.85%	1.35%
Multi/single status								
2 or more locations	1.38%	--	10.49% *	4.63%	2.84%	1.55%	5.14%	1.39%
1 location only	1.70%	3.03%	3.46%	2.67%	3.90%	8.32%	2.03%	2.78%
Percent full-time employees								
Less than 25%	7.95%	--	0.00%	13.10% *	14.14% *	9.15%	--	7.98%
25-49 %	4.91%	--	--	11.57%	7.12%	6.79%	12.90% *	5.22%
50-74 %	6.73%	12.11% *	3.76% *	7.56%	8.51% *	7.71%	5.67%	7.22%
75% or more	1.16%	2.91%	3.60%	2.47%	2.43%	1.49%	2.05%	1.26%
Union presence								
No union employees	1.37%	2.93%	3.34%	2.24%	2.29%	1.90%	1.83%	1.52%
Has union employees	2.75%	--	--	13.13%	9.74%	2.54%	13.96%	2.81%
Percent low-wage employees								
50% or more low-wage	4.38%	14.06% *	6.92% *	4.99% *	11.34% *	5.04%	7.92% *	4.68%
Less than 50% low-wage	1.25%	3.03%	3.38%	2.37%	2.46%	1.58%	1.96%	1.35%
Percent women employees								
Less than 25%	1.96%	3.50% *	4.23%	3.68%	4.01%	2.89%	2.71%	2.32%
25-49 %	2.57%	5.27% *	5.12% *	4.78%	5.29%	2.82%	4.03%	2.66%
50-74 %	2.01%	7.04% *	8.97%	5.34%	4.32%	2.42%	4.68%	2.12%
75% or more	2.92%	9.30%	3.75% *	5.34%	5.72%	3.98%	4.90%	3.23%
Percent age 50 or older employees								
Less than 25%	2.47%	4.07%	3.92%	3.20%	3.70%	3.50%	2.56%	2.81%
25-49 %	1.57%	8.88% *	7.55%	3.75%	3.53%	1.81%	4.04%	1.65%
50-74 %	3.09%	7.68% *	7.71% *	6.26%	5.41%	4.15%	4.33%	3.34%
75% or more	6.34%	4.52% *	--	18.19% *	10.34%	9.17%	4.11% *	7.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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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, 2022**

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	10.8%	15.4%	11.7%	10.5%	10.9%	10.4%	13.1%	10.4%
Industry group **								
Agric., fish., forest.	4.3% *	0.0%	--	--	2.0% *	6.3% *	--	3.4% *
Mining and manufacturing	6.6%	--	11.1% *	7.4%	11.1%	4.3%	9.2% *	6.4%
Construction	10.4%	33.4% *	12.3% *	6.8% *	12.9%	0.5% *	15.7%	7.4%
Utilities and transp.	17.3%	0.0%	8.7% *	28.8% *	7.2% *	18.9%	15.2% *	17.5%
Wholesale trade	7.4%	16.4% *	3.0% *	11.1% *	12.8%	3.3% *	12.7% *	6.4%
Fin. svcs. and real estate	9.5%	18.8% *	--	3.8% *	7.9%	9.8%	11.2% *	9.3%
Retail trade	10.3%	6.0% *	11.0% *	17.0% *	9.6% *	9.6%	11.1% *	10.1%
Professional services	12.3%	13.1%	6.2%	5.7%	11.2%	13.7%	8.8%	12.8%
Other services	12.9%	18.1% *	25.6% *	16.7%	13.0% *	9.5%	21.7%	10.8%
Ownership								
For profit, incorporated	9.3%	17.7%	12.0%	9.5%	10.2%	8.3%	13.0%	8.8%
For profit, unincorporated	8.5%	--	7.3% *	14.7% *	7.8% *	7.3%	11.3%	7.8%
Nonprofit	17.7%	22.8% *	16.4% *	8.9%	15.9%	19.2%	17.6%	17.7%
Age of firm								
Less than 5 years	18.5%	16.5% *	25.8% *	21.1% *	15.1% *	2.6% *	24.4%	13.6% *
5-9 years	9.9%	17.4% *	8.2% *	13.0% *	2.6% *	0.4% *	13.6% *	5.4% *
10-19 years	9.2%	12.8% *	10.4% *	5.5% *	8.7%	11.1% *	10.6%	8.4%
20 or more years	10.7%	15.4%	10.7%	10.3%	11.5%	10.4%	12.0%	10.6%
Multi/single status								
2 or more locations	9.8%	--	7.6% *	7.2% *	9.3%	10.0%	11.0% *	9.8%
1 location only	13.5%	15.4%	12.0%	11.5%	13.0%	28.3%	13.3%	13.6%
Percent full-time employees								
Less than 25%	25.0%	--	--	30.5% *	28.2% *	22.6%	37.2% *	24.0%
25-49 %	14.2% *	5.0% *	32.9% *	8.0% *	11.1% *	17.0% *	12.3% *	14.5% *
50-74 %	11.0%	27.7% *	15.8% *	13.4% *	5.5%	10.5%	18.1% *	10.0%
75% or more	10.4%	14.1%	10.8%	9.9%	11.1%	9.9%	12.3%	10.1%
Union presence								
No union employees	8.9%	11.9%	10.1%	9.5%	11.0%	7.6%	10.8%	8.6%
Has union employees	16.8%	--	39.8% *	21.2% *	10.3%	16.6%	43.5%	15.7%
Percent low-wage employees								
50% or more low-wage	11.0%	2.0%	9.3% *	6.4% *	5.4% *	15.9%	4.7% *	12.4%
Less than 50% low-wage	10.8%	16.7%	11.8%	10.7%	11.2%	10.2%	13.6%	10.3%
Percent women employees								
Less than 25%	7.7%	14.5% *	13.6%	9.2%	8.4%	4.4%	12.0%	6.3%
25-49 %	9.2%	16.0% *	9.3% *	11.4%	9.4%	8.6%	14.6%	8.7%
50-74 %	13.8%	21.9%	14.9%	11.9% *	15.9%	13.1%	18.5%	13.3%
75% or more	14.0%	10.7% *	2.7% *	10.4% *	10.2%	16.3%	7.8%	14.9%
Percent age 50 or older employees								
Less than 25%	9.4%	14.2%	10.7%	12.2%	8.7%	7.9%	12.8%	8.4%
25-49 %	11.6%	19.1% *	8.6%	8.2%	11.4%	11.9%	12.0%	11.6%
50-74 %	10.9%	16.6% *	21.1% *	7.9% *	15.6%	7.7% *	16.7%	9.4%
75% or more	10.4% *	13.9% *	--	25.9% *	--	--	10.8% *	10.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.61%	2.69%	2.08%	1.42%	1.20%	0.85%	1.38%	0.67%
Industry group **								
Agric., fish., forest.	2.14% *	0.00%	--	--	1.66% *	4.83% *	--	2.04% *
Mining and manufacturing	0.99%	--	5.63% *	1.87%	2.62%	1.06%	2.82% *	1.04%
Construction	2.06%	12.67% *	4.27% *	2.10% *	3.63%	0.29% *	4.55%	1.75%
Utilities and transp.	3.25%	0.00%	8.32% *	9.35% *	2.64% *	4.20%	6.50% *	3.50%
Wholesale trade	1.37%	8.54% *	1.79% *	4.86% *	3.18%	1.29% *	4.66% *	1.37%
Fin. svcs. and real estate	1.36%	7.12% *	--	1.62% *	1.98%	1.70%	3.85% *	1.44%
Retail trade	2.09%	4.37% *	4.85% *	7.09% *	5.92% *	2.71%	4.34% *	2.36%
Professional services	1.27%	3.51%	1.64%	1.41%	1.91%	1.84%	1.57%	1.43%
Other services	1.93%	6.70% *	7.87% *	4.75%	5.84% *	2.01%	4.40%	2.07%
Ownership								
For profit, incorporated	0.64%	3.50%	2.53%	1.53%	1.19%	0.86%	1.62%	0.69%
For profit, unincorporated	1.31%	--	3.10% *	4.46% *	2.54% *	1.76%	3.30%	1.41%
Nonprofit	2.10%	10.07% *	6.13% *	2.41%	4.09%	2.82%	4.30%	2.22%
Age of firm								
Less than 5 years	4.10%	6.45% *	11.36% *	8.07% *	7.57% *	1.36% *	6.06%	5.44% *
5-9 years	2.84%	7.80% *	4.01% *	6.35% *	1.17% *	0.38% *	4.62% *	2.49% *
10-19 years	1.29%	3.97% *	3.22% *	1.85% *	2.01%	3.73% *	2.02%	1.64%
20 or more years	0.68%	4.04%	2.65%	1.61%	1.43%	0.87%	1.72%	0.73%
Multi/single status								
2 or more locations	0.71%	--	5.95% *	2.24% *	1.06%	0.84%	4.36% *	0.72%
1 location only	1.17%	2.75%	2.19%	1.71%	2.39%	7.94%	1.46%	1.80%
Percent full-time employees								
Less than 25%	5.35%	--	--	16.30% *	16.32% *	5.94%	15.86% *	5.59%
25-49 %	5.08% *	5.14% *	14.53% *	3.52% *	4.67% *	8.68% *	5.90% *	5.99% *
50-74 %	2.08%	13.71% *	6.64% *	5.62% *	1.09%	2.70%	6.14% *	2.16%
75% or more	0.64%	2.58%	2.21%	1.48%	1.31%	0.90%	1.42%	0.71%
Union presence								
No union employees	0.55%	2.06%	1.78%	1.42%	1.33%	0.74%	1.18%	0.62%
Has union employees	1.81%	--	16.91% *	7.04% *	2.48%	2.09%	9.39%	1.83%
Percent low-wage employees								
50% or more low-wage	2.73%	0.56%	6.08% *	2.66% *	2.13% *	4.65%	1.75% *	3.26%
Less than 50% low-wage	0.62%	2.92%	2.14%	1.47%	1.26%	0.86%	1.45%	0.68%
Percent women employees								
Less than 25%	0.82%	4.64% *	3.49%	1.97%	1.68%	0.95%	2.11%	0.83%
25-49 %	0.98%	5.25% *	3.94% *	2.66%	1.71%	1.27%	2.97%	1.03%
50-74 %	1.33%	5.63%	3.90%	3.76% *	3.41%	1.64%	3.65%	1.41%
75% or more	2.00%	4.55% *	1.35% *	3.47% *	2.53%	2.88%	2.08%	2.25%
Percent age 50 or older employees								
Less than 25%	0.83%	3.97%	2.66%	2.26%	1.74%	1.12%	1.97%	0.90%
25-49 %	0.93%	6.79% *	2.50%	1.72%	1.76%	1.20%	2.33%	0.97%
50-74 %	1.67%	5.22% *	7.32% *	3.63% *	3.63%	2.35% *	3.84%	1.83%
75% or more	3.56% *	5.28% *	--	16.82% *	--	--	3.80% *	6.16% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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**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, 2022**

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%	3.7% *	4.1%	5.3%	3.6%	3.1%	4.4%	3.4%
Industry group **								
Agric., fish., forest.	2.7% *	0.0%	--	0.0%	5.1% *	0.0%	2.2% *	2.9% *
Mining and manufacturing	3.8%	0.0%	2.4% *	5.2% *	3.4% *	3.8%	2.3% *	3.9%
Construction	3.7% *	1.3% *	1.8% *	5.8% *	4.1% *	--	3.1% *	4.1% *
Utilities and transp.	2.2%	--	0.0%	--	2.4% *	1.5% *	5.7% *	1.9% *
Wholesale trade	2.6% *	0.0%	0.8% *	2.1% *	4.8% *	2.0% *	0.3% *	3.1% *
Fin. svcs. and real estate	5.2%	--	0.2% *	13.1% *	3.4% *	5.1%	7.8% *	5.0%
Retail trade	2.1%	3.7% *	3.9% *	3.1% *	3.0% *	1.3% *	4.3% *	1.6% *
Professional services	3.7%	2.1% *	5.1% *	4.8%	--	3.2%	5.1%	3.5%
Other services	2.7%	6.8% *	8.0% *	6.1% *	0.9% *	1.2%	5.0% *	2.2% *
Ownership								
For profit, incorporated	3.1%	2.7% *	3.2%	4.9%	3.2%	2.9%	3.7%	3.0%
For profit, unincorporated	2.5%	2.3% *	5.2% *	4.1% *	1.8%	2.0% *	4.9% *	1.9%
Nonprofit	5.7%	15.9% *	9.8% *	9.2% *	6.4% *	4.6% *	8.6% *	5.5%
Age of firm								
Less than 5 years	2.6% *	5.3% *	1.3% *	1.8% *	2.2% *	0.0%	3.7% *	1.6% *
5-9 years	4.0% *	0.2% *	0.0% *	4.1% *	9.3% *	6.1% *	1.5% *	7.2% *
10-19 years	2.6%	3.1% *	6.6% *	4.0% *	1.4% *	0.4% *	5.3%	1.1% *
20 or more years	3.6%	5.2% *	4.2% *	6.4%	3.8% *	3.2%	4.8%	3.5%
Multi/single status								
2 or more locations	3.3%	--	3.2% *	4.2%	4.1% *	3.1%	5.8% *	3.3%
1 location only	4.0%	3.0%	4.1%	5.7%	2.9% *	4.1% *	4.2%	3.9%
Percent full-time employees								
Less than 25%	0.9% *	--	0.0%	5.3% *	0.7% *	0.2% *	6.6% *	0.5% *
25-49 %	10.5% *	0.7% *	6.6% *	9.8% *	35.6% *	2.5% *	2.1% *	12.3% *
50-74 %	2.3% *	1.4% *	2.3% *	10.3% *	0.9% *	1.5% *	2.4% *	2.3% *
75% or more	3.5%	4.2% *	4.2%	4.7%	2.9%	3.4%	4.6%	3.3%
Union presence								
No union employees	3.1%	4.0% *	4.3%	4.9%	3.0%	2.6%	4.4%	2.9%
Has union employees	4.8%	0.0%	0.5% *	10.2% *	7.7% *	4.2%	--	4.8%
Percent low-wage employees								
50% or more low-wage	7.3% *	0.6% *	0.5% *	2.5% *	22.7% *	3.3%	1.2% *	8.6% *
Less than 50% low-wage	3.4%	4.0% *	4.2%	5.5%	2.6%	3.1%	4.5%	3.2%
Percent women employees								
Less than 25%	2.5%	3.3% *	2.5% *	4.2% *	2.0%	1.9%	3.0%	2.3%
25-49 %	4.0%	--	2.0% *	6.1% *	6.0% *	3.3%	3.8% *	4.0%
50-74 %	3.3%	1.4% *	7.1% *	5.0% *	3.0%	3.0%	5.5% *	3.0%
75% or more	4.7%	6.0% *	8.1% *	8.1%	3.4% *	4.3% *	7.7% *	4.3% *
Percent age 50 or older employees								
Less than 25%	3.5%	2.7% *	3.1% *	5.3%	5.4% *	2.4%	3.5%	3.5%
25-49 %	3.4%	7.8% *	4.0% *	5.1%	3.2%	3.3%	4.6%	3.4%
50-74 %	3.9%	5.9% *	7.3% *	6.8% *	1.4% *	3.4% *	8.1% *	2.8%
75% or more	4.7% *	0.0%	--	0.8% *	0.1% *	19.1% *	0.9% *	8.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.15.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, 2022**

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%	1.14% *	1.01%	1.02%	0.97%	0.45%	0.65%	0.40%
Industry group **								
Agric., fish., forest.	1.64% *	0.00%	--	0.00%	3.86% *	0.00%	2.37% *	2.02% *
Mining and manufacturing	0.74%	0.00%	1.97% *	1.86% *	1.46% *	1.00%	1.19% *	0.80%
Construction	1.31% *	1.23% *	1.11% *	3.55% *	2.15% *	--	1.66% *	1.83% *
Utilities and transp.	0.64%	--	0.00%	--	1.58% *	0.59% *	4.14% *	0.58% *
Wholesale trade	0.87% *	0.00%	0.77% *	1.78% *	2.42% *	1.03% *	0.25% *	1.02% *
Fin. svcs. and real estate	1.16%	--	0.24% *	5.16% *	2.48% *	1.41%	3.44% *	1.22%
Retail trade	0.46%	1.99% *	2.09% *	1.23% *	1.87% *	0.48% *	1.32% *	0.48% *
Professional services	0.82%	1.23% *	2.06% *	1.29%	--	0.94%	1.15%	0.92%
Other services	0.72%	4.49% *	3.72% *	3.44% *	0.38% *	0.36%	1.87% *	0.76% *
Ownership								
For profit, incorporated	0.34%	0.98% *	0.90%	1.01%	0.78%	0.45%	0.64%	0.38%
For profit, unincorporated	0.50%	1.65% *	3.33% *	1.62% *	0.54%	0.74% *	1.66% *	0.46%
Nonprofit	1.45%	8.60% *	6.09% *	5.01% *	4.13% *	1.58% *	3.55% *	1.53%
Age of firm								
Less than 5 years	0.91% *	3.52% *	0.94% *	1.07% *	1.20% *	0.00%	1.75% *	0.76% *
5-9 years	1.68% *	0.21% *	0.05% *	2.15% *	5.46% *	5.26% *	0.88% *	3.46% *
10-19 years	0.62%	1.73% *	2.79% *	1.60% *	0.94% *	0.18% *	1.51%	0.46% *
20 or more years	0.42%	2.21% *	1.36% *	1.51%	1.23% *	0.47%	0.95%	0.44%
Multi/single status								
2 or more locations	0.45%	--	2.13% *	1.22%	1.61% *	0.46%	2.77% *	0.46%
1 location only	0.55%	0.87%	1.08%	1.27%	0.89% *	1.80% *	0.65%	0.85%
Percent full-time employees								
Less than 25%	0.40% *	--	0.00%	3.52% *	0.42% *	0.16% *	4.44% *	0.20% *
25-49 %	6.31% *	0.72% *	5.46% *	8.32% *	20.20% *	0.88% *	1.46% *	7.50% *
50-74 %	0.80% *	1.06% *	1.24% *	6.96% *	0.52% *	0.46% *	0.83% *	0.90% *
75% or more	0.36%	1.37% *	1.12%	0.88%	0.58%	0.53%	0.74%	0.40%
Union presence								
No union employees	0.30%	1.22% *	1.07%	0.98%	0.60%	0.40%	0.66%	0.33%
Has union employees	1.20%	0.00%	0.49% *	5.78% *	5.73% *	1.16%	--	1.25%
Percent low-wage employees								
50% or more low-wage	3.71% *	0.63% *	0.50% *	1.33% *	13.75% *	0.77%	0.72% *	4.45% *
Less than 50% low-wage	0.34%	1.25% *	1.05%	1.06%	0.52%	0.47%	0.69%	0.37%
Percent women employees								
Less than 25%	0.36%	1.36% *	0.98% *	1.35% *	0.49%	0.49%	0.75%	0.41%
25-49 %	0.74%	--	1.17% *	3.17% *	3.01% *	0.64%	1.20% *	0.80%
50-74 %	0.58%	0.89% *	3.41% *	1.66% *	0.87%	0.80%	1.72% *	0.62%
75% or more	1.23%	4.53% *	3.67% *	2.42%	1.89% *	1.75% *	2.31% *	1.37% *
Percent age 50 or older employees								
Less than 25%	0.65%	1.12% *	1.17% *	1.54%	2.73% *	0.57%	0.70%	0.82%
25-49 %	0.50%	3.46% *	1.58% *	1.51%	0.74%	0.66%	1.08%	0.52%
50-74 %	0.83%	4.44% *	3.89% *	3.00% *	0.52% *	1.11% *	2.77% *	0.76%
75% or more	1.52% *	0.00%	--	0.84% *	0.08% *	6.90% *	0.64% *	3.10% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.15.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, 2022**

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	23.9%	13.6%	13.6%	20.1%	21.6%	26.7%	15.3%	25.2%
Industry group **								
Agric., fish., forest.	17.2% *	0.0%	0.0%	0.0%	2.7% *	59.6%	0.0%	22.6% *
Mining and manufacturing	29.4%	--	13.1% *	20.5%	24.1%	34.0%	15.0%	30.5%
Construction	17.6%	7.0% *	9.9% *	17.6% *	12.0% *	33.6%	9.7%	22.0%
Utilities and transp.	23.5%	--	--	13.4% *	18.6%	26.7%	6.9% *	25.1%
Wholesale trade	28.0%	17.8% *	19.3% *	20.8%	24.6%	33.5%	15.7%	30.3%
Fin. svcs. and real estate	24.4%	15.5% *	44.6% *	25.2%	27.6%	23.9%	21.9%	24.6%
Retail trade	17.0%	7.9% *	18.8% *	9.2% *	9.8% *	21.2%	11.0% *	18.4%
Professional services	25.4%	18.4%	10.2%	23.8%	22.8%	27.7%	16.5%	26.6%
Other services	17.8%	13.9% *	12.1%	21.8%	20.6%	16.8%	19.5%	17.4%
Ownership								
For profit, incorporated	23.4%	13.3%	12.7%	19.2%	21.0%	26.3%	14.8%	24.8%
For profit, unincorporated	23.4%	11.6% *	13.2% *	18.0%	19.5%	30.5%	11.5%	26.4%
Nonprofit	26.1%	20.8% *	22.2%	27.5%	25.3%	26.4%	27.6%	26.0%
Age of firm								
Less than 5 years	17.5%	11.7% *	5.4% *	26.7% *	15.5% *	66.4%	9.6%	24.2%
5-9 years	22.1%	18.5% *	10.6% *	25.6%	27.6%	23.7% *	19.9%	24.8%
10-19 years	21.2%	10.3%	17.0%	17.8%	17.8%	35.4%	13.3%	25.3%
20 or more years	24.5%	13.6%	14.1%	19.1%	22.3%	26.4%	16.0%	25.2%
Multi/single status								
2 or more locations	25.9%	--	20.4% *	21.3%	23.0%	26.7%	20.0%	26.0%
1 location only	18.0%	13.5%	13.1%	19.7%	19.8%	26.3%	14.8%	20.8%
Percent full-time employees								
Less than 25%	26.2%	--	--	25.4% *	11.9% *	27.6%	33.3% *	25.6%
25-49 %	19.3%	40.5% *	16.9% *	8.9% *	16.1% *	18.3%	30.7% *	16.9%
50-74 %	18.9%	9.5% *	7.4% *	19.8% *	23.8%	18.9%	15.2%	19.4%
75% or more	24.5%	12.1%	13.3%	20.3%	21.7%	27.9%	14.5%	26.1%
Union presence								
No union employees	23.1%	14.5%	13.8%	18.9%	21.2%	26.6%	15.5%	24.6%
Has union employees	26.4%	0.0%	11.0% *	32.9%	24.0%	27.0%	12.3% *	27.0%
Percent low-wage employees								
50% or more low-wage	20.8%	15.3% *	22.0% *	38.9%	10.6% *	22.2%	25.8% *	19.7%
Less than 50% low-wage	24.0%	13.4%	13.3%	19.2%	22.2%	26.9%	14.7%	25.5%
Percent women employees								
Less than 25%	25.5%	13.9%	11.0%	17.9%	23.6%	34.1%	14.0%	29.2%
25-49 %	23.7%	13.0% *	14.4% *	20.9%	21.1%	25.4%	14.4%	24.5%
50-74 %	22.0%	10.1% *	11.2%	26.6%	18.1%	23.6%	16.2%	22.7%
75% or more	24.5%	17.0% *	26.2%	14.3%	24.5%	26.3%	19.3%	25.3%
Percent age 50 or older employees								
Less than 25%	21.2%	13.0%	12.2%	17.1%	19.7%	25.4%	13.5%	23.4%
25-49 %	26.5%	18.4% *	15.3%	23.0%	22.5%	28.4%	19.4%	27.0%
50-74 %	20.0%	13.0% *	15.8% *	25.0%	23.7%	18.8%	16.7%	20.8%
75% or more	14.3%	10.9% *	12.3% *	10.6% *	9.4% *	27.1% *	10.9%	17.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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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, 2022**

