

Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,883,785	4,468,200	926,887	659,590	530,361	1,298,748	5,801,443	2,082,342
Industry group **								
Agric., fish., forest.	112,324	88,507	12,637	5,412	4,187 *	1,581	105,498	6,826
Mining and manufacturing	317,138	158,246	50,151	42,870	30,494	35,377	235,329	81,809
Construction	655,371	497,375	78,994	52,540	14,445	12,017	610,189	45,182
Utilities and transp.	347,741	214,899	26,886	29,431	19,028	57,498	262,080	85,660
Wholesale trade	403,394	206,994	51,508	38,478	38,304	68,110	283,821	119,573
Fin. svcs. and real estate	953,387	433,637	50,003	50,557	98,150	321,039	510,381	443,006
Retail trade	1,028,375	496,609	110,381	83,139	69,376	268,870	662,773	365,603
Professional services	2,060,347	1,223,841	228,119	158,601	136,569	313,217	1,543,748	516,599
Other services	2,005,708	1,148,091	318,207	198,563	119,807	221,040	1,587,625	418,084
Ownership								
For profit, incorporated	5,514,399	3,028,388	677,902	456,276	332,134	1,019,700	3,994,179	1,520,221
For profit, unincorporated	1,649,404	1,070,122	179,631	125,026	91,911	182,715	1,328,325	321,079
Nonprofit	719,981	369,690	69,354	78,287	106,316	96,333	478,939	241,042
Age of firm								
Less than 5 years	1,259,297	1,071,719	119,798	51,246	14,409	2,125 *	1,225,662	33,636
5-9 years	1,039,011	783,456	142,981	76,384	25,986	10,205 *	981,912	57,099
10-19 years	1,536,339	1,042,455	210,994	140,563	77,625	64,703	1,348,014	188,325
20 or more years	4,049,137	1,570,570	453,114	391,397	412,341	1,221,716	2,245,855	1,803,282
Multi/single status								
2 or more locations	2,227,095	57,150	125,114	287,604	460,293	1,296,935	327,012	1,900,084
1 location only	5,656,690	4,411,049	801,773	371,986	70,068	1,814	5,474,432	182,258
Percent full-time employees								
Less than 25%	1,210,604	866,080	145,749	74,390	39,906	84,479	1,063,833	146,771
25-49 %	521,140	230,492	79,787	74,760	47,735	88,366	351,386	169,754
50-74 %	1,135,604	617,941	147,146	69,012	62,726	238,780	810,906	324,698
75% or more	5,016,437	2,753,686	554,204	441,428	379,994	887,125	3,575,319	1,441,118
Union presence								
No union employees	7,425,928	4,364,458	905,270	639,551	503,787	1,012,861	5,665,689	1,760,240
Has union employees	457,857	103,742	21,616	20,039	26,573	285,887	135,754	322,102
Percent low-wage employees								
50% or more low-wage	2,020,339	1,139,690	242,404	160,436	144,365	333,444	1,488,986	531,353
Less than 50% low-wage	5,863,446	3,328,510	684,482	499,154	385,996	965,304	4,312,457	1,550,989
Percent women employees								
Less than 25%	2,880,505	2,028,057	295,048	208,507	126,944	221,950	2,454,140	426,365
25-49 %	1,131,475	450,992	159,375	121,449	100,913	298,746	690,039	441,436
50-74 %	1,947,879	863,927	213,674	153,267	155,920	561,090	1,169,271	778,608
75% or more	1,923,926	1,125,224	258,789	176,367	146,584	216,963	1,487,994	435,932
Percent age 50 or older employees								
Less than 25%	3,831,377	2,141,483	548,744	390,333	249,282	501,536	2,934,313	897,064
25-49 %	1,738,090	502,257	202,948	169,048	184,919	678,919	802,845	935,245
50-74 %	1,043,648	692,620	126,714	66,573	70,149	87,591	865,202	178,446
75% or more	1,270,670	1,131,840	48,480	33,636	26,012	30,702	1,199,082	71,588

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55,993	52,947	20,734	14,488	6,891	21,187	52,541	22,766
Industry group **								
Agric., fish., forest.	13,142	12,689	2,791	1,118	1,615 *	447	13,030	1,712
Mining and manufacturing	17,327	15,688	5,370	3,460	2,272	3,146	16,777	4,381
Construction	34,005	32,757	7,492	4,747	2,005	2,219	33,765	4,119
Utilities and transp.	31,582	29,364	4,532	5,161	2,561	9,060	30,079	9,633
Wholesale trade	23,328	20,590	6,140	5,409	3,769	6,418	22,048	7,639
Fin. svcs. and real estate	35,874	28,240	6,985	5,867	6,050	19,505	29,305	20,709
Retail trade	35,978	30,638	9,090	7,423	6,025	13,920	32,481	15,529
Professional services	49,041	45,088	11,977	7,265	5,607	13,877	46,580	15,598
Other services	47,918	43,970	14,251	8,620	6,314	11,024	46,012	13,907
Ownership								
For profit, incorporated	62,512	56,358	19,094	13,720	8,512	22,663	57,981	24,916
For profit, unincorporated	48,471	45,128	10,963	6,843	5,362	12,303	46,467	13,980
Nonprofit	29,178	26,588	6,443	5,636	5,647	6,844	27,557	9,675
Age of firm								
Less than 5 years	41,798	40,588	9,829	4,306	2,283	991 *	41,668	3,472
5-9 years	37,121	35,472	9,311	5,262	2,977	3,362 *	36,776	5,200
10-19 years	47,508	45,137	11,622	7,528	5,237	6,285	46,705	9,116
20 or more years	60,816	54,020	16,639	13,429	7,569	22,127	56,386	23,806
Multi/single status								
2 or more locations	28,578	11,685	10,502	13,531	6,491	21,187	18,707	22,265
1 location only	52,746	53,113	19,488	7,811	3,220	256	52,797	5,786
Percent full-time employees								
Less than 25%	39,723	37,734	8,898	5,641	3,512	7,110	38,851	8,341
25-49 %	20,912	17,315	7,156	5,413	4,092	6,757	19,038	8,741
50-74 %	39,921	35,351	9,801	5,271	4,632	14,674	36,756	15,634
75% or more	65,084	59,093	18,602	13,513	7,818	21,740	61,107	23,876
Union presence								
No union employees	55,520	52,230	20,685	14,454	6,980	20,519	52,021	22,428
Has union employees	25,750	18,996	3,948	2,820	2,760	16,506	19,490	16,837
Percent low-wage employees								
50% or more low-wage	47,997	43,405	11,847	7,992	7,433	14,712	45,072	16,848
Less than 50% low-wage	64,169	58,785	19,558	13,773	7,487	22,084	60,064	24,219
Percent women employees								
Less than 25%	58,555	55,112	14,036	10,051	6,374	11,808	56,873	14,511
25-49 %	34,776	27,914	11,061	7,398	5,522	15,684	30,413	17,001
50-74 %	48,702	41,535	12,000	7,488	6,850	21,101	43,289	22,476
75% or more	47,022	42,999	12,217	9,394	6,696	11,924	44,764	14,781
Percent age 50 or older employees								
Less than 25%	58,245	53,285	17,225	12,559	7,717	16,653	55,367	19,530
25-49 %	38,930	29,485	12,093	7,764	6,911	20,886	32,037	22,305
50-74 %	43,561	40,495	9,717	5,381	5,306	10,928	41,768	12,399
75% or more	45,542	44,326	6,106	5,493	3,731	5,992	44,846	7,970

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,883,785	56.7%	11.8%	8.4%	6.7%	16.5%	73.6%	26.4%
Industry group **								
Agric., fish., forest.	112,324	78.8%	11.3%	4.8%	3.7% *	1.4% *	93.9%	6.1%
Mining and manufacturing	317,138	49.9%	15.8%	13.5%	9.6%	11.2%	74.2%	25.8%
Construction	655,371	75.9%	12.1%	8.0%	2.2%	1.8%	93.1%	6.9%
Utilities and transp.	347,741	61.8%	7.7%	8.5%	5.5%	16.5%	75.4%	24.6%
Wholesale trade	403,394	51.3%	12.8%	9.5%	9.5%	16.9%	70.4%	29.6%
Fin. svcs. and real estate	953,387	45.5%	5.2%	5.3%	10.3%	33.7%	53.5%	46.5%
Retail trade	1,028,375	48.3%	10.7%	8.1%	6.7%	26.1%	64.4%	35.6%
Professional services	2,060,347	59.4%	11.1%	7.7%	6.6%	15.2%	74.9%	25.1%
Other services	2,005,708	57.2%	15.9%	9.9%	6.0%	11.0%	79.2%	20.8%
Ownership								
For profit, incorporated	5,514,399	54.9%	12.3%	8.3%	6.0%	18.5%	72.4%	27.6%
For profit, unincorporated	1,649,404	64.9%	10.9%	7.6%	5.6%	11.1%	80.5%	19.5%
Nonprofit	719,981	51.3%	9.6%	10.9%	14.8%	13.4%	66.5%	33.5%
Age of firm								
Less than 5 years	1,259,297	85.1%	9.5%	4.1%	1.1%	0.2% *	97.3%	2.7%
5-9 years	1,039,011	75.4%	13.8%	7.4%	2.5%	1.0% *	94.5%	5.5%
10-19 years	1,536,339	67.9%	13.7%	9.1%	5.1%	4.2%	87.7%	12.3%
20 or more years	4,049,137	38.8%	11.2%	9.7%	10.2%	30.2%	55.5%	44.5%
Multi/single status								
2 or more locations	2,227,095	2.6%	5.6%	12.9%	20.7%	58.2%	14.7%	85.3%
1 location only	5,656,690	78.0%	14.2%	6.6%	1.2%	0.0%	96.8%	3.2%
Percent full-time employees								
Less than 25%	1,210,604	71.5%	12.0%	6.1%	3.3%	7.0%	87.9%	12.1%
25-49 %	521,140	44.2%	15.3%	14.3%	9.2%	17.0%	67.4%	32.6%
50-74 %	1,135,604	54.4%	13.0%	6.1%	5.5%	21.0%	71.4%	28.6%
75% or more	5,016,437	54.9%	11.0%	8.8%	7.6%	17.7%	71.3%	28.7%
Union presence								
No union employees	7,425,928	58.8%	12.2%	8.6%	6.8%	13.6%	76.3%	23.7%
Has union employees	457,857	22.7%	4.7%	4.4%	5.8%	62.4%	29.6%	70.4%
Percent low-wage employees								
50% or more low-wage	2,020,339	56.4%	12.0%	7.9%	7.1%	16.5%	73.7%	26.3%
Less than 50% low-wage	5,863,446	56.8%	11.7%	8.5%	6.6%	16.5%	73.5%	26.5%
Percent women employees								
Less than 25%	2,880,505	70.4%	10.2%	7.2%	4.4%	7.7%	85.2%	14.8%
25-49 %	1,131,475	39.9%	14.1%	10.7%	8.9%	26.4%	61.0%	39.0%
50-74 %	1,947,879	44.4%	11.0%	7.9%	8.0%	28.8%	60.0%	40.0%
75% or more	1,923,926	58.5%	13.5%	9.2%	7.6%	11.3%	77.3%	22.7%
Percent age 50 or older employees								
Less than 25%	3,831,377	55.9%	14.3%	10.2%	6.5%	13.1%	76.6%	23.4%
25-49 %	1,738,090	28.9%	11.7%	9.7%	10.6%	39.1%	46.2%	53.8%
50-74 %	1,043,648	66.4%	12.1%	6.4%	6.7%	8.4%	82.9%	17.1%
75% or more	1,270,670	89.1%	3.8%	2.6%	2.0%	2.4%	94.4%	5.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55,993	0.38%	0.27%	0.19%	0.10%	0.25%	0.28%	0.28%
Industry group **								
Agric., fish., forest.	13,142	3.40%	2.56%	1.10%	1.45% *	0.43% *	1.60%	1.60%
Mining and manufacturing	17,327	2.75%	1.65%	1.19%	0.83%	1.07%	1.71%	1.71%
Construction	34,005	1.62%	1.18%	0.78%	0.32%	0.35%	0.69%	0.69%
Utilities and transp.	31,582	3.83%	1.39%	1.56%	0.85%	2.61%	2.98%	2.98%
Wholesale trade	23,328	2.85%	1.51%	1.33%	1.00%	1.62%	2.10%	2.10%
Fin. svcs. and real estate	35,874	1.93%	0.72%	0.62%	0.69%	1.73%	1.84%	1.84%
Retail trade	35,978	1.78%	0.87%	0.72%	0.60%	1.31%	1.49%	1.49%
Professional services	49,041	1.07%	0.59%	0.38%	0.30%	0.67%	0.80%	0.80%
Other services	47,918	1.12%	0.72%	0.46%	0.33%	0.55%	0.73%	0.73%
Ownership								
For profit, incorporated	62,512	0.57%	0.35%	0.25%	0.16%	0.39%	0.44%	0.44%
For profit, unincorporated	48,471	1.21%	0.68%	0.45%	0.35%	0.73%	0.88%	0.88%
Nonprofit	29,178	2.00%	0.90%	0.82%	0.89%	0.98%	1.56%	1.56%
Age of firm								
Less than 5 years	41,798	0.89%	0.78%	0.36%	0.18%	0.08% *	0.28%	0.28%
5-9 years	37,121	1.19%	0.92%	0.54%	0.29%	0.32% *	0.51%	0.51%
10-19 years	47,508	1.18%	0.78%	0.53%	0.36%	0.41%	0.64%	0.64%
20 or more years	60,816	0.87%	0.41%	0.34%	0.23%	0.58%	0.71%	0.71%
Multi/single status								
2 or more locations	28,578	0.51%	0.45%	0.56%	0.39%	0.68%	0.74%	0.74%
1 location only	52,746	0.38%	0.35%	0.15%	0.06%	0.00%	0.11%	0.11%
Percent full-time employees								
Less than 25%	39,723	1.18%	0.76%	0.48%	0.30%	0.59%	0.72%	0.72%
25-49 %	20,912	2.12%	1.31%	1.05%	0.80%	1.26%	1.65%	1.65%
50-74 %	39,921	1.69%	0.88%	0.49%	0.43%	1.23%	1.35%	1.35%
75% or more	65,084	0.64%	0.37%	0.28%	0.18%	0.42%	0.49%	0.49%
Union presence								
No union employees	55,520	0.40%	0.29%	0.20%	0.11%	0.26%	0.29%	0.29%
Has union employees	25,750	3.32%	0.86%	0.64%	0.66%	3.02%	3.19%	3.19%
Percent low-wage employees								
50% or more low-wage	47,997	1.12%	0.60%	0.41%	0.38%	0.71%	0.85%	0.85%
Less than 50% low-wage	64,169	0.55%	0.34%	0.24%	0.14%	0.36%	0.41%	0.41%
Percent women employees								
Less than 25%	58,555	0.78%	0.49%	0.36%	0.23%	0.41%	0.52%	0.52%
25-49 %	34,776	1.67%	0.95%	0.67%	0.52%	1.25%	1.40%	1.40%
50-74 %	48,702	1.33%	0.62%	0.41%	0.38%	1.01%	1.13%	1.13%
75% or more	47,022	1.12%	0.65%	0.50%	0.37%	0.61%	0.80%	0.80%
Percent age 50 or older employees								
Less than 25%	58,245	0.74%	0.46%	0.34%	0.21%	0.42%	0.52%	0.52%
25-49 %	38,930	1.29%	0.67%	0.46%	0.43%	1.05%	1.16%	1.16%
50-74 %	43,561	1.67%	0.96%	0.55%	0.55%	1.02%	1.20%	1.20%
75% or more	45,542	0.85%	0.48%	0.43%	0.30%	0.47%	0.62%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* 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.2 Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	24.6%	51.4%	77.8%	94.6%	98.2%	32.2%	96.1%
Industry group **								
Agric., fish., forest.	30.0%	23.9% *	34.8%	72.0%	64.3% *	100.0%	27.2%	74.8%
Mining and manufacturing	55.9%	27.8%	64.0%	85.8%	97.3%	97.8%	41.5%	97.4%
Construction	39.4%	27.6%	67.3%	83.6%	96.9%	83.7%	35.4%	93.4%
Utilities and transp.	55.4%	36.8%	52.7%	85.0%	96.5%	97.5%	42.1%	96.3%
Wholesale trade	60.6%	30.3%	78.9%	92.2%	98.3%	99.5%	44.6%	98.6%
Fin. svcs. and real estate	65.0%	28.7%	79.7%	90.3%	93.9%	98.8%	36.6%	97.7%
Retail trade	52.2%	17.8%	46.2%	78.7%	94.9%	98.8%	27.4%	97.1%
Professional services	51.4%	28.2%	60.9%	85.6%	96.6%	98.3%	36.2%	97.0%
Other services	37.2%	17.3%	32.0%	61.1%	91.1%	96.9%	22.7%	92.0%
Ownership								
For profit, incorporated	51.0%	26.5%	51.3%	76.9%	93.5%	98.4%	33.9%	96.1%
For profit, unincorporated	39.2%	18.4%	50.2%	73.7%	95.2%	98.2%	25.5%	95.5%
Nonprofit	56.3%	27.5%	55.2%	89.8%	97.4%	95.4%	36.2%	96.4%
Age of firm								
Less than 5 years	18.9%	13.4%	39.6%	61.6%	97.6%	97.5%	17.0%	90.5%
5-9 years	24.4%	14.1%	42.4%	62.8%	94.1%	99.4%	20.7%	88.9%
10-19 years	42.7%	30.4%	47.6%	72.7%	93.4%	97.7%	35.7%	92.8%
20 or more years	67.2%	33.7%	59.1%	84.7%	94.7%	98.2%	43.4%	96.8%
Multi/single status								
2 or more locations	92.6%	60.1%	59.4%	85.2%	94.7%	98.2%	68.7%	96.8%
1 location only	31.9%	24.2%	50.1%	72.1%	93.4%	94.1%	30.0%	88.9%
Percent full-time employees								
Less than 25%	17.3%	5.0%	14.4%	44.3%	85.3%	93.3%	7.8%	86.3%
25-49 %	46.1%	16.4%	23.6%	66.0%	97.3%	99.4%	22.6%	94.8%
50-74 %	49.5%	23.6%	47.7%	69.1%	94.9%	99.9%	29.9%	98.2%
75% or more	56.9%	31.8%	66.0%	86.8%	95.1%	98.0%	40.9%	96.8%
Union presence								
No union employees	47.0%	24.3%	51.2%	77.9%	94.9%	97.8%	31.9%	95.6%
Has union employees	82.0%	38.2%	57.2%	76.4%	88.5%	99.6%	43.0%	98.5%
Percent low-wage employees								
50% or more low-wage	37.1%	12.8%	24.1%	54.3%	91.2%	97.9%	17.0%	93.3%
Less than 50% low-wage	53.2%	28.7%	61.0%	85.4%	95.8%	98.3%	37.4%	97.0%
Percent women employees								
Less than 25%	38.4%	21.2%	60.9%	84.3%	90.7%	93.0%	29.0%	92.5%
25-49 %	64.3%	34.4%	52.4%	76.7%	97.6%	99.5%	42.8%	98.0%
50-74 %	60.5%	30.3%	47.8%	72.9%	94.8%	99.0%	36.3%	97.0%
75% or more	44.3%	22.5%	42.9%	75.2%	95.6%	99.4%	29.2%	96.0%
Percent age 50 or older employees								
Less than 25%	46.0%	23.5%	46.8%	72.0%	92.8%	97.7%	31.2%	94.3%
25-49 %	73.5%	33.1%	54.0%	86.9%	98.5%	99.1%	44.3%	98.6%
50-74 %	50.9%	34.1%	68.0%	86.6%	92.1%	98.9%	41.7%	95.3%
75% or more	23.3%	17.3%	48.6%	82.6%	89.5%	84.1%	19.5%	87.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 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%	1.05%	1.39%	1.04%	0.72%	0.31%	0.83%	0.30%
Industry group **								
Agric., fish., forest.	6.06%	7.78% *	9.58%	8.40%	22.58% *	0.00%	6.52%	15.84%
Mining and manufacturing	2.86%	4.40%	5.08%	3.25%	1.11%	1.04%	3.42%	0.75%
Construction	2.77%	3.73%	4.17%	3.16%	2.32%	10.31%	3.01%	3.16%
Utilities and transp.	4.47%	7.41%	8.45%	4.90%	2.54%	1.25%	6.02%	1.20%
Wholesale trade	3.08%	4.46%	4.45%	2.67%	1.18%	0.34%	3.81%	0.52%
Fin. svcs. and real estate	1.89%	3.37%	4.56%	2.80%	1.91%	0.47%	2.97%	0.56%
Retail trade	1.80%	2.79%	4.25%	3.31%	2.32%	0.59%	2.31%	0.70%
Professional services	1.30%	2.00%	2.60%	1.49%	0.78%	0.42%	1.64%	0.39%
Other services	1.16%	1.59%	2.33%	2.23%	1.81%	1.17%	1.28%	0.97%
Ownership								
For profit, incorporated	0.75%	1.32%	1.65%	1.31%	1.03%	0.29%	1.03%	0.34%
For profit, unincorporated	1.46%	1.89%	3.15%	2.42%	1.55%	0.74%	1.63%	0.77%
Nonprofit	2.13%	3.48%	4.60%	1.60%	0.83%	2.35%	2.83%	1.04%
Age of firm								
Less than 5 years	1.48%	1.62%	4.34%	4.20%	1.50%	2.49%	1.51%	2.46%
5-9 years	1.41%	1.54%	3.36%	3.45%	3.69%	0.40%	1.41%	2.62%
10-19 years	1.67%	2.43%	2.88%	2.34%	2.11%	1.27%	1.91%	1.23%
20 or more years	0.84%	1.96%	1.95%	1.18%	0.80%	0.32%	1.42%	0.31%
Multi/single status								
2 or more locations	0.49%	9.59%	4.12%	1.60%	0.76%	0.31%	2.64%	0.31%
1 location only	0.83%	1.05%	1.47%	1.30%	2.12%	2.97%	0.86%	1.28%
Percent full-time employees								
Less than 25%	1.04%	1.00%	2.35%	3.95%	3.84%	2.89%	0.94%	2.18%
25-49 %	1.97%	2.52%	3.31%	3.28%	0.85%	0.20%	2.01%	0.95%
50-74 %	1.81%	2.52%	3.47%	3.66%	1.70%	0.06%	2.09%	0.42%
75% or more	0.81%	1.47%	1.69%	1.04%	0.86%	0.35%	1.14%	0.34%
Union presence								
No union employees	0.63%	1.04%	1.41%	1.06%	0.70%	0.39%	0.82%	0.34%
Has union employees	2.15%	10.26%	8.94%	6.06%	5.27%	0.19%	7.67%	0.52%
Percent low-wage employees								
50% or more low-wage	1.18%	1.68%	2.39%	2.59%	1.86%	0.63%	1.36%	0.78%
Less than 50% low-wage	0.74%	1.27%	1.56%	0.99%	0.69%	0.36%	1.00%	0.31%
Percent women employees								
Less than 25%	1.16%	1.58%	2.43%	1.62%	1.91%	1.57%	1.33%	1.03%
25-49 %	1.55%	3.24%	3.54%	2.58%	0.88%	0.19%	2.30%	0.40%
50-74 %	1.31%	2.61%	2.95%	2.18%	1.12%	0.30%	1.99%	0.38%
75% or more	1.29%	1.89%	2.54%	2.13%	1.44%	0.19%	1.53%	0.64%
Percent age 50 or older employees								
Less than 25%	0.91%	1.47%	1.79%	1.50%	1.21%	0.46%	1.13%	0.52%
25-49 %	1.16%	3.00%	3.03%	1.63%	0.39%	0.30%	2.08%	0.25%
50-74 %	2.16%	3.29%	3.38%	2.22%	2.45%	0.49%	2.61%	1.10%
75% or more	1.66%	1.76%	6.36%	4.56%	4.51%	7.52%	1.70%	3.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	39.7%	15.8%	34.1%	76.6%	14.9%	62.9%
Industry group **						
Agric., fish., forest.	21.3% *	19.5% *	15.0% *	55.8%	19.7% *	30.1%
Mining and manufacturing	34.8%	16.1%	38.5%	85.0%	16.3%	57.5%
Construction	20.1%	15.9%	48.5%	73.8%	15.6%	42.8%
Utilities and transp.	40.5%	18.7% *	36.8%	83.6%	18.8% *	69.6%
Wholesale trade	38.0%	11.1%	43.3%	84.7%	9.5%	68.5%
Fin. svcs. and real estate	55.1%	18.7%	38.0%	80.7%	16.4%	71.8%
Retail trade	51.2%	14.2%	33.3%	79.8%	12.9%	70.8%
Professional services	35.4%	13.5%	33.2%	75.9%	13.1%	60.3%
Other services	34.0%	18.6%	25.4%	63.1%	17.6%	49.4%
Ownership						
For profit, incorporated	40.6%	14.3%	34.7%	78.0%	13.6%	65.6%
For profit, unincorporated	39.7%	20.3%	37.3%	76.8%	19.0%	62.6%
Nonprofit	33.9%	17.7%	29.4%	64.3%	17.5%	46.1%
Age of firm						
Less than 5 years	21.8%	21.2%	20.2%	74.7%	20.6%	29.8%
5-9 years	20.1%	16.0%	29.0%	73.0%	15.2%	39.8%
10-19 years	22.9%	16.2%	29.5%	61.8%	15.7%	42.7%
20 or more years	47.2%	14.4%	36.1%	77.6%	13.3%	66.1%
Multi/single status						
2 or more locations	60.8%	19.1%	35.3%	76.8%	15.7%	66.4%
1 location only	15.6%	15.1%	28.3%	30.5%	14.8%	23.3%
Percent full-time employees						
Less than 25%	42.4%	24.3%	27.2%	66.2%	25.5%	53.4%
25-49 %	41.4%	19.8%	21.3%	71.0%	19.6%	52.2%
50-74 %	43.7%	10.2%	28.6%	80.9%	9.1%	70.1%
75% or more	38.6%	15.9%	37.3%	77.1%	15.0%	63.3%
Union presence						
No union employees	36.0%	15.7%	33.8%	73.3%	14.9%	58.8%
Has union employees	74.2%	16.1% *	39.3%	89.6%	17.1% *	84.7%
Percent low-wage employees						
50% or more low-wage	45.4%	16.7%	23.1%	72.9%	17.5%	59.6%
Less than 50% low-wage	38.4%	15.6%	37.5%	78.0%	14.5%	63.9%
Percent women employees						
Less than 25%	30.7%	15.3%	44.0%	77.3%	14.3%	60.2%
25-49 %	47.0%	17.0%	32.8%	80.5%	16.9%	67.5%
50-74 %	48.2%	16.9%	31.1%	75.8%	16.1%	66.2%
75% or more	33.6%	14.6%	29.6%	73.1%	13.4%	54.6%
Percent age 50 or older employees						
Less than 25%	35.1%	16.3%	30.8%	72.0%	15.5%	56.3%
25-49 %	56.3%	18.4%	35.8%	81.9%	17.2%	71.3%
50-74 %	25.2%	11.1%	36.7%	71.7%	11.0%	55.5%
75% or more	22.0%	16.1%	47.1%	53.7%	15.5%	46.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	0.96%	1.48%	0.93%	1.04%	0.81%
Industry group **						
Agric., fish., forest.	7.72% *	8.52% *	7.68% *	12.29%	8.79% *	7.69%
Mining and manufacturing	2.55%	2.90%	4.08%	2.11%	3.31%	2.72%
Construction	3.12%	3.23%	7.88%	5.70%	3.46%	4.53%
Utilities and transp.	6.05%	7.28% *	8.38%	3.58%	7.79% *	4.34%
Wholesale trade	2.77%	2.06%	5.77%	2.79%	2.12%	2.82%
Fin. svcs. and real estate	2.40%	3.72%	4.00%	2.31%	3.90%	2.12%
Retail trade	2.27%	2.41%	4.86%	1.94%	2.47%	1.94%
Professional services	1.47%	1.40%	2.61%	1.74%	1.51%	1.56%
Other services	1.63%	2.11%	2.86%	2.23%	2.33%	1.86%
Ownership						
For profit, incorporated	1.00%	1.07%	1.90%	1.09%	1.14%	0.99%
For profit, unincorporated	2.11%	2.61%	3.56%	2.16%	2.85%	2.06%
Nonprofit	2.11%	3.02%	3.13%	2.92%	3.53%	2.14%
Age of firm						
Less than 5 years	3.41%	3.61%	6.00%	11.72%	3.82%	5.10%
5-9 years	2.36%	2.36%	5.40%	8.27%	2.49%	5.18%
10-19 years	1.92%	2.11%	3.58%	3.90%	2.23%	2.68%
20 or more years	0.99%	1.21%	1.76%	0.97%	1.32%	0.88%
Multi/single status						
2 or more locations	0.90%	2.17%	1.73%	0.94%	2.75%	0.86%
1 location only	1.03%	1.06%	2.26%	5.06%	1.12%	1.51%
Percent full-time employees						
Less than 25%	3.02%	4.82%	5.42%	3.47%	5.54%	3.02%
25-49 %	2.34%	3.03%	3.89%	3.21%	3.59%	2.71%
50-74 %	2.18%	1.89%	3.53%	2.20%	1.91%	2.10%
75% or more	1.01%	1.14%	1.83%	1.13%	1.22%	1.01%
Union presence						
No union employees	0.83%	0.97%	1.53%	1.10%	1.04%	0.91%
Has union employees	3.45%	6.86% *	5.85%	1.31%	7.97% *	1.47%
Percent low-wage employees						
50% or more low-wage	1.86%	2.28%	2.53%	1.81%	2.61%	1.70%
Less than 50% low-wage	0.93%	1.05%	1.74%	1.09%	1.13%	0.95%
Percent women employees						
Less than 25%	1.47%	1.38%	3.14%	2.19%	1.44%	1.78%
25-49 %	1.94%	3.14%	3.02%	1.79%	3.50%	1.75%
50-74 %	1.66%	2.09%	2.68%	1.48%	2.29%	1.42%
75% or more	1.58%	1.72%	2.86%	2.34%	1.81%	1.85%
Percent age 50 or older employees						
Less than 25%	1.13%	1.20%	2.06%	1.52%	1.30%	1.27%
25-49 %	1.30%	2.46%	2.45%	1.15%	2.86%	1.13%
50-74 %	2.48%	2.22%	4.46%	3.86%	2.33%	3.44%
75% or more	2.89%	3.08%	8.75%	9.42%	3.06%	5.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.8%	57.3%	37.1%	24.9%	15.1%	8.0%	47.7%	11.2%
Industry group **								
Agric., fish., forest.	64.3%	72.8%	83.0%	48.1%	17.4% *	17.1% *	72.6%	17.2% *
Mining and manufacturing	27.3%	52.1%	30.7%	16.9%	12.2%	16.5%	37.3%	14.9%
Construction	43.6%	52.6%	37.5%	34.4%	30.0%	11.8% *	46.7%	27.8%
Utilities and transp.	34.6%	55.0%	27.2% *	26.8%	27.8%	13.4% *	46.6%	18.6%
Wholesale trade	33.5%	74.5%	43.4%	22.6%	14.0%	6.1% *	54.8%	10.6%
Fin. svcs. and real estate	25.0%	65.8%	31.3%	32.6%	14.9%	10.0%	55.7%	11.7%
Retail trade	14.2%	36.7%	41.6%	20.9%	10.0%	0.8% *	36.0%	3.0%
Professional services	33.6%	60.6%	40.6%	27.7%	18.7%	9.3%	51.5%	13.8%
Other services	26.3%	53.8%	30.9%	19.6%	11.1%	10.0%	42.7%	10.9%
Ownership								
For profit, incorporated	28.7%	58.0%	39.7%	22.9%	14.9%	7.8%	48.5%	10.4%
For profit, unincorporated	26.7%	54.2%	24.5%	22.2%	12.1%	7.0%	41.9%	9.8%
Nonprofit	32.7%	58.3%	42.5%	38.3%	18.2%	12.4%	52.4%	18.0%
Age of firm								
Less than 5 years	34.6%	43.9%	27.2%	14.4%	14.2% *	2.4% *	37.0%	17.6%
5-9 years	34.8%	52.5%	25.4%	21.8%	13.9% *	9.8% *	40.3%	12.7%
10-19 years	40.3%	59.1%	32.8%	24.5%	16.8%	10.5%	49.7%	14.3%
20 or more years	25.0%	61.0%	43.0%	26.5%	14.9%	7.9%	50.4%	10.8%
Multi/single status								
2 or more locations	12.7%	33.4% *	39.7%	23.9%	14.0%	8.0%	33.2%	10.3%
1 location only	47.2%	58.1%	36.6%	25.9%	22.3%	18.1%	49.6%	22.3%
Percent full-time employees								
Less than 25%	22.5%	34.4%	44.2%	32.3%	13.7%	9.9%	38.5%	12.0%
25-49 %	18.7%	55.6%	29.9%	21.3%	7.8%	4.8% *	41.5%	7.5%
50-74 %	24.3%	57.4%	36.5%	19.4%	10.0%	5.1%	47.9%	6.4%
75% or more	31.0%	58.5%	37.1%	25.4%	17.0%	9.0%	48.5%	12.7%
Union presence								
No union employees	30.3%	57.1%	36.8%	24.4%	14.8%	8.9%	47.3%	12.0%
Has union employees	15.1%	63.3%	46.0%	40.4%	20.8%	5.2%	57.4%	7.3%
Percent low-wage employees								
50% or more low-wage	18.4%	52.4%	33.0%	21.0%	9.7%	3.4%	42.8%	5.9%
Less than 50% low-wage	31.3%	58.1%	37.6%	25.7%	17.0%	9.6%	48.4%	13.0%
Percent women employees								
Less than 25%	37.1%	59.0%	39.2%	25.0%	17.5%	10.8%	49.3%	15.1%
25-49 %	23.9%	57.9%	36.6%	17.9%	14.3%	7.6%	44.5%	9.8%
50-74 %	23.9%	53.8%	42.6%	28.7%	14.2%	7.9%	48.1%	10.2%
75% or more	29.1%	57.9%	28.8%	26.5%	14.7%	6.4%	46.7%	10.8%
Percent age 50 or older employees								
Less than 25%	29.8%	56.5%	34.1%	25.6%	14.2%	9.9%	45.5%	12.8%
25-49 %	17.7%	46.8%	35.3%	24.6%	17.8%	6.1%	39.2%	9.4%
50-74 %	40.4%	60.1%	45.6%	25.5%	11.7%	13.2%	53.2%	13.4%
75% or more	49.9%	65.3%	45.8%	18.2% *	11.8% *	5.5% *	60.5%	10.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.96%	2.50%	2.02%	1.38%	0.97%	0.69%	1.66%	0.53%
Industry group **								
Agric., fish., forest.	10.12%	13.11%	10.79%	12.88%	8.61% *	14.58% *	10.04%	6.67% *
Mining and manufacturing	3.19%	9.12%	6.59%	3.21%	3.32%	4.21%	5.10%	2.40%
Construction	5.10%	8.55%	5.97%	5.01%	5.75%	4.81% *	5.91%	3.76%
Utilities and transp.	7.34%	13.59%	10.79% *	7.29%	6.61%	4.24% *	10.91%	3.63%
Wholesale trade	3.35%	5.90%	6.88%	4.77%	3.96%	2.96% *	5.03%	2.21%
Fin. svcs. and real estate	2.38%	6.35%	7.30%	5.80%	2.61%	1.95%	5.08%	1.57%
Retail trade	2.06%	8.94%	6.93%	5.43%	2.46%	0.41% *	5.10%	0.60%
Professional services	1.70%	4.47%	3.71%	2.39%	1.82%	1.35%	2.90%	1.06%
Other services	1.89%	4.93%	4.13%	2.16%	1.63%	1.33%	3.25%	0.95%
Ownership								
For profit, incorporated	1.17%	2.98%	2.43%	1.69%	1.28%	0.81%	2.00%	0.65%
For profit, unincorporated	2.25%	5.76%	3.83%	2.68%	1.90%	1.49%	3.74%	1.13%
Nonprofit	2.59%	7.20%	6.56%	4.01%	2.11%	2.00%	4.78%	1.50%
Age of firm								
Less than 5 years	4.33%	6.60%	6.49%	3.82%	4.94% *	1.39% *	4.89%	4.19%
5-9 years	3.12%	5.74%	4.30%	3.53%	4.34% *	6.33% *	3.69%	2.78%
10-19 years	2.74%	5.19%	4.41%	3.05%	2.54%	2.71%	3.58%	1.62%
20 or more years	1.12%	3.44%	2.73%	1.82%	1.10%	0.71%	2.27%	0.58%
Multi/single status								
2 or more locations	0.65%	13.22% *	5.79%	2.34%	1.06%	0.69%	3.53%	0.56%
1 location only	1.67%	2.52%	2.13%	1.56%	2.10%	5.06%	1.80%	1.58%
Percent full-time employees								
Less than 25%	2.63%	9.17%	8.94%	6.70%	3.31%	2.25%	5.84%	1.79%
25-49 %	2.02%	8.06%	6.69%	3.55%	1.83%	1.63% *	4.75%	1.23%
50-74 %	2.24%	5.89%	5.20%	3.60%	2.22%	1.31%	4.06%	1.09%
75% or more	1.20%	2.90%	2.35%	1.63%	1.22%	0.91%	1.96%	0.69%
Union presence								
No union employees	1.00%	2.50%	2.04%	1.40%	1.00%	0.83%	1.65%	0.60%
Has union employees	3.61%	16.45%	12.88%	7.76%	3.42%	1.05%	12.63%	1.05%
Percent low-wage employees								
50% or more low-wage	2.16%	7.02%	5.87%	2.92%	1.62%	0.58%	4.77%	0.64%
Less than 50% low-wage	1.09%	2.69%	2.15%	1.55%	1.16%	0.90%	1.78%	0.68%
Percent women employees								
Less than 25%	2.14%	3.98%	3.26%	2.26%	1.99%	1.81%	2.84%	1.24%
25-49 %	1.83%	6.22%	5.39%	2.29%	2.15%	1.30%	3.73%	1.07%
50-74 %	1.52%	5.57%	4.53%	2.88%	1.65%	1.11%	3.60%	0.92%