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%	2.26%	1.97%	1.78%	1.55%	1.11%	1.29%	0.88%
Industry group **								
Agric., fish., forest.	6.26% *	0.00%	0.00%	0.00%	1.89% *	13.04%	0.00%	8.50% *
Mining and manufacturing	2.34%	--	5.60% *	4.59%	3.54%	3.32%	3.51%	2.48%
Construction	3.14%	5.26% *	4.37% *	5.76% *	4.89% *	9.14%	2.48%	4.58%
Utilities and transp.	2.76%	--	--	4.70% *	5.12%	3.59%	2.64% *	3.01%
Wholesale trade	2.56%	8.60% *	8.67% *	6.00%	5.00%	3.89%	4.06%	2.90%
Fin. svcs. and real estate	2.05%	7.09% *	15.20% *	7.55%	6.30%	2.32%	5.76%	2.16%
Retail trade	1.44%	4.27% *	8.33% *	3.41% *	3.12% *	1.81%	3.40% *	1.55%
Professional services	1.45%	4.80%	2.36%	3.21%	2.65%	2.05%	2.47%	1.63%
Other services	1.96%	4.73% *	3.38%	4.76%	4.76%	2.85%	3.75%	2.25%
Ownership								
For profit, incorporated	0.94%	2.93%	2.28%	2.14%	2.05%	1.30%	1.56%	1.06%
For profit, unincorporated	1.87%	3.70% *	5.02% *	3.94%	3.46%	3.14%	2.17%	2.24%
Nonprofit	2.08%	7.20% *	6.38%	5.25%	3.40%	2.84%	5.31%	2.19%
Age of firm								
Less than 5 years	3.40%	4.75% *	2.14% *	8.03% *	5.46% *	6.06%	2.66%	5.66%
5-9 years	3.36%	7.07% *	4.04% *	6.99%	6.94%	8.78% *	4.79%	4.63%
10-19 years	3.17%	3.06%	4.82%	3.43%	4.10%	9.61%	2.10%	4.53%
20 or more years	0.84%	3.31%	2.71%	2.16%	1.80%	1.09%	1.78%	0.90%
Multi/single status								
2 or more locations	0.97%	--	8.57% *	3.47%	2.05%	1.13%	4.62%	0.99%
1 location only	1.15%	2.31%	2.00%	2.07%	2.41%	4.93%	1.34%	1.81%
Percent full-time employees								
Less than 25%	5.72%	--	--	18.78% *	6.59% *	7.07%	16.77% *	6.08%
25-49 %	2.99%	14.16% *	6.95% *	4.33% *	6.55% *	2.75%	10.03% *	2.57%
50-74 %	2.54%	4.11% *	3.23% *	6.06% *	6.96%	3.33%	4.41%	2.85%
75% or more	0.84%	2.21%	2.09%	1.91%	1.64%	1.21%	1.33%	0.95%
Union presence								
No union employees	0.84%	2.38%	2.06%	1.72%	1.64%	1.29%	1.33%	0.97%
Has union employees	1.88%	0.00%	5.15% *	9.31%	4.82%	2.13%	5.23% *	1.95%
Percent low-wage employees								
50% or more low-wage	2.91%	6.95% *	8.18% *	10.93%	3.46% *	3.83%	7.93% *	3.09%
Less than 50% low-wage	0.80%	2.40%	2.02%	1.74%	1.62%	1.15%	1.27%	0.91%
Percent women employees								
Less than 25%	1.66%	3.22%	2.38%	2.80%	3.33%	2.85%	1.74%	2.05%
25-49 %	1.27%	4.79% *	5.75% *	3.52%	2.84%	1.62%	2.71%	1.37%
50-74 %	1.43%	3.90% *	2.82%	4.38%	2.59%	1.94%	3.38%	1.55%
75% or more	2.05%	7.13% *	7.23%	2.82%	3.50%	2.91%	3.67%	2.29%
Percent age 50 or older employees								
Less than 25%	1.19%	3.32%	2.58%	2.17%	2.67%	1.96%	1.66%	1.46%
25-49 %	1.16%	5.63% *	4.15%	3.48%	2.21%	1.49%	2.95%	1.22%
50-74 %	1.84%	5.07% *	4.93% *	5.08%	3.99%	2.65%	3.41%	2.14%
75% or more	3.65%	3.83% *	7.78% *	6.35% *	3.68% *	12.42% *	3.12%	6.65% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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**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, 2022**

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	4.3%	5.9%	5.6%	3.8%	4.7%	4.1%	4.8%	4.2%
Industry group **								
Agric., fish., forest.	4.0% *	0.0%	0.0%	--	0.9% *	9.0% *	--	--
Mining and manufacturing	4.8%	--	6.6% *	3.7% *	3.8% *	5.3%	4.3% *	4.8%
Construction	4.1% *	3.0% *	10.5% *	4.4% *	--	0.9% *	6.2% *	2.9% *
Utilities and transp.	5.6%	0.0%	18.4% *	1.0% *	12.2% *	4.4% *	6.9% *	5.4% *
Wholesale trade	2.7%	0.2% *	8.3% *	2.0% *	4.8% *	1.5% *	4.2% *	2.5% *
Fin. svcs. and real estate	4.8%	17.3% *	5.4% *	1.9% *	1.8% *	4.9%	10.9% *	4.3%
Retail trade	3.5%	12.3% *	7.6% *	--	3.4% *	1.7% *	7.9% *	2.5% *
Professional services	4.5%	3.4% *	2.3% *	5.5% *	6.3%	4.1%	2.8%	4.7%
Other services	3.6%	2.6% *	2.1% *	2.8% *	3.7% *	4.1% *	2.8% *	3.8%
Ownership								
For profit, incorporated	4.2%	5.3% *	6.1%	4.0%	4.7%	3.8%	4.9%	4.1%
For profit, unincorporated	4.0%	7.8% *	0.7% *	3.1% *	6.0% *	2.9% *	3.6% *	4.1%
Nonprofit	5.1%	6.4% *	9.6% *	4.0% *	3.7% *	5.5%	6.3%	5.0%
Age of firm								
Less than 5 years	2.8% *	6.7% *	1.0% *	0.8% *	3.0% *	--	3.3% *	2.4% *
5-9 years	4.8%	--	1.5% *	3.5% *	10.2% *	0.2% *	2.8% *	7.2% *
10-19 years	5.1%	7.5% *	6.1% *	3.4% *	3.9% *	6.7% *	5.3%	4.9% *
20 or more years	4.3%	6.0% *	7.0% *	4.4%	4.7%	4.0%	5.4%	4.2%
Multi/single status								
2 or more locations	4.1%	--	1.1% *	3.2% *	4.6%	4.1%	3.8% *	4.1%
1 location only	4.9%	5.8%	6.0%	4.0%	4.9%	3.6% *	4.9%	4.9%
Percent full-time employees								
Less than 25%	8.1% *	0.0%	0.0%	3.3% *	7.3% *	9.6% *	0.4% *	8.7% *
25-49 %	4.7% *	16.1% *	--	5.5% *	2.0% *	3.4% *	12.3% *	3.1% *
50-74 %	2.4%	0.9% *	8.6% *	2.6% *	3.0% *	2.0% *	3.2% *	2.3% *
75% or more	4.4%	5.8%	5.5%	3.9%	4.9%	4.2%	4.7%	4.4%
Union presence								
No union employees	4.1%	6.0%	4.7%	3.8%	5.2%	3.5%	4.6%	4.0%
Has union employees	5.0%	--	22.2% *	3.4% *	2.1% *	5.3%	7.4% *	4.9%
Percent low-wage employees								
50% or more low-wage	6.0%	18.9% *	15.5% *	5.7% *	5.7% *	3.6% *	13.0% *	4.6%
Less than 50% low-wage	4.2%	4.6%	5.3%	3.7%	4.7%	4.1%	4.3%	4.2%
Percent women employees								
Less than 25%	4.4%	7.7% *	6.9% *	3.6% *	5.1%	3.3%	6.1%	3.9%
25-49 %	4.2%	1.4% *	7.6% *	3.1% *	5.2%	4.1%	3.2% *	4.3%
50-74 %	4.8%	8.0% *	1.6% *	5.2% *	4.1% *	5.0%	3.3% *	5.0%
75% or more	3.6%	4.9% *	4.3% *	3.0% *	4.0% *	3.4%	4.8%	3.4%
Percent age 50 or older employees								
Less than 25%	4.5%	4.6% *	5.1% *	2.7% *	5.0%	4.8%	4.0%	4.7%
25-49 %	4.3%	4.3% *	5.7% *	5.5% *	4.6%	4.1%	4.4%	4.3%
50-74 %	3.4%	12.5% *	5.3% *	3.3% *	5.1% *	1.4%	7.5% *	2.4%
75% or more	5.7% *	4.4% *	16.0% *	--	2.5% *	6.7% *	7.1% *	4.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.15.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, 2022**

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	0.34%	1.49%	1.46%	0.79%	0.74%	0.45%	0.74%	0.37%
Industry group **								
Agric., fish., forest.	2.13% *	0.00%	0.00%	--	0.95% *	6.24% *	--	--
Mining and manufacturing	0.95%	--	4.89% *	2.22% *	1.20% *	1.41%	2.23% *	1.01%
Construction	1.29% *	1.54% *	5.37% *	2.35% *	--	0.84% *	2.54% *	1.41% *
Utilities and transp.	1.57%	0.00%	15.55% *	0.82% *	6.44% *	1.52% *	5.83% *	1.63% *
Wholesale trade	0.78%	0.22% *	6.86% *	0.84% *	2.28% *	0.55% *	2.45% *	0.80% *
Fin. svcs. and real estate	0.98%	6.33% *	3.89% *	1.15% *	0.69% *	1.23%	3.44% *	1.03%
Retail trade	1.03%	7.88% *	5.02% *	--	2.14% *	0.73% *	3.85% *	0.90% *
Professional services	0.63%	1.38% *	1.13% *	1.89% *	1.68%	0.79%	0.72%	0.71%
Other services	0.78%	1.34% *	1.01% *	1.23% *	1.50% *	1.35% *	0.89% *	0.96%
Ownership								
For profit, incorporated	0.41%	1.73% *	1.83%	1.03%	0.92%	0.54%	0.91%	0.45%
For profit, unincorporated	0.77%	3.81% *	0.55% *	1.50% *	1.96% *	0.97% *	1.49% *	0.89%
Nonprofit	0.87%	3.24% *	4.20% *	1.85% *	1.58% *	1.17%	1.82%	0.92%
Age of firm								
Less than 5 years	1.13% *	4.42% *	0.86% *	0.78% *	1.70% *	--	2.04% *	1.14% *
5-9 years	1.40%	--	1.16% *	2.18% *	4.01% *	0.21% *	1.28% *	2.66% *
10-19 years	1.34%	2.86% *	3.31% *	1.58% *	1.75% *	4.35% *	1.50%	1.87% *
20 or more years	0.37%	2.47% *	2.15% *	1.10%	0.88%	0.45%	1.11%	0.39%
Multi/single status								
2 or more locations	0.40%	--	0.71% *	1.03% *	0.82%	0.46%	1.53% *	0.40%
1 location only	0.64%	1.51%	1.58%	0.98%	1.32%	1.84% *	0.80%	0.97%
Percent full-time employees								
Less than 25%	4.10% *	0.00%	0.00%	2.38% *	4.91% *	5.68% *	0.40% *	4.42% *
25-49 %	2.13% *	14.23% *	--	3.84% *	1.12% *	2.37% *	9.13% *	1.60% *
50-74 %	0.69%	0.76% *	5.64% *	1.87% *	1.58% *	0.86% *	1.75% *	0.74% *
75% or more	0.37%	1.40%	1.57%	0.87%	0.81%	0.50%	0.75%	0.41%
Union presence								
No union employees	0.36%	1.57%	1.29%	0.83%	0.85%	0.49%	0.73%	0.41%
Has union employees	0.83%	--	13.51% *	2.35% *	0.78% *	0.98%	3.99% *	0.85%
Percent low-wage employees								
50% or more low-wage	1.57%	10.51% *	13.43% *	2.95% *	3.01% *	1.48% *	6.03% *	1.33%
Less than 50% low-wage	0.35%	1.21%	1.42%	0.81%	0.76%	0.47%	0.68%	0.38%
Percent women employees								
Less than 25%	0.61%	2.84% *	2.35% *	1.26% *	1.23%	0.89%	1.33%	0.68%
25-49 %	0.62%	1.04% *	4.69% *	1.49% *	1.54%	0.77%	1.40% *	0.67%
50-74 %	0.74%	3.44% *	1.06% *	2.00% *	1.58% *	0.99%	1.06% *	0.82%
75% or more	0.72%	2.25% *	2.11% *	1.14% *	1.57% *	0.98%	1.28%	0.80%
Percent age 50 or older employees								
Less than 25%	0.60%	1.72% *	1.75% *	0.90% *	1.19%	0.99%	0.89%	0.72%
25-49 %	0.47%	1.90% *	2.76% *	1.75% *	1.06%	0.57%	1.17%	0.50%
50-74 %	0.74%	6.03% *	4.16% *	1.39% *	2.09% *	0.41%	2.68% *	0.62%
75% or more	1.97% *	2.12% *	14.32% *	--	1.65% *	3.55% *	3.42% *	1.75% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	29.2%	9.9%	14.2%	19.3%	25.7%	34.4%	14.3%	31.5%
Industry group **								
Agric., fish., forest.	13.4% *	--	0.0%	--	12.0% *	17.0% *	--	13.6% *
Mining and manufacturing	30.1%	--	15.2% *	16.2%	30.2%	33.0%	15.1%	31.3%
Construction	25.4%	11.3% *	19.8% *	22.2%	19.9%	45.7%	20.5%	28.1%
Utilities and transp.	30.4%	1.8% *	13.0% *	22.0% *	21.6%	34.6%	13.6% *	32.0%
Wholesale trade	28.1%	9.6% *	18.1% *	20.3%	24.6%	34.5%	15.0%	30.4%
Fin. svcs. and real estate	34.0%	1.2% *	11.2% *	25.1%	29.9%	37.2%	10.2%	35.8%
Retail trade	27.8%	3.2% *	9.3% *	13.3% *	30.3%	35.0%	6.4% *	32.6%
Professional services	27.7%	16.9%	14.7%	23.7%	26.3%	30.0%	18.4%	29.0%
Other services	29.4%	6.7% *	10.9% *	13.7%	18.4%	43.7%	9.4%	34.4%
Ownership								
For profit, incorporated	31.0%	10.0%	12.9%	18.5%	25.1%	37.5%	13.6%	33.8%
For profit, unincorporated	26.7%	6.9% *	17.0% *	17.8%	29.8%	32.4%	14.4%	29.7%
Nonprofit	24.3%	16.6% *	21.2% *	25.2%	24.0%	24.7%	20.8%	24.6%
Age of firm								
Less than 5 years	14.2%	12.7% *	9.2% *	6.4% *	24.1%	21.3%	9.5% *	18.2%
5-9 years	14.6%	5.3% *	15.9% *	9.2% *	25.1%	28.6% *	7.5%	23.3%
10-19 years	20.3%	9.3% *	8.9% *	22.7%	19.2%	29.6%	12.6%	24.4%
20 or more years	31.2%	11.5%	16.9%	21.4%	26.9%	34.6%	17.8%	32.5%
Multi/single status								
2 or more locations	33.3%	--	17.7% *	22.1%	28.4%	34.8%	20.6%	33.5%
1 location only	17.4%	9.9%	14.0%	18.4%	22.0%	17.3%	13.7%	20.7%
Percent full-time employees								
Less than 25%	22.6%	0.0%	0.0%	11.2% *	21.8% *	26.0%	1.0% *	24.4%
25-49 %	22.7%	14.2% *	6.1% *	26.7% *	16.0% *	27.8%	12.6% *	24.8%
50-74 %	30.2%	17.7% *	4.7% *	14.1% *	16.7%	37.7%	11.8% *	32.9%
75% or more	29.4%	8.8%	15.5%	19.7%	26.7%	34.4%	14.8%	31.7%
Union presence								
No union employees	29.2%	9.7%	14.6%	19.3%	25.9%	36.0%	14.2%	32.1%
Has union employees	29.2%	--	8.6% *	18.6% *	24.5%	30.8%	16.0% *	29.8%
Percent low-wage employees								
50% or more low-wage	22.1%	17.1% *	6.8% *	5.8% *	18.5% *	28.6%	11.8% *	24.3%
Less than 50% low-wage	29.5%	9.2%	14.5%	19.9%	26.0%	34.7%	14.5%	31.8%
Percent women employees								
Less than 25%	26.5%	5.3% *	14.0%	18.6%	24.7%	36.4%	11.8%	31.1%
25-49 %	34.1%	9.0% *	8.1% *	19.8%	25.5%	39.6%	14.4%	35.8%
50-74 %	28.9%	10.6% *	25.1%	19.1%	26.3%	32.0%	17.0%	30.2%
75% or more	24.6%	22.9%	6.6% *	20.9%	26.7%	25.6%	18.8%	25.4%
Percent age 50 or older employees								
Less than 25%	27.3%	10.4%	12.6%	15.4%	26.5%	35.8%	13.3%	31.3%
25-49 %	30.2%	14.2% *	20.6%	23.9%	25.0%	32.8%	21.1%	30.7%
50-74 %	30.7%	6.1% *	10.8% *	20.2%	23.9%	41.5%	9.6%	35.9%
75% or more	24.1%	7.2% *	8.9% *	28.8% *	49.4%	35.1% *	8.4% *	40.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	1.80%	2.24%	1.53%	1.50%	1.30%	1.22%	1.02%
Industry group **								
Agric., fish., forest.	5.08% *	--	0.00%	--	8.17% *	8.41% *	--	5.77% *
Mining and manufacturing	1.86%	--	8.39% *	3.29%	3.88%	2.49%	4.19%	1.98%
Construction	3.36%	6.76% *	6.54% *	5.72%	4.19%	10.10%	4.84%	4.52%
Utilities and transp.	2.42%	1.83% *	6.13% *	7.16% *	6.11%	2.99%	4.73% *	2.61%
Wholesale trade	2.22%	7.74% *	8.20% *	4.57%	3.87%	3.25%	4.05%	2.48%
Fin. svcs. and real estate	2.21%	0.92% *	7.75% *	6.28%	4.74%	2.65%	2.95%	2.33%
Retail trade	2.31%	2.06% *	5.34% *	5.25% *	5.37%	2.94%	2.08% *	2.54%
Professional services	1.59%	3.91%	3.54%	3.02%	2.83%	2.21%	2.29%	1.77%
Other services	4.19%	3.09% *	5.99% *	2.76%	3.96%	6.42%	2.45%	4.91%
Ownership								
For profit, incorporated	1.11%	2.25%	2.41%	1.82%	1.84%	1.54%	1.42%	1.24%
For profit, unincorporated	1.99%	2.77% *	5.52% *	3.45%	4.41%	3.07%	2.74%	2.33%
Nonprofit	2.37%	7.54% *	10.59% *	4.68%	3.03%	3.33%	4.70%	2.50%
Age of firm								
Less than 5 years	2.87%	5.29% *	4.28% *	3.28% *	6.76%	1.85%	2.91% *	4.67%
5-9 years	2.36%	2.67% *	6.21% *	4.05% *	5.82%	9.80% *	2.11%	4.32%
10-19 years	2.24%	4.14% *	4.43% *	3.67%	4.18%	6.39%	2.65%	3.23%
20 or more years	1.02%	2.93%	3.15%	1.97%	1.71%	1.33%	1.83%	1.09%
Multi/single status								
2 or more locations	1.13%	--	7.74% *	3.07%	1.94%	1.32%	3.42%	1.14%
1 location only	1.05%	1.84%	2.34%	1.77%	2.33%	3.52%	1.31%	1.63%
Percent full-time employees								
Less than 25%	4.14%	0.00%	0.00%	6.06% *	10.67% *	5.03%	1.07% *	4.35%
25-49 %	3.46%	6.88% *	4.35% *	9.47% *	5.87% *	5.42%	4.76% *	4.20%
50-74 %	5.49%	8.68% *	2.40% *	4.60% *	4.89%	7.21%	3.71% *	6.07%
75% or more	0.86%	1.83%	2.49%	1.66%	1.61%	1.21%	1.35%	0.95%
Union presence								
No union employees	1.04%	1.82%	2.33%	1.53%	1.54%	1.61%	1.21%	1.19%
Has union employees	1.89%	--	6.06% *	7.49% *	5.08%	2.12%	6.94% *	1.95%
Percent low-wage employees								
50% or more low-wage	3.06%	8.40% *	3.63% *	2.55% *	7.84% *	4.26%	4.35% *	3.58%
Less than 50% low-wage	0.94%	1.81%	2.31%	1.59%	1.53%	1.34%	1.27%	1.05%
Percent women employees								
Less than 25%	1.39%	2.11% *	2.93%	2.60%	2.65%	2.50%	1.81%	1.73%
25-49 %	1.93%	3.27% *	3.04% *	2.86%	3.00%	2.44%	2.36%	2.05%
50-74 %	1.60%	4.28% *	6.92%	3.13%	3.02%	2.12%	3.04%	1.73%
75% or more	2.16%	5.98%	2.29% *	3.87%	3.72%	3.04%	3.26%	2.41%
Percent age 50 or older employees								
Less than 25%	1.87%	2.55%	2.74%	2.10%	2.67%	3.09%	1.71%	2.26%
25-49 %	1.14%	5.05% *	5.55%	2.65%	2.10%	1.45%	2.77%	1.20%
50-74 %	2.39%	4.07% *	4.30% *	4.13%	3.36%	3.63%	2.31%	2.75%
75% or more	4.64%	3.17% *	7.24% *	15.28% *	10.13%	11.75% *	2.87% *	7.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	28.3%	51.5%	50.7%	41.0%	33.5%	21.3%	48.1%	25.2%
Industry group **								
Agric., fish., forest.	58.4%	--	--	81.0%	77.2%	8.1% *	74.2%	53.4%
Mining and manufacturing	25.2%	--	51.7%	47.1%	27.3%	19.5%	54.1%	23.1%
Construction	38.8%	44.1%	45.7%	43.1%	47.4%	16.6% *	44.8%	35.4%
Utilities and transp.	21.1%	--	55.3%	31.9%	38.0%	13.8%	51.7%	18.2%
Wholesale trade	31.1%	56.1%	50.5%	43.7%	28.4%	25.2%	52.2%	27.3%
Fin. svcs. and real estate	22.1%	42.9%	34.5% *	30.9%	29.4%	19.1%	37.9%	21.0%
Retail trade	39.4%	66.9%	49.4%	52.7%	43.8%	31.2%	59.3%	34.9%
Professional services	26.5%	46.1%	61.5%	36.4%	28.6%	21.2%	48.4%	23.4%
Other services	33.5%	51.8%	41.3%	38.9%	43.4%	24.8%	41.6%	31.4%
Ownership								
For profit, incorporated	29.0%	51.1%	53.0%	43.9%	35.8%	21.2%	50.0%	25.5%
For profit, unincorporated	34.9%	66.5%	56.6%	42.2%	35.2%	24.8%	54.3%	30.2%
Nonprofit	21.1%	17.6% *	20.8% *	25.2%	24.7%	19.6%	19.3%	21.2%
Age of firm								
Less than 5 years	44.3%	47.0%	57.3%	43.2%	40.1%	--	49.5%	40.0%
5-9 years	44.6%	55.1%	63.8%	44.5%	25.2%	41.0%	54.7%	32.1%
10-19 years	41.7%	57.1%	51.0%	46.5%	49.0%	16.8%	52.9%	35.9%
20 or more years	25.7%	48.5%	47.0%	38.4%	30.8%	21.4%	44.0%	24.0%
Multi/single status								
2 or more locations	23.5%	--	50.0%	42.0%	30.6%	21.3%	38.7%	23.2%
1 location only	42.2%	52.3%	50.8%	40.7%	37.3%	20.5%	49.1%	36.1%
Percent full-time employees								
Less than 25%	17.3%	--	--	24.2% *	30.2% *	13.9% *	21.5% *	16.9%
25-49 %	28.6%	23.5% *	33.7% *	41.2%	19.3% *	31.0%	30.0% *	28.3%
50-74 %	35.2%	42.9%	61.3%	39.8%	50.2%	29.4%	49.3%	33.2%
75% or more	27.7%	55.0%	50.7%	41.5%	32.6%	20.2%	48.9%	24.4%
Union presence								
No union employees	31.5%	54.0%	52.6%	43.5%	33.8%	23.6%	50.4%	27.8%
Has union employees	17.8%	--	17.9% *	13.7%	31.4%	16.0%	17.1%	17.8%
Percent low-wage employees								
50% or more low-wage	32.8%	46.1% *	46.0%	40.8%	37.1%	26.5%	43.5%	30.5%
Less than 50% low-wage	28.1%	52.0%	50.9%	41.1%	33.3%	21.1%	48.4%	25.0%
Percent women employees								
Less than 25%	33.4%	55.3%	51.9%	46.6%	36.2%	19.9%	53.2%	27.2%
25-49 %	24.8%	56.0%	58.6%	38.7%	32.7%	19.0%	49.6%	22.6%
50-74 %	27.2%	48.0%	40.1%	32.2%	32.5%	23.4%	39.4%	25.8%
75% or more	28.6%	38.5%	52.1%	43.3%	31.0%	24.1%	41.7%	26.8%
Percent age 50 or older employees								
Less than 25%	34.1%	55.1%	56.2%	47.3%	34.7%	23.6%	53.0%	28.7%
25-49 %	23.9%	36.1%	45.8%	34.3%	33.4%	19.5%	38.4%	23.0%
50-74 %	31.1%	45.9%	39.7%	36.7%	30.3%	27.1%	41.4%	28.6%
75% or more	40.8%	63.6%	55.7% *	29.9% *	34.9%	9.1% *	61.8%	18.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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%	3.80%	3.20%	1.99%	1.91%	0.89%	1.91%	0.81%
Industry group **								
Agric., fish., forest.	10.02%	--	--	10.85%	11.56%	3.62% *	14.04%	12.79%
Mining and manufacturing	1.79%	--	7.89%	5.15%	3.76%	2.18%	4.88%	1.86%
Construction	3.41%	11.16%	7.76%	6.05%	6.99%	5.52% *	5.18%	4.50%
Utilities and transp.	2.64%	--	14.17%	7.36%	8.04%	2.83%	8.15%	2.74%
Wholesale trade	2.54%	13.83%	10.49%	6.26%	4.87%	3.46%	6.37%	2.67%
Fin. svcs. and real estate	1.68%	10.03%	12.29% *	7.54%	5.19%	1.80%	6.69%	1.71%
Retail trade	2.82%	11.64%	9.91%	7.49%	6.49%	2.99%	7.14%	2.72%
Professional services	1.32%	5.69%	5.55%	3.16%	2.94%	1.65%	3.33%	1.39%
Other services	3.03%	8.23%	7.86%	5.53%	7.55%	3.73%	4.57%	3.55%
Ownership								
For profit, incorporated	0.96%	4.78%	3.69%	2.45%	2.56%	1.07%	2.31%	1.02%
For profit, unincorporated	2.06%	6.43%	8.11%	4.66%	4.22%	2.81%	4.30%	2.24%
Nonprofit	1.62%	5.90% *	7.94% *	5.32%	3.41%	2.06%	3.68%	1.71%
Age of firm								
Less than 5 years	4.60%	8.29%	11.26%	8.11%	9.08%	--	5.94%	6.84%
5-9 years	3.97%	9.75%	7.59%	7.32%	5.23%	12.03%	5.91%	4.57%
10-19 years	3.21%	5.79%	8.24%	4.34%	6.47%	4.69%	3.87%	4.42%
20 or more years	0.79%	6.45%	3.79%	2.44%	1.92%	0.91%	2.59%	0.81%
Multi/single status								
2 or more locations	0.83%	--	9.37%	4.24%	2.13%	0.90%	4.81%	0.83%
1 location only	1.58%	3.83%	3.38%	2.26%	3.40%	5.12%	2.04%	2.37%
Percent full-time employees								
Less than 25%	3.77%	--	--	9.32% *	9.56% *	4.25% *	8.23% *	3.99%
25-49 %	4.23%	14.37% *	11.12% *	8.22%	6.76% *	6.14%	10.06% *	4.65%
50-74 %	3.67%	10.63%	9.03%	6.82%	9.88%	4.01%	6.23%	4.00%
75% or more	0.79%	3.95%	3.47%	2.16%	1.87%	0.94%	2.05%	0.83%
Union presence								
No union employees	0.88%	3.78%	3.25%	2.06%	1.80%	1.13%	1.94%	0.94%
Has union employees	1.64%	--	9.32% *	3.95%	7.73%	1.52%	4.72%	1.70%
Percent low-wage employees								
50% or more low-wage	3.04%	14.82% *	12.28%	8.26%	8.79%	2.72%	9.02%	2.97%
Less than 50% low-wage	0.79%	3.94%	3.28%	2.05%	1.97%	0.92%	1.96%	0.84%
Percent women employees								
Less than 25%	1.48%	5.98%	4.34%	3.27%	3.38%	1.81%	2.89%	1.63%
25-49 %	1.56%	7.94%	9.77%	4.45%	4.31%	1.62%	4.92%	1.59%
50-74 %	1.31%	6.94%	5.86%	4.15%	3.36%	1.57%	3.79%	1.39%
75% or more	1.80%	7.84%	7.40%	4.22%	4.04%	2.23%	3.96%	1.95%
Percent age 50 or older employees								
Less than 25%	1.45%	5.62%	4.51%	3.05%	2.91%	1.80%	2.80%	1.55%
25-49 %	1.03%	6.57%	5.61%	3.00%	2.88%	1.11%	3.10%	1.07%
50-74 %	2.11%	8.45%	6.70%	4.93%	4.06%	3.09%	4.44%	2.37%
75% or more	4.94%	7.10%	16.97% *	10.63% *	8.29%	3.65% *	6.05%	4.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	57.3%	68.0%	72.9%	69.3%	65.5%	49.1%	70.3%	54.8%
Industry group **								
Agric., fish., forest.	71.3%	84.7%	--	71.3%	85.1%	39.3% *	75.9%	69.6%
Mining and manufacturing	57.4%	77.7%	68.5%	71.1%	62.2%	50.5%	71.0%	55.8%
Construction	61.9%	74.1%	76.5%	69.3%	58.5%	41.0%	71.3%	56.5%
Utilities and transp.	50.5%	53.9%	71.7%	60.8%	68.7%	43.9%	61.6%	49.1%
Wholesale trade	63.5%	75.9%	79.5%	78.2%	69.0%	50.1%	78.4%	59.7%
Fin. svcs. and real estate	51.8%	76.2%	72.3%	68.9%	61.5%	46.8%	70.3%	50.1%
Retail trade	49.4%	74.5%	80.6%	65.4%	60.5%	38.2%	74.0%	44.5%
Professional services	60.2%	68.5%	69.3%	68.1%	67.0%	54.8%	70.1%	58.4%
Other services	58.9%	51.7%	72.4%	69.8%	69.7%	49.2%	66.0%	57.1%
Ownership								
For profit, incorporated	54.8%	68.1%	74.9%	70.2%	65.1%	45.3%	70.9%	51.7%
For profit, unincorporated	58.1%	68.9%	60.7%	68.3%	61.0%	48.8%	67.2%	55.3%
Nonprofit	66.6%	63.1%	79.7%	66.7%	70.7%	64.3%	72.9%	66.0%
Age of firm								
Less than 5 years	68.6%	59.2%	67.4%	69.1%	75.6%	79.0%	63.3%	74.1%
5-9 years	66.1%	72.6%	76.5%	63.8%	60.1%	56.9%	72.0%	59.9%
10-19 years	70.5%	74.5%	73.3%	71.0%	69.1%	67.9%	71.6%	69.9%
20 or more years	54.8%	65.4%	72.9%	69.7%	64.5%	48.4%	70.7%	53.0%
Multi/single status								
2 or more locations	52.3%	84.0%	81.9%	70.3%	62.7%	48.8%	75.0%	51.7%
1 location only	69.3%	67.5%	72.1%	69.0%	69.1%	67.3%	69.7%	68.8%
Percent full-time employees								
Less than 25%	46.1%	64.7%	76.6%	69.4%	53.3%	37.0%	71.2%	42.7%
25-49 %	59.4%	81.8%	60.4%	54.9%	78.5%	47.6%	70.3%	57.1%
50-74 %	54.5%	65.2%	80.3%	71.7%	70.1%	44.1%	75.3%	50.8%
75% or more	57.8%	67.5%	72.6%	69.7%	64.7%	50.1%	69.7%	55.5%
Union presence								
No union employees	59.3%	68.0%	73.6%	69.6%	64.9%	50.7%	70.6%	56.6%
Has union employees	49.1%	66.4%	55.7%	63.0%	69.9%	45.1%	63.0%	48.6%
Percent low-wage employees								
50% or more low-wage	59.6%	75.0%	72.7%	65.7%	68.2%	51.9%	76.1%	56.3%
Less than 50% low-wage	57.1%	67.4%	73.0%	69.5%	65.3%	48.9%	69.9%	54.7%
Percent women employees								
Less than 25%	60.5%	69.5%	74.7%	70.4%	59.0%	51.2%	71.6%	56.7%
25-49 %	51.3%	63.5%	74.6%	65.7%	70.2%	42.5%	66.5%	49.7%
50-74 %	59.3%	64.6%	71.7%	68.8%	66.4%	54.1%	69.3%	58.0%
75% or more	59.9%	72.4%	68.3%	71.4%	67.7%	52.6%	72.2%	57.3%
Percent age 50 or older employees								
Less than 25%	57.5%	67.8%	69.1%	70.1%	67.2%	44.8%	68.7%	54.1%
25-49 %	55.9%	72.5%	75.4%	65.4%	63.7%	51.0%	71.8%	54.5%
50-74 %	62.2%	65.9%	78.1%	76.0%	70.0%	51.2%	72.8%	59.0%
75% or more	63.3%	65.4%	86.2%	73.3%	58.6%	34.0%	71.3%	52.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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%	2.40%	1.65%	1.33%	1.30%	1.08%	1.12%	0.83%
Industry group **								
Agric., fish., forest.	6.25%	12.73%	--	15.61%	6.74%	12.72% *	10.62%	7.68%
Mining and manufacturing	1.83%	6.93%	5.87%	3.47%	3.29%	2.83%	3.58%	2.01%
Construction	3.00%	5.56%	4.07%	4.15%	6.03%	8.90%	2.91%	4.36%
Utilities and transp.	3.03%	11.55%	9.39%	7.36%	5.41%	3.76%	5.92%	3.29%
Wholesale trade	2.09%	6.06%	5.43%	3.62%	3.96%	3.39%	3.08%	2.49%
Fin. svcs. and real estate	2.11%	4.10%	7.65%	5.08%	4.05%	2.62%	3.50%	2.26%
Retail trade	2.45%	7.67%	4.61%	4.06%	4.87%	3.03%	3.49%	2.66%
Professional services	1.28%	3.99%	3.06%	2.51%	2.37%	1.88%	1.96%	1.48%
Other services	1.94%	6.74%	3.90%	3.38%	3.22%	3.11%	3.11%	2.31%
Ownership								
For profit, incorporated	0.89%	2.95%	1.81%	1.54%	1.66%	1.27%	1.32%	1.02%
For profit, unincorporated	1.74%	4.98%	5.13%	3.38%	3.68%	2.81%	2.79%	2.10%
Nonprofit	1.63%	6.53%	3.78%	3.99%	2.48%	2.38%	2.91%	1.76%
Age of firm								
Less than 5 years	3.36%	7.84%	6.89%	5.55%	5.72%	4.32%	4.51%	4.67%
5-9 years	2.56%	4.57%	4.30%	5.12%	5.34%	11.46%	3.21%	3.98%
10-19 years	1.85%	4.74%	3.72%	3.01%	3.74%	5.35%	2.35%	2.58%
20 or more years	0.81%	3.35%	2.11%	1.59%	1.48%	1.09%	1.39%	0.88%
Multi/single status								
2 or more locations	0.92%	8.43%	3.60%	2.43%	1.65%	1.09%	2.73%	0.93%
1 location only	0.97%	2.44%	1.77%	1.58%	2.05%	5.36%	1.21%	1.51%
Percent full-time employees								
Less than 25%	4.06%	11.78%	8.72%	6.67%	11.22%	5.44%	6.04%	4.46%
25-49 %	3.63%	6.53%	8.08%	7.26%	4.78%	5.74%	4.88%	4.28%
50-74 %	2.60%	5.76%	4.68%	4.49%	4.04%	3.49%	2.99%	2.93%
75% or more	0.78%	2.72%	1.80%	1.44%	1.42%	1.17%	1.24%	0.89%
Union presence								
No union employees	0.76%	2.44%	1.66%	1.36%	1.34%	1.24%	1.14%	0.90%
Has union employees	1.96%	12.37%	9.67%	6.53%	4.80%	2.18%	5.79%	2.02%
Percent low-wage employees								
50% or more low-wage	2.63%	6.90%	7.39%	5.72%	5.71%	3.61%	3.84%	3.00%
Less than 50% low-wage	0.75%	2.51%	1.69%	1.37%	1.33%	1.13%	1.16%	0.86%
Percent women employees								
Less than 25%	1.27%	3.66%	2.41%	2.16%	2.66%	2.44%	1.67%	1.62%
25-49 %	1.48%	6.48%	4.26%	2.99%	2.49%	1.81%	3.04%	1.60%
50-74 %	1.20%	5.43%	3.87%	3.10%	2.44%	1.64%	2.61%	1.32%
75% or more	1.82%	3.99%	3.79%	2.69%	2.51%	2.91%	2.14%	2.14%
Percent age 50 or older employees								
Less than 25%	1.23%	3.71%	2.46%	1.96%	2.18%	1.89%	1.64%	1.49%
25-49 %	1.04%	4.35%	3.06%	2.33%	1.93%	1.39%	2.07%	1.11%
50-74 %	1.92%	6.00%	3.42%	2.81%	3.04%	3.47%	2.78%	2.36%
75% or more	3.55%	5.19%	5.67%	8.32%	10.62%	8.01%	3.84%	6.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	46.00	52.36	54.03	52.17	44.66	42.76	53.51	44.17
Industry group **								
Agric., fish., forest.	55.39	--	41.23	62.36	53.00	50.06	58.56	54.04
Mining and manufacturing	45.40	52.20	59.53	53.77	43.25	42.12	56.02	43.80
Construction	50.75	48.77	50.77	56.13	47.78	45.61	52.89	49.21
Utilities and transp.	45.60	43.37	62.25	55.93	48.59	41.32	56.84	43.84
Wholesale trade	48.65	54.83	65.08	50.59	45.73	44.54	58.02	45.59
Fin. svcs. and real estate	43.86	51.41	51.22	53.16	44.17	41.84	51.18	42.95
Retail trade	47.72	49.76	52.61	54.36	47.93	43.90	51.96	46.29
Professional services	43.78	54.53	54.15	49.53	41.66	40.96	53.55	41.61
Other services	48.75	50.45	49.61	50.45	47.00	48.64	51.11	48.03
Ownership								
For profit, incorporated	46.71	51.53	55.31	52.93	44.84	43.55	54.22	44.71
For profit, unincorporated	49.42	56.41	53.51	53.60	48.93	44.13	54.73	47.43
Nonprofit	41.25	45.30	45.28	46.47	40.92	40.05	45.83	40.77
Age of firm								
Less than 5 years	50.64	48.84	56.42	48.77	51.22	46.14	51.81	49.61
5-9 years	51.09	52.09	51.52	50.54	51.57	46.43	51.41	50.67
10-19 years	50.48	56.69	56.05	54.74	44.43	46.94	56.15	47.26
20 or more years	44.77	50.96	53.48	52.00	43.75	42.54	53.27	43.45
Multi/single status								
2 or more locations	43.90	47.21	58.67	50.02	44.73	42.95	52.90	43.58
1 location only	49.77	52.55	53.52	52.88	44.57	35.97	53.59	46.16
Percent full-time employees								
Less than 25%	41.48	34.98	56.39	46.59	45.21	37.15	44.99	40.69
25-49 %	43.86	50.90	46.80	57.76	39.96	39.97	49.54	42.42
50-74 %	45.10	49.24	53.32	51.78	43.44	42.15	51.43	43.41
75% or more	46.26	53.10	54.29	52.14	45.02	43.02	54.06	44.38
Union presence								
No union employees	47.39	53.32	54.18	52.70	45.21	44.25	53.99	45.46
Has union employees	39.05	--	48.73	41.62	40.77	38.55	41.10	38.96
Percent low-wage employees								
50% or more low-wage	46.07	51.17	50.45	46.69	41.81	46.86	49.96	45.05
Less than 50% low-wage	45.99	52.47	54.24	52.52	44.88	42.47	53.79	44.11
Percent women employees								
Less than 25%	48.69	51.22	57.09	53.19	46.49	43.30	55.02	45.87
25-49 %	44.37	51.60	47.76	52.29	41.73	43.29	50.07	43.57
50-74 %	45.27	56.25	49.39	50.30	45.09	43.06	53.11	43.95
75% or more	45.52	51.63	55.95	52.05	46.31	40.90	53.67	43.30
Percent age 50 or older employees								
Less than 25%	48.57	51.37	55.99	52.77	46.26	44.71	54.47	46.25
25-49 %	43.69	54.52	51.45	50.89	43.83	41.60	52.08	42.75
50-74 %	47.64	51.73	52.66	53.48	43.82	45.13	53.33	45.53
75% or more	49.42	53.77	52.77	48.32	42.85	38.30	52.22	44.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	1.33	1.06	0.82	0.72	0.50	0.65	0.39
Industry group **								
Agric., fish., forest.	4.66	--	3.56	5.17	7.34	3.06	9.77	5.23
Mining and manufacturing	0.76	2.63	2.50	2.05	1.61	0.71	1.70	0.80
Construction	1.41	5.43	2.25	2.85	2.62	1.83	1.99	2.00
Utilities and transp.	1.51	4.61	9.08	5.28	2.71	1.61	4.94	1.48
Wholesale trade	1.36	4.14	4.07	2.26	3.25	1.89	2.32	1.58
Fin. svcs. and real estate	0.85	3.58	3.77	2.71	1.45	1.07	2.18	0.90
Retail trade	0.89	3.40	3.29	1.71	1.56	1.24	1.73	1.01
Professional services	0.65	1.82	2.06	1.44	1.21	0.94	1.11	0.72
Other services	1.00	3.32	2.15	2.13	2.10	1.69	1.66	1.20
Ownership								
For profit, incorporated	0.40	1.55	1.29	0.91	0.85	0.57	0.79	0.45
For profit, unincorporated	0.99	2.92	2.14	2.35	2.31	1.28	1.51	1.25
Nonprofit	0.83	3.11	2.42	2.10	1.25	1.22	1.59	0.89
Age of firm								
Less than 5 years	2.09	2.76	4.15	3.13	4.76	2.71	2.06	3.54
5-9 years	1.76	4.29	3.07	3.52	3.27	1.99	2.38	2.63
10-19 years	1.04	2.13	2.36	1.82	1.57	1.83	1.26	1.29
20 or more years	0.38	1.62	1.36	0.93	0.79	0.52	0.82	0.42
Multi/single status								
2 or more locations	0.42	5.08	4.14	1.56	0.88	0.50	2.08	0.43
1 location only	0.60	1.37	1.08	0.95	1.20	2.65	0.69	0.93
Percent full-time employees								
Less than 25%	1.85	6.41	5.50	3.12	4.10	1.86	4.11	1.99
25-49 %	2.29	5.58	3.32	4.61	3.64	2.96	3.01	2.60
50-74 %	1.12	6.08	3.15	2.46	2.26	1.54	2.40	1.23
75% or more	0.38	1.35	1.16	0.89	0.78	0.54	0.70	0.43
Union presence								
No union employees	0.37	1.28	1.08	0.83	0.73	0.57	0.65	0.43
Has union employees	0.88	--	6.23	3.72	2.47	0.97	4.06	0.90
Percent low-wage employees								
50% or more low-wage	1.52	4.13	6.92	2.64	3.00	2.22	2.99	1.73
Less than 50% low-wage	0.36	1.40	1.05	0.84	0.73	0.51	0.66	0.40
Percent women employees								
Less than 25%	0.63	2.38	1.47	1.40	1.36	0.87	1.01	0.75
25-49 %	0.67	3.36	2.72	1.85	1.20	0.91	1.58	0.72
50-74 %	0.68	2.64	2.47	1.68	1.53	0.90	1.59	0.74
75% or more	0.89	2.24	2.39	1.65	1.72	1.25	1.25	1.03
Percent age 50 or older employees								
Less than 25%	0.56	2.03	1.53	1.27	1.36	0.70	0.94	0.67
25-49 %	0.49	2.13	1.86	1.24	1.04	0.64	1.15	0.53
50-74 %	1.08	3.73	2.76	1.93	1.52	2.08	1.80	1.29
75% or more	1.78	2.76	3.89	4.28	3.23	5.75	2.12	2.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	21.4	28.4	27.3	24.7	22.1	20.4	26.9	20.9
Industry group **								
Agric., fish., forest.	26.8	--	--	--	20.1	21.6	--	22.0
Mining and manufacturing	20.8	33.1	25.2	24.3	21.2	20.2	24.5	20.6
Construction	24.8	24.2	27.2	27.7	23.3	23.7	26.5	24.2
Utilities and transp.	20.7	23.3	--	27.6	28.3	19.3	23.4	20.6
Wholesale trade	19.9	23.1	21.6	21.6	19.9	19.3	21.2	19.7
Fin. svcs. and real estate	20.0	25.7	21.5	21.6	20.4	19.8	23.0	19.9
Retail trade	21.5	36.5	35.7	23.5	24.2	20.0	31.9	20.6
Professional services	20.9	26.5	27.2	25.0	20.9	20.1	26.6	20.4
Other services	24.4	31.4	29.9	24.5	25.3	23.6	29.6	23.8
Ownership								
For profit, incorporated	21.5	28.8	27.7	25.2	22.7	20.5	26.8	21.0
For profit, unincorporated	21.3	26.9	27.7	25.5	19.9	20.2	27.5	20.3
Nonprofit	21.0	29.2	23.1	21.7	22.8	20.3	25.8	20.8
Age of firm								
Less than 5 years	24.8	31.9	27.1	26.5	16.9	--	29.2	19.1
5-9 years	25.9	25.2	28.8	25.7	26.6	21.7	26.8	25.1
10-19 years	23.4	27.3	25.8	23.7	22.9	21.8	25.7	22.5
20 or more years	21.0	28.9	27.6	24.7	22.0	20.4	26.8	20.8
Multi/single status								
2 or more locations	20.7	--	23.4	25.0	22.1	20.4	23.1	20.7
1 location only	24.4	28.6	27.6	24.7	22.2	18.3	27.2	22.3
Percent full-time employees								
Less than 25%	20.9	--	--	24.8	18.6	21.1	22.8	20.8
25-49 %	24.0	--	36.1	23.1	23.9	23.2	29.9	23.3
50-74 %	21.8	32.2	32.1	24.1	21.4	21.2	30.8	21.3
75% or more	21.2	28.2	26.4	24.9	22.2	20.2	26.4	20.8
Union presence								
No union employees	21.4	28.8	27.5	24.7	22.4	20.0	27.0	20.8
Has union employees	21.3	19.5	22.3	25.3	19.6	21.3	23.0	21.3
Percent low-wage employees								
50% or more low-wage	22.5	27.1	24.4	24.5	21.2	22.3	24.7	22.3
Less than 50% low-wage	21.3	28.6	27.5	24.7	22.2	20.3	27.0	20.8
Percent women employees								
Less than 25%	22.1	26.5	28.7	25.2	22.4	20.3	26.8	21.3
25-49 %	20.3	28.5	24.8	23.6	21.9	19.7	25.7	20.0
50-74 %	21.7	30.6	25.8	24.5	21.3	21.2	27.2	21.3
75% or more	22.3	28.9	27.3	25.4	23.2	21.2	27.9	21.7
Percent age 50 or older employees								
Less than 25%	21.3	31.1	27.5	25.3	21.9	19.4	27.7	20.2
25-49 %	21.3	24.4	27.4	24.1	22.5	20.8	25.9	21.2
50-74 %	21.7	24.7	27.2	24.5	20.6	21.1	25.2	21.2
75% or more	24.0	28.7	--	19.0	21.3	24.1	26.2	22.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	1.57	1.24	0.58	0.61	0.30	0.72	0.26
Industry group **								
Agric., fish., forest.	2.49	--	--	--	0.20	0.57	--	0.70
Mining and manufacturing	0.47	6.06	2.53	1.68	1.32	0.49	1.65	0.49
Construction	1.31	2.61	1.90	2.40	2.27	2.71	1.62	1.66
Utilities and transp.	1.25	3.86	--	3.66	3.42	1.36	2.34	1.32
Wholesale trade	0.48	2.88	2.35	1.26	1.12	0.59	1.35	0.51
Fin. svcs. and real estate	0.61	4.19	1.22	1.35	1.31	0.70	2.03	0.63
Retail trade	1.11	5.04	6.70	1.29	4.08	1.12	3.00	1.09
Professional services	0.44	1.89	1.76	0.95	0.89	0.57	0.99	0.47
Other services	0.53	3.84	4.37	1.37	1.41	0.55	2.12	0.51
Ownership								
For profit, incorporated	0.30	1.98	1.51	0.72	0.74	0.34	0.88	0.31
For profit, unincorporated	0.60	2.62	2.66	1.54	1.45	0.63	1.56	0.61
Nonprofit	0.75	4.53	2.98	0.80	1.27	1.02	1.95	0.78
Age of firm								
Less than 5 years	2.02	3.76	4.20	2.63	1.60	--	2.60	1.56
5-9 years	1.42	2.35	3.46	1.97	3.77	1.44	1.59	2.24
10-19 years	0.74	2.64	2.87	1.25	1.34	1.44	1.40	0.88
20 or more years	0.27	2.50	1.59	0.72	0.69	0.31	0.98	0.28
Multi/single status								
2 or more locations	0.28	--	1.04	1.17	0.78	0.31	1.25	0.28
1 location only	0.52	1.58	1.32	0.67	0.96	0.82	0.77	0.66
Percent full-time employees								
Less than 25%	1.61	--	--	1.86	2.61	2.11	2.34	1.71
25-49 %	0.85	--	7.73	1.23	1.70	0.95	4.59	0.77
50-74 %	0.47	3.86	3.91	1.78	2.02	0.48	2.22	0.47
75% or more	0.29	1.77	1.28	0.65	0.66	0.35	0.78	0.30
Union presence								
No union employees	0.30	1.62	1.29	0.60	0.64	0.36	0.75	0.31
Has union employees	0.48	0.51	2.08	2.31	1.64	0.51	1.74	0.49
Percent low-wage employees								
50% or more low-wage	0.67	4.05	4.68	1.93	2.09	0.71	2.31	0.70
Less than 50% low-wage	0.27	1.68	1.28	0.61	0.63	0.32	0.76	0.28
Percent women employees								
Less than 25%	0.46	1.94	1.97	1.08	1.27	0.49	1.08	0.50
25-49 %	0.48	4.28	3.74	1.21	1.07	0.53	1.91	0.48
50-74 %	0.47	2.95	2.72	1.00	1.05	0.57	1.65	0.49
75% or more	0.52	3.36	1.90	1.26	1.25	0.67	1.36	0.56
Percent age 50 or older employees								
Less than 25%	0.49	2.38	1.78	0.89	0.72	0.60	1.07	0.50
25-49 %	0.33	1.92	1.84	0.79	0.94	0.37	1.05	0.34
50-74 %	0.61	2.65	2.87	1.78	0.99	0.81	1.54	0.66
75% or more	1.20	3.26	--	1.76	2.36	1.21	2.56	1.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	37.4%	19.3%	18.9%	20.3%	29.2%	47.6%	19.4%	40.8%
Industry group **								
Agric., fish., forest.	23.2%	--	--	25.0% *	9.8% *	49.1%	23.6% *	23.1%
Mining and manufacturing	39.7%	13.7% *	21.1%	17.0%	33.8%	50.1%	19.8%	42.0%
Construction	29.1%	17.1%	19.1%	21.2%	29.0%	51.5%	19.5%	34.5%
Utilities and transp.	43.3%	32.8% *	21.7% *	17.2% *	28.8%	51.8%	25.6%	45.5%
Wholesale trade	34.0%	16.6%	28.3%	21.2%	25.9%	47.4%	21.6%	37.1%
Fin. svcs. and real estate	43.7%	16.2%	15.3% *	20.0%	32.4%	49.8%	18.4%	45.9%
Retail trade	44.5%	24.7% *	17.5%	24.0%	30.9%	56.5%	21.9%	49.0%
Professional services	35.3%	18.2%	18.6%	20.9%	29.6%	42.9%	17.7%	38.5%
Other services	32.3%	20.8% *	15.2%	20.0%	23.8%	44.3%	18.3%	36.0%
Ownership								
For profit, incorporated	40.2%	20.8%	18.5%	20.8%	29.0%	51.5%	20.2%	44.1%
For profit, unincorporated	32.6%	16.3%	22.0%	18.8%	33.1%	43.9%	18.6%	36.9%
Nonprofit	30.1%	16.9%	16.6%	20.5%	26.0%	34.5%	14.7%	31.5%
Age of firm								
Less than 5 years	20.4%	21.0% *	23.6%	18.0%	20.8%	20.6%	22.7%	18.0%
5-9 years	22.4%	16.9%	23.5%	20.9%	24.9%	35.1% *	20.1%	24.8%
10-19 years	23.7%	17.1%	18.1%	20.6%	26.6%	30.5%	19.9%	25.7%
20 or more years	40.5%	21.2%	17.7%	20.5%	30.5%	48.3%	18.4%	43.0%
Multi/single status								
2 or more locations	43.6%	10.0% *	12.8%	18.5%	31.4%	48.0%	15.5%	44.3%
1 location only	22.5%	19.6%	19.5%	20.9%	26.3%	30.7%	19.9%	25.0%
Percent full-time employees								
Less than 25%	34.3%	19.4% *	11.7% *	22.5%	38.0%	37.6%	18.9%	36.4%
25-49 %	35.0%	12.8% *	30.0%	26.0%	20.2%	49.1%	20.4%	38.0%
50-74 %	41.9%	17.6%	16.8%	16.2%	27.3%	54.5%	15.7%	46.6%
75% or more	37.0%	19.9%	18.9%	20.5%	29.6%	47.0%	19.8%	40.4%
Union presence								
No union employees	35.2%	19.2%	18.8%	20.0%	29.8%	46.2%	19.3%	39.0%
Has union employees	46.5%	22.0% *	23.8% *	26.7%	24.2%	51.2%	22.3%	47.3%
Percent low-wage employees								
50% or more low-wage	37.1%	24.4% *	23.5%	24.8%	27.5%	46.4%	21.8%	40.1%
Less than 50% low-wage	37.4%	18.9%	18.7%	20.1%	29.3%	47.7%	19.2%	40.9%
Percent women employees								
Less than 25%	32.8%	17.1%	18.2%	19.2%	34.2%	45.5%	18.3%	38.0%
25-49 %	44.3%	21.8%	20.8%	21.5%	25.6%	54.5%	22.6%	46.6%
50-74 %	36.0%	24.0%	15.1%	21.0%	27.9%	43.5%	19.7%	38.2%
75% or more	34.4%	16.6%	23.4%	20.9%	28.4%	42.4%	18.5%	37.8%
Percent age 50 or older employees								
Less than 25%	35.6%	19.9%	21.8%	20.9%	23.9%	51.3%	21.4%	40.0%
25-49 %	40.1%	17.5%	17.1%	21.1%	32.9%	46.3%	17.6%	42.0%
50-74 %	32.3%	19.7%	15.0%	17.2%	26.3%	44.6%	16.7%	37.0%
75% or more	27.4%	19.2%	9.4% *	12.3% *	37.5%	65.8%	16.9%	42.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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%	1.93%	1.43%	1.15%	1.27%	1.10%	0.93%	0.83%
Industry group **								
Agric., fish., forest.	5.64%	--	--	14.48% *	4.99% *	12.15%	10.56% *	6.66%
Mining and manufacturing	1.81%	5.93% *	4.43%	2.84%	3.26%	2.85%	3.06%	2.00%
Construction	2.87%	4.38%	3.74%	3.96%	5.11%	8.84%	2.56%	4.19%
Utilities and transp.	3.09%	10.84% *	8.26% *	5.38% *	6.35%	3.79%	5.58%	3.34%
Wholesale trade	2.05%	4.97%	6.71%	3.86%	3.58%	3.49%	3.29%	2.44%
Fin. svcs. and real estate	2.25%	3.46%	5.83% *	4.39%	4.46%	2.83%	2.96%	2.42%
Retail trade	2.53%	7.72% *	4.67%	3.61%	4.83%	3.12%	3.40%	2.78%
Professional services	1.30%	2.58%	2.46%	2.11%	2.29%	1.93%	1.39%	1.50%
Other services	1.90%	6.34% *	3.06%	2.87%	3.42%	3.17%	2.56%	2.29%
Ownership								
For profit, incorporated	0.90%	2.54%	1.59%	1.39%	1.65%	1.31%	1.15%	1.04%
For profit, unincorporated	1.63%	3.24%	4.30%	2.52%	3.56%	2.73%	2.10%	2.01%
Nonprofit	1.66%	3.98%	4.15%	3.42%	2.44%	2.48%	2.15%	1.81%
Age of firm								
Less than 5 years	2.79%	7.10% *	5.72%	3.92%	5.60%	4.25%	3.92%	3.83%
5-9 years	2.15%	3.44%	4.42%	4.26%	4.22%	12.14% *	2.74%	3.34%
10-19 years	1.77%	3.07%	3.25%	2.64%	3.69%	5.55%	1.94%	2.55%
20 or more years	0.82%	2.89%	1.80%	1.41%	1.48%	1.12%	1.15%	0.90%
Multi/single status								
2 or more locations	0.93%	6.69% *	2.77%	1.90%	1.69%	1.11%	2.03%	0.95%
1 location only	0.87%	1.97%	1.54%	1.39%	1.94%	5.29%	1.02%	1.39%
Percent full-time employees								
Less than 25%	3.64%	8.30% *	5.48% *	5.75%	11.28%	4.72%	5.07%	4.10%
25-49 %	3.63%	4.47% *	8.28%	6.84%	5.09%	6.19%	4.01%	4.32%
50-74 %	2.62%	3.74%	4.43%	3.78%	4.14%	3.47%	2.30%	2.94%
75% or more	0.78%	2.23%	1.54%	1.24%	1.38%	1.20%	1.04%	0.90%
Union presence								
No union employees	0.77%	1.97%	1.44%	1.16%	1.32%	1.27%	0.95%	0.91%
Has union employees	1.98%	9.32% *	9.70% *	6.52%	4.46%	2.21%	5.16%	2.04%
Percent low-wage employees								
50% or more low-wage	2.50%	7.74% *	6.75%	4.60%	5.47%	3.38%	3.89%	2.84%
Less than 50% low-wage	0.75%	1.99%	1.46%	1.19%	1.30%	1.15%	0.96%	0.87%
Percent women employees								
Less than 25%	1.25%	2.57%	2.11%	1.88%	2.68%	2.46%	1.38%	1.61%
25-49 %	1.49%	5.06%	4.00%	2.52%	2.39%	1.84%	2.51%	1.61%
50-74 %	1.20%	5.45%	2.87%	2.65%	2.34%	1.70%	2.30%	1.33%
75% or more	1.84%	2.86%	3.38%	2.30%	2.47%	2.97%	1.72%	2.18%
Percent age 50 or older employees								
Less than 25%	1.24%	3.23%	2.19%	1.69%	1.69%	1.96%	1.44%	1.52%
25-49 %	1.05%	3.41%	2.57%	2.01%	1.98%	1.41%	1.68%	1.12%
50-74 %	1.83%	3.65%	2.70%	2.60%	3.05%	3.36%	1.84%	2.30%
75% or more	3.19%	4.33%	4.04% *	4.60% *	10.40%	8.13%	3.15%	6.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	6.3%	15.3%	14.0%	11.7%	7.9%	3.0%	13.9%	4.9%
Industry group **								
Agric., fish., forest.	5.4% *	0.0%	--	0.0%	0.0%	--	16.1% *	1.2% *
Mining and manufacturing	6.0%	11.9% *	20.4%	16.4%	5.6%	2.3%	17.5%	4.6%
Construction	7.2%	9.0% *	14.2%	5.7% *	7.3% *	--	10.3%	5.5% *
Utilities and transp.	4.5%	--	19.2% *	5.2% *	15.3% *	1.3% *	10.2% *	3.8% *
Wholesale trade	6.3%	20.7% *	14.3% *	10.5%	6.8% *	1.0% *	14.6%	4.2%
Fin. svcs. and real estate	4.7%	15.1%	10.7% *	11.5% *	11.8% *	2.1% *	13.6%	3.9%
Retail trade	5.0%	17.9%	16.2%	7.3%	5.5% *	2.1%	14.8%	3.0%
Professional services	6.1%	12.8%	8.1%	12.2%	7.7%	3.6%	12.0%	4.9%
Other services	10.2%	23.3%	16.2%	16.0%	9.2%	6.3%	17.3%	8.4%
Ownership								
For profit, incorporated	6.1%	18.1%	14.2%	11.5%	7.9%	2.7%	14.8%	4.4%
For profit, unincorporated	5.2%	9.3%	12.6%	8.7%	5.0%	1.6%	10.9%	3.4%
Nonprofit	8.1%	10.7%	14.5%	16.4%	10.7%	5.2%	12.9%	7.7%
Age of firm								
Less than 5 years	7.9%	18.9% *	5.7% *	6.3% *	2.0% *	6.7% *	12.7%	2.8% *
5-9 years	10.3%	11.0%	10.3%	13.6%	8.3% *	0.2% *	12.3%	8.1%
10-19 years	11.0%	15.8%	10.2%	11.8%	9.4%	10.6% *	13.8%	9.5%
20 or more years	5.5%	15.7%	17.1%	12.0%	8.0%	2.8%	14.5%	4.5%
Multi/single status								
2 or more locations	4.2%	37.7% *	16.5%	13.6%	6.1%	3.1%	16.5%	3.9%
1 location only	11.5%	14.6%	13.7%	11.1%	10.3%	1.8% *	13.5%	9.6%
Percent full-time employees								
Less than 25%	11.0%	28.8% *	23.3% *	12.6% *	13.5% *	8.3% *	23.1%	9.3% *
25-49 %	8.1%	4.2% *	14.2%	19.2% *	3.6% *	6.9%	8.8%	8.0%
50-74 %	5.7%	10.6%	15.9%	9.0%	12.4%	2.0% *	14.4%	4.1%
75% or more	6.3%	16.2%	13.6%	11.6%	7.6%	2.9%	13.9%	4.8%
Union presence								
No union employees	6.8%	15.8%	14.0%	11.5%	8.0%	2.8%	13.9%	5.1%
Has union employees	4.5%	0.0%	13.8% *	15.5%	7.6% *	3.5%	11.9%	4.3%
Percent low-wage employees								
50% or more low-wage	6.2%	14.4% *	7.6% *	6.9% *	3.8%	6.0%	11.2%	5.2%
Less than 50% low-wage	6.4%	15.3%	14.3%	12.0%	8.2%	2.8%	14.0%	4.9%
Percent women employees								
Less than 25%	6.8%	16.9%	16.2%	7.8%	5.9%	2.5%	14.8%	3.9%
25-49 %	5.2%	11.0%	15.5%	14.2%	10.1%	1.9% *	12.6%	4.4%
50-74 %	6.5%	17.0% *	9.1%	15.4%	8.9%	3.3%	13.8%	5.5%
75% or more	7.5%	14.5%	11.9%	12.8%	6.3%	5.5%	13.1%	6.3%
Percent age 50 or older employees								
Less than 25%	7.4%	16.9%	12.6%	13.3%	6.7%	3.1%	14.1%	5.4%
25-49 %	5.1%	15.2%	10.8%	10.3%	8.2%	2.9%	11.9%	4.5%
50-74 %	8.2%	10.3%	21.8%	9.5%	11.1%	3.9% *	14.9%	6.2%
75% or more	10.9%	16.7%	20.5% *	6.3% *	2.1% *	--	17.0%	2.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.32%	1.87%	1.36%	0.96%	0.82%	0.38%	0.85%	0.35%
Industry group **								
Agric., fish., forest.	3.27% *	0.00%	--	0.00%	0.00%	--	10.73% *	1.18% *
Mining and manufacturing	0.74%	8.05% *	5.22%	3.21%	1.45%	0.58%	2.89%	0.74%
Construction	1.34%	3.12% *	3.75%	1.91% *	3.20% *	--	1.90%	1.82% *
Utilities and transp.	1.23%	--	9.11% *	2.12% *	6.59% *	0.49% *	3.34% *	1.32% *
Wholesale trade	1.12%	9.39% *	4.86% *	3.04%	2.17% *	0.48% *	3.72%	0.98%
Fin. svcs. and real estate	0.99%	3.60%	5.23% *	3.51% *	3.86% *	1.01% *	2.56%	1.05%
Retail trade	0.66%	5.09%	4.40%	2.00%	1.68% *	0.56%	2.43%	0.57%
Professional services	0.51%	2.36%	1.57%	1.56%	1.19%	0.66%	1.27%	0.56%
Other services	1.27%	6.54%	3.42%	3.15%	2.52%	1.81%	2.64%	1.44%
Ownership								
For profit, incorporated	0.39%	2.59%	1.63%	1.12%	1.04%	0.46%	1.08%	0.42%
For profit, unincorporated	0.58%	2.41%	3.19%	1.79%	1.17%	0.43%	1.63%	0.55%
Nonprofit	0.93%	3.15%	3.73%	3.54%	2.22%	1.02%	2.13%	0.99%
Age of firm								
Less than 5 years	2.12%	7.32% *	2.55% *	2.26% *	1.13% *	3.82% *	3.82%	1.18% *
5-9 years	1.49%	2.93%	2.96%	3.43%	2.54% *	0.14% *	2.15%	2.09%
10-19 years	1.47%	2.73%	2.41%	1.89%	2.28%	5.90% *	1.53%	2.13%
20 or more years	0.33%	2.81%	1.97%	1.29%	0.98%	0.34%	1.13%	0.35%
Multi/single status								
2 or more locations	0.36%	19.45% *	4.89%	2.30%	0.86%	0.39%	3.00%	0.36%
1 location only	0.68%	1.79%	1.42%	1.04%	1.48%	0.89% *	0.88%	1.03%
Percent full-time employees								
Less than 25%	2.90%	15.12% *	8.78% *	4.79% *	5.34% *	4.04% *	6.92%	3.12% *
25-49 %	1.66%	2.46% *	3.90%	7.73% *	1.10% *	1.88%	2.12%	1.95%
50-74 %	0.77%	2.62%	4.68%	2.47%	2.70%	0.63% *	2.41%	0.80%
75% or more	0.36%	2.17%	1.48%	1.03%	0.91%	0.43%	0.94%	0.39%
Union presence								
No union employees	0.37%	1.93%	1.39%	0.99%	0.88%	0.45%	0.87%	0.40%
Has union employees	0.69%	0.00%	6.87% *	4.37%	2.31% *	0.74%	3.40%	0.71%
Percent low-wage employees								
50% or more low-wage	0.92%	5.18% *	2.51% *	2.17% *	1.10%	1.41%	2.55%	0.97%
Less than 50% low-wage	0.34%	1.98%	1.43%	1.02%	0.87%	0.40%	0.89%	0.37%
Percent women employees								
Less than 25%	0.56%	3.06%	2.22%	1.11%	1.34%	0.56%	1.36%	0.56%
25-49 %	0.61%	2.96%	3.85%	2.52%	1.84%	0.62% *	1.78%	0.65%
50-74 %	0.64%	5.68% *	2.34%	2.48%	1.74%	0.57%	2.28%	0.65%
75% or more	0.86%	3.02%	2.35%	2.33%	1.12%	1.33%	1.54%	1.00%
Percent age 50 or older employees								
Less than 25%	0.51%	3.25%	1.71%	1.58%	0.89%	0.48%	1.29%	0.52%
25-49 %	0.45%	3.75%	2.30%	1.31%	1.32%	0.48%	1.43%	0.47%
50-74 %	1.26%	2.50%	4.38%	2.11%	2.56%	2.09% *	2.06%	1.52%
75% or more	1.95%	3.76%	7.41% *	3.01% *	1.23% *	--	3.04%	1.09% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	18.8%	27.9%	27.0%	25.2%	20.7%	15.1%	25.9%	17.5%
Industry group **								
Agric., fish., forest.	23.6% *	--	--	47.3% *	5.4% *	8.1% *	47.6% *	14.3% *
Mining and manufacturing	15.3%	35.4%	20.2%	22.8%	18.2%	11.3%	22.8%	14.4%
Construction	22.6%	40.2%	25.6%	22.9%	25.2%	9.2% *	28.3%	19.4%
Utilities and transp.	21.2%	30.6% *	47.6%	18.8%	15.9%	21.0%	30.5%	20.1%
Wholesale trade	14.8%	18.1% *	12.7% *	22.9%	17.7%	9.8%	20.5%	13.4%
Fin. svcs. and real estate	19.4%	34.0%	37.0%	27.5%	15.6%	18.3%	31.0%	18.4%
Retail trade	17.7%	30.7%	31.9%	29.9%	18.3%	12.5%	29.0%	15.4%
Professional services	19.3%	25.9%	28.6%	26.1%	23.2%	15.3%	26.1%	18.1%
Other services	20.2%	18.5%	24.7%	25.5%	25.2%	15.7%	21.7%	19.8%
Ownership								
For profit, incorporated	17.3%	26.8%	27.2%	25.1%	19.0%	13.3%	25.8%	15.6%
For profit, unincorporated	21.6%	32.2%	28.4%	23.7%	19.4%	18.5%	26.6%	20.0%
Nonprofit	22.8%	22.5%	23.2%	27.6%	27.2%	20.2%	24.9%	22.6%
Age of firm								
Less than 5 years	25.3%	25.6%	27.1%	23.4%	26.8% *	2.0% *	23.8%	26.7%
5-9 years	24.8%	36.4%	29.7%	23.5%	16.0%	14.7% *	28.3%	21.0%
10-19 years	20.9%	24.9%	24.9%	27.6%	17.8%	12.1%	24.6%	18.9%
20 or more years	18.0%	26.2%	27.3%	24.9%	21.3%	15.2%	26.2%	17.0%
Multi/single status								
2 or more locations	16.0%	12.6% *	34.2%	24.5%	18.0%	15.0%	27.2%	15.7%
1 location only	25.5%	28.3%	26.3%	25.4%	24.1%	21.7%	25.7%	25.3%
Percent full-time employees								
Less than 25%	15.6%	18.5% *	20.1% *	26.8%	16.9%	12.6% *	17.8%	15.3%
25-49 %	18.0%	16.3% *	21.3%	18.1%	36.9% *	8.3%	18.9%	17.8%
50-74 %	19.6%	41.9%	39.1%	22.9%	16.9%	16.4%	32.8%	17.2%
75% or more	18.8%	27.1%	26.1%	25.7%	20.4%	15.2%	25.5%	17.5%
Union presence								
No union employees	18.4%	27.4%	27.0%	25.0%	19.6%	13.7%	25.6%	16.7%
Has union employees	20.6%	39.5% *	27.9% *	27.3%	28.8%	18.7%	32.8%	20.1%
Percent low-wage employees								
50% or more low-wage	19.3%	19.5% *	33.6%	23.4%	28.2%	13.4%	22.7%	18.6%
Less than 50% low-wage	18.8%	28.6%	26.6%	25.3%	20.2%	15.2%	26.1%	17.4%
Percent women employees								
Less than 25%	18.3%	24.3%	26.5%	26.1%	17.4%	11.6%	24.8%	16.0%
25-49 %	16.4%	32.3%	25.9%	21.4%	20.5%	13.4%	27.3%	15.2%
50-74 %	20.8%	21.5%	27.8%	26.9%	25.0%	17.7%	22.0%	20.6%
75% or more	20.9%	36.2%	28.5%	25.3%	20.0%	17.8%	30.9%	18.7%
Percent age 50 or older employees								
Less than 25%	19.5%	26.5%	25.2%	24.6%	22.3%	14.2%	24.2%	18.1%
25-49 %	18.1%	21.1%	33.6%	25.3%	20.3%	15.8%	26.7%	17.4%
50-74 %	19.1%	36.5%	24.2%	25.3%	19.5%	13.2%	29.0%	16.1%
75% or more	23.6%	29.6%	21.0% *	37.4%	9.7% *	15.3% *	27.7%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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**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, 2022**