75% or more	1.99%	4.65%	3.48%	3.26%	1.93%	1.49%	3.20%	1.12%
Percent age 50 or older employees								
Less than 25%	1.46%	3.51%	2.58%	1.99%	1.32%	1.25%	2.31%	0.88%
25-49 %	1.03%	5.66%	4.32%	2.31%	1.72%	0.80%	3.00%	0.71%
50-74 %	3.35%	6.56%	5.09%	3.83%	2.73%	3.58%	4.50%	2.16%
75% or more	4.07%	4.97%	9.13%	5.88% *	3.78% *	2.48% *	4.51%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.4%	19.5%	12.3%	8.9%	4.4%	1.7%	16.3%	3.0%
Industry group **								
Agric., fish., forest.	32.0% *	46.3% *	--	15.4% *	3.3% *	0.0%	37.1% *	3.2% *
Mining and manufacturing	11.7%	23.3% *	17.5% *	9.0% *	--	0.6% *	18.9%	2.7% *
Construction	13.4%	14.6% *	13.8% *	12.4% *	8.3% *	5.6% *	14.2%	9.1%
Utilities and transp.	4.3% *	2.9% *	13.1% *	8.7% *	7.5% *	1.2% *	5.5% *	2.9% *
Wholesale trade	11.4%	29.2%	16.5% *	6.5% *	0.9% *	0.2% *	21.1%	1.0% *
Fin. svcs. and real estate	8.4%	24.9%	14.8% *	11.1% *	3.8% *	2.0% *	21.2%	2.8%
Retail trade	5.4%	13.6% *	16.6% *	8.2% *	4.5% *	0.0% *	14.1%	0.9% *
Professional services	11.2%	22.2%	8.8%	11.0%	6.4%	2.3%	17.4%	4.3%
Other services	8.2%	17.5%	9.8%	5.5%	2.7%	3.2%	13.5%	3.3%
Ownership								
For profit, incorporated	9.4%	19.2%	14.2%	8.7%	4.2%	1.7%	16.7%	2.6%
For profit, unincorporated	9.2%	22.0%	6.5% *	7.2%	2.7% *	0.7% *	15.6%	2.2%
Nonprofit	9.7%	17.8% *	7.9% *	12.0%	6.4%	3.5% *	14.5%	6.2%
Age of firm								
Less than 5 years	10.7% *	13.3% *	10.4% *	4.4% *	1.1% *	0.7% *	11.5% *	5.2% *
5-9 years	11.1%	18.7%	6.8% *	6.4% *	1.2% *	0.8% *	13.3%	2.2% *
10-19 years	15.0%	24.5%	7.2% *	7.1%	5.7%	3.2% *	18.8%	4.5%
20 or more years	7.8%	18.4%	15.8%	10.3%	4.5%	1.6%	16.7%	2.8%
Multi/single status								
2 or more locations	3.8%	21.4% *	9.6% *	9.6%	4.2%	1.7%	12.6%	2.7%
1 location only	15.8%	19.5%	12.8%	8.3%	6.0%	--	16.8%	6.1%
Percent full-time employees								
Less than 25%	6.4%	11.9% *	13.0% *	4.9% *	2.1% *	4.1% *	10.2% *	3.9% *
25-49 %	3.8%	10.6% *	8.3% *	5.4% *	1.4% *	0.2% *	9.0% *	1.2% *
50-74 %	10.5%	26.5%	16.3%	8.0% *	4.2% *	1.2% *	22.0%	1.9%
75% or more	9.9%	19.2%	11.7%	9.8%	5.0%	1.8%	16.1%	3.4%
Union presence								
No union employees	10.0%	19.8%	12.2%	9.0%	4.3%	1.8%	16.4%	3.2%
Has union employees	3.5% *	11.5% *	15.8% *	6.3% *	5.5% *	1.5% *	11.7% *	2.0%
Percent low-wage employees								
50% or more low-wage	4.6%	11.4% *	10.6% *	7.1%	2.9% *	0.4% *	10.6%	1.5%
Less than 50% low-wage	10.6%	20.8%	12.5%	9.3%	4.9%	2.2%	17.2%	3.5%
Percent women employees								
Less than 25%	13.1%	21.5%	15.4%	8.2%	4.8%	2.3% *	18.3%	3.7%
25-49 %	8.4%	26.3%	10.5% *	5.4%	2.7% *	1.4% *	17.8%	2.1%
50-74 %	6.2%	12.5%	12.2%	10.9%	3.9%	1.8%	12.5%	2.7%
75% or more	9.8%	19.3%	8.6%	10.6%	5.8%	1.2% *	15.6%	3.7%
Percent age 50 or older employees								
Less than 25%	9.9%	19.6%	11.6%	9.7%	4.3%	2.0%	15.8%	3.6%
25-49 %	4.9%	13.6%	11.0%	8.0%	4.2%	1.3%	12.2%	2.1%
50-74 %	14.4%	22.6%	13.9%	7.6% *	5.6% *	3.9% *	19.0%	4.7%
75% or more	16.5%	20.9%	19.7% *	8.9% *	3.3% *	0.2% *	20.2%	2.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.(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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	2.04%	1.44%	1.07%	0.58%	0.28%	1.29%	0.26%
Industry group **								
Agric., fish., forest.	16.47% *	21.27% *	--	7.79% *	2.13% *	0.00%	18.10% *	1.85% *
Mining and manufacturing	2.82%	9.14% *	6.21% *	2.70% *	--	0.43% *	4.78%	1.21% *
Construction	3.15%	5.51% *	4.26% *	4.45% *	3.05% *	3.57% *	3.74%	2.26%
Utilities and transp.	1.43% *	1.99% *	10.14% *	4.54% *	4.05% *	1.00% *	2.39% *	1.22% *
Wholesale trade	2.77%	8.74%	5.62% *	2.29% *	0.50% *	0.16% *	4.99%	0.37% *
Fin. svcs. and real estate	1.70%	6.95%	6.28% *	3.80% *	1.63% *	0.70% *	4.94%	0.69%
Retail trade	1.22%	5.04% *	5.72% *	5.13% *	1.80% *	0.02% *	3.44%	0.34% *
Professional services	1.29%	3.60%	2.05%	1.91%	1.22%	0.57%	2.32%	0.59%
Other services	1.38%	4.51%	2.70%	1.13%	0.78%	0.93%	2.67%	0.61%
Ownership								
For profit, incorporated	0.73%	2.28%	1.85%	1.41%	0.77%	0.33%	1.46%	0.31%
For profit, unincorporated	1.91%	5.59%	2.27% *	1.73%	0.97% *	0.36% *	3.45%	0.48%
Nonprofit	1.94%	6.88% *	2.71% *	2.53%	1.42%	1.17% *	4.20%	1.02%
Age of firm								
Less than 5 years	3.49% *	5.50% *	4.70% *	2.48% *	0.79% *	0.72% *	3.97% *	2.58% *
5-9 years	2.15%	4.55%	2.32% *	1.95% *	0.65% *	0.66% *	2.65%	0.81% *
10-19 years	2.22%	4.36%	2.49% *	2.08%	1.60%	1.80% *	2.97%	1.00%
20 or more years	0.66%	2.86%	2.15%	1.47%	0.68%	0.28%	1.72%	0.28%
Multi/single status								
2 or more locations	0.42%	12.83% *	3.35% *	1.87%	0.65%	0.28%	2.92%	0.28%
1 location only	1.29%	2.07%	1.60%	1.13%	1.12%	--	1.41%	0.87%
Percent full-time employees								
Less than 25%	1.59%	5.68% *	7.57% *	2.24% *	1.80% *	1.56% *	3.56% *	1.18% *
25-49 %	1.09%	5.79% *	3.67% *	1.97% *	0.78% *	0.10% *	3.07% *	0.45% *
50-74 %	1.78%	5.76%	4.24%	2.78% *	1.90% *	0.43% *	3.75%	0.49%
75% or more	0.80%	2.35%	1.63%	1.35%	0.71%	0.36%	1.49%	0.34%
Union presence								
No union employees	0.71%	2.08%	1.46%	1.10%	0.60%	0.32%	1.31%	0.30%
Has union employees	1.25% *	10.58% *	9.46% *	3.41% *	1.98% *	0.54% *	7.49% *	0.53%
Percent low-wage employees								
50% or more low-wage	0.78%	3.46% *	4.07% *	1.62%	1.00% *	0.16% *	2.23%	0.33%
Less than 50% low-wage	0.78%	2.28%	1.55%	1.24%	0.70%	0.37%	1.44%	0.33%
Percent women employees								
Less than 25%	1.45%	3.44%	2.62%	1.61%	1.35%	0.75% *	2.20%	0.64%
25-49 %	1.44%	5.71%	3.59% *	1.21%	0.92% *	0.53% *	3.29%	0.45%
50-74 %	0.74%	2.78%	3.13%	2.12%	0.86%	0.46%	1.93%	0.42%
75% or more	1.62%	4.74%	2.15%	2.89%	1.36%	0.52% *	2.99%	0.66%
Percent age 50 or older employees								
Less than 25%	0.98%	2.99%	1.91%	1.66%	0.84%	0.54%	1.79%	0.46%
25-49 %	0.64%	3.88%	2.92%	1.46%	0.81%	0.29%	2.09%	0.30%
50-74 %	2.45%	5.20%	3.68%	2.47% *	2.38% *	1.49% *	3.52%	1.22%
75% or more	3.33%	4.81%	7.68% *	4.75% *	1.91% *	0.16% *	4.14%	1.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.(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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.3%	31.2%	20.3%	14.3%	9.9%	5.4%	25.9%	7.4%
Industry group **								
Agric., fish., forest.	46.7%	48.5% *	81.0%	32.1% *	14.8% *	17.1% *	52.5%	14.4% *
Mining and manufacturing	14.4%	25.8% *	11.2% *	8.5%	6.4%	15.8%	16.4%	11.9%
Construction	26.0%	32.9%	19.2%	20.1%	18.0%	5.3% *	27.6%	17.9%
Utilities and transp.	19.2% *	26.7% *	13.1% *	16.8% *	23.0%	10.0% *	22.5% *	14.8%
Wholesale trade	20.7%	42.7%	23.6%	15.1%	12.6% *	5.9% *	31.1%	9.5%
Fin. svcs. and real estate	13.0%	32.0%	12.6% *	21.7%	11.3%	4.8%	27.8%	6.6%
Retail trade	7.1%	21.8% *	14.8% *	9.4% *	4.4% *	0.8% *	17.3%	1.9%
Professional services	19.7%	33.9%	26.3%	14.7%	10.7%	6.9%	29.5%	8.8%
Other services	14.5%	26.6%	18.3%	12.1%	7.5%	6.5%	22.5%	7.0%
Ownership								
For profit, incorporated	15.5%	30.1%	19.9%	12.5%	9.8%	5.1%	24.8%	6.9%
For profit, unincorporated	17.0%	33.5%	16.9%	12.5%	8.4%	5.5%	26.3%	6.8%
Nonprofit	20.9%	35.0%	31.2%	25.8%	11.2%	8.5%	33.9%	11.3%
Age of firm								
Less than 5 years	22.7%	28.6%	16.2% *	11.4%	11.9% *	2.4% *	24.0%	13.5%
5-9 years	18.3%	25.3%	14.5%	13.1%	10.2% *	7.8% *	20.8%	8.3% *
10-19 years	21.9%	30.9%	18.3%	15.3%	10.2%	6.9% *	26.7%	8.9%
20 or more years	14.2%	33.3%	23.0%	14.5%	9.7%	5.3%	27.1%	7.1%
Multi/single status								
2 or more locations	7.8%	11.5% *	21.6%	12.9%	9.4%	5.4%	16.3%	6.8%
1 location only	26.1%	31.8%	20.0%	15.6%	12.7%	11.7% *	27.2%	14.2%
Percent full-time employees								
Less than 25%	11.8%	17.3% *	18.4% *	20.5% *	7.1%	5.5% *	20.4%	6.2%
25-49 %	11.3%	27.3%	18.0% *	13.7%	6.0%	4.6% *	21.9%	6.2%
50-74 %	11.6%	28.9%	12.9%	10.5%	4.8%	2.6%	22.5%	3.3%
75% or more	18.0%	32.4%	21.9%	14.4%	11.4%	6.2%	27.0%	8.5%
Union presence								
No union employees	16.9%	30.5%	19.9%	13.8%	9.6%	5.9%	25.3%	7.8%
Has union employees	11.3% *	50.1% *	32.5% *	32.4%	14.3%	3.6%	44.6% *	5.2%
Percent low-wage employees								
50% or more low-wage	9.2%	22.6%	15.8% *	11.8%	5.6%	2.9%	19.6%	3.9%
Less than 50% low-wage	18.0%	32.5%	20.9%	14.8%	11.4%	6.2%	26.9%	8.5%
Percent women employees								
Less than 25%	19.0%	27.8%	18.9%	14.6%	12.2%	8.3%	23.5%	10.8%
25-49 %	13.9%	27.2%	25.0%	11.3%	11.4%	5.6%	23.5%	7.5%
50-74 %	14.8%	36.2%	20.1%	16.5%	9.7%	4.8%	29.6%	6.5%
75% or more	16.9%	34.2%	19.1%	14.3%	7.0%	3.6%	27.9%	5.5%
Percent age 50 or older employees								
Less than 25%	16.9%	32.5%	17.2%	13.6%	9.0%	6.2%	25.1%	7.9%
25-49 %	11.4%	27.1%	23.2%	15.7%	12.6%	4.4%	23.5%	6.8%
50-74 %	22.4%	32.1%	25.8%	18.1%	5.3%	8.4% *	29.3%	7.9%
75% or more	23.4%	30.2%	19.5% *	7.0% *	9.4% *	5.5% *	27.6%	7.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 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%	2.50%	1.62%	1.01%	0.79%	0.55%	1.58%	0.43%
Industry group **								
Agric., fish., forest.	13.58%	20.59% *	10.94%	12.79% *	8.23% *	14.58% *	14.61%	6.47% *
Mining and manufacturing	2.32%	7.82% *	3.62% *	2.24%	1.68%	4.21%	3.82%	2.17%
Construction	5.46%	9.46%	4.88%	3.73%	4.74%	3.32% *	6.41%	3.27%
Utilities and transp.	6.34% *	14.28% *	6.14% *	5.71% *	6.62%	3.90% *	10.56% *	3.40%
Wholesale trade	2.89%	8.54%	5.55%	3.95%	3.94% *	2.96% *	4.97%	2.19%
Fin. svcs. and real estate	1.79%	6.98%	4.26% *	5.07%	2.22%	1.31%	4.95%	1.09%
Retail trade	1.78%	8.79% *	5.64% *	2.92% *	1.62% *	0.41% *	4.78%	0.48%
Professional services	1.40%	3.86%	3.13%	1.70%	1.37%	1.23%	2.51%	0.89%
Other services	1.39%	4.40%	3.59%	1.76%	1.37%	0.95%	2.68%	0.72%
Ownership								
For profit, incorporated	1.00%	2.99%	1.91%	1.09%	1.06%	0.64%	1.89%	0.52%
For profit, unincorporated	1.94%	5.53%	3.22%	2.05%	1.57%	1.25%	3.43%	0.92%
Nonprofit	2.32%	7.58%	6.27%	3.81%	1.66%	1.64%	4.82%	1.17%
Age of firm								
Less than 5 years	3.98%	6.20%	5.05% *	3.38%	4.77% *	1.39% *	4.51%	3.77%
5-9 years	2.59%	5.23%	3.36%	2.97%	4.22% *	6.02% *	3.14%	2.52% *
10-19 years	2.35%	4.58%	3.69%	2.44%	2.05%	2.08% *	3.15%	1.28%
20 or more years	0.95%	3.89%	2.21%	1.26%	0.90%	0.57%	2.30%	0.46%
Multi/single status								
2 or more locations	0.47%	5.87% *	4.60%	1.62%	0.88%	0.55%	2.37%	0.45%
1 location only	1.60%	2.55%	1.72%	1.22%	1.60%	4.04% *	1.75%	1.34%
Percent full-time employees								
Less than 25%	1.97%	6.42% *	6.50% *	6.65% *	2.10%	1.66% *	4.56%	1.23%
25-49 %	1.62%	7.38%	5.93% *	2.86%	1.64%	1.63% *	4.07%	1.15%
50-74 %	1.68%	5.59%	3.32%	2.31%	1.26%	0.63%	3.58%	0.56%
75% or more	1.05%	2.95%	1.94%	1.11%	1.03%	0.75%	1.89%	0.57%
Union presence								
No union employees	0.84%	2.41%	1.62%	1.01%	0.82%	0.65%	1.51%	0.48%
Has union employees	3.55% *	20.22% *	12.25% *	7.35%	2.82%	0.89%	15.02% *	0.90%
Percent low-wage employees								
50% or more low-wage	1.41%	6.18%	4.90% *	2.43%	1.21%	0.55%	3.82%	0.51%
Less than 50% low-wage	0.97%	2.71%	1.71%	1.11%	0.98%	0.71%	1.72%	0.54%
Percent women employees								
Less than 25%	1.95%	4.48%	2.50%	1.68%	1.62%	1.67%	2.87%	1.10%
25-49 %	1.33%	4.91%	4.74%	1.84%	1.98%	1.18%	2.92%	0.97%
50-74 %	1.33%	5.10%	3.44%	2.28%	1.47%	0.83%	3.29%	0.70%
75% or more	1.72%	4.88%	2.92%	2.19%	1.37%	0.79%	3.09%	0.69%
Percent age 50 or older employees								
Less than 25%	1.24%	3.68%	1.87%	1.31%	1.08%	0.93%	2.19%	0.66%
25-49 %	0.81%	4.39%	3.84%	1.97%	1.55%	0.66%	2.42%	0.60%
50-74 %	3.19%	6.50%	4.49%	3.31%	1.33%	3.21% *	4.45%	1.78%
75% or more	3.84%	5.50%	6.42% *	3.03% *	3.33% *	2.48% *	4.72%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.3%	11.0%	7.0%	3.6%	1.7%	1.7%	9.0%	1.9%
Industry group **								
Agric., fish., forest.	13.3% *	19.8% *	1.9% *	5.7% *	0.0%	0.0%	15.7% *	0.0%
Mining and manufacturing	3.9% *	12.3% *	2.1% *	0.7% *	1.6% *	0.1% *	6.3% *	0.9% *
Construction	5.2%	5.3% *	5.5% *	5.9% *	3.7% *	0.9% *	5.3%	4.6% *
Utilities and transp.	12.9% *	26.8% *	2.0% *	--	1.9% *	3.4% *	19.7% *	3.7% *
Wholesale trade	2.6% *	2.7% *	8.2% *	2.1% *	1.7% *	0.0%	4.5% *	0.6% *
Fin. svcs. and real estate	5.4%	11.3% *	7.4% *	1.2% *	1.0% *	4.6% *	9.3% *	3.7% *
Retail trade	1.7%	1.3% *	10.2% *	3.2% *	1.0% *	0.0%	4.7%	0.2% *
Professional services	6.3%	12.0%	8.8%	5.7%	2.6%	0.7% *	10.5%	1.7%
Other services	5.2%	12.6% *	5.7% *	2.7% *	1.4% *	1.6% *	9.3%	1.4%
Ownership								
For profit, incorporated	5.7%	12.4%	8.0%	2.8%	1.6%	1.9%	10.0%	1.8%
For profit, unincorporated	4.1%	7.3%	3.7% *	5.9%	1.2% *	1.4% *	6.2%	1.8% *
Nonprofit	4.1%	7.2% *	6.4% *	4.6% *	2.6% *	0.8% *	6.2%	2.5%
Age of firm								
Less than 5 years	6.7% *	10.1% *	1.9% *	1.6% *	1.2% *	0.0%	7.4% *	2.1% *
5-9 years	7.9%	12.5% *	5.3% *	4.2% *	3.3% *	1.7% *	9.2%	2.7% *
10-19 years	6.9%	9.5%	9.2% *	3.3%	1.2% *	2.2% *	8.7%	1.9% *
20 or more years	4.5%	11.8%	7.6%	3.8%	1.7%	1.7%	9.4%	1.8%
Multi/single status								
2 or more locations	2.1%	0.5% *	9.8% *	3.2%	1.3%	1.7%	5.4%	1.7%
1 location only	8.9%	11.3%	6.5%	4.0%	4.6%	1.7% *	9.4%	3.8%
Percent full-time employees								
Less than 25%	6.3%	12.8% *	12.7% *	7.1% *	4.6% *	1.5% *	11.8% *	2.7% *
25-49 %	4.0%	18.4% *	6.1% *	2.4% *	0.4% *	0.0% *	11.7%	0.1% *
50-74 %	4.1%	6.7% *	10.3%	3.0% *	1.6% *	1.5% *	7.5%	1.5% *
75% or more	5.5%	11.3%	6.2%	3.6%	1.6%	2.0%	8.9%	2.1%
Union presence								
No union employees	5.7%	11.4%	6.9%	3.4%	1.7%	2.2%	9.1%	2.1%
Has union employees	1.1% *	1.7% *	11.8% *	9.8% *	1.4% *	0.1% *	--	0.5% *
Percent low-wage employees								
50% or more low-wage	4.9% *	19.0% *	7.0% *	3.1% *	1.3% *	0.1% *	13.4% *	0.5% *
Less than 50% low-wage	5.4%	9.8%	7.1%	3.7%	1.9%	2.3%	8.3%	2.3%
Percent women employees								
Less than 25%	6.8%	12.3%	6.7%	4.1%	1.6% *	0.8% *	9.6%	1.9%
25-49 %	3.7%	8.6% *	5.1% *	3.6% *	0.8% *	1.7% *	6.9%	1.4%
50-74 %	4.9%	10.3%	11.8%	4.2%	1.7%	2.1% *	10.1%	2.0%
75% or more	5.2%	11.1%	4.6%	2.5%	2.5%	1.8% *	8.2%	2.0% *
Percent age 50 or older employees								
Less than 25%	5.3%	8.8% *	7.1%	4.5%	1.6%	2.9%	7.7%	2.7%
25-49 %	2.7%	9.0% *	5.1% *	2.7% *	2.0%	1.0% *	6.7%	1.2% *
50-74 %	6.8%	10.0% *	9.4% *	2.5% *	1.2% *	2.1% *	9.1%	1.8% *
75% or more	13.8%	19.6%	6.6% *	2.3% *	1.7% *	0.0%	17.2%	1.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 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%	1.73%	1.06%	0.50%	0.28%	0.42%	1.07%	0.28%
Industry group **								
Agric., fish., forest.	5.92% *	10.56% *	1.98% *	5.13% *	0.00%	0.00%	7.27% *	0.00%
Mining and manufacturing	2.28% *	8.49% *	1.08% *	0.50% *	1.47% *	0.05% *	4.03% *	0.60% *
Construction	1.22%	2.04% *	2.18% *	2.02% *	1.83% *	0.55% *	1.43%	1.65% *
Utilities and transp.	6.53% *	14.36% *	1.98% *	--	0.98% *	1.55% *	10.78% *	1.42% *
Wholesale trade	0.81% *	1.81% *	3.69% *	1.00% *	1.11% *	0.00%	1.55% *	0.36% *
Fin. svcs. and real estate	1.26%	4.64% *	3.92% *	0.68% *	0.45% *	1.55% *	3.22% *	1.14% *
Retail trade	0.45%	1.07% *	3.75% *	1.46% *	0.65% *	0.00%	1.34%	0.12% *
Professional services	0.90%	2.50%	2.50%	1.24%	0.67%	0.35% *	1.67%	0.34%
Other services	1.12%	3.83% *	1.79% *	0.88% *	0.52% *	0.65% *	2.22%	0.41%
Ownership								
For profit, incorporated	0.72%	2.28%	1.39%	0.53%	0.31%	0.51%	1.41%	0.36%
For profit, unincorporated	0.69%	1.99%	1.18% *	1.50%	0.60% *	0.83% *	1.23%	0.58% *
Nonprofit	0.74%	2.49% *	2.34% *	1.62% *	0.81% *	0.46% *	1.56%	0.61%
Age of firm								
Less than 5 years	2.51% *	4.10% *	1.35% *	1.51% *	1.11% *	0.00%	2.87% *	1.64% *
5-9 years	1.89%	4.03% *	2.14% *	1.55% *	1.31% *	1.35% *	2.34%	0.94% *
10-19 years	1.35%	2.62%	2.76% *	1.00%	0.57% *	1.53% *	1.83%	0.67% *
20 or more years	0.64%	2.90%	1.47%	0.67%	0.33%	0.44%	1.66%	0.32%
Multi/single status								
2 or more locations	0.32%	0.51% *	4.15% *	0.75%	0.26%	0.42%	1.60%	0.30%
1 location only	1.09%	1.78%	0.98%	0.67%	1.20%	0.78% *	1.19%	0.83%
Percent full-time employees								
Less than 25%	1.65%	6.73% *	5.47% *	3.02% *	2.15% *	0.80% *	3.90% *	0.85% *
25-49 %	0.99%	5.69% *	2.80% *	1.27% *	0.25% *	0.01% *	2.91%	0.08% *
50-74 %	0.87%	2.36% *	3.06%	1.67% *	0.60% *	1.11% *	1.71%	0.84% *
75% or more	0.70%	2.09%	1.20%	0.56%	0.31%	0.53%	1.30%	0.35%
Union presence								
No union employees	0.60%	1.78%	1.06%	0.49%	0.29%	0.53%	1.09%	0.33%
Has union employees	0.43% *	1.81% *	8.56% *	5.28% *	0.71% *	0.06% *	--	0.26% *
Percent low-wage employees								
50% or more low-wage	1.84% *	8.17% *	2.73% *	1.11% *	0.53% *	0.09% *	4.99% *	0.18% *
Less than 50% low-wage	0.51%	1.46%	1.15%	0.56%	0.32%	0.56%	0.92%	0.37%
Percent women employees								
Less than 25%	1.42%	3.46%	1.62%	0.91%	0.58% *	0.48% *	2.16%	0.44%
25-49 %	0.80%	3.08% *	3.14% *	1.18% *	0.28% *	0.55% *	1.87%	0.40%
50-74 %	0.78%	2.84%	2.76%	1.26%	0.44%	0.77% *	1.90%	0.58%
75% or more	0.99%	3.03%	1.37%	0.72%	0.70%	1.21% *	1.82%	0.67% *
Percent age 50 or older employees								
Less than 25%	0.87%	2.76% *	1.39%	0.76%	0.34%	0.85%	1.59%	0.52%
25-49 %	0.49%	2.83% *	1.62% *	0.88% *	0.52%	0.48% *	1.45%	0.37% *
50-74 %	1.53%	3.21% *	3.31% *	0.84% *	0.81% *	1.03% *	2.24%	0.62% *
75% or more	3.22%	4.71%	5.05% *	1.71% *	1.62% *	0.00%	4.01%	0.89% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.8%	26.3%	16.9%	7.9%	3.3%	2.4%	21.2%	3.1%
Industry group **								
Agric., fish., forest.	39.1% *	49.9% *	--	14.8% *	8.6% *	0.0%	44.5% *	8.9% *
Mining and manufacturing	11.6%	15.8% *	17.4% *	7.6% *	2.8% *	12.7% *	14.9%	7.6%
Construction	20.0%	25.5% *	13.1%	15.5%	15.9%	5.6% *	21.4%	12.8%
Utilities and transp.	21.4% *	42.5% *	11.5% *	7.4% *	3.9% *	6.1% *	32.7% *	6.2% *
Wholesale trade	15.4%	33.4%	21.2%	8.2% *	4.2% *	5.4% *	24.6%	5.6% *
Fin. svcs. and real estate	9.2%	30.2%	15.7% *	6.6% *	2.6% *	2.4% *	24.3%	2.7%
Retail trade	6.8%	27.2% *	15.1% *	5.9% *	1.1% *	0.1% *	19.4%	0.4% *
Professional services	11.6%	20.8%	20.5%	7.1%	2.7%	3.1% *	19.1%	3.3%
Other services	10.4%	24.9%	13.1%	7.4%	4.0%	0.5% *	18.8%	2.5%
Ownership								
For profit, incorporated	12.4%	28.1%	19.3%	7.4%	2.8%	2.3%	23.0%	2.6%
For profit, unincorporated	10.2%	22.1%	6.6% *	6.6%	4.1%	3.6% *	15.7%	4.1%
Nonprofit	10.4%	20.7%	19.3%	11.9%	4.0%	1.1% *	17.7%	4.9%
Age of firm								
Less than 5 years	17.5%	26.0%	--	5.4% *	6.2% *	1.0% *	19.2%	6.0% *
5-9 years	13.2%	20.9%	10.2%	7.7%	2.2% *	0.0%	15.8%	2.8% *
10-19 years	14.8%	21.5%	16.6%	8.4%	3.6% *	1.8% *	18.7%	4.0%
20 or more years	10.5%	30.5%	20.8%	8.0%	3.2%	2.4%	24.0%	3.0%
Multi/single status								
2 or more locations	4.1%	38.6% *	17.5%	6.2%	2.9%	2.4%	15.2%	2.7%
1 location only	20.7%	26.0%	16.8%	9.5%	6.1%	2.1% *	22.0%	7.6%
Percent full-time employees								
Less than 25%	4.7%	5.5% *	12.4% *	10.4% *	3.6% *	0.3% *	8.9%	1.9% *
25-49 %	5.1%	6.7% *	16.4% *	9.1%	1.1% *	1.7% *	10.0%	2.7% *
50-74 %	11.7%	31.5%	17.0%	7.5%	2.1% *	1.3% *	25.1%	1.5%
75% or more	13.0%	27.4%	17.1%	7.6%	3.7%	2.9%	21.8%	3.6%
Union presence								
No union employees	11.7%	24.2%	16.2%	7.2%	3.1%	2.6%	19.6%	3.2%
Has union employees	13.1%	84.7%	41.0%	29.1%	8.2%	1.5% *	70.5%	2.6%
Percent low-wage employees								
50% or more low-wage	7.0%	24.1% *	14.4%	6.0%	1.1% *	0.7% *	18.1%	1.3%
Less than 50% low-wage	13.0%	26.7%	17.2%	8.3%	4.1%	2.9%	21.7%	3.7%
Percent women employees								
Less than 25%	18.6%	33.1%	17.6%	8.0%	6.5%	5.1%	25.6%	6.0%
25-49 %	9.4%	23.7%	17.5%	7.1%	2.8% *	2.6% *	19.1%	2.8%
50-74 %	9.5%	26.1%	19.4%	9.3%	2.5%	1.7%	22.4%	2.2%
75% or more	8.3%	16.6%	12.9%	7.1%	1.8% *	1.2% *	14.2%	2.2%
Percent age 50 or older employees								
Less than 25%	12.7%	25.9%	16.5%	9.0%	3.4%	3.6%	20.5%	4.2%
25-49 %	6.1%	23.2%	10.3%	7.1%	3.8%	1.6%	15.9%	2.3%
50-74 %	18.8%	29.7%	26.5%	6.7%	2.2% *	1.9% *	26.6%	2.4%
75% or more	19.1%	26.2%	16.7% *	3.6% *	1.4% *	0.4% *	23.7%	1.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 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%	2.53%	1.58%	0.72%	0.42%	0.41%	1.59%	0.30%
Industry group **								
Agric., fish., forest.	15.05% *	20.16% *	--	8.20% *	6.72% *	0.00%	16.39% *	5.40% *
Mining and manufacturing	2.02%	5.95% *	5.32% *	2.36% *	1.58% *	4.14% *	3.29%	2.05%
Construction	4.99%	8.87% *	3.85%	3.04%	4.33%	3.67% *	5.89%	2.56%
Utilities and transp.	8.12% *	15.38% *	5.69% *	3.46% *	1.84% *	3.43% *	12.41% *	2.48% *
Wholesale trade	2.68%	8.24%	5.62%	2.46% *	1.99% *	2.93% *	4.69%	1.85% *
Fin. svcs. and real estate	1.64%	6.75%	6.41% *	2.69% *	0.86% *	0.78% *	4.78%	0.65%
Retail trade	2.00%	9.68% *	5.13% *	1.81% *	0.83% *	0.05% *	5.29%	0.17% *
Professional services	1.12%	3.03%	3.25%	1.41%	0.70%	1.02% *	2.05%	0.69%
Other services	1.35%	4.43%	2.82%	1.38%	1.09%	0.21% *	2.64%	0.43%
Ownership								
For profit, incorporated	1.03%	3.10%	1.98%	0.84%	0.48%	0.47%	1.97%	0.36%
For profit, unincorporated	1.82%	5.32%	2.27% *	1.43%	1.16%	1.12% *	3.27%	0.77%
Nonprofit	1.70%	6.00%	5.02%	2.45%	1.07%	0.63% *	3.73%	0.86%
Age of firm								
Less than 5 years	4.44%	6.83%	--	2.47% *	4.09% *	0.48% *	5.01%	2.64% *
5-9 years	2.37%	4.94%	2.93%	2.01%	1.28% *	0.00%	2.91%	1.02% *
10-19 years	1.67%	3.36%	3.42%	1.55%	1.07% *	1.21% *	2.30%	0.82%
20 or more years	1.03%	4.17%	2.29%	0.93%	0.48%	0.43%	2.49%	0.33%
Multi/single status								
2 or more locations	0.48%	14.92% *	4.67%	1.06%	0.45%	0.41%	3.32%	0.32%
1 location only	1.60%	2.56%	1.65%	0.96%	1.19%	0.63% *	1.75%	0.99%
Percent full-time employees								
Less than 25%	1.09%	2.93% *	6.23% *	3.35% *	2.05% *	0.28% *	2.57%	0.69% *
25-49 %	0.92%	2.94% *	5.15% *	2.52%	0.46% *	1.15% *	2.20%	0.86% *
50-74 %	1.81%	5.85%	4.04%	2.14%	0.96% *	0.51% *	3.80%	0.43%
75% or more	1.06%	2.99%	1.85%	0.81%	0.53%	0.57%	1.91%	0.41%
Union presence								
No union employees	0.83%	2.39%	1.59%	0.71%	0.43%	0.48%	1.50%	0.33%
Has union employees	3.77%	7.82%	11.93%	6.75%	2.04%	0.74% *	9.24%	0.73%
Percent low-wage employees								
50% or more low-wage	2.06%	8.73% *	4.24%	1.47%	0.47% *	0.31% *	5.43%	0.30%
Less than 50% low-wage	0.91%	2.61%	1.70%	0.81%	0.55%	0.54%	1.65%	0.39%
Percent women employees								
Less than 25%	2.15%	4.72%	2.62%	1.12%	1.24%	1.52%	3.11%	0.93%
25-49 %	1.25%	4.79%	4.28%	1.66%	0.85% *	0.98% *	2.81%	0.73%
50-74 %	1.19%	4.71%	3.51%	1.80%	0.68%	0.46%	3.06%	0.40%
75% or more	1.33%	4.05%	2.61%	1.35%	0.61% *	0.56% *	2.49%	0.47%
Percent age 50 or older employees								
Less than 25%	1.26%	3.76%	2.06%	1.03%	0.66%	0.87%	2.23%	0.58%
25-49 %	0.82%	5.14%	2.34%	1.34%	0.73%	0.41%	2.63%	0.36%
50-74 %	3.18%	6.47%	4.77%	1.74%	0.91% *	0.81% *	4.44%	0.59%
75% or more	3.61%	5.21%	6.67% *	1.99% *	0.88% *	0.29% *	4.46%	0.91% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.(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, 2024

Characteristics	Total	Less than 10 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%	8.5%	7.1%	2.9%	0.7%	0.3% *	7.3%	0.7%
Industry group **								
Agric., fish., forest.	2.9% *	--	0.0%	--	1.1% *	0.0%	--	0.6% *
Mining and manufacturing	5.0%	6.0% *	11.7% *	6.3% *	0.0%	0.2% *	8.3%	0.8% *
Construction	5.1%	5.2% *	5.8% *	5.3% *	2.6% *	1.9% *	5.1% *	4.7% *
Utilities and transp.	7.8% *	18.2% *	0.0%	1.1% *	1.1% *	0.1% *	13.3% *	0.3% *
Wholesale trade	2.7% *	3.3% *	7.8% *	3.0% *	0.8% *	0.0%	4.7% *	0.5% *
Fin. svcs. and real estate	3.8%	11.3% *	13.8% *	3.1% *	0.8% *	0.6% *	10.7%	0.9% *
Retail trade	2.7% *	9.1% *	10.1% *	1.5% *	0.4% *	0.0%	7.7% *	0.1% *
Professional services	3.6%	7.6%	5.4% *	2.6% *	0.2% *	0.2% *	6.4%	0.5% *
Other services	3.7%	8.9% *	5.7% *	2.1%	1.4% *	0.1% *	6.9%	0.8% *
Ownership								
For profit, incorporated	4.1%	8.8%	8.2%	2.8%	0.8% *	0.3% *	7.9%	0.5%
For profit, unincorporated	3.5% *	8.5% *	3.7% *	1.8% *	0.6% *	0.1% *	6.1% *	0.5% *
Nonprofit	3.0% *	5.5% *	5.1% *	4.8% *	0.8% *	0.6% *	4.6% *	1.9% *
Age of firm								
Less than 5 years	6.1% *	8.1% *	--	4.2% *	0.0%	0.0%	6.7% *	2.5% *
5-9 years	4.0% *	6.7% *	2.5% *	2.2% *	0.1% *	0.0%	4.9% *	0.1% *
10-19 years	5.6%	8.4%	6.8% *	2.4% *	1.3% *	0.1% *	7.3%	1.1% *
20 or more years	3.2%	9.0% *	9.0%	3.0%	0.7% *	0.3% *	7.9%	0.6%
Multi/single status								
2 or more locations	1.1%	18.5% *	3.9% *	2.9%	0.8% *	0.3% *	5.4% *	0.6%
1 location only	7.0%	8.1%	7.7%	2.8%	0.4% *	0.0%	7.5%	1.6% *
Percent full-time employees								
Less than 25%	1.8% *	1.8% *	9.4% *	1.4% *	1.8% *	0.0%	3.7% *	0.6% *
25-49 %	1.0% *	0.0%	3.8% *	3.6% *	0.0%	0.0%	2.1% *	0.5% *
50-74 %	5.3%	16.1% *	5.8% *	2.0% *	0.8% *	0.2% *	11.6%	0.4% *
75% or more	4.0%	7.9%	7.4%	3.0%	0.7% *	0.3% *	7.0%	0.8%
Union presence								
No union employees	4.0%	8.2%	6.9%	2.8%	0.7% *	0.3% *	7.0%	0.7%
Has union employees	2.8% *	16.4% *	15.8% *	--	2.4% *	0.3% *	14.6% *	0.6% *
Percent low-wage employees								
50% or more low-wage	1.4%	2.1% *	9.4% *	1.7% *	0.4% *	0.1% *	3.6% *	0.3% *
Less than 50% low-wage	4.4%	9.4%	6.8%	3.1%	0.9% *	0.3% *	7.8%	0.8%
Percent women employees								
Less than 25%	6.7%	11.7%	9.5%	2.9%	0.9% *	0.5% *	9.9%	1.1%
25-49 %	2.9%	8.3% *	5.2% *	2.1% *	0.7% *	0.5% *	6.3% *	0.6% *
50-74 %	2.9%	8.0%	6.4% *	4.3% *	0.9% *	0.1% *	7.1%	0.5% *
75% or more	2.3% *	3.6% *	5.5% *	2.2% *	0.4% *	0.3% *	3.7% *	0.7% *
Percent age 50 or older employees								
Less than 25%	4.3%	8.4% *	7.6%	3.1%	0.9% *	0.5% *	7.2%	1.1%
25-49 %	2.1% *	10.2% *	2.8% *	3.2% *	0.8% *	0.1% *	6.5% *	0.4% *
50-74 %	5.4%	8.1% *	9.8% *	1.9% *	0.1% *	0.1% *	7.9%	0.3% *
75% or more	6.0% *	7.5% *	11.7% *	0.7% *	0.0%	0.0%	7.5% *	0.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.(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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.64%	1.14%	0.47%	0.22%	0.11% *	1.02%	0.13%
Industry group **								
Agric., fish., forest.	2.46% *	--	0.00%	--	1.11% *	0.00%	--	0.57% *
Mining and manufacturing	1.27%	3.08% *	4.81% *	2.23% *	0.00%	0.20% *	2.27%	0.58% *
Construction	1.45%	2.33% *	3.23% *	1.94% *	1.66% *	1.86% *	1.70% *	1.75% *
Utilities and transp.	6.55% *	14.64% *	0.00%	0.83% *	1.13% *	0.08% *	10.91% *	0.26% *
Wholesale trade	0.86% *	1.97% *	3.76% *	1.80% *	0.50% *	0.00%	1.64% *	0.31% *
Fin. svcs. and real estate	0.90%	3.71% *	6.24% *	2.24% *	0.60% *	0.40% *	2.82%	0.39% *
Retail trade	1.25% *	6.71% *	4.68% *	0.90% *	0.38% *	0.00%	3.57% *	0.09% *
Professional services	0.71%	2.03%	1.66% *	1.04% *	0.10% *	0.17% *	1.33%	0.24% *
Other services	0.99%	3.42% *	2.00% *	0.64%	0.76% *	0.08% *	1.99%	0.27% *
Ownership								
For profit, incorporated	0.62%	2.01%	1.46%	0.56%	0.27% *	0.13% *	1.26%	0.13%
For profit, unincorporated	1.13% *	3.49% *	1.92% *	0.73% *	0.37% *	0.04% *	2.11% *	0.20% *
Nonprofit	1.13% *	4.14% *	2.14% *	1.78% *	0.61% *	0.51% *	2.49% *	0.63% *
Age of firm								
Less than 5 years	2.78% *	4.45% *	--	2.34% *	0.00%	0.00%	3.17% *	1.79% *
5-9 years	1.30% *	2.83% *	1.26% *	1.17% *	0.12% *	0.00%	1.62% *	0.07% *
10-19 years	1.19%	2.32%	2.56% *	0.83% *	0.77% *	0.08% *	1.62%	0.44% *
20 or more years	0.60%	2.80% *	1.68%	0.63%	0.24% *	0.12% *	1.61%	0.13%
Multi/single status								
2 or more locations	0.28%	12.76% *	1.90% *	0.80%	0.25% *	0.11% *	2.29% *	0.13%
1 location only	1.02%	1.63%	1.31%	0.54%	0.23% *	0.00%	1.11%	0.50% *
Percent full-time employees								
Less than 25%	0.73% *	1.40% *	5.68% *	0.74% *	1.79% *	0.00%	1.69% *	0.50% *
25-49 %	0.40% *	0.00%	2.40% *	1.69% *	0.00%	0.00%	0.97% *	0.36% *
50-74 %	1.58%	5.45% *	2.84% *	0.87% *	0.79% *	0.20% *	3.46%	0.22% *
75% or more	0.60%	1.83%	1.34%	0.58%	0.21% *	0.15% *	1.15%	0.16%
Union presence								
No union employees	0.54%	1.64%	1.15%	0.48%	0.22% *	0.13% *	1.02%	0.14%
Has union employees	1.29% *	11.79% *	9.46% *	--	1.44% *	0.18% *	8.15% *	0.24% *
Percent low-wage employees								
50% or more low-wage	0.40%	1.02% *	4.00% *	0.61% *	0.36% *	0.09% *	1.14% *	0.15% *
Less than 50% low-wage	0.61%	1.86%	1.18%	0.56%	0.27% *	0.14% *	1.16%	0.16%
Percent women employees								
Less than 25%	1.43%	3.44%	2.22%	0.68%	0.38% *	0.26% *	2.17%	0.28%
25-49 %	0.86%	3.59% *	2.47% *	0.88% *	0.63% *	0.38% *	2.03% *	0.32% *
50-74 %	0.58%	2.37%	2.20% *	1.39% *	0.44% *	0.05% *	1.58%	0.17% *
75% or more	0.69% *	2.10% *	1.85% *	0.89% *	0.32% *	0.24% *	1.32% *	0.30% *
Percent age 50 or older employees								
Less than 25%	0.85%	2.74% *	1.65%	0.64%	0.38% *	0.28% *	1.59%	0.26%
25-49 %	0.66% *	4.59% *	1.20% *	1.04% *	0.36% *	0.05% *	2.26% *	0.13% *
50-74 %	1.39%	2.90% *	3.21% *	1.01% *	0.14% *	0.07% *	2.05%	0.17% *
75% or more	1.88% *	2.74% *	6.07% *	0.49% *	0.00%	0.00%	2.38% *	0.12% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.(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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.6%	14.5%	7.4%	4.1%	2.2%	2.0%	11.1%	2.3%
Industry group **								
Agric., fish., forest.	33.7% *	43.5% *	--	5.2% *	7.6% *	0.0%	39.0% *	--
Mining and manufacturing	6.1%	8.6% *	5.7% *	1.3% *	1.1% *	12.4% *	6.0% *	6.1% *
Construction	13.2% *	19.1% *	5.5% *	7.8%	9.7% *	--	14.5% *	6.9%
Utilities and transp.	11.6% *	20.2% *	9.5% *	6.4% *	2.8% *	5.3% *	16.2% *	5.4% *
Wholesale trade	11.4%	27.0% *	10.7% *	4.6% *	3.6% *	5.4% *	17.3%	5.1% *
Fin. svcs. and real estate	4.3%	13.9% *	1.8% *	3.6% *	2.2% *	1.6% *	10.2% *	1.8%
Retail trade	3.3% *	15.7% *	2.9% *	2.4% *	0.7% *	0.1% *	9.3% *	0.2% *
Professional services	5.9%	8.8%	11.6%	3.8%	2.0% *	2.8% *	8.9%	2.7%
Other services	5.4%	13.4%	4.7% *	4.5%	2.2% *	0.3% *	9.6%	1.4%
Ownership								
For profit, incorporated	6.8%	15.2%	8.2%	3.8%	1.9%	2.0%	11.8%	2.1%
For profit, unincorporated	5.6%	12.1% *	2.4% *	2.7%	2.7% *	2.8%	8.1% *	2.7%
Nonprofit	6.9%	14.2% *	12.2% *	7.7%	2.9%	0.5% *	12.1%	3.0%
Age of firm								
Less than 5 years	8.5% *	13.2% *	0.0%	1.4% *	6.2% *	1.0% *	9.2% *	3.5% *
5-9 years	7.0%	10.2% *	5.6% *	5.5% *	1.6% *	0.0%	8.1%	2.5% *
10-19 years	6.7%	9.7%	6.4%	4.3%	2.1% *	1.5% *	8.2%	2.5%
20 or more years	6.3%	18.7%	9.6%	4.2%	2.2%	2.1%	13.6%	2.2%
Multi/single status								
2 or more locations	2.5%	20.0% *	5.3% *	2.6%	1.9%	2.0%	6.2% *	2.1%
1 location only	11.2%	14.4%	7.8%	5.5%	4.3%	2.1% *	11.8%	5.0%
Percent full-time employees								
Less than 25%	2.1% *	3.2% *	--	4.6% *	1.8% *	0.3% *	3.5% *	1.1% *
25-49 %	3.1%	4.6% *	9.2% *	4.0% *	1.0% *	1.7% *	5.0% *	2.1% *
50-74 %	4.2%	9.4%	7.7% *	3.4% *	1.0% *	1.0% *	8.4%	1.0% *
75% or more	7.7%	16.4%	7.5%	4.2%	2.7%	2.5%	12.4%	2.7%
Union presence								
No union employees	6.2%	12.6%	6.9%	3.6%	2.1%	2.3%	9.8%	2.4%
Has union employees	10.0% *	66.1%	27.5% *	22.3%	4.5%	1.2% *	54.3%	1.9% *
Percent low-wage employees								
50% or more low-wage	2.9% *	9.7% *	3.7% *	3.1% *	0.7% *	0.6% *	6.9% *	0.9%
Less than 50% low-wage	7.4%	15.3%	7.9%	4.4%	2.8%	2.5%	11.8%	2.8%
Percent women employees								
Less than 25%	10.5%	19.2%	6.1%	4.3%	4.9%	4.6% *	13.8%	4.5%
25-49 %	5.1%	11.7%	8.5%	3.5% *	2.0%	2.4% *	9.2%	2.3%
50-74 %	5.2%	14.3%	9.5%	4.1%	1.8% *	1.3%	11.8%	1.6%
75% or more	4.5%	8.7% *	6.8%	4.4%	0.8% *	0.9% *	7.5%	1.4%
Percent age 50 or older employees								
Less than 25%	7.1%	15.3%	6.4%	4.6%	2.1%	2.9%	11.1%	2.8%
25-49 %	3.3%	9.2%	6.1% *	3.8%	2.6%	1.5%	6.9%	2.0%
50-74 %	10.2%	15.9% *	12.8%	4.5% *	2.2% *	1.8% *	14.0%	2.1%
75% or more	10.9% *	15.5% *	5.0% *	1.1% *	1.4% *	0.4% *	13.5% *	1.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.(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, 2024

Characteristics	Total	Less than 10 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%	2.20%	0.96%	0.50%	0.35%	0.39%	1.35%	0.27%
Industry group **								
Agric., fish., forest.	16.10% *	22.13% *	--	5.09% *	6.60% *	0.00%	17.65% *	--
Mining and manufacturing	1.62%	5.11% *	2.70% *	0.83% *	0.59% *	4.14% *	2.49% *	1.93% *
Construction	5.08% *	9.06% *	1.90% *	2.03%	3.64% *	--	6.00% *	1.84%
Utilities and transp.	6.48% *	14.56% *	5.33% *	3.32% *	1.46% *	3.36% *	10.79% *	2.42% *
Wholesale trade	2.56%	8.15% *	4.14% *	1.49% *	1.95% *	2.93% *	4.51%	1.83% *
Fin. svcs. and real estate	1.22%	5.46% *	1.81% *	1.54% *	0.74% *	0.62% *	3.73% *	0.50%
Retail trade	1.59% *	8.64% *	1.77% *	1.07% *	0.74% *	0.05% *	4.48% *	0.15% *
Professional services	0.75%	1.87%	2.29%	1.00%	0.65% *	1.01% *	1.30%	0.67%
Other services	0.93%	3.19%	1.79% *	1.09%	0.73% *	0.19% *	1.85%	0.32%
Ownership								
For profit, incorporated	0.86%	2.73%	1.17%	0.56%	0.40%	0.47%	1.68%	0.34%
For profit, unincorporated	1.48%	4.55% *	1.24% *	0.74%	0.95% *	0.84%	2.73% *	0.57%
Nonprofit	1.35%	4.77% *	4.57% *	2.07%	0.86%	0.36% *	3.00%	0.68%
Age of firm								
Less than 5 years	3.47% *	5.58% *	0.00%	0.86% *	4.09% *	0.48% *	3.95% *	1.99% *
5-9 years	1.69%	3.55% *	2.33% *	1.67% *	1.22% *	0.00%	2.09%	0.99% *
10-19 years	1.04%	2.08%	1.83%	1.06%	0.72% *	1.20% *	1.42%	0.66%
20 or more years	0.88%	3.90%	1.46%	0.65%	0.39%	0.41%	2.25%	0.30%
Multi/single status								
2 or more locations	0.36%	12.98% *	1.88% *	0.65%	0.37%	0.39%	2.32% *	0.29%
1 location only	1.37%	2.23%	1.08%	0.73%	0.97%	0.63% *	1.49%	0.80%
Percent full-time employees								
Less than 25%	0.69% *	2.44% *	--	2.00% *	1.03% *	0.28% *	1.62% *	0.42% *
25-49 %	0.72%	2.20% *	4.11% *	1.63% *	0.43% *	1.15% *	1.52% *	0.78% *
50-74 %	0.83%	2.77%	2.71% *	1.21% *	0.46% *	0.48% *	1.84%	0.37% *
75% or more	0.90%	2.69%	1.11%	0.59%	0.46%	0.54%	1.67%	0.37%
Union presence								
No union employees	0.64%	1.93%	0.95%	0.47%	0.36%	0.45%	1.18%	0.30%
Has union employees	3.70% *	15.68%	9.70% *	6.10%	1.30%	0.72% *	13.21%	0.68% *
Percent low-wage employees								
50% or more low-wage	1.14% *	5.47% *	1.57% *	1.01% *	0.29% *	0.30% *	3.22% *	0.25%
Less than 50% low-wage	0.80%	2.39%	1.07%	0.56%	0.46%	0.51%	1.47%	0.35%
Percent women employees								
Less than 25%	1.87%	4.39%	1.44%	0.82%	1.12%	1.50% *	2.79%	0.87%
25-49 %	0.79%	2.95%	2.41%	1.08% *	0.58%	0.97% *	1.69%	0.70%
50-74 %	0.96%	3.93%	2.38%	0.98%	0.57% *	0.39%	2.52%	0.32%
75% or more	1.11%	3.48% *	1.90%	1.11%	0.40% *	0.51% *	2.11%	0.40%
Percent age 50 or older employees								
Less than 25%	1.01%	3.20%	1.12%	0.70%	0.51%	0.81%	1.84%	0.51%
25-49 %	0.43%	2.40%	1.86% *	0.93%	0.61%	0.41%	1.27%	0.35%
50-74 %	2.91%	6.17% *	3.21%	1.39% *	0.91% *	0.81% *	4.16%	0.57%
75% or more	3.29% *	4.81% *	3.25% *	1.14% *	0.88% *	0.29% *	4.09% *	0.62% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.3%	5.4%	3.3%	1.4%	0.4% *	0.2% *	4.4%	0.3%
Industry group **								
Agric., fish., forest.	2.6% *	--	1.9% *	5.7% *	0.0%	0.0%	2.2% *	--
Mining and manufacturing	0.6% *	1.5% *	0.0%	0.0%	1.6% *	0.0% *	0.7% *	0.6% *
Construction	1.7% *	1.3% *	1.8% *	2.8% *	3.6% *	0.3% *	1.8% *	1.6% *
Utilities and transp.	9.7% *	22.2% *	2.0% *	0.0%	0.0%	1.7% *	16.2% *	1.2% *
Wholesale trade	2.1% *	3.1% *	6.4% *	1.6% *	0.0%	0.0%	4.0% *	0.0%
Fin. svcs. and real estate	1.3% *	5.2% *	0.0%	0.0%	0.0%	0.5% *	--	0.3% *
Retail trade	1.0% *	2.7% *	3.7% *	1.9% *	0.0%	0.0%	3.1% *	0.0%
Professional services	3.0%	6.1%	5.3% *	2.2% *	0.6% *	0.0%	5.5%	0.3% *
Other services	1.5%	3.6% *	2.7% *	0.8% *	0.4% *	0.1% *	2.9% *	0.2% *
Ownership								
For profit, incorporated	2.6%	6.6%	3.9%	1.2% *	0.3% *	0.1% *	5.3%	0.2% *
For profit, unincorporated	1.5%	2.4% *	1.0% *	2.3% *	0.9% *	0.8% *	2.1%	0.9% *
Nonprofit	1.0% *	1.5% *	3.4% *	1.1% *	0.4% *	0.0%	1.7% *	0.4% *
Age of firm								
Less than 5 years	3.1% *	--	0.6% *	0.1% *	0.0%	0.0%	3.5% *	0.1% *
5-9 years	2.5% *	--	2.1% *	0.0%	0.5% *	0.0%	3.1% *	0.2% *
10-19 years	3.7%	5.4%	4.6% *	2.0% *	0.3% *	0.2% *	4.8%	0.5% *
20 or more years	1.8%	5.7% *	3.6% *	1.6% *	0.5% *	0.2% *	4.6% *	0.3% *
Multi/single status								
2 or more locations	0.7%	0.0%	8.3% *	1.5% *	0.3% *	0.2% *	4.1% *	0.2% *
1 location only	4.1%	5.6%	2.4%	1.3%	1.5% *	0.0%	4.4%	1.1% *
Percent full-time employees								
Less than 25%	0.8% *	0.6% *	0.0%	--	0.0%	0.0%	1.7% *	0.2% *
25-49 %	1.2% *	3.5% *	3.5% *	1.5% *	0.2% *	0.0%	3.4% *	0.0% *
50-74 %	2.5%	6.5% *	4.5% *	2.6% *	0.3% *	0.0%	5.7%	0.1% *
75% or more	2.4%	5.5% *	3.3% *	1.0% *	0.5% *	0.3% *	4.3%	0.4% *
Union presence								
No union employees	2.4%	5.5%	3.1%	1.3%	0.4% *	0.3% *	4.3%	0.3% *
Has union employees	0.9% *	2.2% *	11.8% *	3.8% *	1.3% *	0.1% *	--	0.1% *
Percent low-wage employees								
50% or more low-wage	2.8% *	12.8% *	1.3% *	1.4% *	0.1% *	0.0%	8.0% *	0.1% *
Less than 50% low-wage	2.1%	4.3%	3.6%	1.4%	0.6% *	0.3% *	3.8%	0.4% *
Percent women employees								
Less than 25%	3.0% *	5.9% *	2.8% *	1.2% *	0.8% *	0.0% *	4.4% *	0.5% *
25-49 %	1.9% *	5.2% *	--	1.5% *	0.2% *	0.4% *	4.3% *	0.3% *
50-74 %	2.1%	5.7% *	5.7% *	1.9% *	0.1% *	0.3% *	5.4%	0.2% *
75% or more	1.8%	4.4% *	1.8% *	1.2% *	0.6% *	0.0%	3.3%	0.3% *
Percent age 50 or older employees								
Less than 25%	2.6% *	6.0% *	3.3%	1.4% *	0.5% *	0.4% *	4.6% *	0.5% *
25-49 %	1.1% *	4.6% *	2.4% *	1.4% *	0.6% *	0.0% *	3.5% *	0.1% *
50-74 %	3.8% *	6.0% *	5.6% *	1.0% *	0.0% *	0.6% *	5.4% *	0.4% *
75% or more	2.7% *	3.8% *	0.0%	1.8% *	0.0%	0.0%	3.2% *	0.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 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%	1.42%	0.84%	0.35%	0.14% *	0.12% *	0.88%	0.09%
Industry group **								
Agric., fish., forest.	1.87% *	--	1.98% *	5.58% *	0.00%	0.00%	2.04% *	--
Mining and manufacturing	0.40% *	1.28% *	0.00%	0.00%	1.47% *	0.02% *	0.57% *	0.55% *
Construction	0.55% *	0.75% *	1.29% *	1.40% *	1.82% *	0.27% *	0.65% *	0.72% *
Utilities and transp.	6.55% *	14.49% *	1.98% *	0.00%	0.00%	1.14% *	10.85% *	0.76% *
Wholesale trade	0.81% *	2.07% *	3.55% *	0.88% *	0.00%	0.00%	1.58% *	0.00%
Fin. svcs. and real estate	0.82% *	3.85% *	0.00%	0.00%	0.00%	0.43% *	--	0.31% *
Retail trade	0.45% *	2.25% *	2.28% *	1.15% *	0.00%	0.00%	1.34% *	0.00%
Professional services	0.64%	1.69%	2.31% *	0.90% *	0.27% *	0.00%	1.20%	0.11% *
Other services	0.43%	1.46% *	1.12% *	0.61% *	0.31% *	0.05% *	0.88% *	0.12% *
Ownership								
For profit, incorporated	0.58%	1.92%	1.12%	0.41% *	0.14% *	0.06% *	1.19%	0.05% *
For profit, unincorporated	0.40%	0.94% *	0.57% *	1.03% *	0.56% *	0.75% *	0.62%	0.49% *
Nonprofit	0.31% *	0.91% *	1.80% *	0.65% *	0.27% *	0.00%	0.67% *	0.23% *
Age of firm								
Less than 5 years	2.06% *	--	0.59% *	0.06% *	0.00%	0.00%	2.36% *	0.06% *
5-9 years	1.36% *	--	1.39% *	0.00%	0.38% *	0.00%	1.70% *	0.18% *
10-19 years	0.81%	1.55%	2.02% *	0.83% *	0.26% *	0.15% *	1.11%	0.23% *
20 or more years	0.54%	2.58% *	1.23% *	0.47% *	0.17% *	0.12% *	1.46% *	0.10% *
Multi/single status								
2 or more locations	0.19%	0.00%	4.18% *	0.57% *	0.12% *	0.12% *	1.56% *	0.09% *
1 location only	0.89%	1.47%	0.58%	0.40%	0.69% *	0.00%	0.97%	0.38% *
Percent full-time employees								
Less than 25%	0.45% *	0.62% *	0.00%	--	0.00%	0.00%	1.07% *	0.23% *
25-49 %	0.47% *	2.34% *	2.49% *	1.05% *	0.17% *	0.00%	1.42% *	0.05% *
50-74 %	0.73%	2.55% *	2.02% *	1.62% *	0.30% *	0.00%	1.66%	0.06% *
75% or more	0.56%	1.74% *	1.01% *	0.32% *	0.19% *	0.17% *	1.08%	0.12% *
Union presence								
No union employees	0.47%	1.47%	0.83%	0.35%	0.14% *	0.15% *	0.90%	0.10% *
Has union employees	0.39% *	2.30% *	8.56% *	2.08% *	0.71% *	0.03% *	--	0.06% *
Percent low-wage employees								
50% or more low-wage	1.79% *	8.33% *	0.71% *	0.90% *	0.07% *	0.00%	5.02% *	0.08% *
Less than 50% low-wage	0.31%	0.90%	0.95%	0.37%	0.19% *	0.16% *	0.60%	0.11% *
Percent women employees								
Less than 25%	1.25% *	3.11% *	1.02% *	0.39% *	0.44% *	0.02% *	1.91% *	0.19% *
25-49 %	0.61% *	2.17% *	--	0.95% *	0.08% *	0.21% *	1.47% *	0.15% *
50-74 %	0.60%	2.43% *	2.14% *	1.07% *	0.10% *	0.24% *	1.61%	0.18% *
75% or more	0.45%	1.45% *	0.90% *	0.52% *	0.33% *	0.00%	0.89%	0.13% *
Percent age 50 or older employees								
Less than 25%	0.81% *	2.70% *	0.97%	0.44% *	0.20% *	0.29% *	1.53% *	0.18% *
25-49 %	0.35% *	2.37% *	1.28% *	0.78% *	0.29% *	0.01% *	1.22% *	0.06% *
50-74 %	1.27% *	2.61% *	3.18% *	0.53% *	0.01% *	0.55% *	1.86% *	0.30% *
75% or more	0.84% *	1.27% *	0.00%	1.51% *	0.00%	0.00%	1.06% *	0.65% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.0%	28.6%	36.3%	54.6%	70.2%	88.2%	34.0%	80.4%
Industry group **								
Agric., fish., forest.	40.6% *	43.2% *	--	38.5% *	38.5% *	67.4%	39.4% *	47.5%
Mining and manufacturing	51.5%	28.0% *	30.0%	53.3%	69.9%	83.5%	33.0%	74.0%
Construction	28.9%	10.8% *	34.0%	57.3%	64.3%	75.6%	21.7%	65.5%
Utilities and transp.	57.3%	38.1% *	23.1% *	36.5%	75.0%	96.6%	34.6% *	87.6%
Wholesale trade	52.2%	20.9%	30.1%	50.1%	65.8%	88.1%	28.0%	78.3%
Fin. svcs. and real estate	71.9%	32.0%	48.4%	67.3%	72.1%	91.1%	39.2%	86.0%
Retail trade	64.8%	37.3%	24.3%	53.8%	70.7%	83.0%	36.0%	79.5%
Professional services	58.5%	31.5%	37.3%	58.5%	73.8%	91.7%	36.4%	83.1%
Other services	55.5%	27.1%	44.6%	50.7%	66.2%	84.5%	35.8%	74.1%
Ownership								
For profit, incorporated	57.8%	26.3%	35.5%	52.9%	70.2%	88.5%	32.0%	81.6%
For profit, unincorporated	60.4%	38.7%	39.3%	64.1%	69.9%	88.4%	41.7%	81.1%
Nonprofit	56.2%	27.1%	37.3%	50.7%	70.3%	84.5%	34.4%	72.4%
Age of firm								
Less than 5 years	43.3%	33.1%	51.7%	67.2%	67.0%	31.0% *	39.8%	66.8%
5-9 years	45.9%	39.3%	34.1%	57.9%	65.6%	84.4%	40.2%	68.9%
10-19 years	47.5%	31.0%	42.2%	65.1%	69.7%	84.2%	37.7%	74.2%
20 or more years	63.0%	23.7%	31.9%	49.6%	70.7%	88.5%	29.7%	81.6%
Multi/single status								
2 or more locations	77.4%	34.0% *	25.4%	55.1%	70.9%	88.2%	39.6%	82.1%
1 location only	35.8%	28.4%	38.4%	54.0%	65.3%	80.4%	33.3%	61.9%
Percent full-time employees								
Less than 25%	58.3%	30.1% *	34.2%	44.3%	60.6%	85.1%	35.8%	73.1%
25-49 %	58.9%	13.8% *	30.7%	53.5%	71.7%	80.6%	28.0%	74.2%
50-74 %	57.6%	16.4%	33.9%	55.6%	61.7%	89.1%	25.5%	82.0%
75% or more	58.0%	31.2%	37.2%	55.4%	72.3%	89.0%	35.7%	81.5%
Union presence								
No union employees	55.4%	29.0%	36.4%	54.7%	70.1%	85.8%	34.3%	78.0%
Has union employees	82.6%	18.9% *	32.2% *	50.5%	71.0%	96.4%	24.2% *	93.4%
Percent low-wage employees								
50% or more low-wage	59.7%	22.4%	25.7%	54.2%	63.4%	82.4%	29.3%	75.2%
Less than 50% low-wage	57.6%	29.6%	37.8%	54.6%	72.6%	90.2%	34.8%	82.2%
Percent women employees								
Less than 25%	48.9%	27.9%	34.9%	54.2%	69.4%	88.9%	32.6%	78.3%
25-49 %	61.6%	21.7%	37.4%	51.4%	73.7%	88.4%	31.3%	82.3%
50-74 %	65.0%	27.9%	40.0%	54.4%	69.3%	88.2%	34.1%	82.4%
75% or more	57.2%	34.8%	34.6%	57.4%	69.2%	87.3%	38.1%	77.1%
Percent age 50 or older employees								
Less than 25%	56.3%	34.9%	36.6%	54.6%	68.4%	84.0%	38.1%	76.0%
25-49 %	71.9%	25.6%	42.6%	56.6%	72.0%	91.4%	36.8%	85.4%
50-74 %	41.7%	17.0%	32.0%	52.9%	73.1%	87.6%	24.6%	78.0%
75% or more	37.8%	29.0%	20.5% *	46.4%	65.0%	86.0%	28.3%	73.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.92%	2.37%	2.06%	1.60%	1.23%	0.71%	1.54%	0.62%
Industry group **								
Agric., fish., forest.	14.73% *	22.25% *	--	12.46% *	12.88% *	11.30%	17.57% *	9.44%
Mining and manufacturing	2.97%	9.59% *	6.93%	4.27%	3.53%	3.06%	4.97%	2.25%
Construction	3.60%	4.68% *	5.97%	4.83%	7.14%	6.86%	3.82%	4.20%
Utilities and transp.	6.64%	14.43% *	9.61% *	8.22%	4.70%	1.04%	10.67% *	2.37%
Wholesale trade	3.16%	5.76%	6.38%	7.57%	4.97%	2.13%	4.06%	2.34%
Fin. svcs. and real estate	2.17%	7.36%	8.39%	5.25%	3.01%	1.65%	5.32%	1.46%
Retail trade	2.16%	9.51%	5.24%	5.21%	3.93%	1.99%	5.27%	1.73%
Professional services	1.80%	3.70%	3.64%	2.64%	2.10%	0.99%	2.58%	1.04%
Other services	1.81%	4.57%	4.66%	3.10%	2.72%	1.53%	2.99%	1.46%
Ownership								
For profit, incorporated	1.12%	2.75%	2.37%	2.02%	1.53%	0.83%	1.80%	0.74%
For profit, unincorporated	2.20%	5.81%	5.05%	3.19%	2.89%	1.68%	3.68%	1.48%
Nonprofit	2.45%	7.10%	6.74%	4.02%	2.86%	2.23%	4.61%	1.88%
Age of firm								
Less than 5 years	4.33%	6.60%	7.69%	4.89%	8.04%	17.28% *	4.92%	5.39%
5-9 years	3.07%	5.80%	5.09%	4.35%	5.78%	8.53%	3.62%	4.26%
10-19 years	2.67%	4.56%	4.48%	3.03%	3.27%	3.45%	3.30%	2.13%
20 or more years	1.03%	3.47%	2.64%	2.11%	1.38%	0.73%	2.09%	0.66%
Multi/single status								
2 or more locations	0.78%	13.32% *	4.97%	2.79%	1.37%	0.71%	3.61%	0.65%
1 location only	1.55%	2.41%	2.23%	1.71%	2.39%	4.98%	1.68%	1.85%
Percent full-time employees								
Less than 25%	3.10%	9.21% *	8.78%	6.66%	4.51%	2.86%	5.90%	2.50%
25-49 %	2.38%	4.75% *	7.21%	4.90%	3.57%	2.61%	4.03%	2.17%
50-74 %	2.29%	3.80%	5.04%	4.54%	3.71%	1.62%	2.98%	1.56%
75% or more	1.15%	2.84%	2.41%	1.89%	1.46%	0.86%	1.85%	0.75%
Union presence								
No union employees	0.96%	2.40%	2.09%	1.63%	1.28%	0.88%	1.55%	0.72%
Has union employees	3.59%	11.62% *	10.99% *	8.09%	4.09%	0.69%	8.99% *	0.86%
Percent low-wage employees								
50% or more low-wage	1.98%	6.00%	5.05%	3.67%	2.73%	1.63%	3.90%	1.40%
Less than 50% low-wage	1.05%	2.57%	2.22%	1.78%	1.35%	0.76%	1.67%	0.69%
Percent women employees								
Less than 25%	1.92%	4.07%	3.26%	2.84%	2.48%	1.58%	2.65%	1.32%
25-49 %	1.97%	5.08%	5.31%	3.68%	2.45%	1.34%	3.28%	1.25%
50-74 %	1.74%	4.67%	4.71%	3.12%	2.38%	1.21%	3.25%	1.10%
75% or more	1.84%	4.91%	3.85%	3.22%	2.43%	1.54%	3.13%	1.41%
Percent age 50 or older employees								
Less than 25%	1.33%	3.67%	2.67%	2.24%	1.71%	1.31%	2.21%	1.02%
25-49 %	1.27%	4.86%	4.71%	2.57%	2.04%	0.86%	2.94%	0.83%
50-74 %	3.04%	4.35%	4.77%	4.53%	3.65%	2.34%	3.32%	2.33%
75% or more	4.09%	5.79%	7.16% *	9.56%	7.47%	5.63%	4.96%	4.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	20.8%	90.6%	35.1%	70.2%
Firm size				
Less than 50 employees	20.8%	86.1%	35.0%	60.0%
50+ employees	20.8%	94.8%	35.3%	79.7%
Less than 10 employees	22.5%	83.6%	33.8%	57.8%
10-24 employees	18.9%	87.8%	34.7%	60.9%
25-99 employees	16.6%	93.0%	39.7%	69.2%
100-999 employees	19.1%	92.4%	34.3%	75.5%
1000+ employees	22.4%	96.1%	34.9%	82.6%
Industry group **				
Agric., fish., forest.	20.1% *	85.1%	38.0% *	72.1%
Mining and manufacturing	19.9%	88.1%	34.2%	63.4%
Construction	14.2%	90.4%	37.5%	60.6%
Utilities and transp.	33.1%	84.8%	31.4%	66.2%
Wholesale trade	21.2%	92.7%	29.5%	71.7%
Fin. svs. and real estate	23.1%	92.7%	34.4%	77.1%
Retail trade	13.7%	93.4%	42.6%	66.5%
Professional services	22.9%	88.9%	35.5%	71.1%
Other services	20.4%	91.1%	31.9%	71.2%
Ownership				
For profit, incorporated	21.7%	89.7%	34.7%	69.3%
For profit, unincorporated	19.9%	93.6%	36.5%	72.4%
Nonprofit	16.1%	92.7%	36.0%	72.9%
Age of firm				
Less than 5 years	21.0%	85.3%	34.7%	60.2%
5-9 years	22.1%	87.9%	32.3%	64.3%
10-19 years	21.2%	89.5%	35.3%	67.5%
20 or more years	20.6%	91.6%	35.4%	72.3%
Multi/single status				
2 or more locations	20.9%	94.5%	35.1%	78.7%
1 location only	20.7%	86.2%	35.2%	60.5%
Percent full-time employees				
Less than 25%	25.3%	88.5%	28.4%	72.4%
25-49 %	22.8%	89.2%	30.5%	72.4%
50-74 %	15.3%	92.7%	42.4%	63.7%
75% or more	21.4%	90.5%	34.6%	71.1%
Union presence				
No union employees	21.7%	89.8%	34.1%	69.8%
Has union employees	13.1%	98.1%	45.0%	73.5%
Percent low wage employees **				
50% or more low-wage	21.6%	88.4%	31.5%	67.8%
Less than 50% low-wage	20.6%	91.2%	36.0%	70.8%
Percent women employees				
Less than 25%	22.0%	88.6%	35.6%	63.8%
25-49 %	17.4%	94.1%	36.6%	73.9%
50-74 %	23.2%	90.7%	32.8%	72.2%
75% or more	18.9%	90.2%	36.4%	72.5%
Percent age 50 or older employees				
Less than 25%	20.8%	90.3%	36.2%	68.0%
25-49 %	19.1%	94.3%	36.0%	77.4%
50-74 %	22.1%	87.4%	32.1%	65.5%
75% or more	26.4%	82.3%	30.3%	60.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.81%	0.64%	0.90%	0.89%
Firm size				
Less than 50 employees	1.40%	1.19%	1.60%	1.61%
50+ employees	0.86%	0.51%	0.88%	0.81%
Less than 10 employees	2.23%	1.91%	2.49%	2.52%
10-24 employees	1.59%	1.28%	2.04%	2.04%
25-99 employees	1.07%	0.65%	1.63%	1.54%
100-999 employees	1.11%	0.69%	1.30%	1.18%
1000+ employees	1.24%	0.74%	1.23%	1.14%
Industry group **				
Agric., fish., forest.	7.05% *	5.89%	15.29% *	8.58%
Mining and manufacturing	2.93%	2.25%	3.06%	3.13%
Construction	2.11%	1.79%	4.61%	4.56%
Utilities and transp.	7.50%	6.47%	6.70%	6.71%
Wholesale trade	2.44%	1.37%	3.13%	3.17%
Fin. svs. and real estate	2.26%	1.70%	2.31%	2.24%
Retail trade	1.31%	0.96%	2.30%	2.19%
Professional services	1.42%	1.20%	1.59%	1.62%
Other services	1.49%	1.23%	1.67%	1.78%
Ownership				
For profit, incorporated	1.02%	0.84%	1.06%	1.08%
For profit, unincorporated	1.61%	0.79%	2.34%	2.16%
Nonprofit	1.40%	0.99%	2.26%	2.18%
Age of firm				
Less than 5 years	3.63%	3.52%	4.36%	4.33%
5-9 years	2.55%	2.12%	2.79%	2.96%
10-19 years	2.05%	1.58%	2.57%	2.53%
20 or more years	0.96%	0.73%	1.02%	1.02%
Multi/single status				
2 or more locations	0.89%	0.54%	0.94%	0.89%
1 location only	1.41%	1.20%	1.60%	1.61%
Percent full-time employees				
Less than 25%	3.07%	2.80%	2.57%	3.04%
25-49 %	2.07%	1.52%	2.23%	2.15%
50-74 %	1.46%	1.09%	2.27%	2.27%
75% or more	1.01%	0.80%	1.10%	1.08%
Union presence				
No union employees	0.87%	0.70%	0.94%	0.94%
Has union employees	1.68%	0.52%	3.08%	2.59%
Percent low wage employees **				
50% or more low-wage	2.00%	1.94%	1.65%	2.02%
Less than 50% low-wage	0.88%	0.63%	1.03%	0.99%
Percent women employees				
Less than 25%	1.84%	1.46%	1.90%	1.91%
25-49 %	1.47%	0.94%	1.95%	1.92%
50-74 %	1.49%	1.19%	1.49%	1.57%
75% or more	1.37%	1.15%	1.86%	1.70%
Percent age 50 or older employees				
Less than 25%	1.25%	0.97%	1.32%	1.31%
25-49 %	1.10%	0.65%	1.36%	1.27%
50-74 %	2.53%	2.26%	2.91%	3.08%
75% or more	3.66%	3.25%	3.67%	3.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.7%	53.0%	78.8%	86.7%	87.8%	75.9%	64.6%	80.3%
Industry group **								
Agric., fish., forest.	59.3%	45.0% *	71.8%	82.6%	100.0%	89.1%	52.7%	96.3%
Mining and manufacturing	75.1%	60.2%	81.8%	88.5%	84.0%	66.0%	73.9%	76.6%
Construction	69.8%	54.6%	86.3%	87.4%	93.2%	80.1%	65.8%	90.1%
Utilities and transp.	69.5%	66.6%	81.5%	94.2%	88.0%	53.4%	72.4%	65.6%
Wholesale trade	72.1%	48.7%	78.8%	91.4%	91.9%	68.8%	66.2%	78.5%
Fin. svcs. and real estate	70.5%	44.4%	89.3%	82.3%	87.1%	71.7%	57.6%	76.0%
Retail trade	88.9%	69.0%	83.6%	92.1%	95.4%	94.1%	77.9%	94.5%
Professional services	64.8%	49.8%	75.2%	81.4%	80.6%	62.7%	60.0%	70.1%
Other services	76.3%	50.9%	72.3%	87.9%	91.2%	87.6%	63.5%	88.3%
Ownership								
For profit, incorporated	72.2%	52.4%	79.9%	88.1%	89.2%	74.6%	64.5%	79.4%
For profit, unincorporated	76.5%	58.2%	83.9%	88.5%	88.6%	80.7%	69.8%	83.9%
Nonprofit	70.0%	47.9%	56.8%	77.4%	83.1%	79.6%	54.8%	81.3%
Age of firm								
Less than 5 years	64.3%	51.6%	80.2%	87.6%	82.7%	97.9%	60.9%	87.6%
5-9 years	72.9%	60.8%	78.2%	82.0%	87.5%	96.2%	69.6%	86.2%
10-19 years	66.1%	47.4%	83.8%	89.1%	83.7%	74.6%	60.5%	81.5%
20 or more years	75.0%	55.1%	76.8%	86.6%	88.8%	75.7%	66.4%	79.9%
Multi/single status								
2 or more locations	80.0%	64.1%	79.7%	89.5%	88.0%	75.9%	81.7%	79.8%
1 location only	64.4%	52.6%	78.6%	84.2%	86.8%	74.4%	62.3%	86.0%
Percent full-time employees								
Less than 25%	73.8%	45.8%	66.1%	79.1%	91.8%	81.2%	57.9%	84.3%
25-49 %	83.9%	52.4%	72.6%	87.6%	89.4%	95.0%	66.2%	92.7%
50-74 %	77.7%	46.8%	78.2%	83.2%	94.1%	91.2%	59.6%	91.4%
75% or more	70.7%	54.4%	80.0%	87.7%	86.2%	69.2%	65.7%	75.9%
Union presence								
No union employees	73.5%	53.1%	79.5%	87.2%	88.0%	78.5%	65.0%	82.6%
Has union employees	65.8%	50.6% *	52.6%	72.8%	84.0%	66.6%	53.5%	68.0%
Percent low-wage employees								
50% or more low-wage	77.0%	31.1%	68.4%	89.8%	91.9%	89.6%	51.2%	90.2%
Less than 50% low-wage	71.7%	56.3%	80.3%	86.1%	86.4%	71.1%	66.7%	77.0%
Percent women employees								
Less than 25%	69.0%	50.2%	82.7%	91.3%	88.8%	66.4%	64.2%	77.7%
25-49 %	72.7%	61.6%	77.8%	86.7%	84.9%	68.8%	70.7%	74.1%
50-74 %	74.6%	49.1%	74.3%	84.3%	87.1%	81.3%	60.1%	82.7%
75% or more	74.9%	56.5%	77.6%	82.8%	89.9%	80.6%	65.4%	84.7%
Percent age 50 or older employees								
Less than 25%	76.0%	53.8%	80.0%	86.5%	88.7%	84.8%	66.6%	86.2%
25-49 %	75.0%	72.5%	83.2%	87.9%	84.8%	68.9%	78.6%	73.7%
50-74 %	65.4%	45.1%	71.5%	82.0%	92.6%	83.3%	55.4%	86.6%
75% or more	56.0%	44.0%	72.6%	92.4%	90.1%	62.2%	49.6%	80.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.96%	2.59%	1.64%	0.97%	0.86%	1.17%	1.70%	0.80%
Industry group **								
Agric., fish., forest.	11.31%	21.65% *	13.33%	12.18%	0.00%	8.51%	14.57%	2.78%