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%	2.27%	1.77%	1.35%	1.34%	0.75%	1.08%	0.63%
Industry group **								
Agric., fish., forest.	8.25% *	--	--	23.75% *	4.79% *	3.41% *	16.26% *	7.96% *
Mining and manufacturing	1.19%	9.34%	4.94%	3.04%	2.65%	1.44%	3.03%	1.28%
Construction	2.31%	8.47%	4.49%	3.47%	5.39%	2.90% *	3.39%	2.98%
Utilities and transp.	2.32%	11.17% *	11.89%	5.14%	3.86%	3.05%	5.83%	2.50%
Wholesale trade	1.63%	6.22% *	4.34% *	4.99%	3.65%	1.81%	3.33%	1.85%
Fin. svcs. and real estate	1.61%	5.14%	8.22%	5.53%	3.54%	1.98%	3.61%	1.72%
Retail trade	1.60%	7.97%	6.31%	4.46%	3.33%	2.03%	3.78%	1.73%
Professional services	1.09%	3.61%	3.04%	2.68%	2.78%	1.44%	1.92%	1.24%
Other services	1.69%	4.01%	3.76%	3.47%	4.64%	2.35%	2.35%	2.04%
Ownership								
For profit, incorporated	0.61%	2.66%	2.04%	1.59%	1.51%	0.80%	1.25%	0.69%
For profit, unincorporated	1.60%	5.19%	4.76%	3.34%	3.80%	2.35%	2.76%	1.92%
Nonprofit	1.71%	5.18%	4.89%	4.06%	3.37%	2.33%	3.39%	1.84%
Age of firm								
Less than 5 years	3.95%	5.85%	6.33%	5.58%	10.12% *	1.54% *	3.62%	6.99%
5-9 years	2.50%	6.21%	5.92%	4.47%	4.27%	5.31% *	3.53%	3.52%
10-19 years	1.67%	4.31%	3.64%	3.11%	3.19%	2.75%	2.23%	2.19%
20 or more years	0.62%	3.07%	2.27%	1.68%	1.50%	0.77%	1.39%	0.67%
Multi/single status								
2 or more locations	0.67%	7.67% *	6.37%	2.71%	1.61%	0.76%	3.42%	0.68%
1 location only	1.03%	2.31%	1.83%	1.58%	2.33%	5.48%	1.14%	1.67%
Percent full-time employees								
Less than 25%	2.98%	11.12% *	7.28% *	7.49%	4.88%	4.03% *	4.45%	3.32%
25-49 %	3.98%	7.21% *	5.69%	3.73%	11.60% *	2.41%	4.01%	4.73%
50-74 %	1.80%	6.75%	6.55%	4.41%	3.34%	2.43%	3.77%	1.98%
75% or more	0.60%	2.48%	1.89%	1.50%	1.38%	0.83%	1.18%	0.68%
Union presence								
No union employees	0.56%	2.26%	1.80%	1.39%	1.31%	0.76%	1.09%	0.64%
Has union employees	1.69%	15.33% *	9.31% *	6.44%	5.75%	1.81%	6.55%	1.73%
Percent low-wage employees								
50% or more low-wage	2.41%	6.07% *	8.91%	4.57%	7.64%	2.30%	4.02%	2.79%
Less than 50% low-wage	0.57%	2.40%	1.79%	1.41%	1.30%	0.79%	1.12%	0.65%
Percent women employees								
Less than 25%	0.96%	3.47%	2.60%	2.30%	2.07%	1.39%	1.61%	1.16%
25-49 %	0.98%	6.29%	4.69%	2.49%	2.95%	1.10%	2.84%	1.04%
50-74 %	1.22%	3.31%	4.29%	3.18%	2.91%	1.59%	2.14%	1.36%
75% or more	1.42%	5.13%	3.67%	2.97%	2.38%	2.16%	2.57%	1.62%
Percent age 50 or older employees								
Less than 25%	0.91%	3.36%	2.37%	1.86%	2.62%	1.24%	1.48%	1.10%
25-49 %	0.83%	4.50%	3.79%	2.51%	1.84%	1.04%	2.24%	0.88%
50-74 %	1.43%	5.75%	3.83%	3.30%	2.74%	2.12%	2.78%	1.62%
75% or more	3.16%	5.02%	7.17% *	10.85%	3.65% *	6.44% *	3.92%	5.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	316.89	312.89	343.94	319.21	357.09	266.00	333.99	307.74
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	296.42	--	351.17	256.28	365.69	246.54	327.17	282.45
Construction	323.25	--	365.22	219.12	479.43	--	309.88	337.66
Utilities and transp.	310.47	--	--	--	367.67	211.55	--	323.39
Wholesale trade	354.63	--	--	327.59	359.13 *	--	375.94	336.32
Fin. svcs. and real estate	278.41	316.86	--	538.94	309.45	111.88 *	381.52	246.40
Retail trade	314.03	449.37	344.59	358.07	241.95	205.38	381.00	246.81
Professional services	295.36	365.63	329.55	346.81	330.95	207.28	360.82	265.92
Other services	365.56	201.56	362.98	300.74	412.05	466.78	286.27	407.91
Ownership								
For profit, incorporated	325.39	319.74	345.74	314.02	373.67	282.86	335.96	318.53
For profit, unincorporated	322.17	270.87	330.71	329.09	300.40	403.45 *	280.51	363.08
Nonprofit	288.44	--	350.96	328.83	342.30	209.12	416.47	268.07
Age of firm								
Less than 5 years	286.55	--	--	--	--	--	290.53	--
5-9 years	345.64	370.52	460.45	308.56	313.37	--	358.76	324.51
10-19 years	392.70	317.65	313.00	326.83	396.20	605.77	324.49	447.49
20 or more years	297.84	322.66	343.24	314.34	351.31	222.42	339.64	282.12
Multi/single status								
2 or more locations	298.21	--	434.79	338.49	320.23	266.85	425.97	284.79
1 location only	333.15	299.62	333.29	311.66	384.87	--	320.62	349.71
Percent full-time employees								
Less than 25%	314.04	211.19	--	331.33	--	--	274.68	327.12
25-49 %	312.62	--	260.52	409.22 *	367.93	224.28	286.89	318.44
50-74 %	295.11	212.39	319.24	388.24	315.69	198.84	334.11	270.45
75% or more	319.49	323.07	349.15	306.98	361.93	273.96	336.78	309.92
Union presence								
No union employees	322.03	312.89	341.05	326.09	361.11	261.04	335.02	313.70
Has union employees	285.09	--	--	227.31	325.19	276.04	305.87	283.07
Percent low-wage employees								
50% or more low-wage	296.55	--	274.97	503.42 *	232.39	284.39	258.68	312.36
Less than 50% low-wage	318.25	321.59	346.12	312.08	361.36	263.41	338.20	307.40
Percent women employees								
Less than 25%	296.20	315.02	387.15	274.64	303.74	142.72	344.42	232.57
25-49 %	374.09	392.52	260.92	320.96	396.04	425.57	351.80	380.90
50-74 %	302.06	271.99	292.96	332.83	338.99	253.05	289.18	306.61
75% or more	295.77	299.35	320.09	356.40	382.47	224.71	341.89	275.22
Percent age 50 or older employees								
Less than 25%	302.56	322.24	354.36	286.25	376.93	208.53	329.74	280.46
25-49 %	286.15	358.99	309.27	345.73	316.24	218.81	356.43	270.26
50-74 %	447.50	299.44	339.79	406.49	464.91	623.96	331.41	531.65
75% or more	302.34	236.23	391.99	--	--	--	305.42	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	13.72	31.19	22.24	22.00	21.23	39.68	15.62	19.44
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	28.39	--	44.53	43.22	73.88	27.67	33.55	38.03
Construction	45.19	--	45.55	23.42	79.33	--	34.99	85.40
Utilities and transp.	35.15	--	--	--	45.11	27.36	--	40.45
Wholesale trade	49.58	--	--	47.10	123.70 *	--	66.87	70.00
Fin. svcs. and real estate	50.22	42.16	--	124.47	41.07	43.44 *	50.58	58.10
Retail trade	30.95	70.70	74.28	99.27	26.58	23.17	42.39	38.72
Professional services	18.11	40.13	41.13	30.73	33.27	40.20	24.57	23.36
Other services	38.00	39.18	62.39	49.27	35.87	87.01	38.77	49.08
Ownership								
For profit, incorporated	18.26	38.27	27.98	24.54	29.00	57.13	18.81	27.61
For profit, unincorporated	30.18	43.24	42.49	69.04	40.33	124.18 *	28.21	51.06
Nonprofit	24.85	--	37.65	55.57	39.18	46.57	47.11	28.31
Age of firm								
Less than 5 years	65.13	--	--	--	--	--	78.06	--
5-9 years	35.24	71.49	111.78	49.97	61.02	--	50.81	41.55
10-19 years	42.77	34.33	39.18	55.57	37.64	106.25	25.73	65.30
20 or more years	13.84	44.96	25.82	26.48	26.06	25.23	18.32	17.51
Multi/single status								
2 or more locations	25.48	--	51.64	58.18	32.02	40.12	46.25	27.55
1 location only	12.97	27.90	23.86	21.03	26.14	--	15.64	21.10
Percent full-time employees								
Less than 25%	64.63	17.78	--	43.36	--	--	39.31	86.42
25-49 %	50.16	--	39.32	123.59 *	44.44	16.26	39.95	60.49
50-74 %	25.13	30.94	40.44	62.44	42.37	40.50	33.07	33.85
75% or more	15.77	35.09	25.59	23.05	24.29	47.85	17.80	22.58
Union presence								
No union employees	14.95	31.19	22.85	23.41	21.75	54.88	16.05	22.38
Has union employees	35.04	--	--	42.82	82.60	45.82	65.48	38.00
Percent low-wage employees								
50% or more low-wage	34.73	--	49.65	163.11 *	34.00	43.41	52.15	43.09
Less than 50% low-wage	14.46	33.00	22.90	21.90	21.82	44.96	16.19	20.63
Percent women employees								
Less than 25%	17.94	45.67	31.93	28.36	40.64	29.30	21.96	27.31
25-49 %	34.94	65.81	51.11	46.52	40.75	103.67	37.85	43.75
50-74 %	21.15	70.93	41.99	45.04	35.55	35.56	35.73	25.43
75% or more	30.92	54.51	38.96	55.72	58.53	56.48	33.43	41.32
Percent age 50 or older employees								
Less than 25%	16.03	53.20	38.49	28.87	32.30	18.62	24.96	20.44
25-49 %	18.76	48.83	32.78	29.66	28.44	35.49	26.79	22.04
50-74 %	46.10	37.10	38.62	86.63	62.60	79.39	28.59	60.78
75% or more	39.54	42.84	58.19	--	--	--	43.18	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	567.79	642.02	832.20	644.25	665.99	431.34	704.60	529.32
Industry group **								
Agric., fish., forest.	668.67 *	158.22	2,073.84	--	166.67	--	--	245.31
Mining and manufacturing	615.71	--	538.12	739.73	626.90	540.54	697.11	600.43
Construction	694.33	512.47	540.89	567.65	994.60 *	717.36	560.11	806.79
Utilities and transp.	525.78	--	--	399.23 *	488.36	412.09	1,137.43 *	409.90
Wholesale trade	582.17	--	--	429.23	616.88	688.56	493.32	616.13
Fin. svcs. and real estate	437.34	782.07	744.59	521.48	442.54	377.84	706.24	397.22
Retail trade	691.16	1,389.45 *	1,150.08	713.08 *	713.14	409.49	1,120.17	527.90
Professional services	514.48	462.25	673.45	825.06	576.02	362.19	597.70	492.29
Other services	644.55	409.64	874.60	513.57	842.96	554.09	647.16	643.80
Ownership								
For profit, incorporated	586.45	652.40	863.69	644.21	634.08	474.48	739.01	537.43
For profit, unincorporated	633.86	646.67	805.07	533.21	950.04	426.13	678.26	615.71
Nonprofit	460.99	511.87	602.65	775.86	557.47	323.03	496.68	457.28
Age of firm								
Less than 5 years	798.88	393.66	1,006.42	455.07	1,300.18	--	651.42	934.71 *
5-9 years	673.64	497.61	923.81	729.60 *	728.91 *	421.07	682.14	661.50
10-19 years	702.52	481.85	585.79	736.87	885.43	556.61	548.40	813.63
20 or more years	528.91	927.48 *	869.99	619.97	573.04	428.05	779.75	484.14
Multi/single status								
2 or more locations	474.12	--	1,320.34 *	512.12	581.37	426.76	670.90 *	465.72
1 location only	708.20	646.59	770.59	684.90	746.36	587.85 *	708.84	707.59
Percent full-time employees								
Less than 25%	442.57	--	--	470.14	636.38	323.14	763.25	392.33
25-49 %	540.84	--	850.67 *	828.84	433.79	380.41	845.08	474.50
50-74 %	505.07	505.60 *	791.57 *	785.11 *	612.90	346.66	586.58	477.07
75% or more	578.59	657.28	837.93	629.43	689.14	446.19	716.37	540.14
Union presence								
No union employees	621.21	667.54	841.96	647.31	687.77	495.30	726.15	583.55
Has union employees	369.88	--	--	593.62 *	554.14	313.68	314.85	373.02
Percent low-wage employees								
50% or more low-wage	642.82	661.16	1,805.80 *	596.35	510.29	512.28	1,149.38 *	522.81
Less than 50% low-wage	562.51	640.94	758.61	647.23	682.20	426.60	677.50	529.80
Percent women employees								
Less than 25%	635.52	548.90	829.33	553.10	772.66	523.59	677.88	612.38
25-49 %	516.43	968.84 *	1,059.89	551.25	514.75	417.66	815.55	459.85
50-74 %	591.39	798.46	730.52	807.97	723.54	438.69	769.60	564.66
75% or more	516.22	401.92	775.48	728.97	646.20	379.93	612.17	482.02
Percent age 50 or older employees								
Less than 25%	682.02	767.49 *	1,012.50	632.83	738.08	549.52	841.01	616.02
25-49 %	492.37	521.43	666.89	704.23	640.05	372.72	579.80	480.98
50-74 %	536.12	564.35	638.67	586.26	549.27	453.25	603.08	499.84
75% or more	557.22	491.43	--	400.79	665.34 *	--	484.65	713.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