Mining and manufacturing	3.06%	9.39%	5.87%	3.09%	3.26%	4.84%	5.06%	2.76%
Construction	5.56%	8.96%	4.21%	2.98%	2.52%	6.03%	6.40%	2.08%
Utilities and transp.	6.67%	14.20%	8.19%	3.28%	3.14%	8.38%	10.54%	6.69%
Wholesale trade	3.28%	8.43%	5.90%	2.56%	2.34%	4.64%	5.49%	2.94%
Fin. svcs. and real estate	2.33%	7.16%	4.41%	4.99%	2.19%	2.84%	5.41%	2.14%
Retail trade	1.86%	8.77%	5.76%	2.08%	1.95%	1.12%	4.82%	0.92%
Professional services	1.83%	4.35%	2.98%	1.99%	2.04%	2.44%	3.04%	1.66%
Other services	1.79%	5.05%	3.94%	1.79%	1.55%	1.82%	3.20%	1.21%
Ownership								
For profit, incorporated	1.18%	3.12%	1.95%	1.09%	1.03%	1.37%	2.10%	0.99%
For profit, unincorporated	2.01%	5.58%	3.08%	1.98%	1.82%	2.73%	3.42%	1.73%
Nonprofit	2.42%	7.63%	6.57%	3.50%	2.36%	2.72%	4.86%	1.65%
Age of firm								
Less than 5 years	4.10%	6.57%	5.59%	3.01%	5.31%	1.54%	4.69%	2.98%
5-9 years	2.95%	5.76%	4.22%	3.12%	3.61%	2.68%	3.55%	2.70%
10-19 years	3.04%	5.04%	3.39%	1.62%	2.50%	4.65%	3.86%	2.10%
20 or more years	1.05%	3.86%	2.25%	1.31%	0.96%	1.22%	2.34%	0.88%
Multi/single status								
2 or more locations	0.85%	15.05%	4.76%	1.58%	0.96%	1.17%	3.39%	0.86%
1 location only	1.72%	2.63%	1.74%	1.14%	1.67%	6.41%	1.86%	1.22%
Percent full-time employees								
Less than 25%	3.28%	10.12%	8.52%	5.79%	2.83%	4.29%	6.35%	2.89%
25-49 %	1.94%	8.10%	6.56%	2.63%	3.13%	1.69%	4.61%	1.41%
50-74 %	2.22%	5.97%	4.12%	3.62%	1.61%	1.49%	4.16%	1.18%
75% or more	1.18%	3.05%	1.88%	1.04%	1.06%	1.55%	2.03%	1.04%
Union presence								
No union employees	0.99%	2.58%	1.64%	0.96%	0.89%	1.20%	1.68%	0.77%
Has union employees	3.48%	20.25% *	12.83%	8.14%	3.24%	3.07%	14.46%	2.80%
Percent low-wage employees								
50% or more low-wage	2.22%	5.39%	5.66%	1.66%	1.62%	1.31%	4.53%	0.98%
Less than 50% low-wage	1.07%	2.78%	1.68%	1.11%	1.01%	1.47%	1.81%	0.99%
Percent women employees								
Less than 25%	2.06%	4.38%	2.48%	1.20%	1.56%	2.95%	2.97%	1.76%
25-49 %	1.89%	6.06%	4.40%	2.17%	1.99%	2.82%	3.55%	2.07%
50-74 %	1.78%	5.45%	3.77%	2.14%	1.72%	1.63%	3.85%	1.26%
75% or more	1.78%	4.88%	3.31%	2.39%	1.64%	2.24%	3.10%	1.36%
Percent age 50 or older employees								
Less than 25%	1.34%	3.74%	2.11%	1.38%	1.22%	1.32%	2.30%	0.88%
25-49 %	1.22%	4.74%	3.04%	1.48%	1.59%	1.82%	2.45%	1.40%
50-74 %	3.69%	6.30%	4.71%	3.29%	1.79%	3.04%	4.76%	1.72%
75% or more	4.07%	5.67%	7.76%	4.01%	3.60%	10.14%	4.91%	4.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2024

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	8.5%	7.8%
Firm size		
Less than 50 employees	1.1%	1.3%
50+ employees	15.5%	13.7%
Less than 10 employees	1.2% *	1.5% *
10-24 employees	0.7% *	1.2% *
25-99 employees	2.0%	1.8%
100-999 employees	4.0%	4.1%
1000+ employees	22.2%	19.4%
Industry group **		
Agric., fish., forest.	2.1% *	5.1% *
Mining and manufacturing	6.2%	4.0%
Construction	1.3% *	0.9% *
Utilities and transp.	14.5%	7.9%
Wholesale trade	7.6%	6.7%
Fin. svcs. and real estate	16.3%	12.1%
Retail trade	8.6%	14.3%
Professional services	8.9%	7.0%
Other services	3.7%	4.1%
Ownership		
For profit, incorporated	9.7%	8.7%
For profit, unincorporated	4.1%	4.5%
Nonprofit	7.7%	6.5%
Age of firm		
Less than 5 years	0.4% *	1.5% *
5-9 years	1.5% *	2.3% *
10-19 years	2.3%	2.1%
20 or more years	11.4%	10.2%
Multi/single status		
2 or more locations	15.0%	13.2%
1 location only	1.2%	1.5%
Percent full-time employees		
Less than 25%	3.4%	5.1%
25-49 %	2.9%	3.1%
50-74 %	9.1%	14.3%
75% or more	9.3%	7.0%
Union presence		
No union employees	6.1%	4.9%
Has union employees	31.4%	34.7%
Percent low wage employees **		
50% or more low-wage	7.6%	8.6%
Less than 50% low-wage	8.8%	7.6%
Percent women employees		
Less than 25%	5.2%	3.8%
25-49 %	12.9%	14.0%
50-74 %	10.9%	10.4%
75% or more	6.0%	3.8%
Percent age 50 or older employees		
Less than 25%	6.2%	6.4%
25-49 %	15.0%	12.6%
50-74 %	2.5%	2.8%
75% or more	5.1% *	3.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.45%	0.41%
Firm size		
Less than 50 employees	0.31%	0.35%
50+ employees	0.78%	0.69%
Less than 10 employees	0.50% *	0.55% *
10-24 employees	0.30% *	0.48% *
25-99 employees	0.44%	0.45%
100-999 employees	0.53%	0.62%
1000+ employees	1.16%	1.04%
Industry group **		
Agric., fish., forest.	1.62% *	2.65% *
Mining and manufacturing	1.05%	0.91%
Construction	0.45% *	0.37% *
Utilities and transp.	3.94%	1.91%
Wholesale trade	1.16%	1.15%
Fin. svcs. and real estate	1.57%	1.39%
Retail trade	1.21%	1.52%
Professional services	0.81%	0.72%
Other services	0.77%	0.82%
Ownership		
For profit, incorporated	0.57%	0.51%
For profit, unincorporated	0.69%	0.77%
Nonprofit	1.35%	1.34%
Age of firm		
Less than 5 years	0.22% *	1.12% *
5-9 years	0.99% *	1.06% *
10-19 years	0.53%	0.52%
20 or more years	0.62%	0.55%
Multi/single status		
2 or more locations	0.76%	0.68%
1 location only	0.32%	0.36%
Percent full-time employees		
Less than 25%	0.73%	1.44%
25-49 %	0.88%	0.78%
50-74 %	1.26%	1.53%
75% or more	0.56%	0.46%
Union presence		
No union employees	0.37%	0.34%
Has union employees	2.90%	2.80%
Percent low wage employees **		
50% or more low-wage	0.97%	0.97%
Less than 50% low-wage	0.51%	0.46%
Percent women employees		
Less than 25%	0.54%	0.49%
25-49 %	1.39%	1.24%
50-74 %	0.94%	0.93%
75% or more	0.81%	0.61%
Percent age 50 or older employees		
Less than 25%	0.51%	0.53%
25-49 %	1.03%	0.90%
50-74 %	0.50%	0.54%
75% or more	1.90% *	1.74% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.0%	38.9%	35.7%	33.9%	30.4%	18.5%	37.9%	22.6%
Industry group **								
Agric., fish., forest.	15.5% *	7.4% *	--	44.4%	14.0% *	19.0% *	15.6% *	15.2% *
Mining and manufacturing	32.6%	37.8%	35.2%	35.4%	28.8%	23.9%	36.7%	27.6%
Construction	39.8%	44.0%	36.9%	40.1%	22.5%	19.2%	42.4%	26.2%
Utilities and transp.	36.7%	52.8%	57.4%	39.4%	40.5%	6.2% *	51.0%	17.5%
Wholesale trade	34.4%	31.6%	31.6%	28.1%	33.4%	42.4%	30.9%	38.1%
Fin. svcs. and real estate	21.1%	34.3%	23.2%	34.0%	35.5%	9.6%	32.2%	16.3%
Retail trade	25.8%	39.9%	29.6%	37.9%	20.3%	18.7%	37.0%	20.0%
Professional services	31.9%	38.9%	43.0%	28.7%	28.2%	22.1%	39.1%	23.8%
Other services	31.1%	38.1%	32.0%	35.0%	33.7%	20.8%	37.3%	25.3%
Ownership								
For profit, incorporated	30.3%	40.2%	37.5%	34.6%	31.0%	18.3%	39.0%	22.3%
For profit, unincorporated	31.0%	34.2%	33.3%	39.1%	32.3%	21.6%	36.4%	25.1%
Nonprofit	26.0%	37.5%	24.6%	23.8%	26.8%	14.7%	32.4%	21.3%
Age of firm								
Less than 5 years	32.7%	29.1%	32.8%	39.0%	49.1%	72.7%	31.9%	37.8%
5-9 years	41.1%	44.9%	35.0%	47.9%	37.0%	14.8% *	43.4%	31.9%
10-19 years	38.1%	37.6%	46.7%	35.7%	38.4%	29.9%	39.9%	33.1%
20 or more years	26.8%	41.0%	32.2%	30.8%	27.8%	17.8%	37.1%	21.0%
Multi/single status								
2 or more locations	23.2%	38.4% *	41.0%	29.8%	29.3%	18.5%	37.0%	21.6%
1 location only	37.7%	38.9%	34.7%	37.7%	37.5%	21.3%	38.1%	34.0%
Percent full-time employees								
Less than 25%	26.8%	28.2% *	40.2%	30.4%	30.8%	19.1%	33.2%	22.5%
25-49 %	29.0%	36.7%	43.8%	27.0%	33.2%	21.4%	36.0%	25.5%
50-74 %	29.4%	32.4%	38.7%	35.6%	33.6%	22.6%	34.9%	25.3%
75% or more	30.4%	40.6%	34.4%	34.9%	29.4%	17.0%	38.8%	21.6%
Union presence								
No union employees	30.7%	38.8%	36.0%	34.0%	30.1%	18.1%	38.0%	22.7%
Has union employees	23.7%	41.4% *	25.2% *	29.9%	36.1%	19.9%	34.9% *	21.7%
Percent low-wage employees								
50% or more low-wage	29.7%	41.8%	38.7%	36.7%	30.1%	20.6%	40.8%	24.1%
Less than 50% low-wage	30.1%	38.4%	35.2%	33.3%	30.4%	17.7%	37.5%	22.1%
Percent women employees								
Less than 25%	35.5%	42.3%	32.5%	36.2%	30.3%	26.1%	39.2%	28.7%
25-49 %	28.1%	37.3%	40.3%	34.8%	30.9%	16.8%	38.8%	20.8%
50-74 %	25.2%	38.6%	30.8%	29.9%	28.8%	16.1%	35.8%	19.3%
75% or more	31.1%	34.4%	41.9%	33.6%	31.7%	19.7%	37.4%	24.6%
Percent age 50 or older employees								
Less than 25%	32.9%	41.5%	36.3%	37.0%	30.6%	21.0%	40.0%	25.1%
25-49 %	24.2%	33.8%	34.3%	32.4%	30.1%	16.8%	34.8%	20.1%
50-74 %	34.1%	43.9%	34.9%	25.6%	29.6%	15.3%	40.0%	21.5%
75% or more	30.3%	30.3%	37.6%	28.0%	32.3%	23.7% *	31.3%	26.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.95%	2.69%	2.00%	1.52%	1.25%	1.01%	1.71%	0.75%
Industry group **								
Agric., fish., forest.	5.12% *	4.38% *	--	12.94%	6.96% *	14.43% *	5.94% *	6.21% *
Mining and manufacturing	2.79%	8.64%	6.65%	4.20%	3.73%	4.27%	4.62%	2.63%
Construction	5.07%	8.86%	6.17%	5.36%	4.89%	5.02%	5.93%	4.29%
Utilities and transp.	7.21%	13.88%	11.63%	8.80%	7.30%	2.02% *	10.46%	3.20%
Wholesale trade	3.01%	7.99%	6.41%	5.61%	4.95%	5.11%	4.72%	3.51%
Fin. svcs. and real estate	2.04%	7.40%	6.16%	5.74%	3.47%	1.68%	5.27%	1.59%
Retail trade	2.33%	9.43%	6.48%	5.46%	3.23%	2.25%	5.35%	1.83%
Professional services	1.79%	4.54%	3.74%	2.42%	2.09%	2.25%	2.99%	1.54%
Other services	1.76%	5.11%	4.29%	2.92%	2.70%	2.03%	3.15%	1.51%
Ownership								
For profit, incorporated	1.17%	3.26%	2.39%	1.90%	1.62%	1.17%	2.08%	0.92%
For profit, unincorporated	2.09%	5.59%	4.61%	3.48%	3.12%	2.62%	3.56%	1.88%
Nonprofit	2.18%	7.29%	4.74%	3.08%	2.50%	2.69%	4.53%	1.68%
Age of firm								
Less than 5 years	3.73%	5.47%	6.59%	5.49%	8.13%	16.24%	4.17%	5.48%
5-9 years	3.08%	5.84%	4.93%	4.47%	5.45%	7.82% *	3.66%	4.06%
10-19 years	2.80%	5.36%	4.56%	3.29%	3.64%	4.74%	3.68%	2.50%
20 or more years	1.08%	4.03%	2.63%	1.93%	1.37%	1.03%	2.43%	0.81%
Multi/single status								
2 or more locations	0.83%	13.89% *	5.85%	2.55%	1.39%	1.01%	3.67%	0.80%
1 location only	1.72%	2.73%	2.10%	1.71%	2.58%	5.49%	1.87%	1.85%
Percent full-time employees								
Less than 25%	2.64%	8.92% *	8.94%	5.86%	4.13%	3.00%	5.61%	2.31%
25-49 %	2.27%	8.05%	7.19%	3.93%	4.39%	3.65%	4.56%	2.52%
50-74 %	2.11%	5.86%	5.32%	4.14%	3.71%	2.70%	3.88%	2.18%
75% or more	1.19%	3.15%	2.30%	1.83%	1.48%	1.18%	2.03%	0.88%
Union presence								
No union employees	0.99%	2.66%	2.03%	1.55%	1.29%	1.08%	1.69%	0.78%
Has union employees	3.43%	21.89% *	11.57% *	8.24%	4.83%	2.48%	16.15% *	2.29%
Percent low-wage employees								
50% or more low-wage	2.08%	7.73%	6.00%	3.56%	2.59%	2.01%	4.80%	1.53%
Less than 50% low-wage	1.07%	2.86%	2.12%	1.68%	1.44%	1.16%	1.82%	0.86%
Percent women employees								
Less than 25%	2.07%	4.57%	3.04%	2.69%	2.51%	2.84%	2.98%	1.79%
25-49 %	1.77%	6.01%	5.38%	3.40%	2.90%	1.80%	3.63%	1.48%
50-74 %	1.73%	5.90%	3.99%	2.67%	2.25%	1.51%	3.89%	1.24%
75% or more	1.75%	4.67%	4.18%	3.33%	2.49%	2.40%	3.04%	1.61%
Percent age 50 or older employees								
Less than 25%	1.38%	3.84%	2.70%	2.19%	1.79%	1.65%	2.32%	1.15%
25-49 %	1.12%	5.05%	4.15%	2.45%	2.06%	1.37%	2.81%	1.11%
50-74 %	3.60%	6.92%	4.83%	3.79%	3.81%	3.09%	4.86%	2.40%
75% or more	4.04%	5.77%	8.86%	7.44%	6.61%	7.90% *	4.95%	4.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	34.7%	22.8%	17.2%
Firm size			
Less than 50 employees	15.2%	5.7%	4.4%
50+ employees	89.1%	70.4%	52.9%
Less than 10 employees	8.3%	3.8%	2.4%
10-24 employees	31.6%	8.6%	8.0%
25-99 employees	59.9%	24.5%	21.3%
100-999 employees	84.0%	54.4%	47.1%
1000+ employees	95.0%	84.6%	60.4%
Industry group **			
Agric., fish., forest.	7.0%	3.4%	2.5%
Mining and manufacturing	38.9%	22.7%	16.6%
Construction	18.7%	6.2%	7.3%
Utilities and transp.	39.8%	25.6%	21.4%
Wholesale trade	41.8%	26.4%	21.5%
Fin. svcs. and real estate	52.5%	44.1%	33.2%
Retail trade	41.9%	28.0%	22.0%
Professional services	36.5%	25.5%	16.8%
Other services	24.5%	12.6%	10.0%
Ownership			
For profit, incorporated	36.1%	23.5%	18.4%
For profit, unincorporated	27.2%	16.0%	11.5%
Nonprofit	41.0%	33.3%	21.3%
Age of firm			
Less than 5 years	10.0%	5.0%	3.7%
5-9 years	14.6%	6.3%	5.9%
10-19 years	23.7%	10.6%	9.1%
20 or more years	51.7%	37.2%	27.4%
Multi/single status			
2 or more locations	84.3%	65.5%	49.1%
1 location only	15.2%	6.0%	4.6%
Percent full-time employees			
Less than 25%	12.0%	7.7%	6.6%
25-49 %	35.7%	18.0%	13.4%
50-74 %	35.3%	25.4%	18.0%
75% or more	40.0%	26.4%	20.0%
Union presence			
No union employees	32.5%	20.2%	15.4%
Has union employees	70.9%	64.9%	45.5%
Percent low wage employees **			
50% or more low-wage	26.7%	15.9%	13.1%
Less than 50% low-wage	37.5%	25.2%	18.6%
Percent women employees			
Less than 25%	23.3%	12.4%	10.3%
25-49 %	48.9%	32.8%	26.0%
50-74 %	46.5%	34.9%	24.9%
75% or more	31.5%	20.2%	14.6%
Percent age 50 or older employees			
Less than 25%	31.6%	17.7%	14.0%
25-49 %	62.4%	47.7%	34.6%
50-74 %	30.1%	17.6%	15.7%
75% or more	10.2%	8.4%	4.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.48%	0.40%	0.37%
Firm size			
Less than 50 employees	0.59%	0.38%	0.31%
50+ employees	0.47%	0.72%	0.91%
Less than 10 employees	0.69%	0.44%	0.34%
10-24 employees	1.34%	0.85%	0.82%
25-99 employees	1.33%	1.19%	1.13%
100-999 employees	1.04%	1.32%	1.35%
1000+ employees	0.49%	0.82%	1.27%
Industry group **			
Agric., fish., forest.	1.40%	0.91%	0.66%
Mining and manufacturing	2.38%	1.72%	1.37%
Construction	1.63%	0.82%	0.89%
Utilities and transp.	4.46%	3.47%	3.04%
Wholesale trade	2.65%	2.01%	1.83%
Fin. svcs. and real estate	1.93%	1.88%	1.74%
Retail trade	1.68%	1.41%	1.25%
Professional services	1.15%	0.91%	0.75%
Other services	0.87%	0.75%	0.68%
Ownership			
For profit, incorporated	0.63%	0.51%	0.49%
For profit, unincorporated	1.21%	0.95%	0.69%
Nonprofit	1.85%	1.77%	1.45%
Age of firm			
Less than 5 years	1.01%	0.80%	0.64%
5-9 years	1.02%	0.73%	0.71%
10-19 years	1.39%	0.83%	0.84%
20 or more years	0.82%	0.73%	0.66%
Multi/single status			
2 or more locations	0.69%	0.85%	0.95%
1 location only	0.58%	0.38%	0.30%
Percent full-time employees			
Less than 25%	0.80%	0.69%	0.64%
25-49 %	1.77%	1.41%	1.12%
50-74 %	1.55%	1.39%	1.25%
75% or more	0.72%	0.59%	0.53%
Union presence			
No union employees	0.50%	0.41%	0.37%
Has union employees	3.18%	3.08%	2.80%
Percent low wage employees **			
50% or more low-wage	0.91%	0.73%	0.65%
Less than 50% low-wage	0.63%	0.52%	0.48%
Percent women employees			
Less than 25%	0.84%	0.57%	0.49%
25-49 %	1.56%	1.41%	1.30%
50-74 %	1.27%	1.15%	1.05%
75% or more	1.06%	0.90%	0.74%
Percent age 50 or older employees			
Less than 25%	0.75%	0.53%	0.49%
25-49 %	1.21%	1.16%	1.10%
50-74 %	1.93%	1.44%	1.38%
75% or more	0.95%	1.06%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	83.2%	79.0%	86.1%	92.7%	95.1%
Industry group **					
Agric., fish., forest.	75.4%	69.1%	89.6%	98.6%	--
Mining and manufacturing	89.0%	86.3%	87.5%	95.9%	95.1%
Construction	75.6%	68.1%	87.0%	89.6%	90.2%
Utilities and transp.	97.2%	97.5%	92.8%	99.0%	100.0%
Wholesale trade	84.8%	74.5%	91.9%	99.1%	98.7%
Fin. svcs. and real estate	83.2%	78.5%	89.3%	96.5%	93.8%
Retail trade	82.8%	76.5%	83.4%	93.2%	100.0%
Professional services	85.0%	82.6%	86.3%	91.4%	96.8%
Other services	79.8%	75.2%	81.5%	88.2%	93.4%
Ownership					
For profit, incorporated	84.1%	80.1%	87.0%	93.5%	95.7%
For profit, unincorporated	81.7%	77.4%	83.9%	92.2%	93.0%
Nonprofit	79.4%	73.4%	82.8%	88.8%	95.3%
Age of firm					
Less than 5 years	80.2%	77.4%	87.1%	81.5%	100.0%
5-9 years	83.9%	81.2%	82.6%	95.1%	87.2%
10-19 years	81.1%	77.3%	84.2%	93.3%	92.0%
20 or more years	84.8%	79.9%	87.4%	93.2%	96.7%
Multi/single status					
2 or more locations	91.0%	93.2%	82.1%	94.7%	96.3%
1 location only	82.1%	78.5%	86.8%	91.4%	93.2%
Percent full-time employees					
Less than 25%	74.7%	64.6%	79.0%	89.5%	99.3%
25-49 %	85.9%	85.4%	82.1%	88.5%	89.2%
50-74 %	84.7%	83.6%	85.9%	87.6%	83.2%
75% or more	83.3%	78.7%	86.7%	94.1%	97.9%
Union presence					
No union employees	83.9%	79.5%	87.1%	92.8%	95.8%
Has union employees	64.1%	64.2%	49.2%	89.5%	--
Percent low-wage employees					
50% or more low-wage	75.8%	66.7%	87.7%	87.5%	87.3%
Less than 50% low-wage	84.4%	80.9%	85.9%	93.8%	96.0%
Percent women employees					
Less than 25%	82.6%	77.7%	85.4%	96.6%	95.5%
25-49 %	86.4%	81.7%	89.0%	93.0%	99.9%
50-74 %	83.1%	79.2%	87.6%	90.5%	90.9%
75% or more	82.3%	79.3%	83.7%	88.8%	96.7%
Percent age 50 or older employees					
Less than 25%	83.6%	78.6%	86.6%	92.5%	93.6%
25-49 %	87.4%	83.1%	87.8%	93.7%	97.4%
50-74 %	83.4%	81.5%	84.0%	93.0%	97.4%
75% or more	75.1%	73.4%	80.0%	88.6%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 for 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	1.16%	1.92%	1.40%	0.91%	1.66%
Industry group **					
Agric., fish., forest.	9.71%	14.39%	9.73%	1.07%	--
Mining and manufacturing	4.10%	8.42%	4.82%	1.94%	4.02%
Construction	4.78%	7.55%	4.42%	3.59%	9.21%
Utilities and transp.	1.24%	1.58%	3.72%	0.58%	0.00%
Wholesale trade	4.79%	8.79%	3.31%	0.70%	1.39%
Fin. svcs. and real estate	3.86%	5.70%	4.40%	2.33%	6.30%
Retail trade	4.46%	8.51%	5.11%	2.29%	0.00%
Professional services	1.79%	2.79%	2.41%	1.99%	1.85%
Other services	2.32%	3.98%	3.51%	2.43%	3.47%
Ownership					
For profit, incorporated	1.35%	2.23%	1.60%	0.99%	1.92%
For profit, unincorporated	2.87%	4.74%	3.53%	2.64%	5.59%
Nonprofit	3.48%	6.02%	4.73%	2.87%	2.73%
Age of firm					
Less than 5 years	3.44%	4.80%	4.73%	5.09%	0.00%
5-9 years	2.58%	4.22%	4.08%	1.81%	11.76%
10-19 years	2.79%	4.15%	3.50%	1.99%	4.72%
20 or more years	1.49%	2.70%	1.70%	1.15%	1.28%
Multi/single status					
2 or more locations	1.60%	4.09%	4.33%	1.45%	1.86%
1 location only	1.31%	1.97%	1.45%	1.14%	3.06%
Percent full-time employees					
Less than 25%	5.04%	9.22%	7.10%	4.60%	0.71%
25-49 %	2.40%	4.21%	5.08%	3.48%	6.91%
50-74 %	3.02%	4.76%	3.73%	3.47%	7.56%
75% or more	1.36%	2.23%	1.60%	0.97%	1.26%
Union presence					
No union employees	1.14%	1.90%	1.36%	0.92%	1.50%
Has union employees	11.76%	17.15%	12.85%	5.05%	--
Percent low-wage employees					
50% or more low-wage	3.76%	6.46%	3.15%	2.93%	9.56%
Less than 50% low-wage	1.20%	1.96%	1.54%	0.91%	1.44%
Percent women employees					
Less than 25%	1.92%	3.16%	2.21%	0.79%	2.92%
25-49 %	2.91%	5.30%	3.19%	1.95%	0.15%
50-74 %	2.59%	4.14%	3.17%	2.28%	4.21%
75% or more	2.17%	3.52%	3.01%	2.48%	2.44%
Percent age 50 or older employees					
Less than 25%	1.55%	2.75%	1.76%	1.20%	2.56%
25-49 %	2.11%	4.23%	2.86%	1.41%	1.58%
50-74 %	2.93%	4.29%	3.98%	2.49%	2.02%
75% or more	4.30%	5.05%	6.20%	7.60%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.I Percent of private-sector establishments that offer paid sick leave by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.1%	50.0%	69.2%	78.8%	83.9%	93.2%	54.9%	89.6%
Industry group **								
Agric., fish., forest.	39.7%	33.5%	54.7%	71.9%	65.6% *	90.1%	37.6%	73.4%
Mining and manufacturing	68.8%	60.9%	66.5%	79.3%	80.5%	84.7%	63.7%	83.5%
Construction	51.3%	44.8%	66.0%	74.6%	87.9%	79.9%	48.8%	84.8%
Utilities and transp.	62.0%	48.2%	75.4%	77.9%	86.6%	91.4%	53.3%	88.8%
Wholesale trade	78.4%	67.0%	84.9%	86.9%	88.6%	97.6%	72.1%	93.3%
Fin. svcs. and real estate	75.2%	54.0%	90.0%	94.4%	88.1%	94.6%	59.7%	93.1%
Retail trade	66.4%	47.1%	64.4%	78.4%	81.9%	95.0%	52.9%	90.9%
Professional services	67.3%	53.5%	80.7%	85.8%	87.6%	93.0%	59.3%	91.1%
Other services	56.6%	45.3%	58.2%	69.3%	76.4%	90.6%	49.3%	84.2%
Ownership								
For profit, incorporated	64.9%	50.4%	70.0%	76.4%	82.6%	93.5%	55.4%	89.6%
For profit, unincorporated	56.0%	43.9%	61.7%	79.0%	80.8%	92.8%	48.2%	88.4%
Nonprofit	76.7%	64.7%	80.9%	92.6%	90.6%	91.3%	69.3%	91.4%
Age of firm								
Less than 5 years	45.7%	42.1%	62.1%	68.1%	85.2%	96.7%	44.7%	82.1%
5-9 years	50.3%	43.8%	63.5%	76.1%	80.3%	96.8%	48.4%	83.0%
10-19 years	58.5%	51.1%	67.6%	72.4%	81.9%	90.4%	54.9%	84.4%
20 or more years	75.5%	57.8%	73.7%	83.1%	84.5%	93.4%	63.4%	90.5%
Multi/single status								
2 or more locations	88.3%	63.8%	75.5%	84.2%	83.5%	93.2%	77.1%	90.2%
1 location only	54.5%	49.8%	68.3%	74.7%	86.3%	90.0%	53.6%	83.5%
Percent full-time employees								
Less than 25%	40.8%	31.9%	46.8%	62.5%	71.6%	87.8%	35.3%	80.6%
25-49 %	64.3%	50.8%	56.4%	72.3%	85.0%	88.5%	53.6%	86.2%
50-74 %	73.2%	63.1%	68.9%	78.1%	84.8%	97.6%	64.9%	93.9%
75% or more	67.6%	52.7%	77.1%	82.8%	84.9%	93.1%	58.6%	90.0%
Union presence								
No union employees	62.9%	50.1%	69.5%	78.8%	83.8%	92.0%	55.0%	88.4%
Has union employees	83.0%	47.1%	59.4%	81.6%	86.2%	97.7%	51.1%	96.5%
Percent low-wage employees								
50% or more low-wage	48.5%	31.5%	47.1%	63.0%	72.3%	90.3%	35.8%	84.1%
Less than 50% low-wage	69.4%	56.3%	77.1%	83.9%	88.2%	94.2%	61.5%	91.5%
Percent women employees								
Less than 25%	53.1%	42.6%	70.0%	77.6%	79.5%	88.9%	47.7%	84.5%
25-49 %	75.4%	59.8%	73.1%	78.9%	83.8%	95.9%	64.7%	92.0%
50-74 %	73.7%	59.9%	65.5%	78.0%	84.9%	93.9%	62.1%	91.3%
75% or more	64.1%	51.9%	69.1%	81.1%	86.7%	92.2%	56.6%	89.4%
Percent age 50 or older employees								
Less than 25%	61.2%	47.8%	65.8%	76.7%	81.2%	91.6%	53.3%	87.0%
25-49 %	79.9%	59.5%	73.3%	83.4%	87.2%	94.2%	65.6%	92.3%
50-74 %	67.8%	59.5%	77.1%	79.8%	86.6%	95.6%	63.1%	90.6%
75% or more	48.0%	44.2%	70.9%	78.9%	78.8%	92.1%	45.7%	85.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.I Standard errors for percent of private-sector establishments that offer paid sick leave by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.08%	1.23%	1.05%	0.99%	0.52%	0.86%	0.46%
Industry group **								
Agric., fish., forest.	5.98%	7.57%	11.43%	8.78%	22.90% *	5.79%	6.38%	15.61%
Mining and manufacturing	2.56%	4.75%	5.03%	3.44%	2.68%	2.62%	3.39%	1.64%
Construction	2.68%	3.42%	4.47%	4.17%	4.08%	10.14%	2.86%	3.56%
Utilities and transp.	4.56%	6.95%	7.27%	6.45%	3.94%	3.03%	5.80%	2.67%
Wholesale trade	2.31%	4.35%	4.25%	3.85%	2.67%	0.86%	3.26%	1.14%
Fin. svcs. and real estate	1.75%	3.38%	3.06%	1.73%	2.34%	1.06%	2.93%	0.96%
Retail trade	1.76%	3.21%	3.89%	3.37%	2.94%	1.13%	2.53%	1.15%
Professional services	1.26%	2.03%	2.00%	1.86%	1.63%	1.07%	1.64%	0.83%
Other services	1.32%	2.08%	2.29%	2.08%	2.61%	1.16%	1.59%	1.18%
Ownership								
For profit, incorporated	0.76%	1.32%	1.46%	1.38%	1.34%	0.57%	1.03%	0.55%
For profit, unincorporated	1.61%	2.28%	2.94%	2.10%	2.51%	1.18%	1.91%	1.13%
Nonprofit	1.85%	3.42%	3.26%	1.81%	1.84%	2.52%	2.68%	1.35%
Age of firm								
Less than 5 years	1.88%	2.14%	3.80%	4.08%	6.56%	2.78%	1.92%	4.04%
5-9 years	1.92%	2.47%	3.19%	2.82%	5.06%	1.98%	2.02%	3.11%
10-19 years	1.62%	2.33%	2.58%	2.75%	2.82%	3.18%	1.84%	1.93%
20 or more years	0.84%	1.89%	1.73%	1.22%	1.11%	0.52%	1.39%	0.47%
Multi/single status								
2 or more locations	0.57%	9.84%	3.81%	1.75%	1.09%	0.52%	2.60%	0.48%
1 location only	0.87%	1.09%	1.29%	1.27%	2.29%	3.68%	0.89%	1.41%
Percent full-time employees								
Less than 25%	1.76%	2.35%	3.16%	3.52%	4.29%	2.56%	1.96%	2.10%
25-49 %	2.04%	3.81%	4.53%	3.51%	2.46%	2.47%	2.76%	1.67%
50-74 %	1.66%	2.83%	3.01%	3.35%	2.87%	0.65%	2.23%	0.94%
75% or more	0.83%	1.42%	1.53%	1.22%	1.19%	0.64%	1.13%	0.56%
Union presence								
No union employees	0.67%	1.09%	1.24%	1.08%	1.01%	0.64%	0.86%	0.52%
Has union employees	3.06%	9.04%	9.04%	4.59%	5.14%	0.60%	7.30%	0.72%
Percent low-wage employees								
50% or more low-wage	1.29%	1.92%	2.58%	2.55%	2.57%	1.24%	1.56%	1.13%
Less than 50% low-wage	0.74%	1.25%	1.31%	1.08%	0.95%	0.54%	0.98%	0.48%
Percent women employees								
Less than 25%	1.23%	1.64%	2.26%	2.01%	2.22%	1.66%	1.40%	1.25%
25-49 %	1.43%	3.10%	3.01%	2.48%	2.42%	0.63%	2.18%	0.82%
50-74 %	1.14%	2.40%	2.67%	2.05%	1.78%	0.79%	1.84%	0.72%
75% or more	1.28%	2.09%	2.20%	2.06%	1.82%	1.26%	1.62%	0.98%
Percent age 50 or older employees								
Less than 25%	0.94%	1.54%	1.64%	1.40%	1.48%	0.92%	1.18%	0.76%
25-49 %	0.99%	2.89%	2.54%	1.83%	1.58%	0.68%	1.94%	0.62%
50-74 %	2.03%	2.93%	3.23%	3.75%	2.63%	1.15%	2.40%	1.46%
75% or more	2.03%	2.24%	5.31%	5.70%	6.56%	3.38%	2.13%	3.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 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%	53.5%	75.3%	87.6%	95.0%	97.7%	59.2%	96.2%
Industry group **								
Agric., fish., forest.	42.9%	36.3%	57.9%	82.6%	62.8% *	100.0%	40.8%	74.6%
Mining and manufacturing	81.0%	67.9%	87.0%	95.9%	98.1%	98.3%	74.9%	98.5%
Construction	62.2%	53.8%	86.5%	90.6%	97.1%	83.7%	59.9%	93.7%
Utilities and transp.	67.6%	51.0%	86.4%	93.9%	96.4%	97.5%	57.9%	97.2%
Wholesale trade	81.4%	65.7%	95.9%	95.4%	99.6%	99.9%	73.8%	99.4%
Fin. svcs. and real estate	79.4%	58.1%	95.2%	97.2%	96.3%	97.9%	63.7%	97.6%
Retail trade	71.3%	48.4%	75.4%	91.6%	98.4%	98.6%	56.4%	98.4%
Professional services	71.9%	56.3%	89.5%	93.0%	96.2%	98.4%	63.4%	97.2%
Other services	59.3%	48.3%	53.6%	74.3%	89.0%	95.3%	51.0%	90.8%
Ownership								
For profit, incorporated	69.8%	53.8%	76.2%	86.0%	94.1%	97.8%	59.7%	96.1%
For profit, unincorporated	61.0%	47.5%	69.0%	87.1%	95.4%	97.5%	52.7%	95.5%
Nonprofit	81.0%	68.1%	82.4%	97.6%	97.6%	97.5%	72.5%	97.8%
Age of firm								
Less than 5 years	43.7%	39.2%	63.1%	75.2%	94.4%	97.5%	42.5%	87.7%
5-9 years	53.9%	47.8%	63.6%	79.8%	91.1%	99.3%	51.9%	88.0%
10-19 years	63.1%	54.4%	71.9%	82.7%	92.9%	96.9%	59.0%	92.8%
20 or more years	82.9%	65.4%	83.7%	92.5%	95.7%	97.7%	71.6%	97.0%
Multi/single status								
2 or more locations	95.2%	81.3%	83.1%	91.7%	95.4%	97.7%	86.1%	96.8%
1 location only	58.6%	53.1%	74.0%	84.4%	92.1%	91.6%	57.6%	90.6%
Percent full-time employees								
Less than 25%	40.5%	30.9%	42.1%	65.8%	83.8%	93.9%	34.0%	88.0%
25-49 %	68.0%	52.4%	52.8%	79.0%	95.1%	98.8%	55.1%	94.9%
50-74 %	75.9%	64.2%	73.2%	88.0%	94.9%	99.1%	67.0%	98.1%
75% or more	74.4%	58.2%	87.8%	92.7%	96.2%	97.6%	65.3%	96.8%
Union presence								
No union employees	67.8%	53.3%	75.3%	87.6%	95.1%	97.2%	59.1%	95.8%
Has union employees	88.3%	59.9%	73.1%	87.9%	93.6%	99.4%	63.5%	98.8%
Percent low-wage employees								
50% or more low-wage	54.1%	34.8%	51.1%	72.7%	91.1%	97.3%	39.9%	93.6%
Less than 50% low-wage	74.1%	59.9%	83.8%	92.4%	96.5%	97.9%	65.8%	97.1%
Percent women employees								
Less than 25%	58.7%	45.8%	83.9%	92.7%	91.6%	93.0%	52.8%	93.0%
25-49 %	81.9%	69.2%	76.7%	83.9%	96.5%	98.1%	72.4%	96.7%
50-74 %	76.6%	60.7%	65.2%	81.9%	95.7%	98.7%	62.9%	97.2%
75% or more	68.9%	55.5%	72.8%	89.1%	96.3%	99.2%	60.6%	97.2%
Percent age 50 or older employees								
Less than 25%	65.4%	50.3%	70.1%	84.1%	92.4%	96.7%	56.6%	94.0%
25-49 %	87.2%	67.3%	82.5%	92.7%	98.9%	98.8%	73.9%	98.7%
50-74 %	73.7%	64.9%	83.3%	92.0%	95.5%	98.7%	68.9%	97.0%
75% or more	50.9%	46.5%	82.2%	93.6%	90.5%	86.6%	48.6%	89.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 Standard errors for percent of private-sector establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	1.08%	1.18%	0.84%	0.64%	0.33%	0.85%	0.30%
Industry group **								
Agric., fish., forest.	5.93%	7.47%	11.71%	7.36%	22.20% *	0.00%	6.31%	15.82%
Mining and manufacturing	2.74%	4.97%	3.45%	1.60%	1.00%	1.00%	3.56%	0.57%
Construction	2.51%	3.33%	2.92%	2.50%	1.43%	10.31%	2.71%	3.11%
Utilities and transp.	4.56%	6.92%	4.98%	3.86%	1.99%	1.25%	5.78%	1.00%
Wholesale trade	2.33%	4.47%	2.65%	2.30%	0.38%	0.13%	3.28%	0.30%
Fin. svcs. and real estate	1.69%	3.33%	2.28%	1.06%	1.51%	0.77%	2.89%	0.66%
Retail trade	1.77%	3.22%	3.62%	2.29%	0.68%	0.61%	2.54%	0.49%
Professional services	1.23%	2.01%	1.51%	1.17%	0.89%	0.41%	1.61%	0.40%
Other services	1.34%	2.09%	2.37%	2.02%	1.93%	1.04%	1.60%	0.99%
Ownership								
For profit, incorporated	0.74%	1.30%	1.40%	1.10%	0.90%	0.39%	1.01%	0.37%
For profit, unincorporated	1.64%	2.29%	2.70%	1.76%	1.46%	0.84%	1.93%	0.79%
Nonprofit	1.80%	3.35%	3.19%	0.72%	0.88%	0.89%	2.64%	0.54%
Age of firm								
Less than 5 years	1.85%	2.09%	3.82%	3.82%	3.42%	2.49%	1.90%	3.24%
5-9 years	1.92%	2.46%	3.28%	2.83%	4.04%	0.42%	2.02%	2.79%
10-19 years	1.59%	2.30%	2.54%	2.06%	2.04%	1.38%	1.81%	1.25%
20 or more years	0.78%	1.82%	1.45%	0.90%	0.67%	0.34%	1.33%	0.30%
Multi/single status								
2 or more locations	0.39%	6.89%	3.30%	1.28%	0.66%	0.33%	1.96%	0.30%
1 location only	0.86%	1.09%	1.26%	1.09%	2.14%	3.62%	0.89%	1.25%
Percent full-time employees								
Less than 25%	1.75%	2.31%	3.18%	3.50%	4.12%	1.77%	1.94%	1.76%
25-49 %	2.04%	3.81%	4.60%	2.94%	1.58%	0.80%	2.77%	1.08%
50-74 %	1.68%	2.85%	2.96%	2.87%	1.43%	0.32%	2.26%	0.40%
75% or more	0.79%	1.39%	1.22%	0.84%	0.70%	0.44%	1.09%	0.36%
Union presence								
No union employees	0.66%	1.09%	1.19%	0.86%	0.62%	0.42%	0.86%	0.34%
Has union employees	1.83%	8.24%	7.99%	3.87%	5.01%	0.23%	6.25%	0.49%
Percent low-wage employees								
50% or more low-wage	1.32%	1.94%	2.59%	2.30%	1.69%	0.70%	1.59%	0.76%
Less than 50% low-wage	0.70%	1.22%	1.17%	0.78%	0.61%	0.37%	0.95%	0.31%
Percent women employees								
Less than 25%	1.23%	1.66%	1.83%	1.16%	1.85%	1.33%	1.41%	0.94%
25-49 %	1.35%	2.96%	2.82%	2.37%	1.04%	0.76%	2.08%	0.67%
50-74 %	1.13%	2.39%	2.75%	1.98%	1.02%	0.36%	1.84%	0.40%
75% or more	1.25%	2.06%	2.20%	1.43%	1.05%	0.26%	1.60%	0.46%
Percent age 50 or older employees								
Less than 25%	0.95%	1.54%	1.61%	1.23%	1.11%	0.65%	1.19%	0.56%
25-49 %	0.90%	2.74%	2.09%	1.30%	0.32%	0.33%	1.82%	0.27%
50-74 %	1.81%	2.71%	3.00%	1.86%	1.81%	0.62%	2.18%	0.83%
75% or more	2.02%	2.24%	4.44%	2.95%	4.70%	5.10%	2.12%	2.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.1 Number of private-sector employees by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	139,441,077	14,349,184	12,260,044	19,353,694	27,727,287	65,750,868	36,475,784	102,965,293
Industry group **								
Agric., fish., forest.	1,525,919	226,211	172,794	131,663	582,016 *	413,235 *	486,750	1,039,169
Mining and manufacturing	12,820,010	632,863	750,219	1,587,489	3,557,902	6,291,537	2,176,906	10,643,104
Construction	7,962,710	1,595,533	1,202,912	2,090,762	1,738,331	1,335,172	3,867,324	4,095,386
Utilities and transp.	7,369,119	721,163	361,217	871,222	1,589,865	3,825,651	1,558,816	5,810,304
Wholesale trade	6,257,161	693,536	661,028	1,026,467	1,355,789	2,520,341	1,822,879	4,434,282
Fin. svcs. and real estate	13,330,764	1,103,886	627,303	901,643	2,150,560	8,547,372	2,203,113	11,127,651
Retail trade	15,902,467	1,653,005	1,335,394	1,804,876	1,490,237	9,618,955	3,905,963	11,996,504
Professional services	38,671,716	3,675,304	2,945,445	4,840,273	8,387,929	18,822,765	8,998,565	29,673,151
Other services	35,601,211	4,047,683	4,203,731	6,099,298	6,874,658	14,375,840	11,455,468	24,145,743
Ownership								
For profit, incorporated	94,979,401	9,667,873	8,872,660	12,908,029	16,823,302	46,707,535	25,285,900	69,693,500
For profit, unincorporated	22,877,410	3,374,033	2,428,656	4,180,094	5,033,075	7,861,553	7,928,238	14,949,173
Nonprofit	21,584,266	1,307,279	958,727	2,265,571	5,870,910	11,181,779	3,261,646	18,322,620
Age of firm								
Less than 5 years	7,678,538	2,818,047	1,541,509	2,013,144	1,048,863	256,975 *	5,390,553	2,287,985
5-9 years	9,206,491	2,293,644	1,918,210	2,291,066	1,881,348	822,223	5,545,272	3,661,219
10-19 years	19,011,850	3,448,876	2,882,799	4,326,814	4,674,133	3,679,229	8,763,411	10,248,439
20 or more years	103,544,197	5,788,618	5,917,525	10,722,670	20,122,944	60,992,441	16,776,548	86,767,649
Multi/single status								
2 or more locations	84,942,717	259,787	1,047,923	4,427,115	15,545,231	63,662,660	3,036,149	81,906,567
1 location only	54,498,360	14,089,397	11,212,121	14,926,578	12,182,056	2,088,208	33,439,635	21,058,725
Percent full-time employees								
Less than 25%	12,057,461	2,475,616	1,964,804	2,003,386	2,080,902	3,532,753	5,572,883	6,484,578
25-49 %	11,181,642	1,103,293	1,058,632	2,517,315	2,240,909	4,261,493	3,333,500	7,848,142
50-74 %	19,631,079	2,316,088	1,873,937	2,092,789	3,455,693	9,892,572	5,257,841	14,373,238
75% or more	96,570,895	8,454,188	7,362,671	12,740,203	19,949,783	48,064,049	22,311,560	74,259,334
Union presence								
No union employees	118,944,517	14,011,888	11,924,364	18,500,534	25,061,467	49,446,265	35,455,889	83,488,628
Has union employees	20,496,559	337,297	335,680	853,160	2,665,820	16,304,603	1,019,895	19,476,665
Percent low-wage employees								
50% or more low-wage	29,755,054	3,568,803	3,182,147	4,346,108	5,349,029	13,308,967	9,190,463	20,564,591
Less than 50% low-wage	109,686,023	10,780,382	9,077,896	15,007,585	22,378,258	52,441,901	27,285,321	82,400,702
Percent women employees								
Less than 25%	32,991,901	5,664,065	3,967,477	6,246,887	6,774,950	10,338,522	12,886,120	20,105,781
25-49 %	34,489,968	1,989,955	2,109,308	3,865,830	7,399,674	19,125,201	6,139,044	28,350,925
50-74 %	44,068,052	3,065,286	2,884,558	4,928,626	8,114,240	25,075,342	8,329,580	35,738,472
75% or more	27,891,155	3,629,878	3,298,700	4,312,351	5,438,423	11,211,803	9,121,041	18,770,115
Percent age 50 or older employees								
Less than 25%	61,486,646	6,983,766	7,399,887	11,349,915	11,756,799	23,996,279	20,389,211	41,097,436
25-49 %	57,774,836	2,408,822	2,799,203	5,925,772	12,268,058	34,372,981	7,888,826	49,886,010
50-74 %	15,346,323	2,474,410	1,562,626	1,638,295	3,223,057	6,447,935	4,993,894	10,352,429
75% or more	4,833,271	2,482,186	498,328	439,711	479,374	933,672	3,203,853	1,629,419

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,427,316	243,997	295,656	377,799	669,246	2,318,390	395,205	2,413,181
Industry group **								
Agric., fish., forest.	242,136	31,530	51,118	27,613	189,877 *	135,001 *	64,046	233,522
Mining and manufacturing	563,978	63,381	84,760	123,273	262,300	475,366	132,294	548,672
Construction	432,400	107,565	119,719	188,499	263,516	238,999	197,871	385,684
Utilities and transp.	565,071	113,346	62,697	127,974	307,533	438,389	156,376	543,180
Wholesale trade	328,012	75,595	84,442	111,657	140,954	250,389	131,310	300,882
Fin. svcs. and real estate	637,360	86,373	106,177	104,575	195,420	582,788	156,225	618,056
Retail trade	792,952	103,876	116,702	161,129	125,334	751,147	180,534	772,571
Professional services	984,196	154,436	164,455	231,342	438,029	828,638	261,541	951,542
Other services	2,114,516	165,638	196,474	278,994	438,607	2,037,224	305,593	2,094,570
Ownership								
For profit, incorporated	2,364,677	226,192	266,000	347,547	614,468	2,251,459	385,733	2,341,179
For profit, unincorporated	679,704	152,037	163,922	242,732	327,018	507,390	264,632	629,739
Nonprofit	893,055	103,837	93,248	169,617	406,063	767,087	166,749	877,963
Age of firm								
Less than 5 years	315,229	131,248	141,839	195,539	140,121	79,335 *	224,582	223,795
5-9 years	397,682	109,598	134,153	165,743	214,994	237,667	204,195	342,927
10-19 years	718,137	152,642	170,722	238,220	422,408	485,370	273,469	667,748
20 or more years	2,400,041	214,762	226,798	321,109	590,416	2,303,311	356,912	2,378,568
Multi/single status								
2 or more locations	2,357,236	55,134	108,244	216,484	442,651	2,319,130	176,412	2,351,405
1 location only	843,916	241,248	289,519	356,054	624,110	360,221	397,847	781,569
Percent full-time employees								
Less than 25%	475,205	119,368	132,310	159,176	270,276	313,439	203,726	430,197
25-49 %	463,650	79,972	99,358	183,946	190,709	360,194	164,466	435,476
50-74 %	748,789	122,524	134,945	156,690	269,146	658,740	204,108	721,094
75% or more	2,393,841	234,892	262,959	359,241	639,572	2,275,517	399,246	2,368,225
Union presence								
No union employees	2,363,230	240,720	293,405	369,489	647,715	2,251,261	392,612	2,347,234
Has union employees	918,892	63,103	66,592	128,961	296,656	857,043	114,084	911,913
Percent low-wage employees								
50% or more low-wage	926,280	150,888	159,514	224,286	344,088	807,156	261,837	891,346
Less than 50% low-wage	2,356,861	236,820	282,183	369,578	644,696	2,238,099	402,038	2,333,354
Percent women employees								
Less than 25%	837,480	202,201	198,237	285,083	443,276	598,454	328,315	776,481
25-49 %	1,009,090	121,027	148,120	224,991	399,530	894,467	239,069	982,212
50-74 %	2,203,562	137,442	183,056	248,631	424,149	2,139,210	274,126	2,187,700
75% or more	859,469	156,198	165,532	216,806	399,260	699,512	254,934	823,164
Percent age 50 or older employees								
Less than 25%	1,322,011	209,453	245,005	340,525	552,282	1,129,382	369,425	1,282,127
25-49 %	1,230,447	140,045	182,654	279,102	497,382	1,085,278	279,191	1,201,540
50-74 %	1,927,961	135,245	127,833	124,560	315,232	1,889,272	205,255	1,917,120
75% or more	258,664	121,899	69,047	63,853	84,038	190,745	146,127	213,513

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	139,441,077	10.3%	8.8%	13.9%	19.9%	47.2%	26.2%	73.8%
Industry group **								
Agric., fish., forest.	1,525,919	14.8%	11.3% *	8.6%	38.1%	27.1%	31.9%	68.1%
Mining and manufacturing	12,820,010	4.9%	5.9%	12.4%	27.8%	49.1%	17.0%	83.0%
Construction	7,962,710	20.0%	15.1%	26.3%	21.8%	16.8%	48.6%	51.4%
Utilities and transp.	7,369,119	9.8%	4.9%	11.8%	21.6%	51.9%	21.2%	78.8%
Wholesale trade	6,257,161	11.1%	10.6%	16.4%	21.7%	40.3%	29.1%	70.9%
Fin. svcs. and real estate	13,330,764	8.3%	4.7%	6.8%	16.1%	64.1%	16.5%	83.5%
Retail trade	15,902,467	10.4%	8.4%	11.3%	9.4%	60.5%	24.6%	75.4%
Professional services	38,671,716	9.5%	7.6%	12.5%	21.7%	48.7%	23.3%	76.7%
Other services	35,601,211	11.4%	11.8%	17.1%	19.3%	40.4%	32.2%	67.8%
Ownership								
For profit, incorporated	94,979,401	10.2%	9.3%	13.6%	17.7%	49.2%	26.6%	73.4%
For profit, unincorporated	22,877,410	14.7%	10.6%	18.3%	22.0%	34.4%	34.7%	65.3%
Nonprofit	21,584,266	6.1%	4.4%	10.5%	27.2%	51.8%	15.1%	84.9%
Age of firm								
Less than 5 years	7,678,538	36.7%	20.1%	26.2%	13.7%	3.3% *	70.2%	29.8%
5-9 years	9,206,491	24.9%	20.8%	24.9%	20.4%	8.9%	60.2%	39.8%
10-19 years	19,011,850	18.1%	15.2%	22.8%	24.6%	19.4%	46.1%	53.9%
20 or more years	103,544,197	5.6%	5.7%	10.4%	19.4%	58.9%	16.2%	83.8%
Multi/single status								
2 or more locations	84,942,717	0.3%	1.2%	5.2%	18.3%	74.9%	3.6%	96.4%
1 location only	54,498,360	25.9%	20.6%	27.4%	22.4%	3.8%	61.4%	38.6%
Percent full-time employees								
Less than 25%	12,057,461	20.5%	16.3%	16.6%	17.3%	29.3%	46.2%	53.8%
25-49 %	11,181,642	9.9%	9.5%	22.5%	20.0%	38.1%	29.8%	70.2%
50-74 %	19,631,079	11.8%	9.5%	10.7%	17.6%	50.4%	26.8%	73.2%
75% or more	96,570,895	8.8%	7.6%	13.2%	20.7%	49.8%	23.1%	76.9%
Union presence								
No union employees	118,944,517	11.8%	10.0%	15.6%	21.1%	41.6%	29.8%	70.2%
Has union employees	20,496,559	1.6%	1.6%	4.2%	13.0%	79.5%	5.0%	95.0%
Percent low-wage employees								
50% or more low-wage	29,755,054	12.0%	10.7%	14.6%	18.0%	44.7%	30.9%	69.1%
Less than 50% low-wage	109,686,023	9.8%	8.3%	13.7%	20.4%	47.8%	24.9%	75.1%
Percent women employees								
Less than 25%	32,991,901	17.2%	12.0%	18.9%	20.5%	31.3%	39.1%	60.9%
25-49 %	34,489,968	5.8%	6.1%	11.2%	21.5%	55.5%	17.8%	82.2%
50-74 %	44,068,052	7.0%	6.5%	11.2%	18.4%	56.9%	18.9%	81.1%
75% or more	27,891,155	13.0%	11.8%	15.5%	19.5%	40.2%	32.7%	67.3%
Percent age 50 or older employees								
Less than 25%	61,486,646	11.4%	12.0%	18.5%	19.1%	39.0%	33.2%	66.8%
25-49 %	57,774,836	4.2%	4.8%	10.3%	21.2%	59.5%	13.7%	86.3%
50-74 %	15,346,323	16.1%	10.2%	10.7%	21.0%	42.0%	32.5%	67.5%
75% or more	4,833,271	51.4%	10.3%	9.1%	9.9%	19.3%	66.3%	33.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,427,316	0.24%	0.25%	0.34%	0.52%	0.92%	0.51%	0.51%
Industry group **								
Agric., fish., forest.	242,136	2.92%	3.45% *	2.14%	8.57%	7.37%	5.66%	5.66%
Mining and manufacturing	563,978	0.52%	0.67%	1.00%	1.84%	2.23%	1.13%	1.13%
Construction	432,400	1.51%	1.51%	2.17%	2.75%	2.61%	2.68%	2.68%
Utilities and transp.	565,071	1.57%	0.89%	1.77%	3.56%	3.81%	2.29%	2.29%
Wholesale trade	328,012	1.21%	1.32%	1.70%	2.04%	2.75%	2.05%	2.05%
Fin. svcs. and real estate	637,360	0.71%	0.79%	0.80%	1.44%	2.01%	1.24%	1.24%
Retail trade	792,952	0.78%	0.79%	1.06%	0.85%	2.10%	1.47%	1.47%
Professional services	984,196	0.43%	0.44%	0.61%	1.02%	1.30%	0.78%	0.78%
Other services	2,114,516	0.79%	0.86%	1.21%	1.50%	3.47%	1.98%	1.98%
Ownership								
For profit, incorporated	2,364,677	0.33%	0.35%	0.47%	0.69%	1.27%	0.73%	0.73%
For profit, unincorporated	679,704	0.71%	0.72%	1.01%	1.27%	1.62%	1.23%	1.23%
Nonprofit	893,055	0.52%	0.45%	0.82%	1.70%	2.04%	0.90%	0.90%
Age of firm								
Less than 5 years	315,229	1.77%	1.66%	2.07%	1.66%	1.01% *	2.23%	2.23%
5-9 years	397,682	1.37%	1.45%	1.68%	2.00%	2.37%	2.42%	2.42%
10-19 years	718,137	0.94%	0.95%	1.27%	1.84%	2.13%	1.80%	1.80%
20 or more years	2,400,041	0.24%	0.25%	0.37%	0.64%	1.01%	0.47%	0.47%
Multi/single status								
2 or more locations	2,357,236	0.07%	0.13%	0.28%	0.67%	0.82%	0.22%	0.22%
1 location only	843,916	0.53%	0.55%	0.64%	0.93%	0.64%	0.95%	0.95%
Percent full-time employees								
Less than 25%	475,205	1.12%	1.12%	1.27%	1.94%	2.03%	1.89%	1.89%
25-49 %	463,650	0.76%	0.89%	1.54%	1.56%	2.23%	1.56%	1.56%
50-74 %	748,789	0.71%	0.72%	0.82%	1.30%	1.90%	1.25%	1.25%
75% or more	2,393,841	0.31%	0.32%	0.46%	0.73%	1.26%	0.66%	0.66%
Union presence								
No union employees	2,363,230	0.30%	0.31%	0.41%	0.60%	1.14%	0.64%	0.64%
Has union employees	918,892	0.31%	0.33%	0.63%	1.38%	1.56%	0.57%	0.57%
Percent low-wage employees								
50% or more low-wage	926,280	0.58%	0.59%	0.79%	1.09%	1.65%	1.11%	1.11%
Less than 50% low-wage	2,356,861	0.29%	0.30%	0.42%	0.64%	1.12%	0.60%	0.60%
Percent women employees								
Less than 25%	837,480	0.67%	0.61%	0.84%	1.16%	1.37%	1.11%	1.11%
25-49 %	1,009,090	0.37%	0.44%	0.66%	1.10%	1.42%	0.77%	0.77%
50-74 %	2,203,562	0.45%	0.51%	0.75%	1.20%	2.20%	1.07%	1.07%
75% or more	859,469	0.63%	0.64%	0.81%	1.27%	1.67%	1.15%	1.15%
Percent age 50 or older employees								
Less than 25%	1,322,011	0.39%	0.44%	0.60%	0.82%	1.21%	0.81%	0.81%
25-49 %	1,230,447	0.25%	0.32%	0.49%	0.81%	0.99%	0.51%	0.51%
50-74 %	1,927,961	2.15%	1.48%	1.52%	3.07%	7.22%	4.16%	4.16%
75% or more	258,664	2.72%	1.39%	1.29%	1.65%	3.26%	3.10%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.1%	32.2%	54.6%	81.0%	97.1%	98.6%	50.5%	97.4%
Industry group **								
Agric., fish., forest.	70.6%	20.2%	36.6% *	72.5%	79.0%	100.0%	35.3%	87.1%
Mining and manufacturing	93.2%	38.4%	68.5%	90.1%	98.6%	99.4%	65.2%	98.9%
Construction	78.4%	33.5%	71.3%	87.9%	97.0%	99.5%	57.5%	98.2%
Utilities and transp.	89.6%	50.9%	52.9%	81.3%	97.8%	98.8%	59.9%	97.6%
Wholesale trade	90.3%	45.2%	78.3%	93.8%	98.9%	99.9%	68.8%	99.2%
Fin. svcs. and real estate	92.8%	39.2%	82.9%	93.8%	99.1%	98.7%	62.5%	98.8%
Retail trade	85.1%	23.1%	51.7%	83.5%	97.8%	98.7%	45.3%	98.1%
Professional services	88.8%	37.5%	65.0%	87.0%	97.1%	99.2%	58.2%	98.0%
Other services	75.7%	22.8%	33.8%	66.7%	96.4%	96.8%	35.3%	94.9%
Ownership								
For profit, incorporated	84.8%	34.9%	53.8%	79.6%	96.4%	98.4%	51.1%	97.1%
For profit, unincorporated	79.0%	23.1%	54.7%	79.9%	97.4%	98.3%	45.6%	96.7%
Nonprofit	92.9%	35.6%	61.6%	90.9%	98.8%	99.7%	57.7%	99.2%
Age of firm								
Less than 5 years	49.4%	17.1%	45.0%	69.8%	97.0%	74.7%	31.7%	90.9%
5-9 years	60.7%	19.4%	45.5%	71.0%	98.2%	96.7%	38.7%	94.1%
10-19 years	74.3%	38.0%	51.0%	76.8%	93.6%	98.8%	51.2%	94.0%
20 or more years	92.0%	41.1%	61.7%	86.8%	97.8%	98.7%	60.1%	98.1%
Multi/single status								
2 or more locations	97.5%	66.0%	64.0%	87.9%	97.7%	98.8%	74.5%	98.3%
1 location only	65.9%	31.6%	53.7%	78.9%	96.3%	92.9%	48.3%	93.7%
Percent full-time employees								
Less than 25%	56.8%	7.1%	18.6%	45.0%	93.3%	98.0%	16.8%	91.1%
25-49 %	77.6%	21.3%	26.4%	70.6%	96.7%	99.1%	35.4%	95.6%
50-74 %	84.2%	29.5%	51.3%	77.2%	98.3%	99.9%	43.7%	99.1%
75% or more	89.7%	41.7%	69.0%	89.3%	97.3%	98.3%	62.8%	97.8%
Union presence								
No union employees	83.3%	31.9%	54.3%	80.7%	97.6%	98.6%	50.3%	97.3%
Has union employees	95.8%	43.8%	62.2%	87.3%	92.1%	98.6%	59.4%	97.7%
Percent low-wage employees								
50% or more low-wage	73.8%	15.1%	25.5%	57.8%	93.0%	98.5%	26.5%	94.9%
Less than 50% low-wage	88.2%	37.8%	64.8%	87.7%	98.0%	98.6%	58.6%	98.0%
Percent women employees								
Less than 25%	79.0%	32.2%	65.4%	86.9%	94.3%	95.1%	54.5%	94.7%
25-49 %	91.0%	38.5%	53.8%	81.7%	98.7%	99.5%	55.5%	98.7%
50-74 %	88.7%	33.1%	51.1%	77.3%	98.1%	99.1%	49.3%	97.9%
75% or more	79.5%	27.8%	45.0%	76.0%	96.9%	99.2%	42.7%	97.3%
Percent age 50 or older employees								
Less than 25%	79.9%	30.9%	49.0%	75.5%	95.3%	98.1%	47.5%	95.9%
25-49 %	93.4%	37.9%	58.6%	90.0%	98.6%	98.9%	61.2%	98.5%
50-74 %	85.2%	37.8%	72.8%	87.2%	98.1%	99.4%	57.6%	98.5%
75% or more	53.0%	24.6%	56.7%	76.7%	95.9%	93.2%	32.7%	92.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 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%	1.19%	1.46%	0.97%	0.55%	0.22%	0.80%	0.24%
Industry group **								
Agric., fish., forest.	7.05%	5.24%	12.66% *	8.58%	16.22%	0.00%	5.90%	9.77%
Mining and manufacturing	0.64%	5.20%	4.95%	2.26%	0.68%	0.24%	2.80%	0.31%
Construction	1.60%	3.64%	3.99%	2.47%	2.42%	0.33%	2.47%	1.06%
Utilities and transp.	1.40%	7.80%	8.67%	5.49%	2.15%	0.63%	4.63%	0.94%
Wholesale trade	1.08%	5.52%	4.84%	1.83%	0.68%	0.07%	3.17%	0.28%
Fin. svcs. and real estate	0.65%	4.23%	4.32%	2.08%	0.29%	0.52%	3.07%	0.41%
Retail trade	1.01%	3.05%	4.42%	2.61%	0.83%	0.40%	2.41%	0.43%
Professional services	0.50%	2.28%	2.59%	1.50%	0.81%	0.19%	1.48%	0.30%
Other services	1.56%	1.94%	2.52%	2.22%	0.83%	0.95%	1.47%	0.78%
Ownership								
For profit, incorporated	0.50%	1.50%	1.73%	1.23%	0.85%	0.30%	0.97%	0.33%
For profit, unincorporated	0.91%	2.15%	3.33%	2.14%	0.97%	0.55%	1.80%	0.58%
Nonprofit	0.54%	3.99%	4.55%	1.58%	0.44%	0.14%	2.52%	0.19%
Age of firm								
Less than 5 years	2.11%	2.03%	4.86%	4.19%	2.01%	18.90%	2.25%	3.05%
5-9 years	1.91%	1.95%	3.63%	3.23%	0.80%	2.88%	1.95%	1.54%
10-19 years	1.29%	2.48%	3.08%	2.29%	2.62%	0.44%	1.66%	1.42%
20 or more years	0.31%	2.07%	1.99%	1.00%	0.43%	0.21%	1.15%	0.20%
Multi/single status								
2 or more locations	0.20%	9.18%	4.60%	1.50%	0.39%	0.20%	2.37%	0.18%
1 location only	0.73%	1.20%	1.53%	1.17%	1.16%	3.61%	0.84%	0.90%
Percent full-time employees								
Less than 25%	1.83%	1.52%	3.23%	4.05%	2.27%	0.79%	1.64%	1.53%
25-49 %	1.34%	3.22%	3.72%	3.11%	1.23%	0.32%	2.48%	0.81%
50-74 %	0.87%	2.70%	3.70%	2.97%	0.70%	0.06%	2.06%	0.23%
75% or more	0.39%	1.66%	1.68%	0.87%	0.71%	0.30%	0.97%	0.28%
Union presence								
No union employees	0.43%	1.19%	1.47%	0.99%	0.37%	0.22%	0.81%	0.23%
Has union employees	0.81%	9.98%	9.18%	4.00%	4.44%	0.59%	5.22%	0.80%
Percent low-wage employees								
50% or more low-wage	1.04%	1.63%	2.44%	2.65%	2.21%	0.35%	1.42%	0.73%
Less than 50% low-wage	0.36%	1.43%	1.59%	0.90%	0.42%	0.27%	0.88%	0.23%
Percent women employees								
Less than 25%	0.84%	2.05%	2.43%	1.43%	1.87%	1.16%	1.36%	0.90%
25-49 %	0.51%	3.24%	3.58%	2.21%	0.61%	0.18%	2.00%	0.26%
50-74 %	0.69%	2.37%	3.26%	2.15%	0.43%	0.22%	1.75%	0.31%
75% or more	0.86%	2.24%	2.70%	2.04%	1.13%	0.39%	1.54%	0.48%
Percent age 50 or older employees								
Less than 25%	0.62%	1.71%	1.87%	1.42%	1.17%	0.40%	1.10%	0.48%
25-49 %	0.36%	3.13%	3.20%	1.31%	0.50%	0.30%	1.73%	0.26%
50-74 %	1.97%	2.97%	3.25%	2.17%	0.66%	0.35%	2.01%	0.43%
75% or more	2.62%	2.49%	6.80%	5.60%	2.45%	3.13%	2.41%	2.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	80.2%	81.0%	79.8%	77.7%	77.6%	81.9%	79.6%	80.3%
Industry group **								
Agric., fish., forest.	76.9%	81.3%	65.2%	69.6%	83.8%	72.2%	68.9%	78.4%
Mining and manufacturing	93.1%	81.6%	81.5%	91.9%	94.5%	94.0%	85.2%	94.2%
Construction	88.6%	85.7%	92.2%	93.0%	82.0%	89.6%	90.7%	87.4%
Utilities and transp.	91.3%	75.6%	89.1%	88.7%	91.7%	93.3%	82.8%	92.7%
Wholesale trade	91.4%	89.0%	89.8%	92.3%	94.2%	90.1%	90.4%	91.7%
Fin. svcs. and real estate	89.8%	80.9%	84.7%	89.7%	88.3%	91.0%	84.8%	90.5%
Retail trade	77.0%	72.4%	78.3%	81.2%	75.8%	76.6%	77.7%	76.9%
Professional services	80.7%	84.9%	78.3%	80.7%	76.9%	82.2%	81.8%	80.5%
Other services	64.2%	75.3%	68.3%	53.7%	58.2%	69.0%	64.3%	64.2%
Ownership								
For profit, incorporated	82.3%	82.0%	82.8%	81.1%	79.7%	83.4%	82.1%	82.3%
For profit, unincorporated	75.0%	80.3%	74.4%	70.0%	76.3%	75.9%	75.7%	74.8%
Nonprofit	76.7%	74.6%	67.5%	73.4%	72.9%	79.8%	70.1%	77.3%
Age of firm								
Less than 5 years	74.5%	83.0%	71.7%	65.2%	82.0%	91.6%	73.8%	75.1%
5-9 years	72.2%	82.0%	74.7%	71.7%	75.1%	58.1%	76.6%	69.5%
10-19 years	78.5%	84.0%	79.7%	76.0%	79.9%	76.5%	80.0%	77.7%
20 or more years	81.2%	78.7%	82.6%	81.2%	77.1%	82.5%	81.1%	81.2%
Multi/single status								
2 or more locations	81.6%	73.8%	81.2%	82.4%	79.0%	82.2%	82.1%	81.6%
1 location only	77.0%	81.3%	79.6%	76.1%	75.8%	71.9%	79.3%	75.1%
Percent full-time employees								
Less than 25%	28.3%	38.9%	24.0%	26.0%	26.8%	29.7%	24.1%	29.0%
25-49 %	43.9%	38.4%	45.7%	38.8%	43.4%	46.5%	42.5%	44.1%
50-74 %	67.7%	70.9%	63.0%	63.1%	62.3%	70.6%	65.0%	68.2%
75% or more	90.3%	87.9%	88.8%	89.9%	89.2%	91.2%	88.9%	90.6%
Union presence								
No union employees	79.6%	80.6%	79.6%	77.6%	78.3%	80.8%	79.5%	79.7%
Has union employees	83.1%	93.9%	86.6%	78.9%	70.5%	85.1%	82.8%	83.2%
Percent low-wage employees								
50% or more low-wage	57.8%	59.0%	54.1%	52.5%	52.9%	60.8%	55.2%	58.1%
Less than 50% low-wage	85.3%	83.9%	83.3%	82.5%	83.2%	87.2%	83.4%	85.7%
Percent women employees								
Less than 25%	88.0%	79.7%	87.4%	89.9%	87.2%	89.2%	86.1%	88.7%
25-49 %	83.0%	81.3%	83.0%	76.9%	80.6%	85.0%	80.8%	83.3%
50-74 %	76.2%	83.7%	70.7%	67.6%	70.7%	79.4%	73.2%	76.6%
75% or more	74.1%	80.4%	73.1%	70.0%	72.1%	75.8%	73.8%	74.2%
Percent age 50 or older employees								
Less than 25%	75.8%	81.2%	77.8%	73.1%	74.9%	76.5%	77.2%	75.5%
25-49 %	83.5%	80.1%	83.5%	84.2%	80.5%	84.6%	83.5%	83.5%
50-74 %	82.2%	80.9%	79.0%	79.9%	75.6%	86.8%	80.2%	82.8%
75% or more	84.6%	81.9%	87.0%	82.7%	81.5%	88.0%	83.2%	85.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	1.34%	1.17%	0.86%	0.95%	0.81%	0.70%	0.61%
Industry group **								
Agric., fish., forest.	5.99%	8.19%	11.93%	5.95%	6.47%	12.73%	5.85%	7.05%
Mining and manufacturing	0.80%	3.82%	4.98%	1.49%	0.88%	1.32%	2.34%	0.84%
Construction	1.24%	3.28%	1.68%	1.20%	3.69%	2.67%	1.16%	1.83%
Utilities and transp.	1.26%	9.58%	4.26%	2.91%	2.35%	1.56%	4.35%	1.23%
Wholesale trade	1.01%	3.08%	3.38%	1.33%	1.34%	1.93%	1.72%	1.19%
Fin. svcs. and real estate	0.88%	4.48%	2.85%	1.68%	2.18%	1.08%	2.00%	0.95%
Retail trade	1.36%	4.62%	2.72%	1.97%	2.17%	1.88%	1.85%	1.54%
Professional services	0.76%	1.92%	2.02%	1.28%	1.67%	1.13%	1.05%	0.88%
Other services	2.74%	2.82%	3.38%	1.98%	2.48%	4.51%	1.88%	3.21%
Ownership								
For profit, incorporated	0.66%	1.59%	1.31%	1.00%	1.19%	1.01%	0.81%	0.77%
For profit, unincorporated	1.12%	2.92%	2.99%	2.10%	2.02%	1.99%	1.69%	1.34%
Nonprofit	1.02%	4.52%	3.80%	2.28%	2.19%	1.31%	2.15%	1.11%
Age of firm								
Less than 5 years	2.10%	2.89%	5.74%	4.12%	2.89%	3.35%	2.96%	2.97%
5-9 years	2.12%	2.67%	3.13%	2.71%	3.96%	6.83%	1.87%	3.14%
10-19 years	1.18%	2.13%	2.25%	1.88%	2.24%	2.82%	1.42%	1.59%
20 or more years	0.60%	2.16%	1.41%	0.98%	1.11%	0.82%	0.90%	0.67%
Multi/single status								
2 or more locations	0.66%	8.79%	4.04%	1.17%	0.92%	0.82%	1.89%	0.67%
1 location only	0.79%	1.35%	1.23%	1.07%	1.82%	4.59%	0.75%	1.28%
Percent full-time employees								
Less than 25%	1.66%	7.76%	5.64%	3.87%	2.80%	2.63%	2.89%	1.88%
25-49 %	0.87%	3.11%	4.06%	1.53%	1.90%	1.28%	2.09%	0.95%
50-74 %	0.95%	2.79%	2.89%	1.44%	1.38%	1.39%	1.61%	1.07%
75% or more	0.43%	1.42%	0.91%	0.65%	0.83%	0.65%	0.61%	0.49%
Union presence								
No union employees	0.61%	1.36%	1.19%	0.88%	0.95%	1.05%	0.71%	0.72%
Has union employees	1.08%	4.18%	7.03%	4.25%	4.00%	1.07%	4.49%	1.10%
Percent low-wage employees								
50% or more low-wage	1.54%	3.93%	4.39%	2.46%	2.03%	2.29%	2.23%	1.70%
Less than 50% low-wage	0.49%	1.37%	1.08%	0.83%	0.95%	0.73%	0.68%	0.57%
Percent women employees								
Less than 25%	0.67%	2.58%	1.54%	0.87%	1.35%	1.33%	1.02%	0.84%
25-49 %	0.80%	2.84%	2.28%	1.85%	1.63%	1.09%	1.43%	0.88%
50-74 %	1.41%	2.01%	3.06%	2.08%	1.87%	1.88%	1.72%	1.55%
75% or more	1.07%	2.64%	2.53%	1.73%	2.48%	1.63%	1.45%	1.26%
Percent age 50 or older employees								
Less than 25%	0.78%	1.81%	1.72%	1.31%	1.44%	1.35%	1.04%	0.94%
25-49 %	0.58%	3.90%	1.93%	1.16%	1.32%	0.75%	1.21%	0.62%
50-74 %	2.86%	2.60%	2.92%	2.30%	3.81%	4.24%	1.65%	3.56%