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	24.68	126.52	99.31	52.55	64.88	26.67	58.07	26.95
Industry group **								
Agric., fish., forest.	338.41 *	11.30	102.25	--	10.41	--	--	27.39
Mining and manufacturing	61.38	--	159.84	134.54	140.83	75.39	132.80	68.90
Construction	112.81	127.35	100.76	94.72	351.84 *	163.90	68.77	199.14
Utilities and transp.	107.30	--	--	164.45 *	105.05	58.02	543.02 *	49.00
Wholesale trade	80.02	--	--	71.48	179.41	156.30	96.26	104.88
Fin. svcs. and real estate	31.46	189.76	199.81	141.87	33.84	31.82	118.26	29.75
Retail trade	118.49	848.95 *	235.91	218.20 *	166.31	61.02	333.85	80.12
Professional services	28.07	54.11	93.19	128.33	51.55	18.03	53.75	32.22
Other services	90.65	45.84	177.54	69.03	231.64	152.62	87.91	113.84
Ownership								
For profit, incorporated	31.60	189.11	124.11	59.95	73.79	40.00	77.61	32.93
For profit, unincorporated	77.67	124.99	199.06	85.40	239.29	44.57	89.63	103.75
Nonprofit	32.89	82.21	100.81	186.49	47.84	17.18	54.42	35.80
Age of firm								
Less than 5 years	199.55	115.67	226.47	97.85	358.25	--	117.97	333.05 *
5-9 years	101.17	118.17	247.06	219.83 *	246.79 *	59.70	132.56	156.24
10-19 years	80.44	60.61	93.22	138.01	222.31	80.09	46.05	131.74
20 or more years	25.05	297.44 *	148.54	59.38	50.19	27.43	95.05	23.48
Multi/single status								
2 or more locations	25.02	--	611.23 *	77.40	54.34	26.60	259.88 *	23.45
1 location only	46.91	128.11	74.22	64.40	110.99	207.92 *	56.74	73.99
Percent full-time employees								
Less than 25%	63.15	--	--	137.80	139.96	73.88	202.82	59.87
25-49 %	48.55	--	321.04 *	205.76	41.10	32.66	149.79	45.26
50-74 %	64.63	156.59 *	251.90 *	314.56 *	102.44	34.66	129.68	73.75
75% or more	27.84	151.28	111.75	51.32	74.97	30.83	65.90	30.36
Union presence								
No union employees	30.14	132.15	102.79	54.30	76.44	38.49	60.61	34.70
Has union employees	20.66	--	--	214.20 *	41.87	17.55	74.07	21.40
Percent low-wage employees								
50% or more low-wage	103.33	163.15	862.13 *	116.95	68.77	56.19	447.83 *	43.38
Less than 50% low-wage	25.41	133.32	71.67	55.28	70.75	28.04	54.04	28.74
Percent women employees								
Less than 25%	50.79	99.71	176.22	77.76	142.25	60.07	86.50	62.57
25-49 %	41.32	490.84 *	257.96	69.78	49.14	30.39	202.92	26.41
50-74 %	58.91	162.36	173.15	146.91	154.29	68.11	110.19	65.94
75% or more	29.23	44.10	125.10	101.87	70.09	23.65	64.60	31.33
Percent age 50 or older employees								
Less than 25%	49.66	254.81 *	169.18	72.35	113.37	76.63	106.23	53.99
25-49 %	31.74	143.27	143.85	106.80	97.47	19.36	75.77	34.46
50-74 %	39.52	115.69	90.58	75.88	71.54	75.21	67.86	48.20
75% or more	81.91	113.42	--	96.09	220.08 *	--	90.77	180.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	24.9	24.0	23.9	21.1	19.7	24.0	20.3
Industry group **								
Agric., fish., forest.	22.8	19.7	--	29.2	21.9	20.3	23.9	22.5
Mining and manufacturing	19.9	22.3	21.3	24.1	19.9	19.1	23.0	19.6
Construction	23.1	25.8	24.2	25.8	21.0	20.8	24.6	22.4
Utilities and transp.	19.6	21.8	19.9	24.3	22.2	18.4	20.8	19.5
Wholesale trade	21.3	26.2	21.7	23.4	20.7	20.5	23.3	20.9
Fin. svcs. and real estate	19.7	22.5	22.8	22.7	21.0	19.1	21.9	19.5
Retail trade	21.3	25.7	26.6	23.0	21.8	20.4	24.9	20.8
Professional services	20.5	26.9	24.0	23.1	21.2	19.3	24.7	19.9
Other services	22.7	23.2	25.7	24.0	22.1	22.2	24.4	22.3
Ownership								
For profit, incorporated	21.1	25.7	24.4	24.4	21.5	20.0	24.4	20.6
For profit, unincorporated	20.9	23.9	23.4	23.8	19.7	19.8	23.6	20.3
Nonprofit	19.6	23.0	22.1	21.3	21.3	18.6	22.2	19.5
Age of firm								
Less than 5 years	22.8	24.6	21.6	24.6	20.8	14.3	23.2	22.4
5-9 years	23.1	25.6	26.7	23.3	20.7	18.8	25.0	21.2
10-19 years	22.8	25.1	24.0	24.1	21.8	20.8	24.1	22.1
20 or more years	20.4	24.6	23.8	23.8	21.0	19.7	23.9	20.2
Multi/single status								
2 or more locations	20.1	20.4	26.3	22.3	21.2	19.7	22.2	20.0
1 location only	23.1	25.1	23.8	24.4	21.1	18.5	24.2	22.1
Percent full-time employees								
Less than 25%	22.1	22.7	24.6	23.3	20.7	22.1	23.5	21.9
25-49 %	23.3	24.9	22.8	25.1	27.3	21.1	24.4	23.1
50-74 %	21.6	27.1	22.9	23.3	21.9	21.0	24.5	21.3
75% or more	20.6	24.7	24.1	23.9	20.8	19.5	24.0	20.1
Union presence								
No union employees	21.0	25.1	24.1	23.9	20.9	19.7	24.1	20.4
Has union employees	20.2	20.2	22.1	22.4	22.4	19.8	21.7	20.1
Percent low-wage employees								
50% or more low-wage	22.4	24.0	24.5	23.9	24.4	21.2	24.2	22.2
Less than 50% low-wage	20.7	25.0	24.0	23.9	20.8	19.6	24.0	20.2
Percent women employees								
Less than 25%	21.4	24.5	24.0	24.6	20.9	19.6	24.1	20.7
25-49 %	20.5	25.8	24.2	24.6	21.8	19.5	24.1	20.2
50-74 %	20.5	26.5	23.5	22.5	20.4	19.9	24.1	20.1
75% or more	21.0	23.4	24.4	22.9	21.4	20.1	23.7	20.6
Percent age 50 or older employees								
Less than 25%	21.5	25.5	23.9	24.7	22.0	19.6	24.3	20.8
25-49 %	20.3	24.7	23.9	23.4	20.6	19.7	23.8	20.1
50-74 %	21.1	25.4	24.5	22.3	20.5	20.2	24.1	20.4
75% or more	22.5	22.5	23.8	22.2	23.8	20.2	22.5	22.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	0.14	0.61	0.53	0.32	0.30	0.18	0.28	0.15
Industry group **								
Agric., fish., forest.	1.21	1.23	--	1.83	2.10	0.68	2.73	1.36
Mining and manufacturing	0.30	1.15	1.40	0.71	0.64	0.36	0.78	0.31
Construction	0.51	1.64	0.89	1.03	0.60	1.17	0.62	0.69
Utilities and transp.	0.62	1.15	2.26	1.87	1.17	0.74	0.75	0.68
Wholesale trade	0.35	2.01	0.95	1.05	0.78	0.39	0.82	0.38
Fin. svcs. and real estate	0.32	1.59	1.66	1.22	0.72	0.36	0.86	0.33
Retail trade	0.60	2.37	1.90	0.68	1.01	0.79	0.97	0.65
Professional services	0.27	1.17	1.03	0.58	0.70	0.34	0.61	0.30
Other services	0.35	1.27	1.34	0.82	0.75	0.50	0.67	0.40
Ownership								
For profit, incorporated	0.17	0.74	0.58	0.41	0.31	0.22	0.33	0.18
For profit, unincorporated	0.31	1.31	1.58	0.68	0.62	0.40	0.71	0.34
Nonprofit	0.41	1.82	1.48	0.55	0.99	0.51	0.76	0.44
Age of firm								
Less than 5 years	0.68	1.34	2.06	1.27	0.98	1.27	0.94	0.98
5-9 years	0.61	1.51	2.05	1.04	0.62	1.51	1.00	0.62
10-19 years	0.52	1.22	0.80	0.69	0.82	1.60	0.54	0.71
20 or more years	0.15	0.97	0.65	0.40	0.35	0.19	0.36	0.16
Multi/single status								
2 or more locations	0.17	1.47	1.48	0.63	0.41	0.19	0.54	0.17
1 location only	0.23	0.63	0.55	0.37	0.42	0.90	0.31	0.33
Percent full-time employees								
Less than 25%	2.10	2.00	3.73	1.11	2.27	3.01	1.37	2.31
25-49 %	1.21	2.52	1.20	1.34	3.12	1.29	1.33	1.41
50-74 %	0.44	1.60	1.09	0.82	0.98	0.58	0.67	0.48
75% or more	0.14	0.69	0.58	0.36	0.26	0.19	0.32	0.15
Union presence								
No union employees	0.15	0.63	0.54	0.33	0.24	0.22	0.29	0.17
Has union employees	0.36	0.58	2.19	1.15	1.67	0.35	0.91	0.37
Percent low-wage employees								
50% or more low-wage	0.63	2.35	4.26	0.85	2.15	0.47	1.43	0.69
Less than 50% low-wage	0.14	0.64	0.50	0.33	0.25	0.19	0.29	0.16
Percent women employees								
Less than 25%	0.24	0.99	0.76	0.51	0.47	0.32	0.43	0.27
25-49 %	0.30	1.44	1.17	0.85	0.79	0.34	0.70	0.32
50-74 %	0.22	1.13	1.23	0.48	0.40	0.29	0.61	0.23
75% or more	0.35	1.36	1.35	0.63	0.47	0.51	0.67	0.39
Percent age 50 or older employees								
Less than 25%	0.27	0.92	0.63	0.49	0.61	0.38	0.39	0.32
25-49 %	0.18	1.18	1.11	0.48	0.38	0.23	0.51	0.19
50-74 %	0.37	1.70	1.68	0.76	0.58	0.52	0.86	0.39
75% or more	0.68	1.03	2.36	2.23	1.51	0.25	0.88	1.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	77.0%	58.3%	59.9%	64.7%	72.4%	84.7%	61.0%	80.0%
Industry group **								
Agric., fish., forest.	74.2%	97.0%	--	91.4%	66.7%	88.4%	67.0%	77.0%
Mining and manufacturing	80.1%	53.6%	58.6%	59.4%	78.2%	88.3%	62.3%	82.2%
Construction	70.6%	50.2%	63.4%	73.7%	71.1%	79.8%	62.0%	75.5%
Utilities and transp.	75.0%	70.7%	44.8%	69.1%	71.3%	78.3%	62.8%	76.5%
Wholesale trade	80.7%	56.2%	62.6%	69.3%	79.2%	92.4%	60.8%	85.6%
Fin. svcs. and real estate	80.0%	53.0%	55.8%	67.3%	73.6%	84.2%	59.1%	81.9%
Retail trade	81.2%	52.5%	54.6%	64.5%	74.1%	91.5%	57.7%	85.9%
Professional services	76.8%	63.3%	64.6%	63.8%	71.4%	83.4%	62.1%	79.5%
Other services	70.6%	56.1%	58.3%	59.6%	64.3%	80.7%	59.7%	73.4%
Ownership								
For profit, incorporated	78.5%	55.8%	60.5%	65.3%	72.5%	86.7%	60.6%	81.9%
For profit, unincorporated	73.9%	61.1%	60.3%	66.4%	75.3%	81.5%	63.4%	77.2%
Nonprofit	73.4%	70.0%	54.5%	59.4%	69.6%	78.5%	58.7%	74.8%
Age of firm								
Less than 5 years	65.8%	48.0%	72.2%	72.6%	68.8%	92.9%	61.8%	69.9%
5-9 years	66.2%	61.4%	62.9%	61.9%	71.9%	87.9%	64.4%	68.2%
10-19 years	68.5%	63.7%	65.2%	64.2%	70.5%	76.1%	62.7%	71.7%
20 or more years	79.0%	57.7%	55.8%	64.4%	73.1%	84.9%	59.3%	81.3%
Multi/single status								
2 or more locations	82.2%	47.6% *	47.8%	63.3%	76.1%	84.9%	57.2%	82.8%
1 location only	64.5%	58.6%	61.1%	65.2%	67.8%	71.1%	61.4%	67.3%
Percent full-time employees								
Less than 25%	72.8%	44.1%	61.7%	61.6%	67.8%	78.5%	59.0%	74.7%
25-49 %	78.1%	84.2%	59.9%	63.7%	72.0%	86.8%	71.1%	79.6%
50-74 %	81.7%	52.5%	49.1%	72.7%	74.4%	90.2%	55.4%	86.4%
75% or more	76.5%	57.7%	61.0%	64.0%	72.4%	84.0%	61.2%	79.4%
Union presence								
No union employees	76.1%	58.2%	59.8%	65.2%	72.4%	85.3%	61.2%	79.6%
Has union employees	80.5%	60.0%	64.3%	56.6%	73.0%	83.0%	57.0%	81.3%
Percent low-wage employees								
50% or more low-wage	77.3%	58.8%	57.3%	67.9%	79.6%	82.3%	63.2%	80.1%
Less than 50% low-wage	76.9%	58.2%	60.1%	64.5%	71.9%	84.8%	60.8%	80.0%
Percent women employees								
Less than 25%	75.8%	58.9%	60.6%	66.8%	77.2%	86.5%	61.3%	80.9%
25-49 %	81.9%	58.5%	61.6%	66.7%	73.4%	88.1%	62.4%	83.9%
50-74 %	74.0%	59.1%	57.6%	61.0%	66.4%	81.0%	62.0%	75.7%
75% or more	74.5%	56.2%	59.3%	62.5%	72.0%	81.6%	58.0%	78.1%
Percent age 50 or older employees								
Less than 25%	74.8%	57.0%	63.0%	63.2%	70.5%	85.9%	61.8%	78.7%
25-49 %	79.6%	65.2%	55.3%	66.8%	73.6%	84.4%	60.9%	81.1%
50-74 %	73.5%	58.2%	57.3%	66.6%	70.3%	82.4%	60.4%	77.4%
75% or more	66.8%	53.7%	60.0%	56.2%	88.6%	87.3%	55.8%	82.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	0.58%	2.46%	1.98%	1.42%	1.37%	0.76%	1.21%	0.64%
Industry group **								
Agric., fish., forest.	9.34%	2.84%	--	5.45%	18.46%	5.19%	15.42%	11.66%
Mining and manufacturing	1.35%	9.78%	5.80%	4.02%	2.64%	1.53%	3.61%	1.42%
Construction	2.66%	7.92%	5.00%	3.50%	5.59%	7.33%	3.50%	3.61%
Utilities and transp.	2.48%	11.01%	11.81%	7.56%	6.21%	3.01%	6.31%	2.66%
Wholesale trade	1.74%	8.97%	6.81%	4.84%	3.31%	1.41%	4.32%	1.71%
Fin. svcs. and real estate	1.71%	5.10%	8.55%	5.34%	4.17%	2.08%	3.73%	1.83%
Retail trade	1.37%	7.56%	6.78%	4.20%	4.40%	1.01%	3.85%	1.29%
Professional services	1.00%	3.97%	3.21%	2.52%	2.13%	1.36%	2.10%	1.10%
Other services	1.99%	6.80%	4.89%	4.08%	5.24%	2.69%	3.29%	2.36%
Ownership								
For profit, incorporated	0.67%	3.03%	2.28%	1.68%	1.64%	0.87%	1.43%	0.74%
For profit, unincorporated	1.63%	5.01%	5.02%	3.31%	3.91%	2.37%	2.87%	1.94%
Nonprofit	1.59%	5.40%	6.45%	4.39%	3.24%	2.04%	3.63%	1.70%
Age of firm								
Less than 5 years	4.17%	7.13%	6.01%	5.83%	10.00%	3.85%	4.85%	6.98%
5-9 years	2.66%	5.82%	5.89%	4.83%	5.63%	4.78%	3.58%	3.97%
10-19 years	2.04%	4.51%	3.95%	3.11%	3.91%	6.17%	2.42%	2.79%
20 or more years	0.62%	3.49%	2.59%	1.79%	1.50%	0.76%	1.56%	0.67%
Multi/single status								
2 or more locations	0.66%	16.28% *	6.36%	2.88%	1.48%	0.75%	3.56%	0.67%
1 location only	1.11%	2.48%	2.07%	1.65%	2.48%	7.92%	1.29%	1.79%
Percent full-time employees								
Less than 25%	3.64%	12.86%	12.14%	8.91%	8.12%	4.74%	7.53%	3.96%
25-49 %	2.37%	7.19%	7.49%	7.23%	6.24%	2.30%	5.27%	2.64%
50-74 %	1.46%	6.42%	6.47%	4.04%	3.54%	1.59%	3.98%	1.45%
75% or more	0.65%	2.69%	2.14%	1.56%	1.53%	0.87%	1.32%	0.73%
Union presence								
No union employees	0.63%	2.50%	2.02%	1.46%	1.46%	0.88%	1.23%	0.73%
Has union employees	1.40%	15.46%	9.90%	6.99%	4.12%	1.54%	6.73%	1.42%
Percent low-wage employees								
50% or more low-wage	2.21%	8.28%	9.04%	5.56%	3.41%	3.36%	4.89%	2.46%
Less than 50% low-wage	0.60%	2.57%	2.03%	1.48%	1.45%	0.78%	1.25%	0.67%
Percent women employees								
Less than 25%	1.06%	3.98%	2.91%	2.26%	2.30%	1.54%	1.85%	1.23%
25-49 %	0.95%	6.33%	5.49%	3.07%	2.42%	1.06%	3.03%	0.98%
50-74 %	1.35%	5.30%	4.77%	3.46%	3.19%	1.74%	2.86%	1.50%
75% or more	1.33%	5.14%	4.02%	3.25%	2.85%	1.84%	2.62%	1.49%
Percent age 50 or older employees								
Less than 25%	0.90%	3.93%	2.71%	2.09%	2.26%	1.06%	1.76%	1.02%
25-49 %	0.85%	4.84%	3.81%	2.42%	2.06%	1.02%	2.36%	0.90%
50-74 %	1.85%	5.54%	4.83%	3.60%	3.32%	3.16%	2.88%	2.24%
75% or more	3.55%	5.26%	9.98%	10.49%	4.08%	6.10%	4.30%	5.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