75% or more	1.95%	3.43%	3.10%	4.20%	4.02%	3.96%	2.47%	2.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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) 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, 2024

Characteristics	Total	Less than 10 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%	71.9%	64.3%	65.1%	65.3%	71.6%	66.6%	69.4%
Industry group **								
Agric., fish., forest.	50.8%	59.4%	72.7%	71.4%	52.5%	39.9%	69.0%	47.7%
Mining and manufacturing	76.0%	79.9%	67.3%	69.9%	72.7%	79.8%	69.5%	76.8%
Construction	67.4%	78.8%	64.2%	65.7%	69.5%	65.0%	66.5%	67.8%
Utilities and transp.	70.4%	62.8%	63.8%	69.1%	62.0%	74.9%	65.2%	71.2%
Wholesale trade	72.8%	64.6%	68.1%	74.0%	74.3%	73.5%	69.5%	73.7%
Fin. svcs. and real estate	74.9%	69.4%	64.0%	72.1%	76.6%	75.7%	67.1%	75.8%
Retail trade	63.5%	72.4%	54.3%	61.8%	60.8%	64.5%	61.3%	63.8%
Professional services	71.2%	72.2%	64.7%	67.0%	68.1%	73.9%	68.2%	71.7%
Other services	60.2%	73.0%	65.8%	53.4%	48.3%	65.1%	64.2%	59.5%
Ownership								
For profit, incorporated	69.3%	71.0%	64.0%	64.8%	64.6%	72.3%	66.4%	69.9%
For profit, unincorporated	64.6%	73.2%	61.2%	62.4%	62.1%	66.6%	64.5%	64.6%
Nonprofit	71.4%	76.8%	74.6%	71.3%	70.2%	71.6%	72.5%	71.3%
Age of firm								
Less than 5 years	58.3%	66.6%	61.6%	55.3%	53.7%	67.8%	61.7%	55.6%
5-9 years	57.1%	69.9%	58.0%	57.2%	53.5%	56.5%	62.2%	53.6%
10-19 years	64.5%	74.9%	63.3%	61.9%	61.3%	67.5%	67.2%	63.3%
20 or more years	70.6%	71.7%	66.4%	68.7%	68.0%	72.0%	67.9%	71.0%
Multi/single status								
2 or more locations	70.7%	66.6%	68.5%	68.2%	68.0%	71.5%	68.9%	70.7%
1 location only	64.9%	72.1%	63.8%	64.0%	61.7%	75.5%	66.2%	63.7%
Percent full-time employees								
Less than 25%	47.4%	55.2%	52.1%	49.2%	49.5%	44.9%	52.2%	46.7%
25-49 %	49.6%	61.9%	62.6%	46.2%	43.1%	52.5%	51.2%	49.4%
50-74 %	63.0%	70.7%	53.1%	57.6%	54.0%	66.9%	61.0%	63.4%
75% or more	71.3%	72.8%	66.0%	67.5%	68.4%	73.9%	68.1%	71.9%
Union presence								
No union employees	67.9%	71.1%	64.2%	64.5%	64.9%	70.5%	66.2%	68.3%
Has union employees	74.4%	93.5%	66.9%	78.3%	69.3%	74.7%	78.1%	74.2%
Percent low-wage employees								
50% or more low-wage	51.7%	75.6%	47.4%	46.3%	42.7%	54.8%	55.1%	51.3%
Less than 50% low-wage	71.6%	71.6%	65.8%	67.4%	68.6%	74.6%	67.7%	72.4%
Percent women employees								
Less than 25%	68.5%	69.5%	64.1%	67.1%	66.4%	71.7%	66.1%	69.4%
25-49 %	71.8%	77.7%	68.3%	64.8%	67.1%	74.5%	69.6%	72.0%
50-74 %	67.8%	74.1%	63.9%	65.4%	62.8%	69.5%	67.2%	67.9%
75% or more	67.3%	69.6%	61.4%	61.0%	64.7%	70.7%	63.9%	68.0%
Percent age 50 or older employees								
Less than 25%	64.4%	66.7%	63.1%	60.8%	62.3%	66.6%	63.2%	64.7%
25-49 %	71.3%	73.1%	68.3%	69.3%	67.3%	73.1%	69.3%	71.5%
50-74 %	75.4%	76.3%	64.4%	71.9%	69.5%	80.3%	71.3%	76.5%
75% or more	67.2%	81.8%	55.0%	66.1%	55.1%	68.0%	71.0%	64.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.86%	1.19%	0.88%	0.95%	1.16%	0.78%	0.85%
Industry group **								
Agric., fish., forest.	7.42%	15.19%	5.27%	5.09%	12.09%	10.46%	5.98%	8.40%
Mining and manufacturing	0.82%	4.89%	3.43%	1.74%	1.57%	1.20%	1.85%	0.89%
Construction	1.88%	3.73%	3.16%	3.00%	2.99%	5.88%	2.19%	2.67%
Utilities and transp.	2.33%	16.44%	4.32%	4.67%	6.11%	2.04%	6.54%	2.48%
Wholesale trade	1.17%	4.87%	3.61%	2.32%	1.67%	2.12%	2.38%	1.36%
Fin. svcs. and real estate	0.94%	5.00%	3.72%	3.63%	1.46%	1.19%	2.73%	0.97%
Retail trade	1.47%	5.06%	4.11%	2.71%	1.95%	2.00%	2.43%	1.66%
Professional services	0.65%	2.26%	2.04%	1.45%	1.29%	0.95%	1.20%	0.73%
Other services	4.39%	2.73%	3.41%	2.02%	3.22%	6.89%	1.88%	5.24%
Ownership								
For profit, incorporated	0.99%	2.35%	1.48%	1.07%	1.35%	1.49%	0.95%	1.15%
For profit, unincorporated	1.01%	3.19%	2.18%	2.12%	2.13%	1.55%	1.75%	1.19%
Nonprofit	1.28%	3.73%	2.70%	2.22%	1.23%	2.10%	1.65%	1.39%
Age of firm								
Less than 5 years	1.93%	4.01%	3.28%	3.68%	3.75%	5.90%	2.57%	2.73%
5-9 years	2.20%	3.12%	3.36%	3.07%	3.81%	11.77%	2.12%	3.32%
10-19 years	1.35%	2.76%	2.40%	2.01%	3.04%	2.80%	1.50%	1.85%
20 or more years	0.84%	3.16%	1.65%	0.99%	0.96%	1.22%	1.08%	0.92%
Multi/single status								
2 or more locations	0.94%	11.20%	3.61%	1.44%	0.77%	1.19%	1.95%	0.97%
1 location only	0.83%	1.89%	1.26%	1.07%	1.96%	5.05%	0.84%	1.37%
Percent full-time employees								
Less than 25%	2.97%	8.42%	8.32%	8.03%	4.19%	4.82%	4.64%	3.33%
25-49 %	1.89%	5.31%	6.24%	3.22%	2.78%	3.15%	3.59%	2.11%
50-74 %	1.26%	3.06%	3.89%	2.38%	2.57%	1.64%	2.09%	1.41%
75% or more	0.83%	2.19%	1.25%	0.96%	1.07%	1.32%	0.85%	0.96%
Union presence								
No union employees	0.89%	1.89%	1.19%	0.88%	0.98%	1.58%	0.78%	1.06%
Has union employees	0.88%	3.17%	9.65%	4.56%	3.27%	0.92%	4.94%	0.89%
Percent low-wage employees								
50% or more low-wage	1.55%	4.07%	5.17%	2.71%	2.38%	2.21%	2.75%	1.70%
Less than 50% low-wage	0.76%	2.00%	1.18%	0.91%	0.99%	1.18%	0.80%	0.87%
Percent women employees								
Less than 25%	0.91%	3.89%	1.71%	1.50%	2.01%	1.65%	1.33%	1.15%
25-49 %	0.70%	2.72%	2.73%	1.98%	1.66%	0.83%	1.62%	0.75%
50-74 %	2.17%	2.62%	2.72%	1.80%	1.84%	3.08%	1.56%	2.40%
75% or more	0.90%	3.16%	3.06%	1.74%	2.17%	1.23%	1.69%	1.01%
Percent age 50 or older employees								
Less than 25%	0.81%	3.18%	1.59%	1.35%	1.78%	1.32%	1.13%	0.97%
25-49 %	0.55%	2.86%	2.14%	1.28%	1.24%	0.71%	1.30%	0.59%
50-74 %	4.32%	3.03%	3.29%	1.91%	1.90%	6.72%	1.78%	5.24%
75% or more	3.01%	3.60%	5.97%	4.94%	7.10%	6.41%	3.36%	4.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.3%	58.3%	51.3%	50.6%	50.7%	58.6%	53.0%	55.8%
Industry group **								
Agric., fish., forest.	39.0%	48.3%	47.4%	49.7%	44.0%	28.8%	47.5%	37.4%
Mining and manufacturing	70.8%	65.2%	54.9%	64.2%	68.7%	75.0%	59.2%	72.3%
Construction	59.6%	67.5%	59.2%	61.1%	57.0%	58.2%	60.4%	59.3%
Utilities and transp.	64.3%	47.5%	56.8%	61.3%	56.9%	69.9%	54.0%	66.0%
Wholesale trade	66.5%	57.5%	61.2%	68.3%	70.0%	66.2%	62.8%	67.6%
Fin. svcs. and real estate	67.3%	56.2%	54.2%	64.7%	67.6%	68.9%	56.9%	68.6%
Retail trade	48.9%	52.4%	42.5%	50.1%	46.1%	49.5%	47.6%	49.1%
Professional services	57.4%	61.3%	50.7%	54.1%	52.4%	60.8%	55.8%	57.7%
Other services	38.7%	55.0%	44.9%	28.7%	28.1%	44.9%	41.3%	38.2%
Ownership								
For profit, incorporated	57.0%	58.3%	53.0%	52.5%	51.5%	60.3%	54.5%	57.5%
For profit, unincorporated	48.4%	58.7%	45.6%	43.7%	47.4%	50.6%	48.8%	48.3%
Nonprofit	54.7%	57.3%	50.4%	52.3%	51.2%	57.1%	50.8%	55.1%
Age of firm								
Less than 5 years	43.5%	55.3%	44.2%	36.1%	44.0%	62.1%	45.6%	41.7%
5-9 years	41.2%	57.3%	43.4%	41.0%	40.2%	32.8%	47.6%	37.3%
10-19 years	50.6%	62.9%	50.5%	47.0%	48.9%	51.6%	53.8%	49.2%
20 or more years	57.3%	56.5%	54.8%	55.8%	52.4%	59.4%	55.1%	57.6%
Multi/single status								
2 or more locations	57.7%	49.2%	55.7%	56.2%	53.7%	58.8%	56.6%	57.7%
1 location only	50.0%	58.6%	50.8%	48.7%	46.7%	54.3%	52.5%	47.8%
Percent full-time employees								
Less than 25%	13.4%	21.5%	12.5%	12.8%	13.3%	13.4%	12.6%	13.6%
25-49 %	21.8%	23.8%	28.6%	17.9%	18.7%	24.4%	21.8%	21.8%
50-74 %	42.7%	50.1%	33.4%	36.4%	33.7%	47.2%	39.6%	43.2%
75% or more	64.4%	64.0%	58.7%	60.7%	61.0%	67.4%	60.6%	65.2%
Union presence								
No union employees	54.1%	57.3%	51.1%	50.1%	50.9%	57.0%	52.6%	54.4%
Has union employees	61.8%	87.8%	58.0%	61.7%	48.9%	63.6%	64.6%	61.7%
Percent low-wage employees								
50% or more low-wage	29.9%	44.6%	25.6%	24.3%	22.6%	33.4%	30.4%	29.8%
Less than 50% low-wage	61.1%	60.1%	54.8%	55.6%	57.1%	65.0%	56.5%	62.0%
Percent women employees								
Less than 25%	60.3%	55.4%	56.0%	60.3%	57.9%	64.0%	57.0%	61.6%
25-49 %	59.6%	63.1%	56.7%	49.9%	54.1%	63.3%	56.2%	60.0%
50-74 %	51.7%	62.0%	45.2%	44.2%	44.4%	55.2%	49.2%	52.0%
75% or more	49.9%	56.0%	44.9%	42.7%	46.6%	53.6%	47.1%	50.5%
Percent age 50 or older employees								
Less than 25%	48.8%	54.2%	49.1%	44.5%	46.7%	50.9%	48.8%	48.9%
25-49 %	59.6%	58.5%	57.0%	58.4%	54.1%	61.8%	57.8%	59.7%
50-74 %	62.0%	61.7%	50.8%	57.4%	52.5%	69.7%	57.2%	63.4%
75% or more	56.9%	67.0%	47.8%	54.6%	44.9%	59.9%	59.0%	55.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.84%	1.67%	1.21%	0.94%	0.97%	1.38%	0.77%	0.98%
Industry group **								
Agric., fish., forest.	6.06%	11.44%	9.41%	5.45%	11.53%	6.34%	5.32%	7.06%
Mining and manufacturing	0.97%	4.54%	4.11%	1.95%	1.57%	1.53%	2.16%	1.05%
Construction	1.77%	4.30%	2.91%	3.01%	3.56%	5.01%	2.07%	2.51%
Utilities and transp.	2.24%	11.58%	4.47%	5.04%	5.31%	2.31%	5.50%	2.42%
Wholesale trade	1.22%	4.86%	4.05%	2.51%	1.74%	2.09%	2.58%	1.39%
Fin. svcs. and real estate	1.19%	4.52%	3.46%	3.58%	2.07%	1.55%	2.44%	1.27%
Retail trade	1.47%	5.30%	3.37%	2.41%	2.08%	1.99%	2.18%	1.66%
Professional services	0.82%	2.32%	2.01%	1.46%	1.67%	1.24%	1.22%	0.94%
Other services	4.34%	2.99%	3.51%	1.53%	2.50%	7.49%	1.86%	5.13%
Ownership								
For profit, incorporated	1.14%	2.05%	1.48%	1.14%	1.38%	1.79%	0.94%	1.33%
For profit, unincorporated	1.15%	3.33%	2.38%	2.17%	2.00%	2.08%	1.76%	1.38%
Nonprofit	1.24%	4.80%	3.63%	2.34%	1.81%	1.98%	2.01%	1.36%
Age of firm								
Less than 5 years	1.82%	3.90%	4.23%	3.00%	3.41%	7.27%	2.60%	2.51%
5-9 years	2.22%	3.10%	3.06%	2.84%	3.42%	9.76%	2.05%	3.18%
10-19 years	1.40%	2.78%	2.34%	2.04%	2.68%	3.70%	1.56%	1.90%
20 or more years	0.97%	2.63%	1.65%	1.13%	1.12%	1.42%	1.05%	1.08%
Multi/single status								
2 or more locations	1.10%	10.36%	4.07%	1.50%	0.92%	1.40%	2.12%	1.13%
1 location only	0.85%	1.69%	1.26%	1.13%	1.90%	6.27%	0.82%	1.38%
Percent full-time employees								
Less than 25%	1.26%	4.68%	1.62%	2.91%	1.92%	2.10%	1.23%	1.45%
25-49 %	0.94%	1.66%	3.75%	1.37%	1.11%	1.71%	1.64%	1.05%
50-74 %	1.28%	2.18%	2.31%	1.72%	1.91%	1.86%	1.40%	1.46%
75% or more	0.92%	2.07%	1.28%	0.99%	1.08%	1.49%	0.87%	1.07%
Union presence								
No union employees	1.00%	1.65%	1.21%	0.93%	1.00%	1.83%	0.77%	1.20%
Has union employees	1.19%	5.28%	10.26%	5.72%	3.58%	1.26%	5.88%	1.22%
Percent low-wage employees								
50% or more low-wage	1.28%	3.96%	3.12%	1.88%	1.40%	1.93%	1.95%	1.42%
Less than 50% low-wage	0.88%	1.81%	1.20%	0.98%	1.05%	1.43%	0.80%	1.03%
Percent women employees								
Less than 25%	0.88%	3.12%	1.78%	1.52%	1.74%	1.69%	1.27%	1.11%
25-49 %	0.94%	3.33%	2.78%	1.93%	1.89%	1.26%	1.66%	1.03%
50-74 %	2.44%	2.77%	2.67%	2.13%	1.82%	3.53%	1.72%	2.71%
75% or more	1.11%	3.17%	2.79%	1.53%	2.55%	1.71%	1.59%	1.30%
Percent age 50 or older employees								
Less than 25%	0.84%	2.54%	1.59%	1.34%	1.72%	1.41%	1.06%	1.02%
25-49 %	0.66%	3.66%	2.26%	1.41%	1.34%	0.89%	1.38%	0.72%
50-74 %	5.52%	3.42%	3.42%	2.36%	3.01%	9.00%	1.98%	6.83%
75% or more	2.91%	3.73%	5.17%	4.88%	5.83%	6.59%	3.00%	4.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.(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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.0%	12.2%	16.6%	18.3%	41.9%	77.4%	15.3%	64.3%
Industry group **								
Agric., fish., forest.	29.8%	26.0% *	--	6.9% *	28.1% *	49.0%	10.5% *	34.5% *
Mining and manufacturing	65.0%	14.7% *	21.9% *	18.4%	50.6%	85.9%	18.2%	70.2%
Construction	33.4%	13.5% *	20.1%	17.5%	26.1%	83.6%	17.3%	42.5%
Utilities and transp.	66.9%	18.5% *	12.4% *	25.3%	41.1%	87.9%	21.4% *	73.1%
Wholesale trade	53.9%	10.2% *	5.4% *	25.4%	49.4%	81.7%	12.3%	64.9%
Fin. svcs. and real estate	68.1%	9.4% *	31.5% *	26.1%	49.6%	80.9%	20.2%	73.1%
Retail trade	47.7%	8.8% *	18.1% *	16.6%	40.2%	57.3%	14.4%	52.6%
Professional services	58.1%	10.1%	15.9%	15.9%	44.3%	78.9%	14.3%	65.7%
Other services	52.3%	14.6%	12.2%	15.2%	26.1%	74.2%	12.1%	60.0%
Ownership								
For profit, incorporated	57.0%	10.1%	13.6%	18.0%	42.2%	76.4%	13.6%	64.9%
For profit, unincorporated	54.5%	19.8% *	25.7%	21.4%	43.8%	81.7%	20.5%	63.0%
Nonprofit	59.1%	14.9% *	24.2% *	16.0%	39.4%	79.0%	18.5%	62.9%
Age of firm								
Less than 5 years	27.6%	12.8% *	27.7% *	22.6%	24.9%	91.6%	20.3%	34.1%
5-9 years	27.1%	8.6% *	19.0% *	18.8%	42.4%	35.0% *	15.6%	36.4%
10-19 years	34.7%	14.2%	15.4%	17.6%	40.2%	59.2%	15.7%	44.4%
20 or more years	62.1%	11.5%	14.9%	18.0%	42.9%	78.6%	14.4%	67.5%
Multi/single status								
2 or more locations	69.2%	6.8% *	8.9% *	19.2%	47.9%	77.6%	13.8%	70.7%
1 location only	24.6%	12.4%	17.6%	18.0%	32.9%	68.6%	15.6%	32.8%
Percent full-time employees								
Less than 25%	50.5%	14.4% *	19.1% *	37.3% *	24.0% *	74.6%	17.2%	55.4%
25-49 %	53.8%	17.4% *	18.2% *	15.0%	19.2%	84.2%	16.9%	59.7%
50-74 %	58.6%	8.8% *	11.2% *	17.3%	48.7%	73.1%	12.1%	65.5%
75% or more	57.0%	12.5%	17.1%	18.2%	42.4%	77.8%	15.6%	64.5%
Union presence								
No union employees	52.8%	11.7%	16.7%	18.5%	43.1%	74.4%	15.3%	60.7%
Has union employees	75.8%	21.2% *	14.5% *	14.7% *	29.7%	85.4%	16.2% *	77.8%
Percent low-wage employees								
50% or more low-wage	48.9%	11.3%	12.2% *	12.2%	35.0%	61.4%	11.7%	53.6%
Less than 50% low-wage	57.9%	12.3%	16.9%	18.8%	42.5%	79.4%	15.6%	65.6%
Percent women employees								
Less than 25%	47.4%	10.3%	15.6%	19.7%	41.4%	78.7%	15.4%	58.3%
25-49 %	64.2%	17.5% *	11.3% *	17.2%	45.1%	81.3%	14.3%	69.9%
50-74 %	58.2%	12.8%	26.8%	18.4%	40.1%	71.3%	17.3%	62.7%
75% or more	56.6%	10.4% *	13.8%	16.4%	40.0%	82.0%	14.0%	65.1%
Percent age 50 or older employees								
Less than 25%	45.2%	12.0%	16.0%	18.7%	34.2%	65.9%	15.9%	52.3%
25-49 %	66.8%	16.3% *	20.4%	19.2%	49.8%	82.5%	17.3%	71.5%
50-74 %	55.7%	9.8% *	13.3%	12.1%	34.9%	82.8%	11.6%	66.9%
75% or more	43.8%	11.0%	12.4% *	22.9% *	40.9%	86.3%	11.8%	67.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.52%	1.91%	1.98%	1.29%	1.83%	1.73%	1.04%	1.58%
Industry group **								
Agric., fish., forest.	8.14%	12.76% *	--	4.64% *	14.16% *	12.58%	4.55% *	10.58% *
Mining and manufacturing	2.10%	7.55% *	7.08% *	3.48%	3.99%	2.06%	3.51%	2.20%
Construction	3.47%	6.30% *	5.39%	4.19%	5.78%	4.63%	3.14%	5.13%
Utilities and transp.	3.75%	14.87% *	11.15% *	7.26%	8.93%	3.19%	6.91% *	3.89%
Wholesale trade	2.76%	4.49% *	2.22% *	5.23%	5.36%	3.14%	2.77%	3.02%
Fin. svcs. and real estate	2.43%	3.75% *	11.48% *	6.47%	4.64%	2.83%	5.19%	2.50%
Retail trade	3.66%	3.44% *	6.52% *	3.90%	5.06%	5.60%	3.18%	4.39%
Professional services	1.54%	2.63%	3.02%	1.86%	3.11%	1.96%	1.55%	1.70%
Other services	8.82%	4.29%	3.42%	2.69%	4.26%	8.32%	2.02%	8.94%
Ownership								
For profit, incorporated	2.08%	1.76%	1.92%	1.53%	2.32%	2.32%	1.08%	2.16%
For profit, unincorporated	2.25%	6.60% *	6.22%	3.42%	4.04%	2.70%	3.14%	2.45%
Nonprofit	2.13%	7.12% *	7.65% *	3.01%	3.80%	2.47%	3.53%	2.23%
Age of firm								
Less than 5 years	3.47%	3.97% *	10.85% *	5.53%	5.78%	4.77%	5.04%	4.91%
5-9 years	2.85%	3.21% *	5.71% *	3.83%	6.28%	11.72% *	2.85%	4.60%
10-19 years	2.55%	3.73%	3.50%	2.72%	5.36%	6.39%	2.10%	3.62%
20 or more years	1.65%	2.84%	2.29%	1.64%	2.08%	1.76%	1.29%	1.67%
Multi/single status								
2 or more locations	1.63%	4.57% *	3.30% *	2.45%	1.97%	1.77%	2.41%	1.63%
1 location only	1.34%	1.95%	2.16%	1.51%	3.10%	7.47%	1.13%	2.32%
Percent full-time employees								
Less than 25%	5.71%	7.26% *	9.78% *	15.46% *	7.23% *	5.38%	5.11%	6.26%
25-49 %	3.16%	5.59% *	8.70% *	3.09%	3.79%	2.87%	3.88%	3.35%
50-74 %	3.05%	3.79% *	4.59% *	3.75%	4.70%	4.69%	2.51%	3.53%
75% or more	1.74%	2.18%	2.20%	1.40%	2.05%	1.92%	1.15%	1.81%
Union presence								
No union employees	1.91%	1.86%	2.02%	1.31%	1.95%	2.33%	1.05%	2.02%
Has union employees	2.26%	14.87% *	9.06% *	6.58% *	4.98%	2.40%	6.16% *	2.30%
Percent low-wage employees								
50% or more low-wage	3.35%	3.13%	5.06% *	2.74%	4.28%	5.24%	2.39%	3.84%
Less than 50% low-wage	1.62%	2.07%	2.08%	1.38%	1.96%	1.72%	1.10%	1.67%
Percent women employees								
Less than 25%	1.68%	2.26%	2.61%	2.18%	3.19%	2.95%	1.51%	2.15%
25-49 %	1.70%	7.03% *	3.62% *	2.70%	3.25%	2.00%	2.53%	1.78%
50-74 %	4.24%	3.03%	6.10%	2.95%	3.38%	4.68%	2.56%	4.30%
75% or more	2.27%	3.67% *	3.81%	2.40%	4.66%	2.62%	2.05%	2.57%
Percent age 50 or older employees								
Less than 25%	1.81%	2.19%	2.42%	1.80%	2.87%	3.13%	1.38%	2.21%
25-49 %	1.15%	6.58% *	4.82%	2.28%	2.42%	1.31%	2.36%	1.19%
50-74 %	10.26%	3.79% *	3.78%	2.71%	4.28%	8.01%	2.11%	9.80%
75% or more	5.97%	2.71%	7.81% *	7.75% *	9.48%	5.57%	2.64%	6.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.B.2.b.1.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.2%	37.6%	47.5%	76.4%	82.5%	87.4%	54.0%	86.5%
Industry group **								
Agric., fish., forest.	87.9%	0.0%	100.0%	0.0%	93.3%	95.8%	--	93.1%
Mining and manufacturing	84.4%	--	--	82.9%	86.4%	85.3%	44.0%	85.5%
Construction	83.5%	--	42.9% *	88.8%	85.6%	93.0%	50.2%	91.1%
Utilities and transp.	92.0%	100.0%	--	98.0%	90.9%	91.7%	97.9%	91.8%
Wholesale trade	82.0%	--	--	82.0%	74.4%	86.2%	70.5%	82.6%
Fin. svcs. and real estate	75.0%	--	--	81.6%	87.2%	73.9%	41.8% *	75.9%
Retail trade	92.3%	--	--	81.1%	78.3%	95.3%	53.3%	93.9%
Professional services	84.7%	21.3% *	65.4%	55.9%	78.2%	88.2%	48.6%	86.1%
Other services	91.1%	57.4%	52.2%	73.9%	82.9%	93.8%	57.0%	92.5%
Ownership								
For profit, incorporated	85.8%	21.7%	47.6%	76.7%	85.2%	87.5%	51.9%	87.1%
For profit, unincorporated	85.0%	53.7% *	35.1% *	76.2%	84.6%	89.3%	52.6%	87.6%
Nonprofit	82.7%	79.8%	74.2%	75.5%	72.3%	85.5%	68.0%	83.1%
Age of firm								
Less than 5 years	68.6%	34.6% *	32.0% *	65.1%	88.4%	91.3%	35.3% *	86.4%
5-9 years	76.8%	--	58.9%	77.4%	78.6%	94.4%	60.4%	82.4%
10-19 years	76.0%	24.4% *	46.7%	70.0%	84.0%	79.8%	50.8%	80.6%
20 or more years	86.2%	49.0%	49.6%	79.6%	82.3%	87.6%	57.9%	86.9%
Multi/single status								
2 or more locations	86.7%	--	46.1% *	79.0%	83.6%	87.3%	64.2%	86.8%
1 location only	73.4%	37.0%	47.6%	75.4%	80.0%	89.8%	52.6%	82.3%
Percent full-time employees								
Less than 25%	85.0%	--	--	91.5%	74.3%	88.2%	39.1% *	87.1%
25-49 %	91.0%	--	--	58.1%	90.2%	93.8%	47.4%	92.9%
50-74 %	81.8%	--	65.8%	71.9%	81.5%	82.9%	40.8%	82.9%
75% or more	85.4%	39.8%	46.1%	77.0%	82.5%	87.7%	55.5%	86.7%
Union presence								
No union employees	84.2%	34.3%	48.2%	75.6%	82.9%	86.9%	53.7%	85.9%
Has union employees	87.9%	--	--	92.9%	76.2%	88.5%	60.9% *	88.1%
Percent low-wage employees								
50% or more low-wage	88.0%	20.7% *	73.8%	57.3%	76.6%	91.3%	47.8%	89.1%
Less than 50% low-wage	84.9%	39.1%	46.3%	77.5%	82.9%	87.0%	54.4%	86.2%
Percent women employees								
Less than 25%	82.7%	23.0%	45.1%	82.3%	81.4%	86.1%	59.1%	84.8%
25-49 %	88.2%	46.5% *	53.7%	70.5%	86.5%	89.6%	52.2%	89.0%
50-74 %	85.5%	40.4%	40.0% *	74.5%	79.7%	88.0%	45.7%	86.8%
75% or more	81.6%	47.0% *	63.4%	69.5%	80.9%	83.0%	55.0%	82.7%
Percent age 50 or older employees								
Less than 25%	84.7%	28.9%	48.8%	70.9%	80.8%	89.2%	54.1%	87.0%
25-49 %	84.4%	43.6% *	42.2% *	82.2%	85.0%	85.1%	52.6%	85.2%
50-74 %	89.4%	57.6% *	60.6%	79.1%	72.1%	93.5%	66.7%	90.4%
75% or more	86.5%	28.2% *	--	82.4%	90.9%	94.1%	29.1% *	93.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 for 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.17%	8.32%	6.25%	2.62%	1.84%	1.35%	3.47%	1.17%
Industry group **								
Agric., fish., forest.	5.05%	0.00%	0.00%	0.00%	6.69%	3.55%	--	4.07%
Mining and manufacturing	1.88%	--	--	6.35%	2.62%	2.36%	10.20%	1.88%
Construction	3.17%	--	13.48% *	4.41%	4.91%	2.52%	9.40%	2.20%
Utilities and transp.	2.20%	0.00%	--	1.47%	5.17%	2.57%	1.56%	2.29%
Wholesale trade	2.88%	--	--	8.55%	6.88%	3.23%	9.74%	2.98%
Fin. svcs. and real estate	3.98%	--	--	7.96%	3.65%	4.67%	13.81% *	4.09%
Retail trade	1.55%	--	--	8.67%	5.53%	1.63%	10.13%	1.52%
Professional services	1.49%	7.44% *	9.15%	5.72%	4.16%	1.62%	5.23%	1.53%
Other services	3.21%	14.63%	13.94%	6.44%	5.21%	2.67%	7.94%	2.88%
Ownership								
For profit, incorporated	1.53%	5.14%	6.85%	3.18%	1.77%	1.76%	3.87%	1.52%
For profit, unincorporated	1.86%	18.78% *	12.90% *	6.23%	3.43%	2.02%	8.82%	1.72%
Nonprofit	2.20%	12.81%	13.82%	6.54%	6.02%	2.31%	8.31%	2.25%
Age of firm								
Less than 5 years	7.31%	13.57% *	19.67% *	12.07%	4.61%	4.90%	12.18% *	4.51%
5-9 years	4.31%	--	13.05%	7.43%	6.89%	4.20%	7.88%	5.06%
10-19 years	3.14%	8.09% *	11.90%	6.80%	4.91%	4.80%	6.87%	3.36%
20 or more years	1.23%	13.12%	7.86%	2.97%	2.12%	1.39%	4.38%	1.24%
Multi/single status								
2 or more locations	1.24%	--	18.59% *	4.62%	1.77%	1.38%	8.12%	1.24%
1 location only	2.44%	8.48%	6.54%	3.17%	4.35%	3.98%	3.77%	2.94%
Percent full-time employees								
Less than 25%	4.10%	--	--	6.43%	11.36%	4.54%	13.41% *	4.03%
25-49 %	1.65%	--	--	10.72%	3.91%	1.55%	12.61%	1.49%
50-74 %	2.45%	--	17.49%	9.08%	5.58%	2.79%	10.61%	2.49%
75% or more	1.34%	9.39%	6.71%	2.84%	2.00%	1.54%	3.81%	1.33%
Union presence								
No union employees	1.47%	8.18%	6.38%	2.70%	1.91%	1.76%	3.52%	1.46%
Has union employees	1.88%	--	--	7.24%	6.90%	1.95%	18.59% *	1.88%
Percent low-wage employees								
50% or more low-wage	2.27%	12.01% *	13.85%	11.11%	6.06%	2.49%	10.62%	2.32%
Less than 50% low-wage	1.27%	8.92%	6.43%	2.66%	1.93%	1.48%	3.63%	1.27%
Percent women employees								
Less than 25%	1.50%	6.35%	9.22%	3.54%	3.03%	1.86%	4.90%	1.54%
25-49 %	1.95%	23.64% *	13.12%	6.87%	2.49%	2.34%	9.04%	1.99%
50-74 %	2.74%	9.69%	12.96% *	6.13%	4.76%	2.81%	7.77%	2.64%
75% or more	2.26%	19.82% *	11.19%	6.20%	4.69%	2.70%	6.96%	2.34%
Percent age 50 or older employees								
Less than 25%	1.33%	6.33%	7.34%	4.10%	3.12%	1.48%	4.20%	1.35%
25-49 %	1.42%	23.43% *	13.00% *	3.64%	2.42%	1.68%	7.59%	1.44%
50-74 %	4.54%	18.62% *	13.95%	6.46%	6.82%	3.46%	8.04%	4.33%
75% or more	4.44%	10.43% *	--	11.88%	4.16%	4.28%	8.99% *	3.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.0%	29.2%	52.2%	70.0%	93.2%	71.4%	52.9%	74.9%
Industry group **								
Agric., fish., forest.	88.0%	0.0%	100.0%	0.0%	93.1%	96.4%	--	93.3%
Mining and manufacturing	77.6%	--	--	76.6%	92.9%	74.4%	46.5%	78.5%
Construction	84.8%	--	34.7% *	82.6%	85.9%	98.8%	43.9%	94.2%
Utilities and transp.	58.3%	--	--	64.0%	95.4%	52.8%	49.7% *	58.6%
Wholesale trade	78.0%	--	--	77.0%	95.3%	73.4%	65.0%	78.6%
Fin. svcs. and real estate	69.4%	90.5%	81.2%	85.1%	98.2%	64.2%	83.9%	68.9%
Retail trade	58.6%	--	--	75.6%	92.9%	54.8%	47.7%	59.1%
Professional services	72.6%	19.0% *	54.1%	60.9%	92.5%	69.6%	46.1%	73.6%
Other services	91.2%	56.1%	67.5%	50.2%	90.0%	93.8%	58.3%	92.4%
Ownership								
For profit, incorporated	72.2%	22.0%	41.0%	74.2%	93.4%	69.5%	47.7%	73.1%
For profit, unincorporated	78.0%	23.6% *	61.4%	66.8%	94.1%	76.3%	56.9%	79.7%
Nonprofit	78.6%	77.3%	85.6%	51.8%	92.0%	76.4%	72.9%	78.8%
Age of firm								
Less than 5 years	78.1%	44.0% *	71.4%	65.9%	93.0%	91.7%	60.7%	87.5%
5-9 years	77.9%	--	48.3% *	65.6%	87.0%	97.0%	63.6%	82.8%
10-19 years	82.9%	25.6% *	53.0%	67.1%	95.7%	86.1%	53.7%	88.2%
20 or more years	73.2%	27.6% *	47.4%	71.9%	93.2%	70.7%	48.9%	73.8%
Multi/single status								
2 or more locations	73.7%	--	58.7% *	73.1%	94.1%	70.9%	54.0%	73.8%
1 location only	76.7%	28.9%	51.8%	68.7%	91.2%	91.9%	52.7%	87.0%
Percent full-time employees								
Less than 25%	84.1%	0.0%	--	83.8%	90.2%	86.0%	12.1% *	87.4%
25-49 %	75.9%	--	--	46.8%	91.6%	77.5%	26.9% *	78.1%
50-74 %	60.1%	--	60.9% *	54.4%	92.5%	55.4%	42.7%	60.6%
75% or more	75.6%	31.4%	53.1%	71.6%	93.4%	73.2%	55.2%	76.5%
Union presence								
No union employees	81.6%	24.4%	50.8%	68.7%	93.8%	81.0%	51.4%	83.3%
Has union employees	50.6%	--	95.1%	94.7%	84.5%	48.7%	87.4%	50.4%
Percent low-wage employees								
50% or more low-wage	71.7%	23.3% *	--	47.0%	82.5%	71.6%	33.6% *	72.8%
Less than 50% low-wage	74.2%	29.7%	52.6%	71.2%	94.0%	71.4%	54.1%	75.1%
Percent women employees								
Less than 25%	77.1%	17.2% *	45.9%	79.5%	93.2%	74.5%	57.4%	78.9%
25-49 %	63.5%	16.1% *	64.2%	63.5%	92.0%	58.7%	46.2%	63.9%
50-74 %	80.0%	40.4%	60.1%	66.9%	93.4%	79.2%	52.3%	80.9%
75% or more	79.2%	53.9% *	42.7% *	55.0%	95.2%	78.1%	50.0%	80.5%
Percent age 50 or older employees								
Less than 25%	77.9%	27.6%	48.4%	57.7%	91.5%	78.6%	49.0%	80.0%
25-49 %	68.8%	7.8% *	56.1%	87.2%	94.5%	63.7%	57.4%	69.0%
50-74 %	88.0%	65.8%	61.0%	52.3%	91.0%	89.4%	67.2%	88.9%
75% or more	86.5%	29.2% *	--	75.2%	96.6%	93.5%	26.6% *	94.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 for 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.71%	6.80%	6.32%	3.12%	1.01%	2.27%	3.55%	1.74%
Industry group **								
Agric., fish., forest.	5.03%	0.00%	0.00%	0.00%	6.72%	3.46%	--	4.05%
Mining and manufacturing	2.39%	--	--	8.63%	2.90%	3.08%	10.36%	2.43%
Construction	3.31%	--	11.62% *	5.70%	6.79%	0.80%	9.21%	2.10%
Utilities and transp.	5.92%	--	--	14.49%	2.54%	6.75%	18.41% *	6.11%
Wholesale trade	3.02%	--	--	8.33%	1.88%	4.27%	10.03%	3.12%
Fin. svcs. and real estate	4.10%	8.06%	12.94%	9.52%	1.02%	4.68%	7.45%	4.19%
Retail trade	3.62%	--	--	8.65%	2.25%	4.01%	11.08%	3.74%
Professional services	1.67%	8.31% *	9.64%	5.55%	1.81%	2.05%	5.50%	1.71%
Other services	3.25%	14.87%	12.05%	9.48%	3.48%	2.77%	8.00%	2.94%
Ownership								
For profit, incorporated	2.44%	5.53%	6.84%	3.46%	1.29%	3.17%	3.98%	2.47%
For profit, unincorporated	2.38%	11.50% *	12.61%	7.57%	1.67%	3.20%	8.57%	2.44%
Nonprofit	2.10%	14.20%	9.14%	9.60%	2.63%	2.60%	7.11%	2.14%
Age of firm								
Less than 5 years	4.84%	14.11% *	16.59%	11.10%	6.13%	4.86%	12.63%	4.71%
5-9 years	4.47%	--	17.46% *	10.13%	5.07%	3.05%	9.61%	4.81%
10-19 years	3.08%	9.45% *	11.74%	7.27%	1.82%	5.65%	6.98%	3.33%
20 or more years	1.90%	11.43% *	7.70%	3.83%	1.19%	2.40%	4.58%	1.92%
Multi/single status								
2 or more locations	1.93%	--	17.86% *	5.07%	1.04%	2.35%	8.81%	1.94%
1 location only	2.11%	6.90%	6.64%	3.85%	2.24%	4.47%	3.85%	2.11%
Percent full-time employees								
Less than 25%	3.36%	0.00%	--	11.88%	4.35%	3.79%	7.65% *	3.03%
25-49 %	4.06%	--	--	10.57%	3.91%	4.60%	8.55% *	4.13%
50-74 %	3.79%	--	18.67% *	11.47%	2.61%	4.32%	10.33%	3.89%
75% or more	1.86%	7.90%	6.79%	3.33%	1.11%	2.50%	3.89%	1.90%
Union presence								
No union employees	1.58%	5.29%	6.49%	3.21%	0.94%	2.16%	3.61%	1.57%
Has union employees	2.87%	--	5.65%	3.50%	6.86%	3.00%	8.95%	2.89%
Percent low-wage employees								
50% or more low-wage	3.23%	12.10% *	--	10.58%	6.24%	3.74%	10.28% *	3.28%
Less than 50% low-wage	1.84%	7.35%	6.53%	3.21%	0.94%	2.47%	3.71%	1.88%
Percent women employees								
Less than 25%	2.07%	5.89% *	9.09%	4.01%	1.55%	2.92%	5.13%	2.21%
25-49 %	2.59%	10.41% *	12.77%	7.41%	2.28%	3.01%	8.74%	2.65%
50-74 %	3.43%	10.17%	12.42%	7.46%	2.18%	4.24%	7.98%	3.39%
75% or more	2.06%	17.95% *	14.78% *	7.50%	1.22%	2.54%	7.64%	2.11%
Percent age 50 or older employees								
Less than 25%	1.64%	7.07%	7.69%	4.85%	1.57%	2.10%	4.48%	1.68%
25-49 %	1.71%	4.95% *	13.00%	2.89%	1.48%	2.01%	7.53%	1.75%
50-74 %	5.13%	15.84%	13.02%	11.14%	2.64%	5.56%	7.48%	4.98%
75% or more	4.04%	10.65% *	--	13.48%	2.39%	3.33%	8.67% *	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.7%	29.4%	38.2%	57.5%	69.6%	84.2%	41.2%	78.5%
Industry group **								
Agric., fish., forest.	37.0%	29.8% *	--	43.6%	48.9% *	26.7% *	31.0%	38.1%
Mining and manufacturing	73.6%	27.9% *	32.7%	54.8%	71.6%	84.1%	38.7%	78.3%
Construction	54.9%	12.7% *	34.4%	55.5%	62.1%	75.0%	35.5%	65.6%
Utilities and transp.	75.8%	36.6% *	24.0% *	49.1%	69.0%	90.1%	33.1%	82.9%
Wholesale trade	69.4%	22.9%	34.3%	53.3%	68.6%	88.9%	34.1%	79.4%
Fin. svcs. and real estate	77.3%	29.2%	48.8%	70.7%	67.9%	84.6%	48.8%	80.9%
Retail trade	78.1%	36.7%	25.3%	63.1%	74.1%	86.7%	36.4%	84.4%
Professional services	75.1%	35.9%	40.0%	62.6%	74.4%	84.7%	46.5%	80.2%
Other services	69.8%	26.3%	47.1%	52.0%	66.1%	81.9%	42.1%	74.6%
Ownership								
For profit, incorporated	72.8%	28.0%	37.7%	54.5%	68.0%	85.6%	39.1%	79.3%
For profit, unincorporated	74.6%	35.9%	40.3%	68.8%	71.0%	89.0%	47.7%	81.3%
Nonprofit	70.3%	28.9%	38.3%	54.1%	73.1%	75.3%	42.6%	73.2%
Age of firm								
Less than 5 years	63.7%	28.5%	55.1%	69.3%	73.6%	90.1%	49.2%	75.7%
5-9 years	55.7%	34.3%	35.6%	60.6%	69.5%	47.3% *	41.8%	64.3%
10-19 years	69.1%	35.4%	43.6%	65.2%	71.4%	92.4%	48.4%	78.7%
20 or more years	74.6%	25.4%	33.5%	52.4%	69.1%	84.2%	36.4%	79.1%
Multi/single status								
2 or more locations	80.3%	34.4% *	23.1%	61.4%	70.7%	84.5%	43.0%	81.4%
1 location only	55.0%	29.2%	39.9%	56.2%	68.2%	73.6%	40.9%	66.5%
Percent full-time employees								
Less than 25%	73.4%	24.5% *	46.8%	40.7%	66.9%	90.8%	41.2%	78.5%
25-49 %	61.4%	17.9% *	24.9%	56.5%	70.7%	63.6%	34.4%	65.7%
50-74 %	73.3%	21.6%	37.4%	55.0%	63.1%	86.8%	36.3%	79.3%
75% or more	73.6%	32.0%	38.5%	59.3%	70.9%	85.0%	42.5%	79.6%
Union presence								
No union employees	69.7%	29.6%	38.4%	57.4%	69.7%	81.3%	41.3%	75.9%
Has union employees	87.6%	25.2% *	33.6% *	58.9%	68.9%	93.1%	36.0%	89.3%
Percent low-wage employees								
50% or more low-wage	70.6%	22.8%	27.9%	57.2%	65.4%	79.7%	35.0%	75.0%
Less than 50% low-wage	73.1%	30.3%	39.7%	57.6%	70.6%	85.4%	42.1%	79.3%
Percent women employees								
Less than 25%	66.5%	29.2%	36.8%	55.9%	67.5%	86.6%	39.9%	76.4%
25-49 %	76.0%	23.7%	38.4%	59.3%	71.6%	84.9%	40.9%	80.3%
50-74 %	75.7%	31.0%	42.9%	59.0%	68.5%	84.3%	43.5%	79.4%
75% or more	69.8%	32.5%	36.0%	56.7%	71.3%	80.9%	41.2%	75.9%
Percent age 50 or older employees								
Less than 25%	68.8%	35.0%	39.5%	57.5%	66.9%	81.5%	42.5%	75.3%
25-49 %	77.9%	26.4%	40.9%	57.9%	71.7%	86.5%	44.1%	81.3%
50-74 %	68.8%	16.7%	34.4%	56.9%	73.1%	83.0%	34.9%	78.3%
75% or more	55.0%	33.7%	21.9% *	53.6%	59.0%	79.1%	32.4%	70.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.88%	2.37%	2.22%	1.50%	1.51%	1.27%	1.27%	0.96%
Industry group **								
Agric., fish., forest.	8.53%	15.41% *	--	12.97%	16.58% *	10.28% *	8.90%	10.09%
Mining and manufacturing	1.76%	9.40% *	7.51%	4.14%	3.30%	2.17%	4.11%	1.82%
Construction	3.26%	4.81% *	6.23%	4.88%	7.21%	6.44%	3.84%	4.21%
Utilities and transp.	3.12%	14.49% *	10.66% *	8.32%	8.48%	2.73%	7.27%	3.15%
Wholesale trade	2.41%	6.25%	7.40%	5.81%	4.93%	2.39%	4.29%	2.45%
Fin. svcs. and real estate	2.34%	7.65%	10.04%	5.03%	4.57%	3.17%	5.29%	2.59%
Retail trade	1.73%	8.13%	5.43%	4.67%	3.60%	1.80%	3.82%	1.62%
Professional services	1.24%	3.96%	3.79%	2.64%	2.40%	1.80%	2.22%	1.37%
Other services	2.98%	4.57%	4.95%	3.19%	3.44%	4.65%	2.75%	3.26%
Ownership								
For profit, incorporated	1.11%	2.86%	2.54%	1.85%	1.97%	1.47%	1.49%	1.19%
For profit, unincorporated	1.53%	5.21%	5.58%	3.12%	3.49%	1.77%	3.02%	1.71%
Nonprofit	2.23%	7.10%	6.75%	4.10%	3.01%	3.65%	3.67%	2.45%
Age of firm								
Less than 5 years	3.21%	6.05%	8.23%	5.31%	6.33%	7.28%	4.68%	4.32%
5-9 years	3.43%	5.19%	5.38%	4.48%	5.93%	14.32% *	3.37%	5.45%
10-19 years	1.95%	4.56%	4.68%	3.17%	3.95%	1.72%	2.65%	2.25%
20 or more years	1.01%	3.53%	2.84%	1.91%	1.76%	1.32%	1.66%	1.07%
Multi/single status								
2 or more locations	1.05%	14.17% *	5.74%	2.59%	1.61%	1.28%	3.65%	1.07%
1 location only	1.29%	2.40%	2.34%	1.80%	2.73%	7.75%	1.35%	1.98%
Percent full-time employees								
Less than 25%	2.37%	8.51% *	10.24%	5.98%	5.76%	1.96%	5.62%	2.45%
25-49 %	2.71%	6.99% *	6.28%	4.80%	4.02%	4.77%	4.16%	3.12%
50-74 %	1.78%	4.93%	5.72%	4.50%	4.09%	2.03%	3.28%	1.88%
75% or more	1.09%	2.85%	2.57%	1.74%	1.83%	1.59%	1.49%	1.20%
Union presence								
No union employees	1.03%	2.39%	2.25%	1.53%	1.57%	1.65%	1.28%	1.16%
Has union employees	1.26%	15.08% *	11.92% *	7.83%	5.18%	1.12%	7.72%	1.23%
Percent low-wage employees								
50% or more low-wage	1.87%	4.99%	5.36%	3.65%	3.11%	2.79%	3.08%	2.05%
Less than 50% low-wage	0.98%	2.59%	2.40%	1.64%	1.71%	1.41%	1.38%	1.08%
Percent women employees								
Less than 25%	1.36%	4.28%	3.43%	2.64%	2.99%	1.79%	2.10%	1.53%
25-49 %	1.36%	5.05%	5.28%	3.31%	2.69%	1.81%	2.95%	1.45%
50-74 %	1.97%	4.29%	5.30%	3.07%	2.73%	2.66%	2.81%	2.09%
75% or more	1.74%	4.87%	4.37%	3.13%	3.91%	2.58%	2.54%	2.01%
Percent age 50 or older employees								
Less than 25%	1.34%	3.67%	2.90%	2.06%	2.42%	2.48%	1.74%	1.63%
25-49 %	0.99%	4.94%	4.91%	2.66%	2.17%	1.23%	2.60%	1.05%
50-74 %	4.88%	3.76%	5.31%	4.14%	4.16%	6.11%	3.10%	4.70%
75% or more	4.38%	6.52%	7.92% *	8.57%	9.38%	7.38%	4.80%	5.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	1.9%	6.0%	92.1%
Firm size			
Less than 50 employees	3.1%	8.1%	88.8%
50+ employees	1.7%	5.7%	92.6%
Less than 10 employees	4.6% *	6.0%	89.5%
10-24 employees	2.8%	8.3%	89.0%
25-99 employees	2.6% *	8.5%	88.8%
100-999 employees	2.6%	7.4%	90.0%
1000+ employees	1.2%	4.9%	94.0%
Industry group **			
Agric., fish., forest.	1.3% *	3.4% *	95.3%
Mining and manufacturing	2.1%	4.5%	93.3%
Construction	9.0%	7.1%	83.9%
Utilities and transp.	3.6% *	9.2%	87.2%
Wholesale trade	3.1%	4.7% *	92.2%
Fin. svcs. and real estate	0.5%	9.9%	89.5%
Retail trade	1.9%	5.8%	92.3%
Professional services	0.8%	5.2%	94.0%
Other services	1.1% *	4.8%	94.1%
Ownership			
For profit, incorporated	2.2%	5.9%	91.9%
For profit, unincorporated	0.9%	6.4%	92.7%
Nonprofit	1.3%	6.5%	92.2%
Age of firm			
Less than 5 years	2.7% *	6.2%	91.2%
5-9 years	2.0% *	9.1%	88.9%
10-19 years	2.6% *	9.1%	88.4%
20 or more years	1.8%	5.5%	92.7%
Multi/single status			
2 or more locations	1.4%	5.4%	93.2%
1 location only	3.2%	7.8%	89.0%
Percent full-time employees			
Less than 25%	1.3% *	7.3%	91.3%
25-49 %	1.1% *	5.2%	93.7%
50-74 %	1.4% *	6.3%	92.3%
75% or more	2.0%	6.0%	92.0%
Union presence			
No union employees	0.6%	6.6%	92.8%
Has union employees	7.6%	3.6%	88.8%
Percent low wage employees **			
50% or more low-wage	1.9%	3.4%	94.6%
Less than 50% low-wage	1.9%	6.3%	91.8%
Percent women employees			
Less than 25%	3.6%	6.8%	89.6%
25-49 %	1.4%	7.5%	91.1%
50-74 %	1.4%	4.4%	94.3%
75% or more	1.3%	5.6%	93.1%
Percent age 50 or older employees			
Less than 25%	2.0%	6.7%	91.2%
25-49 %	1.6%	5.7%	92.7%
50-74 %	2.5% *	6.0%	91.6%
75% or more	2.4% *	1.7%	95.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.d Standard errors for percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2024

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	0.22%	0.52%	0.57%
Firm size			
Less than 50 employees	0.62%	0.75%	0.95%
50+ employees	0.23%	0.60%	0.64%
Less than 10 employees	1.81% *	1.18%	2.07%
10-24 employees	0.79%	1.19%	1.40%
25-99 employees	0.84% *	1.08%	1.32%
100-999 employees	0.64%	0.97%	1.12%
1000+ employees	0.17%	0.78%	0.81%
Industry group **			
Agric., fish., forest.	1.01% *	1.54% *	1.89%
Mining and manufacturing	0.60%	0.73%	0.94%
Construction	2.36%	1.34%	2.61%
Utilities and transp.	1.44% *	2.72%	3.00%
Wholesale trade	0.73%	2.16% *	2.22%
Fin. svcs. and real estate	0.16%	2.75%	2.75%
Retail trade	0.56%	1.23%	1.31%
Professional services	0.15%	0.59%	0.61%
Other services	0.37% *	1.13%	1.32%
Ownership			
For profit, incorporated	0.30%	0.65%	0.73%
For profit, unincorporated	0.23%	1.44%	1.45%
Nonprofit	0.31%	1.08%	1.12%
Age of firm			
Less than 5 years	0.92% *	1.74%	1.95%
5-9 years	0.87% *	1.55%	1.76%
10-19 years	0.90% *	1.80%	1.96%
20 or more years	0.23%	0.58%	0.63%
Multi/single status			
2 or more locations	0.19%	0.66%	0.70%
1 location only	0.59%	0.71%	0.90%
Percent full-time employees			
Less than 25%	0.83% *	1.65%	1.91%
25-49 %	0.56% *	1.08%	1.21%
50-74 %	0.48% *	1.14%	1.20%
75% or more	0.25%	0.59%	0.65%
Union presence			
No union employees	0.10%	0.61%	0.63%
Has union employees	1.06%	0.86%	1.34%
Percent low wage employees **			
50% or more low-wage	0.55%	0.48%	0.71%
Less than 50% low-wage	0.23%	0.58%	0.63%
Percent women employees			
Less than 25%	0.66%	0.71%	0.95%
25-49 %	0.21%	1.44%	1.44%
50-74 %	0.38%	0.68%	0.83%
75% or more	0.31%	0.71%	0.77%
Percent age 50 or older employees			
Less than 25%	0.41%	0.69%	0.79%
25-49 %	0.25%	0.83%	0.85%
50-74 %	0.86% *	1.67%	2.23%
75% or more	0.86% *	0.51%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	97.2%	74.2%	86.6%	95.3%	98.3%	99.8%	86.3%	99.1%
Industry group **								
Agric., fish., forest.	97.0%	62.8%	92.1%	89.4%	100.0%	100.0%	83.1%	99.7%
Mining and manufacturing	98.9%	83.7%	88.6%	98.9%	99.6%	99.9%	92.2%	99.8%
Construction	96.0%	76.7%	89.9%	98.6%	99.2%	100.0%	89.3%	99.7%
Utilities and transp.	97.4%	75.9%	99.5%	95.2%	96.8%	100.0%	86.9%	99.1%
Wholesale trade	97.2%	62.8%	92.7%	99.7%	99.8%	100.0%	87.5%	99.9%
Fin. svcs. and real estate	98.5%	82.0%	90.2%	93.5%	99.9%	100.0%	87.9%	99.8%
Retail trade	96.9%	62.2%	75.2%	93.1%	99.8%	100.0%	78.7%	99.6%
Professional services	97.2%	76.5%	87.8%	97.5%	96.9%	99.8%	88.6%	98.7%
Other services	96.1%	71.7%	82.5%	90.5%	98.4%	99.6%	82.2%	98.5%
Ownership								
For profit, incorporated	97.0%	75.7%	85.2%	95.5%	97.6%	99.9%	86.0%	99.1%
For profit, unincorporated	96.7%	67.7%	91.5%	95.2%	98.7%	99.8%	88.1%	98.8%
Nonprofit	98.3%	74.0%	87.5%	94.3%	100.0%	99.7%	85.3%	99.6%
Age of firm								
Less than 5 years	92.7%	86.5%	84.4%	94.2%	98.1%	100.0%	87.2%	97.3%
5-9 years	91.3%	73.9%	88.9%	89.7%	94.4%	100.0%	87.5%	93.7%
10-19 years	94.7%	73.4%	88.3%	96.3%	97.9%	99.5%	86.2%	98.6%
20 or more years	98.0%	72.2%	85.9%	96.0%	98.8%	99.9%	86.0%	99.5%
Multi/single status								
2 or more locations	99.3%	92.4%	81.9%	95.7%	99.2%	99.8%	91.2%	99.6%
1 location only	92.1%	73.5%	87.2%	95.1%	97.3%	100.0%	85.6%	97.4%
Percent full-time employees								
Less than 25%	92.6%	66.5%	51.2%	89.5%	92.2%	99.4%	70.0%	96.2%
25-49 %	95.3%	72.9%	80.3%	87.0%	97.2%	100.0%	80.5%	97.6%
50-74 %	96.4%	78.5%	76.9%	96.2%	95.0%	100.0%	82.5%	98.6%
75% or more	97.8%	73.8%	91.4%	96.9%	99.7%	99.8%	88.5%	99.6%
Union presence								
No union employees	96.7%	73.3%	86.2%	95.1%	98.6%	99.8%	85.9%	99.1%
Has union employees	99.4%	99.2%	100.0%	99.2%	95.8%	100.0%	98.8%	99.4%
Percent low-wage employees								
50% or more low-wage	95.6%	66.6%	66.5%	89.8%	95.5%	99.7%	76.2%	98.0%
Less than 50% low-wage	97.5%	75.2%	89.4%	96.3%	99.0%	99.9%	87.9%	99.4%
Percent women employees								
Less than 25%	97.0%	78.0%	91.5%	98.2%	99.3%	99.8%	90.0%	99.5%
25-49 %	98.1%	68.1%	88.9%	96.1%	98.8%	100.0%	86.4%	99.6%
50-74 %	97.3%	78.1%	82.2%	90.9%	98.2%	99.7%	83.8%	98.9%
75% or more	95.7%	68.0%	80.9%	94.8%	96.7%	99.9%	82.3%	98.5%
Percent age 50 or older employees								
Less than 25%	96.3%	73.2%	86.7%	94.5%	98.1%	99.7%	86.4%	98.7%
25-49 %	98.6%	77.8%	89.2%	97.4%	98.3%	99.9%	90.4%	99.4%
50-74 %	96.1%	76.4%	85.7%	92.2%	99.6%	100.0%	84.1%	99.5%
75% or more	88.6%	68.9%	74.4%	92.4%	99.0%	99.9%	72.7%	99.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	2.07%	1.59%	0.68%	0.45%	0.05%	0.90%	0.14%
Industry group **								
Agric., fish., forest.	1.08%	12.95%	5.32%	6.91%	0.00%	0.00%	5.58%	0.33%
Mining and manufacturing	0.32%	5.38%	5.72%	0.79%	0.35%	0.05%	2.43%	0.13%
Construction	0.88%	5.48%	3.80%	1.42%	0.59%	0.00%	2.29%	0.25%
Utilities and transp.	0.91%	10.54%	0.48%	3.49%	2.26%	0.00%	4.89%	0.62%
Wholesale trade	0.76%	8.89%	3.82%	0.20%	0.16%	0.01%	3.18%	0.05%
Fin. svcs. and real estate	0.39%	4.39%	4.84%	3.99%	0.07%	0.01%	3.17%	0.11%
Retail trade	0.56%	7.82%	6.24%	2.28%	0.13%	0.00%	3.38%	0.24%
Professional services	0.40%	3.50%	2.39%	0.68%	1.33%	0.11%	1.35%	0.39%
Other services	0.56%	4.60%	4.43%	1.99%	0.54%	0.20%	2.39%	0.33%
Ownership								
For profit, incorporated	0.26%	2.28%	2.03%	0.79%	0.72%	0.06%	1.09%	0.19%
For profit, unincorporated	0.53%	5.69%	2.45%	1.72%	0.65%	0.15%	1.97%	0.40%
Nonprofit	0.32%	6.80%	4.63%	1.91%	0.00%	0.13%	2.77%	0.16%
Age of firm								
Less than 5 years	1.71%	3.36%	6.28%	2.73%	1.91%	0.00%	3.29%	1.32%
5-9 years	1.57%	4.77%	2.79%	3.26%	3.12%	0.00%	1.97%	2.21%
10-19 years	0.77%	4.31%	2.88%	1.68%	0.94%	0.36%	2.00%	0.47%
20 or more years	0.18%	3.02%	2.29%	0.68%	0.49%	0.05%	1.21%	0.13%
Multi/single status								
2 or more locations	0.10%	5.59%	6.52%	0.96%	0.25%	0.05%	2.26%	0.08%
1 location only	0.59%	2.12%	1.61%	0.85%	0.98%	0.00%	0.98%	0.66%
Percent full-time employees								
Less than 25%	1.46%	11.13%	10.16%	2.89%	3.77%	0.35%	5.43%	1.34%
25-49 %	0.84%	6.64%	5.86%	3.29%	1.36%	0.02%	3.32%	0.79%
50-74 %	0.67%	4.37%	5.23%	1.11%	2.50%	0.03%	2.67%	0.62%
75% or more	0.19%	2.46%	1.50%	0.73%	0.11%	0.06%	0.99%	0.07%
Union presence								
No union employees	0.23%	2.12%	1.64%	0.72%	0.41%	0.07%	0.93%	0.16%
Has union employees	0.35%	0.86%	0.00%	0.83%	2.74%	0.02%	1.04%	0.36%
Percent low-wage employees								
50% or more low-wage	0.55%	5.46%	5.63%	1.94%	1.62%	0.13%	2.73%	0.48%
Less than 50% low-wage	0.21%	2.22%	1.58%	0.73%	0.41%	0.05%	0.95%	0.14%
Percent women employees								
Less than 25%	0.35%	3.11%	1.82%	0.73%	0.35%	0.14%	1.18%	0.15%
25-49 %	0.33%	5.75%	3.30%	1.28%	0.91%	0.02%	2.13%	0.24%
50-74 %	0.37%	3.72%	4.14%	2.13%	0.76%	0.12%	2.23%	0.26%
75% or more	0.57%	4.69%	4.05%	1.13%	1.48%	0.05%	2.13%	0.46%
Percent age 50 or older employees								
Less than 25%	0.34%	3.09%	1.97%	1.06%	0.71%	0.12%	1.25%	0.26%
25-49 %	0.23%	4.76%	3.00%	0.81%	0.76%	0.05%	1.55%	0.20%
50-74 %	0.83%	4.26%	4.75%	2.21%	0.30%	0.00%	2.48%	0.24%
75% or more	2.22%	5.60%	9.77%	5.82%	0.98%	0.05%	4.51%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.4%	31.5%	30.3%	40.3%	44.8%	56.8%	34.4%	52.2%
Industry group **								
Agric., fish., forest.	51.7%	25.0% *	--	55.2%	59.3%	51.1% *	32.3%	55.4%
Mining and manufacturing	37.3%	43.3%	18.7%	29.9%	31.6%	43.5%	29.9%	38.3%
Construction	40.7%	46.4%	39.1%	40.0%	36.6%	45.8%	40.3%	41.0%
Utilities and transp.	42.2%	37.4% *	20.8% *	43.4%	29.2%	48.9%	35.9%	43.3%
Wholesale trade	45.1%	25.4% *	26.7%	53.1%	39.5%	51.2%	37.1%	47.4%
Fin. svcs. and real estate	54.6%	40.0%	45.5%	24.2%	43.3%	61.8%	35.9%	57.0%
Retail trade	46.2%	16.0% *	21.7%	37.4%	45.8%	50.7%	27.0%	49.1%
Professional services	53.8%	31.9%	40.0%	50.6%	50.3%	59.2%	40.4%	56.3%
Other services	52.9%	21.4%	17.9%	33.9%	51.0%	65.1%	26.5%	57.6%
Ownership								
For profit, incorporated	49.4%	33.7%	29.5%	39.5%	41.1%	57.9%	34.6%	52.3%
For profit, unincorporated	51.0%	20.2%	37.3%	42.2%	52.0%	59.7%	34.6%	55.1%
Nonprofit	47.9%	34.2%	20.7%	41.5%	49.0%	50.5%	32.0%	49.5%
Age of firm								
Less than 5 years	42.2%	33.1%	23.8% *	43.3%	57.2%	43.4%	34.0%	48.9%
5-9 years	45.9%	30.6%	38.3%	45.8%	45.6%	63.6%	41.3%	48.7%
10-19 years	43.5%	30.8%	36.2%	43.4%	47.5%	46.4%	36.9%	46.6%
20 or more years	50.8%	31.7%	27.2%	37.8%	43.4%	57.4%	31.8%	53.0%
Multi/single status								
2 or more locations	53.8%	41.3% *	33.3%	39.3%	44.7%	57.2%	39.3%	54.2%
1 location only	39.3%	31.1%	29.9%	40.6%	44.8%	44.7%	33.7%	43.8%
Percent full-time employees								
Less than 25%	48.6%	45.8%	8.1% *	29.0%	48.4%	58.3%	22.8%	52.7%
25-49 %	38.9%	21.0% *	11.7% *	35.1%	37.9%	43.9%	22.7%	41.5%
50-74 %	49.5%	28.7%	25.9%	38.4%	47.6%	55.6%	31.0%	52.4%
75% or more	50.5%	32.0%	33.7%	42.3%	44.7%	58.1%	36.7%	53.2%
Union presence								
No union employees	47.5%	30.7%	30.3%	40.5%	45.1%	54.8%	34.2%	50.5%
Has union employees	58.8%	56.4% *	30.0% *	35.7%	41.1%	63.0%	37.9%	59.5%
Percent low-wage employees								
50% or more low-wage	46.5%	28.1%	22.3%	29.7%	44.5%	52.7%	27.7%	48.8%
Less than 50% low-wage	50.1%	31.9%	31.4%	42.3%	44.8%	57.8%	35.4%	53.0%
Percent women employees								
Less than 25%	43.0%	37.2%	30.3%	41.2%	34.2%	54.2%	37.5%	45.1%
25-49 %	53.4%	25.4%	24.2%	44.1%	47.7%	60.0%	33.0%	55.9%
50-74 %	53.3%	28.5%	31.5%	32.9%	53.3%	58.8%	29.8%	56.1%
75% or more	44.4%	28.7%	33.7%	43.9%	40.6%	49.3%	34.6%	46.5%
Percent age 50 or older employees								
Less than 25%	47.3%	36.2%	32.3%	42.4%	44.5%	53.8%	36.7%	50.0%
25-49 %	51.5%	25.3%	31.4%	39.6%	47.4%	56.5%	33.8%	53.2%
50-74 %	50.8%	31.0%	22.0%	35.1%	37.4%	69.0%	29.6%	56.8%
75% or more	37.9%	24.9%	31.0%	20.8%	31.8%	59.2%	28.6%	44.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.17%	2.46%	2.11%	1.49%	1.60%	1.83%	1.24%	1.33%
Industry group **								
Agric., fish., forest.	9.58%	12.56% *	--	12.68%	16.14%	16.33% *	8.72%	11.17%
Mining and manufacturing	2.56%	9.39%	5.31%	3.81%	3.75%	4.08%	3.61%	2.85%
Construction	3.29%	7.47%	6.23%	4.94%	7.42%	8.85%	3.84%	4.65%
Utilities and transp.	4.21%	14.31% *	8.73% *	8.53%	8.40%	5.83%	7.59%	4.75%
Wholesale trade	2.81%	7.99% *	6.68%	5.70%	5.35%	5.07%	4.59%	3.40%
Fin. svcs. and real estate	2.59%	8.34%	10.29%	4.29%	4.56%	3.36%	5.49%	2.81%
Retail trade	2.88%	5.95% *	5.42%	4.98%	4.40%	4.03%	3.57%	3.31%
Professional services	1.52%	3.96%	4.03%	2.78%	2.86%	2.31%	2.23%	1.73%
Other services	3.78%	4.16%	3.26%	2.97%	3.43%	5.69%	2.38%	4.11%
Ownership								
For profit, incorporated	1.57%	3.05%	2.39%	1.80%	2.01%	2.35%	1.48%	1.79%
For profit, unincorporated	1.87%	3.84%	5.58%	3.53%	3.42%	3.11%	2.96%	2.17%
Nonprofit	2.33%	6.88%	5.21%	4.25%	3.65%	3.60%	3.41%	2.53%
Age of firm								
Less than 5 years	3.54%	6.35%	9.06% *	6.15%	6.72%	12.57%	4.64%	5.16%
5-9 years	3.43%	5.15%	5.66%	4.58%	5.97%	12.76%	3.47%	5.04%
10-19 years	2.37%	4.53%	4.84%	3.36%	4.64%	6.45%	2.60%	3.34%
20 or more years	1.37%	3.75%	2.52%	1.87%	1.85%	1.90%	1.62%	1.48%
Multi/single status								
2 or more locations	1.50%	14.20% *	7.58%	2.69%	1.70%	1.86%	3.71%	1.53%
1 location only	1.30%	2.50%	2.19%	1.78%	2.91%	9.11%	1.31%	2.12%
Percent full-time employees								
Less than 25%	3.21%	11.29%	5.98% *	5.42%	7.03%	4.60%	4.67%	3.58%
25-49 %	2.70%	7.41% *	4.43% *	4.52%	4.23%	4.52%	3.61%	3.02%
50-74 %	2.29%	5.56%	5.03%	4.44%	4.12%	3.48%	3.15%	2.62%
75% or more	1.48%	2.94%	2.52%	1.77%	1.94%	2.32%	1.47%	1.70%
Union presence								
No union employees	1.34%	2.44%	2.15%	1.51%	1.66%	2.32%	1.25%	1.57%
Has union employees	2.35%	17.43% *	12.55% *	8.29%	5.45%	2.64%	8.25%	2.41%
Percent low-wage employees								
50% or more low-wage	2.09%	5.83%	4.46%	3.40%	3.46%	3.22%	2.92%	2.33%
Less than 50% low-wage	1.35%	2.68%	2.32%	1.65%	1.81%	2.11%	1.35%	1.54%
Percent women employees								
Less than 25%	1.64%	4.45%	3.19%	2.66%	3.12%	3.05%	2.12%	2.10%
25-49 %	1.70%	5.10%	4.27%	3.42%	2.93%	2.42%	2.68%	1.86%
50-74 %	2.75%	4.39%	5.52%	2.78%	2.84%	3.89%	2.73%	2.95%
75% or more	2.02%	4.72%	4.24%	3.20%	3.78%	3.31%	2.46%	2.37%
Percent age 50 or older employees								
Less than 25%	1.41%	3.70%	2.84%	2.06%	2.49%	2.51%	1.73%	1.71%
25-49 %	1.28%	5.02%	4.80%	2.69%	2.25%	1.79%	2.52%	1.38%
50-74 %	7.26%	5.64%	4.28%	4.00%	5.04%	9.53%	2.95%	8.25%
75% or more	5.02%	5.96%	8.90%	6.07%	9.17%	9.69%	4.51%	7.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 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%	31.2%	29.8%	39.6%	43.2%	55.7%	33.7%	51.0%
Industry group **								
Agric., fish., forest.	50.9%	11.1% *	--	52.2%	60.1%	51.1% *	26.7% *	55.5%
Mining and manufacturing	36.4%	38.5%	18.7%	28.6%	29.2%	43.6%	27.8%	37.6%
Construction	40.1%	46.7%	37.3%	40.7%	34.9%	45.1%	39.8%	40.3%
Utilities and transp.	41.2%	44.6% *	34.5% *	39.2%	29.2%	46.6%	41.5%	41.2%
Wholesale trade	42.5%	27.7%	26.7%	50.7%	32.1%	50.0%	35.7%	44.4%
Fin. svcs. and real estate	54.4%	40.4%	45.8%	22.8%	42.8%	61.7%	35.3%	56.7%
Retail trade	44.2%	16.0% *	22.0%	37.4%	39.2%	48.7%	27.8%	46.6%
Professional services	53.2%	30.7%	38.8%	49.3%	49.8%	58.8%	38.8%	55.8%
Other services	51.5%	20.0%	16.6%	34.3%	50.0%	62.9%	25.6%	56.1%
Ownership								
For profit, incorporated	48.2%	34.0%	28.7%	38.6%	39.3%	56.6%	33.9%	51.0%
For profit, unincorporated	49.6%	19.2%	38.1%	41.3%	49.2%	58.4%	34.3%	53.4%
Nonprofit	47.7%	31.4%	20.6%	41.6%	49.0%	50.3%	31.0%	49.4%
Age of firm								
Less than 5 years	42.5%	32.9%	27.0% *	43.9%	55.4%	43.4%	34.5%	49.1%
5-9 years	44.6%	30.6%	36.4%	43.3%	44.7%	63.6%	39.4%	47.8%
10-19 years	42.7%	31.6%	35.3%	43.0%	45.8%	45.7%	36.3%	45.7%
20 or more years	49.6%	30.8%	26.6%	37.1%	41.8%	56.3%	31.2%	51.8%
Multi/single status								
2 or more locations	52.6%	56.6%	31.4%	38.9%	42.7%	56.1%	39.8%	53.0%
1 location only	38.5%	30.2%	29.6%	39.8%	43.8%	45.1%	32.8%	43.1%
Percent full-time employees								
Less than 25%	47.6%	43.4%	8.1% *	28.8%	47.0%	57.2%	22.3%	51.6%
25-49 %	38.3%	21.0% *	9.4% *	35.6%	35.8%	43.7%	22.1%	40.9%
50-74 %	49.4%	27.8%	25.4%	39.1%	47.3%	55.6%	31.3%	52.3%
75% or more	49.2%	32.0%	33.3%	41.1%	42.9%	56.7%	35.8%	51.8%
Union presence								
No union employees	46.5%	30.6%	29.8%	39.9%	43.5%	53.6%	33.6%	49.3%
Has union employees	57.7%	50.6% *	30.0% *	33.4%	39.5%	62.1%	36.2%	58.4%
Percent low-wage employees								
50% or more low-wage	45.3%	27.8%	20.5%	30.3%	43.0%	51.4%	27.8%	47.5%
Less than 50% low-wage	49.0%	31.7%	31.1%	41.3%	43.2%	56.8%	34.6%	51.9%
Percent women employees								
Less than 25%	41.0%	36.0%	29.4%	40.3%	32.2%	51.2%	36.7%	42.6%
25-49 %	52.3%	28.8%	26.6%	42.9%	45.4%	58.9%	33.3%	54.6%
50-74 %	52.8%	27.2%	31.0%	32.4%	52.3%	58.4%	29.0%	55.6%
75% or more	43.5%	28.4%	31.9%	43.5%	39.5%	48.3%	33.5%	45.6%
Percent age 50 or older employees								
Less than 25%	46.7%	35.6%	31.8%	41.6%	43.3%	53.4%	35.9%	49.3%
25-49 %	50.3%	24.1%	30.8%	39.6%	45.5%	55.3%	33.3%	52.0%
50-74 %	48.5%	31.0%	21.7%	31.9%	35.5%	65.9%	28.6%	54.1%
75% or more	38.1%	26.7%	31.0%	20.4%	30.5% *	59.2%	29.5%	44.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.18%	2.48%	2.12%	1.49%	1.61%	1.86%	1.24%	1.35%
Industry group **								
Agric., fish., forest.	9.59%	7.63% *	--	12.83%	16.12%	16.33% *	8.37% *	11.17%
Mining and manufacturing	2.57%	9.24%	5.31%	3.75%	3.65%	4.08%	3.50%	2.85%
Construction	3.28%	7.46%	6.21%	4.95%	7.35%	8.83%	3.84%	4.63%
Utilities and transp.	4.20%	14.07% *	12.42% *	8.60%	8.40%	5.84%	7.59%	4.73%
Wholesale trade	2.76%	8.10%	6.68%	5.76%	5.16%	5.01%	4.58%	3.34%
Fin. svcs. and real estate	2.60%	8.32%	10.27%	4.15%	4.56%	3.36%	5.50%	2.82%
Retail trade	2.84%	5.95% *	5.43%	4.99%	4.44%	3.98%	3.62%	3.26%
Professional services	1.52%	3.95%	4.03%	2.78%	2.87%	2.32%	2.23%	1.74%
Other services	3.87%	4.10%	3.16%	2.98%	3.43%	5.96%	2.36%	4.22%
Ownership								
For profit, incorporated	1.59%	3.06%	2.38%	1.79%	2.00%	2.39%	1.48%	1.82%
For profit, unincorporated	1.89%	3.78%	5.64%	3.53%	3.44%	3.17%	2.99%	2.20%
Nonprofit	2.34%	6.81%	5.21%	4.25%	3.66%	3.61%	3.40%	2.54%
Age of firm								
Less than 5 years	3.54%	6.35%	9.22% *	6.17%	6.79%	12.57%	4.69%	5.15%
5-9 years	3.46%	5.15%	5.64%	4.59%	5.98%	12.76%	3.48%	5.07%
10-19 years	2.35%	4.66%	4.84%	3.35%	4.58%	6.40%	2.61%	3.31%
20 or more years	1.39%	3.75%	2.50%	1.87%	1.85%	1.93%	1.62%	1.51%
Multi/single status								
2 or more locations	1.52%	13.45%	7.60%	2.68%	1.72%	1.89%	3.74%	1.56%
1 location only	1.30%	2.50%	2.20%	1.78%	2.92%	9.12%	1.31%	2.12%
Percent full-time employees								
Less than 25%	3.22%	11.33%	5.98% *	5.42%	7.10%	4.60%	4.67%	3.59%
25-49 %	2.70%	7.41% *	4.23% *	4.53%	4.20%	4.53%	3.59%	3.03%
50-74 %	2.29%	5.55%	5.00%	4.47%	4.12%	3.48%	3.18%	2.62%
75% or more	1.51%	2.96%	2.53%	1.77%	1.93%	2.36%	1.47%	1.73%
Union presence								
No union employees	1.36%	2.46%	2.15%	1.51%	1.67%	2.36%	1.25%	1.59%
Has union employees	2.36%	18.34% *	12.55% *	8.28%	5.38%	2.65%	8.27%	2.42%
Percent low-wage employees								
50% or more low-wage	2.09%	5.83%	4.31%	3.44%	3.48%	3.20%	2.95%	2.32%
Less than 50% low-wage	1.36%	2.70%	2.32%	1.65%	1.81%	2.14%	1.35%	1.56%
Percent women employees								
Less than 25%	1.63%	4.47%	3.18%	2.66%	3.10%	3.13%	2.12%	2.09%
25-49 %	1.70%	5.59%	4.58%	3.42%	2.93%	2.44%	2.73%	1.86%
50-74 %	2.77%	4.36%	5.52%	2.78%	2.85%	3.91%	2.72%	2.97%
75% or more	2.03%	4.72%	4.20%	3.20%	3.78%	3.33%	2.45%	2.38%
Percent age 50 or older employees								
Less than 25%	1.41%	3.71%	2.85%	2.05%	2.46%	2.51%	1.73%	1.70%
25-49 %	1.29%	4.99%	4.80%	2.69%	2.29%	1.81%	2.53%	1.39%
50-74 %	7.58%	5.64%	4.28%	3.90%	5.05%	10.37%	2.93%	8.70%
75% or more	5.03%	6.43%	8.90%	6.02%	9.17% *	9.69%	4.71%	7.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.5%	57.7%	70.6%	79.5%	87.1%	93.3%	67.0%	90.7%
Industry group **								
Agric., fish., forest.	73.8%	32.6%	52.4%	70.1%	80.0%	97.8%	45.9%	86.9%
Mining and manufacturing	81.3%	62.6%	69.0%	80.4%	80.6%	85.2%	71.0%	83.4%
Construction	76.6%	50.7%	68.2%	77.0%	90.6%	96.1%	62.1%	90.3%
Utilities and transp.	85.9%	55.5%	81.8%	79.8%	85.8%	93.5%	67.1%	91.0%