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	9.9%	9.8%	11.4%	9.4%	8.9%	10.3%	9.9%	9.9%
Industry group **								
Agric., fish., forest.	6.1% *	2.0% *	--	16.4% *	2.0% *	9.8% *	10.5% *	4.4% *
Mining and manufacturing	7.3%	2.4% *	7.6% *	8.1%	10.0%	5.9%	5.8%	7.5%
Construction	9.9%	7.3% *	11.7%	14.3%	5.3% *	10.0% *	10.3%	9.7%
Utilities and transp.	9.8%	2.0% *	17.0% *	4.9% *	13.9% *	9.6%	6.9% *	10.1%
Wholesale trade	9.7%	19.6% *	9.5% *	6.0%	13.1% *	7.5%	12.8%	8.9%
Fin. svcs. and real estate	10.6%	9.4%	10.7% *	7.8% *	7.9%	11.4%	9.4%	10.7%
Retail trade	6.4%	1.0% *	11.5% *	9.4% *	8.8%	5.3%	6.0%	6.5%
Professional services	11.8%	11.0%	10.5%	8.3%	8.1%	13.9%	9.9%	12.1%
Other services	10.4%	13.7% *	15.2%	11.7%	8.6%	9.7%	13.2%	9.7%
Ownership								
For profit, incorporated	9.5%	10.7%	11.6%	8.0%	9.3%	9.6%	9.8%	9.5%
For profit, unincorporated	10.5%	6.6% *	9.2%	11.9%	7.1%	13.1%	8.4%	11.1%
Nonprofit	11.2%	12.5% *	13.8% *	12.7%	9.3%	11.5%	14.3%	10.9%
Age of firm								
Less than 5 years	8.4%	13.8% *	4.2% *	12.6% *	2.2% *	--	11.9% *	4.8% *
5-9 years	6.1%	4.8%	9.1% *	4.3% *	9.1% *	1.8% *	5.7%	6.6% *
10-19 years	9.2%	11.6%	10.9%	11.0%	8.4%	5.7%	10.0%	8.8%
20 or more years	10.3%	9.7%	13.0%	9.3%	9.4%	10.5%	10.5%	10.2%
Multi/single status								
2 or more locations	10.1%	2.1% *	16.1% *	8.9%	9.4%	10.3%	13.4%	10.0%
1 location only	9.5%	10.0%	10.9%	9.5%	8.3%	10.7% *	9.5%	9.5%
Percent full-time employees								
Less than 25%	6.0%	--	10.2% *	14.3% *	4.7% *	4.6% *	7.6% *	5.7%
25-49 %	8.8%	6.0% *	12.6% *	12.3% *	7.4% *	8.5%	7.0% *	9.2%
50-74 %	8.2%	5.3% *	7.6% *	9.8% *	8.6%	8.1%	6.1%	8.6%
75% or more	10.3%	10.6%	11.7%	9.1%	9.1%	10.8%	10.5%	10.2%
Union presence								
No union employees	9.0%	9.9%	11.3%	9.0%	9.1%	8.5%	9.7%	8.8%
Has union employees	14.0%	7.0% *	13.5% *	16.4% *	7.4% *	14.9%	14.8% *	13.9%
Percent low-wage employees								
50% or more low-wage	9.4%	8.3% *	19.1% *	11.0% *	5.9%	9.8%	10.8%	9.2%
Less than 50% low-wage	10.0%	9.9%	10.9%	9.3%	9.1%	10.3%	9.8%	10.0%
Percent women employees								
Less than 25%	10.6%	8.9%	11.1%	10.0%	10.2%	11.2%	9.9%	10.8%
25-49 %	8.0%	6.6% *	11.3% *	8.1%	8.2%	7.8%	7.4%	8.0%
50-74 %	10.2%	13.5% *	13.9%	9.7%	8.3%	10.5%	12.2%	9.9%
75% or more	12.0%	10.9%	9.5%	9.2%	8.8%	14.1%	9.9%	12.4%
Percent age 50 or older employees								
Less than 25%	8.8%	10.4%	11.8%	9.0%	7.7%	8.5%	9.8%	8.5%
25-49 %	10.7%	7.3%	9.4%	11.0%	9.1%	11.3%	10.0%	10.8%
50-74 %	9.6%	11.3%	13.4%	7.2%	11.7%	8.4%	10.7%	9.3%
75% or more	10.9%	8.8% *	10.4% *	6.4% *	7.5% *	25.3%	8.9%	13.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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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**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, 2022**

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%	1.58%	1.25%	0.95%	0.80%	0.71%	0.76%	0.53%
Industry group **								
Agric., fish., forest.	2.54% *	1.88% *	--	13.44% *	1.81% *	5.03% *	7.20% *	2.07% *
Mining and manufacturing	0.81%	1.27% *	2.81% *	2.13%	1.81%	1.04%	1.50%	0.89%
Construction	1.60%	3.09% *	3.35%	3.69%	2.44% *	3.79% *	1.95%	2.25%
Utilities and transp.	1.97%	1.55% *	12.01% *	1.85% *	5.52% *	2.51%	3.91% *	2.17%
Wholesale trade	1.39%	6.50% *	3.66% *	1.62%	3.97% *	1.56%	2.66%	1.61%
Fin. svcs. and real estate	1.30%	2.72%	6.86% *	3.52% *	2.27%	1.65%	2.26%	1.40%
Retail trade	0.76%	0.50% *	3.50% *	2.90% *	2.24%	0.85%	1.42%	0.87%
Professional services	1.02%	2.12%	1.93%	1.70%	1.42%	1.61%	1.25%	1.18%
Other services	1.24%	6.39% *	3.53%	2.72%	2.06%	1.98%	2.57%	1.41%
Ownership								
For profit, incorporated	0.56%	2.16%	1.45%	0.98%	1.11%	0.84%	0.89%	0.65%
For profit, unincorporated	1.06%	2.13% *	2.68%	2.34%	1.45%	2.11%	1.55%	1.31%
Nonprofit	1.23%	4.47% *	5.04% *	3.58%	1.62%	1.80%	3.21%	1.31%
Age of firm								
Less than 5 years	2.26%	7.09% *	1.95% *	3.93% *	1.46% *	--	3.88% *	1.76% *
5-9 years	1.20%	1.42%	2.75% *	1.39% *	3.80% *	0.93% *	1.10%	2.18% *
10-19 years	1.10%	2.77%	2.47%	2.50%	2.22%	1.48%	1.40%	1.53%
20 or more years	0.53%	1.88%	1.81%	1.18%	0.93%	0.73%	1.01%	0.58%
Multi/single status								
2 or more locations	0.59%	2.10% *	6.06% *	1.73%	1.00%	0.72%	3.08%	0.60%
1 location only	0.65%	1.62%	1.23%	1.13%	1.31%	3.42% *	0.77%	1.04%
Percent full-time employees								
Less than 25%	1.53%	--	6.99% *	7.09% *	2.00% *	1.72% *	2.82% *	1.68%
25-49 %	1.77%	4.47% *	4.03% *	7.05% *	2.76% *	2.35%	2.31% *	2.08%
50-74 %	1.40%	1.66% *	2.68% *	3.58% *	2.11%	2.08%	1.24%	1.63%
75% or more	0.51%	1.84%	1.40%	0.99%	0.90%	0.79%	0.87%	0.59%
Union presence								
No union employees	0.43%	1.61%	1.27%	0.96%	0.84%	0.66%	0.77%	0.49%
Has union employees	1.56%	6.89% *	6.82% *	5.46% *	2.76% *	1.83%	4.53% *	1.61%
Percent low-wage employees								
50% or more low-wage	1.50%	2.82% *	8.21% *	3.37% *	1.72%	2.37%	3.08%	1.69%
Less than 50% low-wage	0.48%	1.69%	1.23%	0.99%	0.85%	0.74%	0.79%	0.55%
Percent women employees								
Less than 25%	0.82%	1.96%	1.80%	1.51%	1.60%	1.57%	1.07%	1.04%
25-49 %	0.77%	2.11% *	3.48% *	1.80%	1.68%	1.00%	1.33%	0.83%
50-74 %	0.91%	5.64% *	3.50%	2.21%	1.42%	1.29%	2.31%	0.98%
75% or more	1.37%	2.63%	2.02%	2.38%	1.50%	2.25%	1.60%	1.62%
Percent age 50 or older employees								
Less than 25%	0.63%	2.78%	1.76%	1.34%	1.09%	1.02%	1.13%	0.74%
25-49 %	0.74%	1.98%	2.14%	1.82%	1.25%	1.02%	1.48%	0.80%
50-74 %	1.04%	3.17%	3.57%	1.74%	2.21%	1.66%	1.80%	1.24%
75% or more	1.82%	2.76% *	4.76% *	2.80% *	3.16% *	6.87%	2.15%	3.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	357	559	348	424	357	329	400	349
Industry group **								
Agric., fish., forest.	--	--	--	204	--	--	--	--
Mining and manufacturing	424	--	--	497	549	299	312	435
Construction	460 *	--	272	686 *	--	142	407	493 *
Utilities and transp.	264	--	--	--	318 *	226	--	250
Wholesale trade	275	--	214	388	159	290 *	396	231
Fin. svcs. and real estate	461	--	--	335	282	500	319	472
Retail trade	297	--	560 *	308	242	265	513	257
Professional services	310	362	296	384	320	297	311	309
Other services	396	863 *	414	328	440 *	321	521	351
Ownership								
For profit, incorporated	357	486	364	490	310	336	400	348
For profit, unincorporated	348	329 *	279	302	486 *	328	289	362
Nonprofit	367	--	331	388	419	304	545 *	345
Age of firm								
Less than 5 years	387	532	--	232 *	--	--	451	223
5-9 years	362	613 *	--	432 *	218 *	132	453	279 *
10-19 years	363	478	306	394	233	535 *	360	364
20 or more years	356	617 *	343	467	390	325	398	351
Multi/single status								
2 or more locations	337	--	--	387	406	322	309	338
1 location only	409	562	358	435	287	627 *	416	403
Percent full-time employees								
Less than 25%	250	--	--	214	162	297	250	250
25-49 %	415	--	343	367	317 *	290	1,054 *	315
50-74 %	344	--	--	728	361	241	513	323
75% or more	358	503	348	401	360	338	377	354
Union presence								
No union employees	387	508	344	439	368	371	384	388
Has union employees	279	--	--	275	254 *	268	654 *	265
Percent low-wage employees								
50% or more low-wage	317	338	339	235	350	325	329	315
Less than 50% low-wage	360	574	349	439	358	329	406	351
Percent women employees								
Less than 25%	398	612	348	499	453	306	414	393
25-49 %	359	--	222	367	374	338	473	347
50-74 %	347	382	442	378	209	369	357	345
75% or more	317	463	328	362	364	289	377	307
Percent age 50 or older employees								
Less than 25%	366	486	361	452	411	292	380	361
25-49 %	332	809	219	368	328	325	372	329
50-74 %	427	453	449 *	434	357	457	417	431
75% or more	569	782 *	--	--	--	--	655 *	491

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

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	20.17	85.52	39.59	67.72	41.83	26.85	32.68	23.11
Industry group **								
Agric., fish., forest.	--	--	--	14.26	--	--	--	--
Mining and manufacturing	57.96	--	--	140.42	113.46	76.65	68.67	62.97
Construction	143.14 *	--	56.50	307.35 *	--	11.97	73.00	223.48 *
Utilities and transp.	35.68	--	--	--	96.19 *	42.67	--	37.59
Wholesale trade	46.26	--	36.86	77.39	38.18	98.98 *	66.06	54.23
Fin. svcs. and real estate	80.65	--	--	40.22	82.61	99.63	78.73	86.67
Retail trade	42.15	--	215.35 *	92.17	43.18	52.37	146.37	37.16
Professional services	27.46	66.57	59.43	83.90	73.97	34.59	33.46	31.20
Other services	47.44	308.90 *	93.39	55.79	161.64 *	47.45	103.42	50.90
Ownership								
For profit, incorporated	26.48	51.12	50.44	109.30	39.60	36.80	29.26	31.15
For profit, unincorporated	44.66	101.35 *	48.44	57.03	175.34 *	53.52	48.15	53.80
Nonprofit	39.30	--	83.01	106.63	87.72	39.35	177.17 *	38.03
Age of firm								
Less than 5 years	66.75	88.29	--	70.27 *	--	--	89.94	36.38
5-9 years	73.96	208.58 *	--	155.73 *	93.93 *	15.34	91.18	99.14 *
10-19 years	44.45	97.16	40.61	92.34	30.94	198.89 *	42.45	67.34
20 or more years	22.90	187.89 *	53.63	100.56	51.30	27.05	49.60	24.91
Multi/single status								
2 or more locations	23.76	--	--	65.55	63.38	26.92	37.06	24.52
1 location only	36.94	86.01	44.16	85.29	45.00	231.22 *	37.48	62.21
Percent full-time employees								
Less than 25%	25.40	--	--	15.19	35.46	41.78	26.90	29.51
25-49 %	98.30	--	96.78	60.89	95.67 *	63.46	511.11 *	46.40
50-74 %	51.26	--	--	110.26	107.04	44.48	100.37	55.18
75% or more	22.23	73.79	43.13	78.28	46.60	30.00	30.57	25.88
Union presence								
No union employees	25.54	70.65	40.86	73.70	44.52	41.44	30.15	31.18
Has union employees	24.80	--	--	67.96	102.76 *	24.01	240.30 *	23.03
Percent low-wage employees								
50% or more low-wage	47.93	56.85	52.44	40.68	94.99	79.99	33.46	58.31
Less than 50% low-wage	21.25	91.31	43.43	72.51	43.61	28.09	35.09	24.28
Percent women employees								
Less than 25%	44.73	161.38	52.61	144.07	97.01	60.23	50.46	56.88
25-49 %	41.25	--	36.78	64.38	81.64	54.31	131.57	43.16
50-74 %	34.37	66.06	119.00	100.33	30.53	50.04	56.29	39.07
75% or more	36.92	114.26	67.41	47.96	81.86	50.26	53.52	42.07
Percent age 50 or older employees								
Less than 25%	34.52	106.00	42.04	127.34	94.88	30.56	41.12	44.41
25-49 %	26.51	179.04	20.16	58.25	53.17	34.21	47.13	28.30
50-74 %	65.33	108.20	157.59 *	86.63	74.04	135.00	82.04	83.21
75% or more	150.87	412.99 *	--	--	--	--	277.83 *	138.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	69.8%	65.2%	62.9%	43.5%
<b>Firm size</b>				
Less than 50 employees	70.6%	69.4%	64.4%	42.1%
50+ employees	69.7%	64.4%	62.6%	43.7%
Less than 10 employees	64.0%	61.5%	57.4%	37.3%
10-24 employees	73.7%	72.1%	66.1%	41.0%
25-99 employees	73.2%	73.2%	69.6%	46.4%
100-999 employees	75.1%	75.0%	73.6%	45.0%
1000+ employees	67.2%	59.4%	57.5%	43.0%
<b>Industry group **</b>				
Agric., fish., forest.	75.0%	76.1%	72.4%	47.1%
Mining and manufacturing	71.3%	66.5%	64.2%	44.0%
Construction	67.9%	68.7%	66.0%	46.3%
Utilities and transp.	67.4%	58.1%	53.5%	38.1%
Wholesale trade	70.5%	67.7%	66.3%	45.5%
Fin. svcs. and real estate	65.8%	63.3%	63.5%	42.8%
Retail trade	66.9%	60.7%	60.3%	43.2%
Professional services	70.3%	64.8%	61.9%	44.1%
Other services	74.0%	69.7%	65.8%	42.6%
<b>Ownership</b>				
For profit, incorporated	67.8%	62.6%	60.9%	42.2%
For profit, unincorporated	71.9%	69.5%	66.4%	44.2%
Nonprofit	76.0%	72.4%	67.8%	47.8%
<b>Age of firm</b>				
Less than 5 years	70.8%	69.9%	67.2%	39.1%
5-9 years	75.1%	73.2%	68.9%	44.8%
10-19 years	73.6%	75.1%	70.7%	44.6%
20 or more years	69.1%	63.4%	61.5%	43.4%
<b>Multi/single status</b>				
2 or more locations	68.5%	62.3%	60.3%	43.3%
1 location only	73.0%	72.1%	69.0%	43.9%
<b>Percent full-time employees</b>				
Less than 25%	70.3%	56.5%	53.5%	41.7%
25-49 %	79.4%	73.2%	67.0%	45.4%
50-74 %	75.8%	68.1%	66.8%	49.2%
75% or more	68.7%	64.8%	62.5%	42.8%
<b>Union presence</b>				
No union employees	69.8%	66.2%	64.0%	42.5%
Has union employees	70.0%	61.0%	58.3%	47.6%
<b>Percent low wage employees **</b>				
50% or more low-wage	74.0%	65.3%	62.6%	41.9%
Less than 50% low-wage	69.5%	65.2%	62.9%	43.6%
<b>Percent women employees</b>				
Less than 25%	69.8%	66.9%	63.8%	43.0%
25-49 %	67.1%	60.2%	59.5%	42.1%
50-74 %	72.3%	67.2%	64.5%	41.5%
75% or more	70.7%	68.4%	64.9%	49.4%
<b>Percent age 50 or older employees</b>				
Less than 25%	69.0%	65.7%	62.6%	41.8%
25-49 %	70.1%	64.4%	62.4%	45.1%
50-74 %	71.3%	67.4%	66.0%	41.8%
75% or more	66.8%	66.5%	61.9%	36.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2022**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.68%	0.71%	0.72%	0.74%
Firm size				
Less than 50 employees	1.09%	1.11%	1.14%	1.22%
50+ employees	0.78%	0.81%	0.82%	0.85%
Less than 10 employees	2.26%	2.31%	2.29%	2.31%
10-24 employees	1.81%	1.82%	1.95%	1.97%
25-99 employees	1.32%	1.29%	1.35%	1.53%
100-999 employees	1.24%	1.22%	1.24%	1.50%
1000+ employees	1.04%	1.08%	1.09%	1.10%
Industry group **				
Agric., fish., forest.	8.91%	8.74%	8.73%	8.62%
Mining and manufacturing	1.59%	1.78%	1.83%	2.10%
Construction	2.88%	2.66%	2.71%	3.08%
Utilities and transp.	3.03%	2.99%	3.00%	2.68%
Wholesale trade	2.17%	2.17%	2.18%	2.47%
Fin. svcs. and real estate	2.02%	1.91%	1.93%	1.93%
Retail trade	2.68%	2.54%	2.55%	2.30%
Professional services	1.23%	1.37%	1.38%	1.38%
Other services	1.49%	1.64%	1.71%	1.97%
Ownership				
For profit, incorporated	0.84%	0.88%	0.88%	0.88%
For profit, unincorporated	1.52%	1.60%	1.65%	1.87%
Nonprofit	1.57%	1.67%	1.76%	1.95%
Age of firm				
Less than 5 years	3.22%	3.42%	3.53%	3.59%
5-9 years	2.22%	2.30%	2.46%	2.99%
10-19 years	1.80%	1.68%	1.85%	2.15%
20 or more years	0.77%	0.80%	0.81%	0.83%
Multi/single status				
2 or more locations	0.87%	0.90%	0.91%	0.93%
1 location only	0.97%	1.00%	1.03%	1.13%
Percent full-time employees				
Less than 25%	3.14%	6.66%	6.55%	6.16%
25-49 %	1.99%	2.61%	3.53%	4.12%
50-74 %	1.86%	2.26%	2.28%	2.39%
75% or more	0.75%	0.77%	0.77%	0.79%
Union presence				
No union employees	0.73%	0.76%	0.77%	0.78%
Has union employees	1.75%	1.83%	1.89%	1.98%
Percent low wage employees **				
50% or more low-wage	2.08%	2.65%	2.77%	2.57%
Less than 50% low-wage	0.71%	0.73%	0.74%	0.77%
Percent women employees				
Less than 25%	1.20%	1.22%	1.25%	1.33%
25-49 %	1.41%	1.50%	1.51%	1.45%
50-74 %	1.12%	1.21%	1.23%	1.37%
75% or more	1.71%	1.71%	1.77%	1.74%
Percent age 50 or older employees				
Less than 25%	1.19%	1.19%	1.20%	1.13%
25-49 %	0.95%	1.01%	1.03%	1.08%
50-74 %	1.75%	1.99%	1.95%	2.22%
75% or more	3.41%	3.42%	3.52%	3.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	12	35	61	103
Firm size				
Less than 50 employees	12	36	61	110
50+ employees	11	35	61	102
Less than 10 employees	13	34	56	104
10-24 employees	12	37	64	109
25-99 employees	12	36	62	115
100-999 employees	12	35	61	103
1000+ employees	11	35	61	100
Industry group **				
Agric., fish., forest.	12	38	73	112
Mining and manufacturing	12	34	61	104
Construction	12	36	60	105
Utilities and transp.	11	33	59	93
Wholesale trade	12	35	63	110
Fin. svcs. and real estate	12	36	65	109
Retail trade	11	35	63	111
Professional services	11	35	60	101
Other services	12	35	59	98
Ownership				
For profit, incorporated	12	35	62	105
For profit, unincorporated	12	36	61	100
Nonprofit	11	34	60	102
Age of firm				
Less than 5 years	13	35	58	99
5-9 years	12	36	61	108
10-19 years	12	36	62	100
20 or more years	11	35	61	104
Multi/single status				
2 or more locations	11	35	61	102
1 location only	12	36	61	108
Percent full-time employees				
Less than 25%	11	35	58	72
25-49 %	12	38	70	130
50-74 %	11	35	60	100
75% or more	12	35	61	104
Union presence				
No union employees	12	35	61	107
Has union employees	10	34	60	92
Percent low wage employees **				
50% or more low-wage	11	37	67	126
Less than 50% low-wage	12	35	61	102
Percent women employees				
Less than 25%	12	35	61	106
25-49 %	11	34	60	101
50-74 %	12	36	62	103
75% or more	12	36	62	106
Percent age 50 or older employees				
Less than 25%	12	35	60	97
25-49 %	11	35	62	105
50-74 %	12	35	61	117
75% or more	12	35	60	93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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 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, 2022**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.08	0.23	0.51	1.57
Firm size				
Less than 50 employees	0.17	0.48	0.96	3.24
50+ employees	0.09	0.25	0.58	1.75
Less than 10 employees	0.39	1.02	1.92	6.62
10-24 employees	0.29	0.82	1.63	5.23
25-99 employees	0.18	0.52	1.00	3.96
100-999 employees	0.18	0.44	1.18	4.10
1000+ employees	0.12	0.33	0.73	1.99
Industry group **				
Agric., fish., forest.	0.68	3.32	5.75	15.99
Mining and manufacturing	0.20	0.57	1.52	4.50
Construction	0.38	0.85	1.63	5.80
Utilities and transp.	0.35	0.87	2.19	6.84
Wholesale trade	0.28	0.78	1.65	6.50
Fin. svcs. and real estate	0.27	0.70	1.31	4.52
Retail trade	0.35	0.76	1.56	6.03
Professional services	0.15	0.43	1.05	2.41
Other services	0.18	0.54	1.09	4.64
Ownership				
For profit, incorporated	0.10	0.26	0.59	1.98
For profit, unincorporated	0.23	0.59	1.12	4.25
Nonprofit	0.19	0.60	1.50	3.22
Age of firm				
Less than 5 years	0.52	1.24	2.14	7.84
5-9 years	0.38	1.17	2.21	7.34
10-19 years	0.25	0.68	1.59	6.73
20 or more years	0.09	0.25	0.57	1.64
Multi/single status				
2 or more locations	0.10	0.28	0.66	1.88
1 location only	0.14	0.37	0.74	2.85
Percent full-time employees				
Less than 25%	0.65	1.56	2.08	5.48
25-49 %	0.37	1.17	5.59	11.03
50-74 %	0.25	0.61	1.29	3.27
75% or more	0.09	0.25	0.52	1.73
Union presence				
No union employees	0.09	0.23	0.49	1.80
Has union employees	0.22	0.68	1.75	3.20
Percent low wage employees **				
50% or more low-wage	0.38	0.92	3.26	7.99
Less than 50% low-wage	0.09	0.23	0.49	1.56
Percent women employees				
Less than 25%	0.17	0.45	0.99	3.72
25-49 %	0.15	0.39	1.13	2.85
50-74 %	0.17	0.43	0.81	3.01
75% or more	0.17	0.55	1.11	2.84
Percent age 50 or older employees				
Less than 25%	0.14	0.35	0.83	2.17
25-49 %	0.12	0.35	0.75	2.40
50-74 %	0.22	0.58	1.41	4.57
75% or more	0.51	1.23	2.53	7.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	22.3%	31.9%	34.0%	42.8%
Firm size				
Less than 50 employees	15.0%	18.9%	21.8%	34.1%
50+ employees	23.7%	34.4%	36.3%	44.5%
Less than 10 employees	16.2%	21.3%	24.6%	34.0%
10-24 employees	14.6%	18.5%	21.1%	37.2%
25-99 employees	12.6%	16.4%	18.6%	31.1%
100-999 employees	14.5%	18.1%	19.7%	37.2%
1000+ employees	28.7%	42.7%	44.8%	48.8%
Industry group **				
Agric., fish., forest.	25.9% *	29.6% *	37.2%	41.2%
Mining and manufacturing	24.0%	31.8%	33.9%	44.3%
Construction	16.8%	20.8%	24.4%	33.4%
Utilities and transp.	25.9%	34.5%	39.2%	38.6%
Wholesale trade	22.3%	28.0%	29.4%	39.6%
Fin. svcs. and real estate	26.7%	35.2%	37.1%	47.0%
Retail trade	30.3%	45.1%	44.6%	49.5%
Professional services	19.5%	32.4%	34.8%	43.2%
Other services	17.9%	24.2%	25.8%	39.1%
Ownership				
For profit, incorporated	25.1%	35.1%	36.7%	44.4%
For profit, unincorporated	16.5%	23.6%	25.8%	37.1%
Nonprofit	15.8%	26.0%	29.6%	41.1%
Age of firm				
Less than 5 years	13.2%	18.8%	18.9%	39.2%
5-9 years	13.5%	14.5%	18.2%	31.8%
10-19 years	13.2%	17.1%	20.9%	36.0%
20 or more years	24.2%	35.1%	37.0%	44.3%
Multi/single status				
2 or more locations	25.8%	37.7%	39.8%	46.3%
1 location only	13.9%	18.2%	20.2%	34.6%
Percent full-time employees				
Less than 25%	23.7%	35.9%	38.4%	43.3%
25-49 %	13.8%	29.6%	34.8%	43.1%
50-74 %	23.9%	39.8%	40.8%	46.6%
75% or more	22.4%	31.0%	33.1%	42.4%
Union presence				
No union employees	21.2%	28.7%	30.9%	42.7%
Has union employees	26.9%	45.1%	47.0%	43.4%
Percent low wage employees **				
50% or more low-wage	16.4%	30.3%	31.5%	40.6%
Less than 50% low-wage	22.7%	32.0%	34.2%	43.0%
Percent women employees				
Less than 25%	20.6%	25.9%	28.9%	39.6%
25-49 %	28.2%	40.9%	41.7%	45.7%
50-74 %	20.4%	29.2%	31.2%	44.6%
75% or more	17.6%	29.2%	32.4%	40.0%
Percent age 50 or older employees				
Less than 25%	20.5%	27.3%	29.3%	40.3%
25-49 %	24.0%	36.1%	38.2%	44.9%
50-74 %	20.8%	29.1%	30.9%	42.3%
75% or more	17.1%	20.4%	22.9%	35.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.64%	0.72%	0.72%	0.75%
Firm size				
Less than 50 employees	0.83%	0.94%	0.95%	1.15%
50+ employees	0.74%	0.83%	0.83%	0.86%
Less than 10 employees	1.55%	1.96%	1.94%	2.31%
10-24 employees	1.47%	1.61%	1.63%	1.98%
25-99 employees	0.93%	1.07%	1.12%	1.38%
100-999 employees	0.98%	1.06%	1.09%	1.54%
1000+ employees	1.02%	1.11%	1.10%	1.12%
Industry group **				
Agric., fish., forest.	9.01% *	8.93% *	8.90%	9.16%
Mining and manufacturing	1.57%	1.77%	1.80%	1.98%
Construction	2.26%	2.37%	2.43%	2.67%
Utilities and transp.	3.13%	3.08%	3.09%	3.09%
Wholesale trade	2.10%	2.11%	2.11%	2.28%
Fin. svcs. and real estate	1.95%	1.97%	1.97%	2.11%
Retail trade	2.90%	2.54%	2.59%	2.46%
Professional services	1.02%	1.40%	1.39%	1.39%
Other services	1.36%	1.60%	1.61%	2.07%
Ownership				
For profit, incorporated	0.82%	0.89%	0.89%	0.90%
For profit, unincorporated	1.21%	1.48%	1.52%	1.77%
Nonprofit	1.37%	1.78%	1.83%	2.01%
Age of firm				
Less than 5 years	2.16%	2.91%	2.86%	4.26%
5-9 years	1.73%	1.57%	1.83%	2.74%
10-19 years	1.22%	1.39%	1.55%	2.32%
20 or more years	0.74%	0.82%	0.82%	0.84%
Multi/single status				
2 or more locations	0.85%	0.93%	0.92%	0.96%
1 location only	0.74%	0.88%	0.89%	1.11%
Percent full-time employees				
Less than 25%	2.87%	6.98%	6.89%	6.70%
25-49 %	1.66%	3.48%	3.74%	4.07%
50-74 %	2.16%	2.50%	2.52%	2.48%
75% or more	0.70%	0.77%	0.77%	0.81%
Union presence				
No union employees	0.69%	0.75%	0.75%	0.80%
Has union employees	1.68%	1.97%	1.95%	2.03%
Percent low wage employees **				
50% or more low-wage	1.52%	2.58%	2.58%	2.65%
Less than 50% low-wage	0.68%	0.75%	0.75%	0.78%
Percent women employees				
Less than 25%	1.09%	1.14%	1.18%	1.35%
25-49 %	1.46%	1.52%	1.52%	1.50%
50-74 %	1.05%	1.23%	1.23%	1.49%
75% or more	1.30%	1.81%	1.81%	1.66%
Percent age 50 or older employees				
Less than 25%	1.16%	1.17%	1.17%	1.19%
25-49 %	0.90%	1.06%	1.06%	1.12%
50-74 %	1.57%	1.95%	1.92%	2.11%
75% or more	2.90%	2.81%	2.91%	3.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

<b>Characteristics</b>	<b>Generic</b>	<b>Preferred</b>	<b>Non-Preferred</b>	<b>Specialty</b>
United States	20.1	24.7	32.5	27.2
<b>Firm size</b>				
Less than 50 employees	24.5	28.6	33.1	29.6
50+ employees	19.6	24.3	32.5	26.8
Less than 10 employees	24.7	29.3	34.1	30.8
10-24 employees	25.0	28.9	33.8	29.3
25-99 employees	24.6	27.9	31.7	29.5
100-999 employees	21.2	24.0	30.2	26.9
1000+ employees	19.0	24.2	32.8	26.5
<b>Industry group **</b>				
Agric., fish., forest.	17.1	27.2	37.6	25.0
Mining and manufacturing	20.1	23.2	29.1	26.5
Construction	22.5	24.8	30.2	27.6
Utilities and transp.	18.1	21.2	27.9	24.2
Wholesale trade	21.2	24.9	33.0	28.5
Fin. svcs. and real estate	18.8	23.9	30.6	26.1
Retail trade	18.3	24.2	33.6	26.5
Professional services	20.4	26.0	35.5	28.2
Other services	23.4	26.8	32.6	27.9
<b>Ownership</b>				
For profit, incorporated	20.0	24.6	31.9	26.7
For profit, unincorporated	21.4	25.4	32.3	27.7
Nonprofit	20.0	25.0	35.5	28.8
<b>Age of firm</b>				
Less than 5 years	25.4	28.8	29.4	28.1
5-9 years	26.4	28.4	33.3	28.1
10-19 years	23.1	26.8	33.5	28.4
20 or more years	19.6	24.5	32.5	27.0
<b>Multi/single status</b>				
2 or more locations	19.4	24.3	32.6	26.7
1 location only	23.4	26.9	32.1	28.7
<b>Percent full-time employees</b>				
Less than 25%	20.6	23.2	26.5	24.6
25-49 %	22.0	27.4	38.7	34.0
50-74 %	20.5	25.2	37.3	28.0
75% or more	20.0	24.6	31.7	26.8
<b>Union presence</b>				
No union employees	20.6	24.9	30.9	27.2
Has union employees	18.7	24.4	36.8	27.1
<b>Percent low wage employees **</b>				
50% or more low-wage	21.1	27.0	36.7	30.2
Less than 50% low-wage	20.1	24.6	32.3	27.0
<b>Percent women employees</b>				
Less than 25%	21.5	24.5	31.2	26.7
25-49 %	18.4	23.2	31.5	26.3
50-74 %	20.9	25.6	32.6	27.9
75% or more	21.1	27.4	36.4	28.4
<b>Percent age 50 or older employees</b>				
Less than 25%	20.6	24.0	29.7	26.6
25-49 %	19.7	25.0	34.2	27.3
50-74 %	20.8	25.5	31.6	28.1
75% or more	20.2	23.8	28.9	29.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

<b>Characteristics</b>	<b>Generic</b>	<b>Preferred</b>	<b>Non-Preferred</b>	<b>Specialty</b>
United States	0.35	0.35	0.52	0.32
<b>Firm size</b>				
Less than 50 employees	0.87	0.79	0.80	0.53
50+ employees	0.37	0.37	0.57	0.36
Less than 10 employees	1.66	1.51	1.31	0.96
10-24 employees	1.43	1.33	1.60	0.83
25-99 employees	1.18	0.97	0.99	0.98
100-999 employees	0.85	0.69	0.96	0.65
1000+ employees	0.41	0.43	0.67	0.43
<b>Industry group **</b>				
Agric., fish., forest.	3.03	1.64	4.09	4.64
Mining and manufacturing	0.57	0.51	0.78	0.84
Construction	2.19	1.67	1.86	1.28
Utilities and transp.	1.32	1.35	2.14	1.51
Wholesale trade	1.20	0.92	1.38	0.92
Fin. svcs. and real estate	0.60	0.71	1.17	0.65
Retail trade	1.10	1.27	2.11	1.46
Professional services	0.74	0.69	0.96	0.57
Other services	1.01	0.87	1.09	0.67
<b>Ownership</b>				
For profit, incorporated	0.37	0.39	0.61	0.38
For profit, unincorporated	1.07	0.88	1.04	0.85
Nonprofit	1.37	1.12	1.29	0.83
<b>Age of firm</b>				
Less than 5 years	3.09	2.33	2.12	1.75
5-9 years	2.10	1.55	1.79	1.19
10-19 years	1.30	1.06	1.39	0.85
20 or more years	0.37	0.37	0.56	0.36
<b>Multi/single status</b>				
2 or more locations	0.38	0.40	0.61	0.39
1 location only	0.80	0.66	0.77	0.54
<b>Percent full-time employees</b>				
Less than 25%	1.76	1.34	2.17	1.46
25-49 %	1.48	1.03	2.11	1.64
50-74 %	0.96	0.65	0.89	0.88
75% or more	0.39	0.41	0.58	0.36
<b>Union presence</b>				
No union employees	0.43	0.41	0.54	0.36
Has union employees	0.53	0.66	1.04	0.71
<b>Percent low wage employees **</b>				
50% or more low-wage	0.89	0.83	1.46	1.18
Less than 50% low-wage	0.37	0.37	0.54	0.33
<b>Percent women employees</b>				
Less than 25%	0.54	0.49	0.75	0.46
25-49 %	0.59	0.59	0.99	0.72
50-74 %	0.53	0.48	0.80	0.49
75% or more	1.26	1.11	1.31	0.80
<b>Percent age 50 or older employees</b>				
Less than 25%	0.86	0.78	0.98	0.66
25-49 %	0.37	0.41	0.65	0.41
50-74 %	0.77	0.80	0.97	0.77
75% or more	1.30	1.31	1.77	1.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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.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, 2022**

	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
<b>Single coverage</b>								
Average (mean)	7,590	7,765	7,485	7,406	7,420	7,705	7,513	7,607
10th percentile	4,700	3,700	4,200	4,200	4,400	5,200	4,200	4,900
25th percentile	6,000	5,300	5,400	5,500	5,900	6,400	5,400	6,200
50th percentile (median)	7,400	7,200	7,000	7,200	7,300	7,600	7,100	7,500
75th percentile	8,800	9,800	9,200	8,800	8,800	8,600	9,100	8,700
90th percentile	11,000	12,000	12,000	11,000	11,000	10,000	12,000	10,000
<b>Employee-plus-one coverage</b>								
Average (mean)	14,943	14,392	13,770	14,340	14,678	15,256	14,093	15,066
10th percentile	9,000	6,200	6,600	8,000	8,700	10,000	7,200	9,500
25th percentile	12,000	9,700	9,600	11,000	12,000	13,000	10,000	12,000
50th percentile (median)	15,000	13,000	13,000	14,000	14,000	15,000	13,000	15,000
75th percentile	18,000	19,000	17,000	17,000	18,000	18,000	18,000	18,000
90th percentile	21,000	23,000	22,000	22,000	21,000	21,000	22,000	21,000
<b>Family coverage</b>								
Average (mean)	21,931	20,448	20,439	20,864	21,580	22,433	20,406	22,166
10th percentile	14,000	9,600	11,000	11,000	13,000	15,000	11,000	14,000
25th percentile	18,000	15,000	16,000	16,000	17,000	19,000	15,000	18,000
50th percentile (median)	22,000	20,000	20,000	20,000	22,000	22,000	20,000	22,000
75th percentile	26,000	26,000	25,000	25,000	26,000	26,000	25,000	26,000
90th percentile	30,000	31,000	31,000	31,000	30,000	29,000	31,000	30,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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
<b>Single coverage</b>								
Average (mean)	38.45	187.09	129.15	96.97	78.60	54.50	80.99	43.42
10th percentile	71.32	327.88	161.49	139.09	181.70	92.80	108.87	74.91
25th percentile	38.82	233.64	152.16	99.53	79.50	59.83	82.38	45.67
50th percentile (median)	37.19	226.41	142.75	92.46	92.85	50.17	99.61	38.95
75th percentile	51.48	288.45	224.97	132.27	103.24	58.37	171.06	54.76
90th percentile	88.40	218.43	303.47	235.69	145.08	96.57	218.97	72.07
<b>Employee-plus-one coverage</b>								
Average (mean)	91.43	579.18	367.03	246.77	211.40	117.13	240.07	98.78
10th percentile	160.73	617.64	652.74	352.96	521.91	231.67	446.07	223.63
25th percentile	116.22	581.06	395.91	141.48	313.14	134.29	295.51	107.98
50th percentile (median)	85.11	713.90	352.40	273.48	204.80	119.27	235.87	72.86
75th percentile	139.77	904.88	547.05	367.07	235.72	182.87	372.57	150.70
90th percentile	152.12	1,048.20	1,124.53	526.34	292.14	211.09	651.91	190.21
<b>Family coverage</b>								
Average (mean)	121.99	630.71	503.55	325.85	302.45	156.49	309.51	133.24
10th percentile	337.11	1,033.96	680.67	504.39	731.36	338.85	566.86	325.04
25th percentile	185.64	591.78	463.04	328.29	414.81	192.68	257.08	169.29
50th percentile (median)	107.89	785.46	620.13	293.45	357.99	149.38	349.82	102.52
75th percentile	139.02	1,101.24	842.78	502.16	414.83	160.10	474.25	145.80
90th percentile	258.21	1,364.08	1,730.55	620.13	393.99	328.64	656.14	272.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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
<b>Single coverage</b>								
Average (mean)	1,637	1,518	1,672	1,770	1,647	1,604	1,635	1,637
10th percentile	0	0	0	0	0	350	0	150 *
25th percentile	620	0	0	360 *	620	780	0	750
50th percentile (median)	1,300	340 *	1,200	1,500	1,400	1,300	1,200	1,400
75th percentile	2,200	2,400	2,700	2,500	2,200	2,100	2,600	2,100
90th percentile	3,300	4,200	4,000	3,600	3,200	3,000	4,000	3,100
<b>Employee-plus-one coverage</b>								
Average (mean)	4,237	3,901	4,436	5,263	4,547	3,953	4,711	4,169
10th percentile	780	0	0	840 *	650 *	1,100	0	1,000
25th percentile	2,200	0	530 *	2,500	2,300	2,200	890 *	2,300
50th percentile (median)	3,600	2,500 *	3,600	4,700	4,000	3,400	3,900	3,600
75th percentile	5,600	6,500	6,500	7,500	6,100	5,100	7,200	5,400
90th percentile	8,400	10,000	9,900	10,000	8,800	7,400	10,000	8,000
<b>Family coverage</b>								
Average (mean)	6,492	5,791	7,883	7,990	6,877	6,070	7,324	6,364
10th percentile	1,300	0	0	0	1,500	1,900	0	1,700
25th percentile	3,300	0	210 *	3,400	3,200	3,500	510 *	3,400
50th percentile (median)	5,400	3,800	6,000	6,700	5,700	5,200	6,000	5,300
75th percentile	8,400	10,000	12,000	11,000	8,700	7,500	11,000	7,900
90th percentile	13,000	15,000	19,000	17,000	14,000	11,000	17,000	12,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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
<b>Single coverage</b>								
Average (mean)	24.36	122.58	80.03	65.76	58.12	31.87	51.04	27.53
10th percentile	41.00	150.67	138.08	66.70	76.60	31.07	69.20	68.18 *
25th percentile	29.94	150.67	138.08	116.00 *	62.36	27.53	69.20	19.83
50th percentile (median)	24.39	226.66 *	111.08	62.17	52.11	29.45	75.58	26.63
75th percentile	29.25	227.84	152.86	66.56	58.86	37.81	90.52	26.91
90th percentile	50.16	268.86	267.54	98.99	109.23	64.50	125.71	50.30
<b>Employee-plus-one coverage</b>								
Average (mean)	56.04	423.34	235.65	152.08	145.81	68.58	164.85	59.49
10th percentile	101.89	451.60	227.79	321.34 *	314.00 *	84.39	220.70	76.69
25th percentile	36.27	451.60	305.28 *	105.70	158.64	40.62	357.70 *	42.77
50th percentile (median)	46.00	781.46 *	389.04	219.33	177.89	62.22	232.83	48.98
75th percentile	97.84	517.60	330.96	203.09	229.12	102.63	305.05	97.16
90th percentile	143.75	1,472.63	643.39	249.13	304.42	267.92	408.66	187.06
<b>Family coverage</b>								
Average (mean)	92.95	440.37	619.77	287.04	241.15	106.79	291.78	96.78
10th percentile	132.00	662.75	591.37	421.98	383.56	165.45	419.73	142.26
25th percentile	88.81	662.75	609.20 *	266.67	208.69	76.43	442.57 *	89.93
50th percentile (median)	83.81	938.65	589.43	354.45	178.62	106.61	332.52	89.73
75th percentile	152.43	758.66	1,003.59	417.21	301.03	141.60	433.80	131.59
90th percentile	329.00	1,207.39	2,091.30	603.91	522.52	284.62	871.76	345.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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
<b>Single coverage</b>								
Average (mean)	5,953	6,247	5,813	5,636	5,773	6,101	5,878	5,970
10th percentile	2,900	2,100	2,400	2,400	2,700	3,500	2,300	3,100
25th percentile	4,400	3,500	3,700	3,600	4,200	4,800	3,600	4,500
50th percentile (median)	5,900	5,800	5,400	5,400	5,700	6,100	5,400	5,900
75th percentile	7,300	8,300	7,300	7,200	7,200	7,300	7,500	7,300
90th percentile	8,900	12,000	9,600	9,300	8,800	8,600	10,000	8,700
<b>Employee-plus-one coverage</b>								
Average (mean)	10,706	10,491	9,334	9,077	10,131	11,304	9,382	10,898
10th percentile	4,300	2,600 *	2,800	2,900	4,000	5,400	2,800	4,700
25th percentile	7,400	5,400	4,800	4,900	6,400	8,500	4,900	7,700
50th percentile (median)	11,000	9,500	8,100	8,200	9,800	11,000	8,400	11,000
75th percentile	14,000	14,000	13,000	12,000	14,000	14,000	13,000	14,000
90th percentile	17,000	21,000	18,000	16,000	17,000	17,000	17,000	17,000
<b>Family coverage</b>								
Average (mean)	15,439	14,657	12,555	12,874	14,703	16,363	13,082	15,802
10th percentile	5,700	3,500	3,000	3,300	5,400	7,800	3,100	6,300
25th percentile	11,000	7,200	5,600	6,500	9,700	13,000	6,200	12,000
50th percentile (median)	16,000	13,000	11,000	12,000	15,000	17,000	12,000	16,000
75th percentile	20,000	21,000	18,000	18,000	19,000	20,000	18,000	20,000
90th percentile	24,000	27,000	24,000	24,000	23,000	23,000	24,000	24,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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
<b>Single coverage</b>								
Average (mean)	37.53	195.42	121.80	90.24	79.93	52.58	81.57	42.10
10th percentile	59.22	133.54	130.11	118.49	196.20	93.26	81.15	65.80
25th percentile	51.46	195.57	116.58	98.18	118.30	52.78	72.20	56.36
50th percentile (median)	43.65	262.87	156.08	110.12	85.26	57.49	102.42	42.79
75th percentile	51.21	301.52	181.70	129.89	95.45	61.03	134.50	51.55
90th percentile	59.88	352.67	257.32	257.58	118.57	98.94	199.85	75.75
<b>Employee-plus-one coverage</b>								
Average (mean)	92.77	552.75	420.47	258.27	211.48	118.97	238.48	100.42
10th percentile	161.80	1,058.07 *	216.71	206.31	234.62	207.99	109.72	141.08
25th percentile	113.84	475.99	351.55	198.99	231.50	161.41	164.13	137.84
50th percentile (median)	103.37	565.27	508.87	296.80	231.29	110.60	285.75	125.38
75th percentile	98.53	916.46	794.75	382.58	330.31	108.69	390.91	103.25
90th percentile	174.34	1,330.14	943.47	520.55	339.42	289.92	486.93	201.01
<b>Family coverage</b>								
Average (mean)	127.63	702.64	525.33	352.08	285.73	165.61	329.01	138.15
10th percentile	133.88	579.69	420.84	339.31	297.79	418.51	246.06	275.53
25th percentile	221.09	671.55	377.19	377.09	413.59	296.43	272.21	180.16
50th percentile (median)	186.57	1,007.78	916.02	426.33	361.17	169.65	394.08	148.54
75th percentile	149.35	1,333.38	834.30	504.11	374.17	171.71	439.98	143.60
90th percentile	217.68	1,526.59	1,282.87	735.47	562.72	257.97	598.28	246.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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
<b>Single coverage</b>								
Average (mean)	1,992	2,436	2,485	2,580	2,333	1,610	2,499	1,887
10th percentile	490	500	490	490	500	480	500	490
25th percentile	970	1,200	1,400	1,400	990	750	1,500	960
50th percentile (median)	1,500	2,400	2,300	2,500	2,000	1,500	2,500	1,500
75th percentile	2,800	3,200	3,400	3,500	3,000	2,000	3,400	2,500
90th percentile	4,000	4,800	4,900	4,900	4,700	3,000	4,900	3,500
<b>Family coverage</b>								
Average (mean)	3,811	4,669	4,713	4,971	4,286	3,366	4,854	3,660
10th percentile	990	1,400	1,300	970	990	960	1,300	980
25th percentile	2,000	2,800	2,600	2,000	1,900	1,600	2,500	2,000
50th percentile (median)	3,000	4,000	4,000	4,400	3,900	3,000	4,000	3,000
75th percentile	5,000	5,900	5,900	6,900	5,900	4,400	6,000	4,900
90th percentile	7,500	8,800	8,800	9,900	8,900	6,000	9,800	6,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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
<b>Single coverage</b>								
Average (mean)	21.59	80.10	68.60	51.25	56.05	24.30	38.88	24.45
10th percentile	30.25	57.11	54.51	53.62	49.17	30.28	54.02	30.05
25th percentile	40.42	140.57	125.41	110.07	55.92	34.77	119.66	40.65
50th percentile (median)	31.43	117.65	127.61	122.33	119.60	33.97	118.98	34.95
75th percentile	74.44	121.16	128.50	122.09	50.73	49.47	117.38	97.62
90th percentile	125.30	228.08	227.33	236.75	192.28	51.23	170.38	130.38
<b>Family coverage</b>								
Average (mean)	45.27	233.46	149.79	156.84	116.17	53.98	121.48	48.57
10th percentile	28.15	264.88	132.57	116.79	124.68	23.83	120.20	28.06
25th percentile	117.90	227.65	238.15	137.01	116.31	122.22	233.32	118.40
50th percentile (median)	73.72	270.91	240.13	241.99	241.96	79.99	243.16	74.25
75th percentile	126.22	273.23	240.53	375.16	107.15	119.60	240.88	128.87
90th percentile	241.73	618.00	487.11	487.52	502.14	112.75	358.20	252.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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)	4,663	5,586	5,572	5,348	4,790	4,265	5,519	4,493
10th percentile	2,000	2,000	2,400	2,500	2,000	2,000	2,400	2,000
25th percentile	3,000	3,800	4,000	3,900	3,000	2,900	4,000	3,000
50th percentile (median)	4,500	5,900	6,000	5,500	5,000	4,000	6,000	4,000
75th percentile	6,300	7,400	7,400	7,000	6,400	5,500	7,100	6,000
90th percentile	7,300	8,200	8,300	8,100	7,500	6,600	8,200	7,000
Family coverage								
Average (mean)	8,848	9,806	10,935	10,176	9,044	8,414	10,362	8,649
10th percentile	4,000	3,900	4,900	4,900	4,000	4,000	4,600	4,000
25th percentile	6,000	5,900	7,400	6,900	6,000	6,000	6,500	6,000
50th percentile (median)	8,000	9,500	11,000	9,900	8,400	8,000	9,900	8,000
75th percentile	12,000	14,000	14,000	13,000	12,000	11,000	14,000	12,000
90th percentile	14,000	16,000	17,000	16,000	14,000	13,000	16,000	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 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, 2022**

	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)	32.33	129.14	103.44	69.45	77.30	41.91	62.89	36.10
10th percentile	117.30	135.13	133.20	136.67	130.78	107.71	125.17	118.37
25th percentile	59.49	452.44	170.91	122.27	109.77	106.34	126.34	68.31
50th percentile (median)	60.82	248.53	254.93	187.39	148.91	69.86	129.05	65.24
75th percentile	89.18	211.63	214.55	48.50	43.33	87.49	104.88	128.45
90th percentile	84.60	61.35	90.72	67.08	229.53	63.95	19.57	38.17
Family coverage								
Average (mean)	74.66	374.01	352.41	166.51	165.52	97.75	194.40	80.31
10th percentile	258.39	559.30	310.33	287.62	268.78	248.19	260.15	260.70
25th percentile	167.23	391.75	516.72	369.76	250.52	242.71	271.12	167.95
50th percentile (median)	131.65	649.79	612.39	317.30	263.71	133.71	250.29	132.51
75th percentile	263.91	317.08	510.89	179.54	180.24	258.16	136.68	268.66
90th percentile	76.29	562.89	387.71	262.10	200.75	77.82	135.96	117.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2022 Medical Expenditure Panel Survey-Insurance Component.

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