Wholesale trade	90.2%	75.5%	85.9%	88.0%	89.1%	96.8%	82.7%	93.2%
Fin. svcs. and real estate	90.5%	67.9%	90.2%	92.0%	90.5%	93.3%	80.2%	92.5%
Retail trade	86.3%	52.7%	68.8%	76.8%	82.1%	97.0%	64.3%	93.5%
Professional services	89.6%	66.6%	82.1%	88.2%	90.1%	95.3%	76.8%	93.4%
Other services	78.0%	49.6%	58.6%	70.9%	86.3%	90.7%	56.9%	88.0%
Ownership								
For profit, incorporated	84.1%	60.1%	70.9%	76.7%	85.8%	93.1%	67.6%	90.1%
For profit, unincorporated	78.6%	46.6%	65.1%	80.5%	82.8%	92.9%	59.8%	88.6%
Nonprofit	92.2%	68.3%	82.4%	93.4%	94.5%	94.4%	79.7%	94.4%
Age of firm								
Less than 5 years	64.5%	51.2%	64.5%	69.8%	89.0%	67.2%	57.1%	81.7%
5-9 years	70.7%	49.7%	65.8%	78.0%	84.0%	89.5%	61.3%	84.8%
10-19 years	75.8%	57.8%	68.3%	75.8%	81.3%	91.6%	64.8%	85.2%
20 or more years	88.8%	63.9%	74.9%	83.1%	88.6%	93.6%	73.1%	91.8%
Multi/single status								
2 or more locations	91.4%	67.8%	78.3%	86.2%	85.5%	93.5%	82.6%	91.7%
1 location only	73.8%	57.5%	69.9%	77.5%	89.0%	88.2%	65.5%	86.8%
Percent full-time employees								
Less than 25%	66.8%	35.7%	46.8%	59.0%	85.6%	93.1%	43.5%	86.9%
25-49 %	80.3%	53.0%	58.6%	75.2%	85.2%	93.3%	59.8%	89.1%
50-74 %	88.0%	63.8%	71.0%	80.4%	91.7%	97.2%	68.2%	95.2%
75% or more	86.5%	63.0%	78.6%	83.4%	86.6%	92.5%	73.6%	90.3%
Union presence								
No union employees	83.0%	57.8%	70.9%	79.3%	87.2%	92.4%	67.1%	89.8%
Has union employees	92.9%	52.7%	60.1%	83.9%	86.3%	96.0%	63.2%	94.5%
Percent low-wage employees								
50% or more low-wage	74.4%	35.4%	48.3%	65.3%	76.4%	93.2%	45.0%	87.5%
Less than 50% low-wage	87.2%	65.1%	78.5%	83.6%	89.6%	93.3%	74.4%	91.5%
Percent women employees								
Less than 25%	76.8%	53.9%	71.4%	77.7%	81.5%	87.7%	65.2%	84.2%
25-49 %	87.9%	61.5%	74.8%	81.3%	88.9%	93.1%	71.0%	91.6%
50-74 %	88.6%	61.2%	67.3%	78.2%	90.6%	95.9%	66.6%	93.8%
75% or more	82.8%	58.4%	69.9%	82.0%	86.2%	93.1%	67.2%	90.3%
Percent age 50 or older employees								
Less than 25%	81.1%	56.5%	66.3%	76.8%	85.1%	93.0%	64.8%	89.2%
25-49 %	89.0%	59.2%	75.7%	83.9%	88.5%	93.3%	72.7%	91.6%
50-74 %	85.8%	61.5%	81.3%	83.4%	88.4%	95.5%	71.0%	93.0%
75% or more	68.7%	55.7%	73.2%	75.6%	89.1%	87.2%	60.0%	85.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 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%	1.13%	1.26%	1.04%	0.95%	0.54%	0.72%	0.47%
Industry group **								
Agric., fish., forest.	6.98%	6.40%	15.16%	9.12%	16.27%	1.28%	6.42%	9.74%
Mining and manufacturing	1.47%	4.70%	5.07%	2.93%	2.96%	2.15%	2.67%	1.66%
Construction	1.83%	3.45%	4.43%	3.54%	3.30%	1.93%	2.47%	2.06%
Utilities and transp.	1.92%	7.77%	5.57%	5.38%	5.26%	1.67%	4.65%	1.87%
Wholesale trade	1.23%	4.37%	4.06%	2.75%	2.62%	1.74%	2.43%	1.37%
Fin. svcs. and real estate	1.31%	3.22%	3.35%	3.93%	2.47%	1.85%	2.08%	1.52%
Retail trade	1.01%	3.19%	3.70%	3.92%	2.94%	0.65%	2.14%	0.90%
Professional services	0.63%	2.00%	2.04%	1.42%	1.71%	0.78%	1.20%	0.72%
Other services	1.48%	2.18%	2.37%	2.23%	1.69%	1.77%	1.42%	1.37%
Ownership								
For profit, incorporated	0.58%	1.34%	1.51%	1.36%	1.27%	0.67%	0.87%	0.61%
For profit, unincorporated	1.04%	2.36%	3.02%	2.20%	2.50%	1.20%	1.69%	1.17%
Nonprofit	0.87%	3.86%	3.26%	1.54%	1.63%	1.26%	2.05%	0.94%
Age of firm								
Less than 5 years	1.95%	2.47%	3.96%	4.66%	3.66%	18.10%	2.10%	4.19%
5-9 years	1.73%	2.52%	3.27%	2.92%	4.05%	6.53%	1.81%	2.91%
10-19 years	1.37%	2.25%	2.75%	2.44%	3.31%	2.79%	1.53%	1.99%
20 or more years	0.46%	1.92%	1.74%	1.19%	0.98%	0.54%	1.05%	0.47%
Multi/single status								
2 or more locations	0.49%	10.10%	4.17%	1.66%	1.08%	0.54%	2.19%	0.49%
1 location only	0.70%	1.13%	1.32%	1.26%	1.68%	4.44%	0.76%	1.25%
Percent full-time employees								
Less than 25%	1.60%	2.59%	3.47%	4.01%	3.10%	1.41%	1.92%	1.66%
25-49 %	1.32%	3.66%	4.70%	3.15%	2.55%	1.39%	2.48%	1.31%
50-74 %	0.79%	2.60%	3.07%	2.89%	1.73%	0.61%	1.83%	0.64%
75% or more	0.56%	1.54%	1.48%	1.21%	1.22%	0.72%	0.90%	0.62%
Union presence								
No union employees	0.51%	1.13%	1.27%	1.07%	0.91%	0.69%	0.73%	0.55%
Has union employees	0.99%	9.54%	9.81%	4.56%	4.94%	0.77%	5.51%	0.98%
Percent low-wage employees								
50% or more low-wage	1.08%	2.11%	2.65%	2.60%	2.76%	0.87%	1.52%	1.05%
Less than 50% low-wage	0.48%	1.25%	1.33%	1.09%	0.97%	0.64%	0.76%	0.53%
Percent women employees								
Less than 25%	0.98%	1.93%	2.30%	2.00%	2.54%	1.71%	1.28%	1.34%
25-49 %	0.78%	3.04%	2.75%	2.20%	1.41%	1.07%	1.79%	0.83%
50-74 %	0.75%	2.24%	2.89%	2.31%	1.29%	0.58%	1.59%	0.62%
75% or more	0.92%	2.20%	2.28%	1.76%	2.53%	1.28%	1.35%	1.10%
Percent age 50 or older employees								
Less than 25%	0.66%	1.64%	1.69%	1.44%	1.65%	0.83%	1.00%	0.76%
25-49 %	0.57%	3.02%	2.66%	1.82%	1.30%	0.67%	1.62%	0.59%
50-74 %	2.09%	2.73%	2.64%	2.72%	2.68%	2.46%	1.83%	1.99%
75% or more	2.11%	2.51%	5.61%	6.27%	4.18%	5.20%	2.21%	3.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.0%	64.0%	77.0%	88.7%	95.8%	98.1%	74.1%	97.0%
Industry group **								
Agric., fish., forest.	73.9%	40.1%	80.8%	79.4%	65.1%	100.0%	62.3%	79.3%
Mining and manufacturing	97.4%	76.5%	87.7%	97.5%	99.1%	99.7%	87.2%	99.5%
Construction	88.2%	64.0%	88.6%	92.1%	96.5%	99.5%	77.9%	97.9%
Utilities and transp.	94.1%	66.3%	87.7%	94.6%	96.5%	98.8%	79.0%	98.1%
Wholesale trade	96.7%	77.7%	97.2%	97.3%	99.7%	100.0%	89.5%	99.7%
Fin. svcs. and real estate	96.4%	73.3%	97.4%	98.3%	97.9%	98.7%	85.5%	98.5%
Retail trade	92.4%	57.1%	81.0%	92.9%	98.6%	99.1%	72.2%	99.0%
Professional services	94.3%	71.1%	90.8%	93.4%	96.2%	98.7%	83.2%	97.6%
Other services	82.2%	54.5%	53.7%	76.8%	93.8%	95.0%	59.1%	93.1%
Ownership								
For profit, incorporated	90.8%	67.0%	77.5%	87.0%	94.5%	97.9%	74.9%	96.5%
For profit, unincorporated	86.3%	52.3%	72.7%	89.3%	96.3%	97.2%	67.9%	96.1%
Nonprofit	96.9%	72.1%	83.6%	97.4%	99.1%	99.7%	82.9%	99.4%
Age of firm								
Less than 5 years	67.5%	50.3%	65.9%	77.2%	95.3%	74.7%	58.8%	87.7%
5-9 years	75.5%	56.6%	66.2%	82.2%	91.9%	93.6%	65.8%	90.1%
10-19 years	83.3%	63.7%	75.1%	84.6%	91.0%	96.9%	72.2%	92.8%
20 or more years	95.5%	73.8%	84.4%	93.9%	97.3%	98.4%	82.8%	98.0%
Multi/single status								
2 or more locations	97.7%	82.3%	82.4%	94.4%	97.2%	98.4%	89.1%	98.0%
1 location only	80.5%	63.7%	76.5%	87.0%	94.0%	89.9%	72.8%	92.8%
Percent full-time employees								
Less than 25%	70.3%	36.6%	45.1%	66.2%	92.0%	97.5%	44.6%	92.4%
25-49 %	85.2%	54.6%	54.3%	80.6%	94.7%	98.5%	61.6%	95.2%
50-74 %	91.3%	69.4%	73.8%	90.2%	95.0%	98.7%	74.2%	97.6%
75% or more	94.2%	71.8%	89.6%	93.6%	96.5%	98.0%	83.4%	97.4%
Union presence								
No union employees	90.0%	64.0%	77.0%	88.5%	96.1%	97.9%	74.1%	96.7%
Has union employees	96.9%	63.7%	76.6%	94.3%	93.2%	98.7%	76.4%	97.9%
Percent low-wage employees								
50% or more low-wage	81.3%	42.2%	52.9%	74.0%	88.5%	98.1%	52.6%	94.1%
Less than 50% low-wage	93.6%	71.2%	85.5%	93.0%	97.6%	98.1%	81.4%	97.7%
Percent women employees								
Less than 25%	87.4%	61.5%	86.0%	94.1%	94.1%	93.6%	76.5%	94.3%
25-49 %	94.3%	72.2%	78.3%	86.0%	96.6%	99.1%	77.8%	97.9%
50-74 %	92.3%	63.3%	68.0%	83.8%	97.2%	98.7%	69.4%	97.6%
75% or more	89.2%	63.9%	73.4%	89.0%	94.9%	99.2%	72.6%	97.2%
Percent age 50 or older employees								
Less than 25%	87.1%	62.2%	71.6%	84.9%	92.7%	97.3%	71.3%	94.9%
25-49 %	96.3%	69.3%	83.9%	94.9%	98.4%	98.6%	82.4%	98.5%
50-74 %	92.0%	68.0%	87.6%	90.5%	97.8%	99.8%	77.7%	99.0%
75% or more	74.8%	59.9%	85.5%	96.2%	93.3%	89.3%	66.5%	91.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 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%	1.07%	1.17%	0.85%	0.69%	0.27%	0.67%	0.28%
Industry group **								
Agric., fish., forest.	7.62%	6.79%	8.16%	8.27%	17.29%	0.00%	5.81%	11.18%
Mining and manufacturing	0.38%	3.97%	3.59%	0.85%	0.55%	0.17%	1.84%	0.21%
Construction	1.17%	3.13%	2.70%	2.25%	1.87%	0.33%	1.95%	0.84%
Utilities and transp.	1.10%	6.85%	4.95%	3.31%	2.40%	0.63%	3.78%	0.79%
Wholesale trade	0.51%	3.71%	1.68%	1.15%	0.32%	0.03%	1.65%	0.16%
Fin. svcs. and real estate	0.51%	2.90%	1.10%	0.81%	1.59%	0.53%	1.63%	0.51%
Retail trade	0.65%	3.13%	3.03%	2.17%	0.59%	0.34%	1.98%	0.28%
Professional services	0.39%	1.87%	1.41%	1.21%	0.95%	0.36%	1.03%	0.38%
Other services	1.25%	2.18%	2.47%	2.10%	1.32%	1.22%	1.44%	0.98%
Ownership								
For profit, incorporated	0.40%	1.20%	1.41%	1.12%	1.04%	0.35%	0.80%	0.37%
For profit, unincorporated	0.82%	2.41%	2.64%	1.80%	1.42%	0.92%	1.59%	0.79%
Nonprofit	0.36%	3.83%	3.19%	0.94%	0.30%	0.13%	1.95%	0.16%
Age of firm								
Less than 5 years	1.87%	2.48%	3.93%	4.24%	2.62%	18.90%	2.08%	3.70%
5-9 years	1.60%	2.47%	3.37%	2.88%	3.62%	4.27%	1.78%	2.52%
10-19 years	1.09%	2.11%	2.41%	2.04%	2.76%	1.19%	1.39%	1.46%
20 or more years	0.26%	1.72%	1.49%	0.74%	0.58%	0.26%	0.89%	0.23%
Multi/single status								
2 or more locations	0.22%	7.42%	4.01%	0.94%	0.47%	0.24%	1.78%	0.21%
1 location only	0.62%	1.08%	1.22%	1.06%	1.44%	4.15%	0.71%	1.04%
Percent full-time employees								
Less than 25%	1.51%	2.57%	3.53%	3.90%	2.86%	0.89%	1.95%	1.41%
25-49 %	1.21%	3.66%	4.82%	3.13%	1.79%	0.82%	2.52%	1.03%
50-74 %	0.69%	2.44%	3.14%	2.53%	1.52%	0.49%	1.75%	0.54%
75% or more	0.33%	1.38%	1.06%	0.77%	0.85%	0.34%	0.74%	0.33%
Union presence								
No union employees	0.34%	1.08%	1.18%	0.88%	0.59%	0.31%	0.68%	0.29%
Has union employees	0.79%	8.17%	7.60%	2.03%	4.44%	0.58%	4.05%	0.80%
Percent low-wage employees								
50% or more low-wage	0.93%	2.18%	2.65%	2.53%	2.62%	0.45%	1.55%	0.86%
Less than 50% low-wage	0.28%	1.11%	1.15%	0.75%	0.54%	0.32%	0.65%	0.27%
Percent women employees								
Less than 25%	0.72%	1.83%	1.83%	0.99%	1.80%	1.32%	1.10%	0.92%
25-49 %	0.49%	2.83%	2.64%	2.23%	1.30%	0.27%	1.67%	0.44%
50-74 %	0.57%	2.21%	2.84%	2.13%	0.91%	0.34%	1.55%	0.40%
75% or more	0.62%	2.09%	2.22%	1.44%	1.49%	0.39%	1.28%	0.54%
Percent age 50 or older employees								
Less than 25%	0.54%	1.60%	1.62%	1.29%	1.42%	0.52%	0.96%	0.57%
25-49 %	0.31%	2.79%	2.22%	0.95%	0.62%	0.33%	1.34%	0.28%
50-74 %	1.15%	2.49%	2.16%	2.36%	1.10%	0.12%	1.60%	0.41%
75% or more	1.83%	2.37%	4.27%	1.97%	5.16%	4.65%	1.99%	3.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	95.0%	89.6%	89.4%	91.4%	94.1%	97.0%	90.2%	95.9%
Industry group **								
Agric., fish., forest.	96.7%	100.0%	99.7%	91.9%	95.2%	99.8%	97.0%	96.6%
Mining and manufacturing	92.9%	93.0%	91.5%	86.4%	93.1%	94.2%	90.1%	93.2%
Construction	93.6%	83.6%	88.2%	93.2%	95.8%	99.5%	87.5%	97.0%
Utilities and transp.	95.0%	82.6%	88.3%	96.3%	96.3%	95.4%	89.8%	95.7%
Wholesale trade	94.1%	87.1%	97.0%	94.9%	94.1%	94.0%	94.0%	94.1%
Fin. svcs. and real estate	95.4%	95.1%	98.0%	94.0%	94.0%	95.8%	95.4%	95.4%
Retail trade	96.0%	89.4%	90.7%	85.8%	95.3%	98.3%	91.2%	96.7%
Professional services	95.9%	89.8%	89.0%	92.7%	94.0%	98.2%	90.2%	96.9%
Other services	95.0%	92.8%	81.4%	89.7%	93.5%	98.0%	87.3%	96.4%
Ownership								
For profit, incorporated	94.8%	88.1%	88.1%	91.2%	94.1%	96.8%	88.8%	95.9%
For profit, unincorporated	95.1%	94.4%	93.8%	91.4%	93.7%	97.6%	93.9%	95.4%
Nonprofit	95.8%	92.9%	90.5%	92.8%	94.6%	97.3%	93.5%	96.1%
Age of firm								
Less than 5 years	94.5%	94.3%	89.5%	93.9%	97.3%	100.0%	92.4%	96.4%
5-9 years	90.7%	84.8%	86.2%	92.2%	91.0%	98.3%	88.6%	92.3%
10-19 years	92.1%	86.8%	89.9%	91.1%	91.6%	96.8%	89.8%	93.3%
20 or more years	95.6%	91.3%	89.7%	91.2%	94.7%	97.0%	90.3%	96.2%
Multi/single status								
2 or more locations	96.2%	64.7% *	90.8%	92.0%	94.6%	96.9%	91.7%	96.3%
1 location only	91.9%	90.4%	89.2%	91.2%	93.5%	99.6%	89.9%	93.7%
Percent full-time employees								
Less than 25%	92.5%	95.0%	97.9%	88.6%	93.6%	92.2%	94.6%	92.2%
25-49 %	94.1%	89.1%	86.9%	92.0%	92.4%	96.3%	87.5%	95.2%
50-74 %	94.7%	91.5%	82.9%	86.9%	87.9%	98.5%	87.9%	95.7%
75% or more	95.1%	89.2%	90.0%	91.8%	94.8%	96.8%	90.4%	96.0%
Union presence								
No union employees	94.7%	89.1%	90.0%	91.2%	94.2%	96.9%	90.3%	95.6%
Has union employees	96.6%	100.0%	72.8%	95.7%	93.3%	97.3%	87.2%	96.9%
Percent low-wage employees								
50% or more low-wage	93.6%	85.9%	72.9%	85.8%	90.8%	96.8%	79.7%	95.4%
Less than 50% low-wage	95.2%	90.0%	90.4%	91.9%	94.4%	97.0%	91.0%	95.9%
Percent women employees								
Less than 25%	93.8%	90.1%	89.8%	91.5%	94.7%	96.0%	90.4%	95.0%
25-49 %	95.0%	84.6%	87.7%	91.8%	94.9%	96.3%	89.2%	95.7%
50-74 %	96.1%	90.4%	91.2%	92.7%	92.5%	97.9%	91.5%	96.6%
75% or more	94.8%	92.2%	88.1%	89.3%	94.4%	97.2%	89.2%	95.9%
Percent age 50 or older employees								
Less than 25%	95.4%	90.0%	90.9%	92.2%	95.2%	97.6%	90.9%	96.5%
25-49 %	95.2%	89.7%	87.7%	90.5%	94.1%	96.7%	89.7%	95.7%
50-74 %	94.2%	92.0%	86.4%	91.5%	91.5%	96.9%	89.6%	95.3%
75% or more	90.6%	85.0%	93.1%	90.0%	90.2%	94.8%	87.9%	92.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 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%	1.58%	1.50%	0.88%	0.57%	0.33%	0.81%	0.30%
Industry group **								
Agric., fish., forest.	1.54%	0.00%	0.33%	4.54%	3.27%	0.19%	2.10%	1.85%
Mining and manufacturing	0.96%	3.02%	3.94%	3.43%	1.52%	1.35%	2.41%	1.03%
Construction	1.21%	6.62%	3.85%	1.98%	2.09%	0.28%	2.57%	1.09%
Utilities and transp.	1.33%	13.26%	5.52%	1.73%	3.04%	1.57%	5.10%	1.33%
Wholesale trade	1.01%	4.63%	1.59%	1.92%	1.39%	1.90%	1.51%	1.21%
Fin. svcs. and real estate	0.73%	2.12%	1.15%	2.11%	1.43%	0.96%	1.39%	0.79%
Retail trade	0.74%	3.69%	5.25%	4.36%	1.47%	0.41%	2.57%	0.73%
Professional services	0.38%	2.23%	2.38%	1.37%	1.13%	0.30%	1.31%	0.38%
Other services	1.08%	1.99%	5.01%	2.31%	1.38%	0.76%	2.41%	0.90%
Ownership								
For profit, incorporated	0.38%	2.03%	1.87%	1.04%	0.72%	0.41%	1.03%	0.37%
For profit, unincorporated	0.61%	1.93%	2.00%	2.26%	1.28%	0.57%	1.28%	0.69%
Nonprofit	0.65%	3.71%	5.05%	2.35%	1.35%	0.76%	1.99%	0.68%
Age of firm								
Less than 5 years	1.21%	1.90%	4.28%	2.32%	1.81%	0.00%	2.00%	1.41%
5-9 years	1.45%	4.38%	4.78%	2.12%	2.64%	1.44%	2.32%	1.80%
10-19 years	1.08%	4.16%	2.92%	2.19%	2.21%	1.40%	1.83%	1.32%
20 or more years	0.31%	1.53%	2.06%	1.11%	0.57%	0.34%	1.06%	0.31%
Multi/single status								
2 or more locations	0.31%	21.89% *	4.54%	1.49%	0.62%	0.34%	2.46%	0.31%
1 location only	0.59%	1.34%	1.59%	1.07%	1.09%	0.28%	0.85%	0.81%
Percent full-time employees								
Less than 25%	2.01%	3.13%	1.77%	5.63%	3.01%	3.35%	1.95%	2.30%
25-49 %	1.00%	4.53%	8.48%	1.89%	2.45%	1.19%	3.38%	1.00%
50-74 %	0.81%	2.94%	4.81%	3.73%	3.08%	0.57%	2.50%	0.83%
75% or more	0.33%	1.83%	1.63%	0.95%	0.56%	0.38%	0.88%	0.33%
Union presence								
No union employees	0.34%	1.65%	1.50%	0.92%	0.57%	0.39%	0.82%	0.35%
Has union employees	0.62%	0.00%	11.22%	2.16%	2.54%	0.63%	4.64%	0.62%
Percent low-wage employees								
50% or more low-wage	0.81%	3.92%	7.58%	4.14%	1.77%	0.65%	3.90%	0.66%
Less than 50% low-wage	0.31%	1.70%	1.50%	0.88%	0.59%	0.36%	0.80%	0.32%
Percent women employees								
Less than 25%	0.56%	1.78%	1.96%	1.38%	0.96%	0.89%	1.07%	0.65%
25-49 %	0.54%	6.57%	3.87%	2.04%	0.87%	0.64%	2.32%	0.53%
50-74 %	0.55%	2.48%	2.95%	1.65%	1.51%	0.45%	1.41%	0.55%
75% or more	0.59%	2.33%	4.24%	2.26%	1.22%	0.50%	2.16%	0.52%
Percent age 50 or older employees								
Less than 25%	0.38%	1.61%	1.48%	1.11%	0.69%	0.48%	0.92%	0.39%
25-49 %	0.38%	4.49%	3.19%	1.64%	0.83%	0.41%	1.67%	0.38%
50-74 %	1.58%	2.41%	5.32%	2.28%	2.46%	1.52%	2.33%	1.60%
75% or more	2.37%	6.07%	3.90%	5.16%	5.05%	2.66%	4.21%	2.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	22.5%	18.0%	95.8%	93.2%
Firm size				
Less than 50 employees	39.4%	27.3%	92.1%	87.0%
50+ employees	19.6%	16.3%	96.5%	94.2%
Less than 10 employees	38.9%	28.5%	92.2%	85.4%
10-24 employees	41.1%	29.2%	92.2%	88.0%
25-99 employees	35.3%	25.4%	91.9%	87.7%
100-999 employees	23.9%	20.8%	95.1%	91.7%
1000+ employees	16.5%	13.6%	97.5%	95.9%
Industry group **				
Agric., fish., forest.	20.2% *	14.5% *	96.0%	92.4%
Mining and manufacturing	23.0%	19.3%	96.4%	93.6%
Construction	29.9%	24.4%	94.0%	91.5%
Utilities and transp.	19.3%	15.2%	94.9%	93.4%
Wholesale trade	29.4%	26.1%	95.4%	92.5%
Fin. svcs. and real estate	22.3%	16.8%	97.2%	95.1%
Retail trade	19.5%	15.9%	96.7%	94.5%
Professional services	20.8%	15.1%	96.3%	93.5%
Other services	23.6%	20.4%	94.0%	90.6%
Ownership				
For profit, incorporated	22.3%	17.7%	95.7%	93.3%
For profit, unincorporated	26.3%	20.8%	96.3%	93.2%
Nonprofit	20.5%	16.6%	96.1%	92.5%
Age of firm				
Less than 5 years	32.6%	27.1%	93.8%	90.7%
5-9 years	38.1%	30.4%	92.8%	86.5%
10-19 years	31.3%	23.4%	93.8%	90.7%
20 or more years	20.4%	16.4%	96.3%	93.8%
Multi/single status				
2 or more locations	18.3%	15.1%	96.9%	95.0%
1 location only	33.6%	25.5%	93.0%	88.4%
Percent full-time employees				
Less than 25%	23.8%	21.4%	97.2%	94.8%
25-49 %	26.8%	22.0%	95.4%	91.7%
50-74 %	22.5%	18.5%	95.8%	93.5%
75% or more	22.4%	17.7%	95.8%	93.2%
Union presence				
No union employees	22.9%	18.3%	95.5%	92.5%
Has union employees	20.8%	16.5%	97.1%	96.0%
Percent low wage employees **				
50% or more low-wage	17.7%	15.0%	94.7%	91.9%
Less than 50% low-wage	23.0%	18.3%	95.9%	93.3%
Percent women employees				
Less than 25%	25.3%	20.4%	93.1%	90.1%
25-49 %	24.5%	19.8%	96.4%	94.1%
50-74 %	18.5%	14.5%	97.2%	95.2%
75% or more	22.4%	17.6%	96.2%	92.2%
Percent age 50 or older employees				
Less than 25%	24.6%	19.8%	94.9%	92.1%
25-49 %	21.5%	17.0%	96.9%	94.5%
50-74 %	20.4%	15.9%	94.4%	92.1%
75% or more	22.7%	18.3%	94.0%	87.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	0.94%	0.83%	0.29%	0.38%
Firm size				
Less than 50 employees	1.37%	1.31%	0.75%	0.92%
50+ employees	1.01%	0.91%	0.30%	0.40%
Less than 10 employees	2.69%	2.53%	1.21%	1.84%
10-24 employees	2.36%	2.40%	1.13%	1.38%
25-99 employees	1.63%	1.54%	0.96%	1.07%
100-999 employees	1.70%	1.65%	0.59%	0.71%
1000+ employees	1.22%	1.08%	0.34%	0.47%
Industry group **				
Agric., fish., forest.	6.18% *	5.52% *	1.75%	2.87%
Mining and manufacturing	1.65%	1.53%	0.53%	0.73%
Construction	3.05%	2.88%	1.14%	1.34%
Utilities and transp.	3.17%	2.85%	1.35%	1.46%
Wholesale trade	2.46%	2.46%	0.76%	1.04%
Fin. svcs. and real estate	2.39%	2.37%	0.67%	0.81%
Retail trade	2.20%	2.00%	0.57%	0.86%
Professional services	1.04%	0.84%	0.41%	0.56%
Other services	4.70%	4.20%	1.47%	2.05%
Ownership				
For profit, incorporated	1.24%	1.08%	0.37%	0.48%
For profit, unincorporated	1.73%	1.60%	0.62%	0.83%
Nonprofit	1.68%	1.56%	0.59%	0.90%
Age of firm				
Less than 5 years	3.52%	3.49%	1.56%	1.91%
5-9 years	3.16%	3.15%	1.37%	1.76%
10-19 years	2.07%	1.80%	1.05%	1.17%
20 or more years	1.04%	0.92%	0.30%	0.41%
Multi/single status				
2 or more locations	1.06%	0.93%	0.31%	0.41%
1 location only	1.42%	1.38%	0.59%	0.74%
Percent full-time employees				
Less than 25%	4.31%	4.19%	0.56%	0.94%
25-49 %	3.22%	3.27%	0.80%	1.27%
50-74 %	2.55%	2.56%	0.61%	0.97%
75% or more	1.05%	0.91%	0.33%	0.43%
Union presence				
No union employees	1.09%	0.94%	0.32%	0.45%
Has union employees	1.92%	1.80%	0.71%	0.77%
Percent low wage employees **				
50% or more low-wage	1.73%	1.64%	0.69%	1.23%
Less than 50% low-wage	1.04%	0.91%	0.31%	0.40%
Percent women employees				
Less than 25%	1.28%	1.18%	0.78%	0.84%
25-49 %	1.47%	1.43%	0.45%	0.63%
50-74 %	1.99%	1.63%	0.42%	0.61%
75% or more	2.00%	1.88%	0.46%	0.82%
Percent age 50 or older employees				
Less than 25%	1.26%	1.18%	0.49%	0.62%
25-49 %	0.99%	0.92%	0.28%	0.40%
50-74 %	4.94%	4.01%	1.66%	2.12%
75% or more	3.69%	3.42%	1.39%	2.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.2.1 Percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.7	24.0	15.0	17.8	23.4	25.1	19.0	24.0
Industry group **								
Agric., fish., forest.	3.8	6.0 *	8.4 *	5.5 *	2.0 *	2.8 *	7.0	2.4 *
Mining and manufacturing	14.1	12.3	8.9	12.1	13.1	15.9	9.9	14.9
Construction	13.1	9.1	10.3	12.6	11.6	23.2	9.0	17.0
Utilities and transp.	18.6	13.9	10.9 *	7.8 *	21.3	21.5	10.6	20.7
Wholesale trade	27.1	24.8	18.9	24.9	28.1	30.4	23.7	28.6
Fin. svcs. and real estate	47.6	53.6	43.9	49.1	47.3	47.1	49.9	47.2
Retail trade	7.9	9.0	7.1	4.8	12.0	7.7	7.3	8.1
Professional services	34.2	42.0	24.6	33.2	37.1	33.3	34.1	34.3
Other services	13.7	16.3	9.0	8.5	11.2	17.7	11.2	14.8
Ownership								
For profit, incorporated	21.9	24.7	14.1	15.6	20.3	25.1	18.2	23.2
For profit, unincorporated	21.8	16.5	13.3	16.3	23.0	28.8	15.7	25.0
Nonprofit	27.4	38.7	28.1	33.1	32.5	22.3	33.4	26.4
Age of firm								
Less than 5 years	19.4	24.2	14.2 *	11.7	25.5	32.3 *	19.0	20.3
5-9 years	17.7	24.7	16.3	13.4	17.8	13.6 *	18.7	16.2
10-19 years	22.5	28.1	14.3	16.4	24.5	28.2	20.3	24.4
20 or more years	23.5	21.3	15.2	20.4	23.5	25.0	18.5	24.4
Multi/single status								
2 or more locations	24.6	21.9 *	14.6	21.8	24.4	25.0	19.5	24.8
1 location only	19.8	24.1	15.1	16.6	22.0	27.4	19.0	21.2
Percent full-time employees								
Less than 25%	8.9	17.3	5.4	4.2	5.0	9.8	10.2	7.7
25-49 %	7.7	15.7	5.7	5.2	7.8	7.4	8.8	7.2
50-74 %	16.2	25.4	12.7	12.8	15.7	15.6	18.0	15.6
75% or more	27.5	26.7	19.5	23.2	28.3	29.7	23.0	28.9
Union presence								
No union employees	22.6	24.2	15.2	17.9	24.2	24.8	19.2	24.1
Has union employees	23.4	16.3 *	7.0 *	14.0	15.0	25.8	11.8	24.0
Percent low-wage employees								
50% or more low-wage	6.6	14.4	3.8	4.2	4.3	6.8	7.9	6.0
Less than 50% low-wage	27.1	27.2	19.0	21.7	27.9	29.7	22.8	28.5
Percent women employees								
Less than 25%	16.5	16.3	11.1	11.3	13.6	23.6	13.3	18.5
25-49 %	27.6	21.7	18.2	22.1	26.6	30.7	20.6	29.1
50-74 %	24.1	32.6	19.4	22.6	29.2	22.3	24.4	24.0
75% or more	22.0	30.2	13.9	17.7	22.4	23.1	21.0	22.4
Percent age 50 or older employees								
Less than 25%	18.9	21.1	12.4	13.8	19.3	22.5	15.3	20.7
25-49 %	26.6	19.2	18.1	22.0	28.6	27.9	20.0	27.7
50-74 %	21.6	25.1	23.2	29.2	19.6	18.9 *	25.0	20.0
75% or more	28.3	35.9	11.6	20.6	13.1	28.3	30.7	23.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.I Standard errors for percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57	0.88	0.99	0.81	1.04	1.10	0.55	0.75
Industry group **								
Agric., fish., forest.	0.86	1.81 *	4.41 *	1.64 *	1.00 *	1.31 *	1.80	0.77 *
Mining and manufacturing	0.72	2.62	1.72	1.45	1.17	1.24	1.16	0.84
Construction	0.97	1.34	2.23	1.94	1.81	3.36	0.99	1.66
Utilities and transp.	1.84	3.43	3.52 *	2.36 *	6.00	2.27	1.90	2.25
Wholesale trade	1.58	3.58	4.06	3.25	3.46	2.87	2.37	2.01
Fin. svcs. and real estate	1.77	3.58	8.22	4.57	3.73	2.43	3.19	2.02
Retail trade	0.68	1.49	1.74	1.05	2.47	0.96	0.91	0.84
Professional services	1.03	2.03	2.06	2.10	2.20	1.70	1.29	1.28
Other services	1.29	1.26	1.37	0.98	1.51	3.28	0.74	1.90
Ownership								
For profit, incorporated	0.72	1.12	1.02	0.90	1.22	1.41	0.63	0.97
For profit, unincorporated	1.13	1.47	3.01	1.78	2.38	2.42	1.28	1.57
Nonprofit	1.35	2.94	3.40	2.96	2.47	2.07	1.92	1.55
Age of firm								
Less than 5 years	1.46	1.87	4.47 *	2.30	4.65	10.36 *	1.69	2.86
5-9 years	1.16	1.91	2.10	2.17	3.15	4.50 *	1.19	2.26
10-19 years	1.34	1.93	1.86	1.56	2.94	5.12	1.13	2.31
20 or more years	0.71	1.41	1.26	1.14	1.20	1.13	0.80	0.84
Multi/single status								
2 or more locations	0.87	6.88 *	2.48	1.72	1.17	1.12	1.91	0.90
1 location only	0.59	0.89	1.05	0.91	1.77	5.14	0.57	1.23
Percent full-time employees								
Less than 25%	0.99	1.64	1.15	1.17	1.18	2.93	0.90	1.69
25-49 %	0.76	2.31	1.23	1.32	1.78	1.41	1.00	1.00
50-74 %	1.02	2.03	2.18	2.08	2.21	1.70	1.30	1.31
75% or more	0.82	1.26	1.45	1.09	1.36	1.54	0.79	1.06
Union presence								
No union employees	0.62	0.89	1.01	0.83	1.12	1.36	0.56	0.87
Has union employees	1.34	5.36 *	2.58 *	3.26	2.15	1.62	2.53	1.40
Percent low-wage employees								
50% or more low-wage	0.43	1.19	0.73	0.78	0.84	0.79	0.58	0.57
Less than 50% low-wage	0.73	1.09	1.27	0.99	1.25	1.42	0.69	0.96
Percent women employees								
Less than 25%	0.68	1.14	1.40	0.91	1.22	1.63	0.73	1.00
25-49 %	1.08	1.92	2.31	2.07	2.25	1.68	1.33	1.29
50-74 %	1.38	1.99	2.63	1.87	2.00	2.17	1.35	1.67
75% or more	1.03	2.03	1.66	1.72	2.22	2.07	1.14	1.43
Percent age 50 or older employees								
Less than 25%	0.76	1.19	1.04	0.94	1.58	1.64	0.64	1.09
25-49 %	0.75	1.91	2.76	1.59	1.55	1.08	1.37	0.85
50-74 %	2.86	2.25	2.92	3.30	2.42	5.85 *	1.63	3.91
75% or more	1.93	2.29	3.14	4.85	3.37	6.64	1.95	4.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.m Percent of private-sector employees working in establishments that telework on a regular basis by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.4	14.4	7.4	10.1	14.2	17.0	10.6	15.7
Industry group **								
Agric., fish., forest.	1.5	3.2 *	4.0 *	2.0 *	0.3 *	1.2 *	3.4 *	0.7 *
Mining and manufacturing	7.4	7.8	4.7	5.9	6.2	8.8	5.4	7.8
Construction	5.9	4.3	3.3	4.7	4.1	14.2	3.3	8.3
Utilities and transp.	11.5	10.1	7.7 *	2.7 *	13.2 *	13.4	7.0	12.7
Wholesale trade	16.6	16.5	8.2 *	13.1	18.4	19.3	12.9	18.2
Fin. svcs. and real estate	32.9	26.3	21.1	29.4	32.1	35.2	25.7	34.3
Retail trade	4.4	5.6	2.6 *	2.1 *	4.9	4.8	3.6	4.7
Professional services	23.1	28.2	13.5	21.7	23.2	23.9	21.3	23.6
Other services	7.6	8.3	4.2	4.0	6.9	10.3	5.6	8.6
Ownership								
For profit, incorporated	14.0	15.3	6.4	9.0	12.1	17.2	10.1	15.4
For profit, unincorporated	14.3	9.2	6.6	9.2	16.7	19.9	8.6	17.3
Nonprofit	16.4	21.2	18.8	17.7	18.1	14.4	19.5	15.8
Age of firm								
Less than 5 years	12.7	17.2	8.7	6.8	17.6	13.2 *	13.0	11.9
5-9 years	11.9	18.1	8.9	8.7	12.4	9.4 *	12.1	11.6
10-19 years	14.1	16.6	7.8	9.6	17.3	17.9	11.8	16.1
20 or more years	14.8	10.3	6.4	11.2	13.5	17.1	8.7	15.9
Multi/single status								
2 or more locations	16.3	9.9 *	6.6	11.9	15.7	17.0	9.6	16.6
1 location only	11.3	14.5	7.5	9.5	12.3	17.6	10.7	12.3
Percent full-time employees								
Less than 25%	5.1	11.1	3.3	1.7 *	2.8 *	5.1 *	6.3	4.0
25-49 %	4.4	9.6	3.3	3.2 *	3.6 *	4.4	5.3	4.1
50-74 %	8.6	15.2	6.2	3.9	8.3	8.6	9.7	8.1
75% or more	17.9	15.8	9.4	13.7	17.6	20.8	12.7	19.4
Union presence								
No union employees	14.2	14.6	7.6	10.3	14.8	16.8	10.8	15.6
Has union employees	15.5	7.5 *	1.1 *	4.5 *	8.9	17.6	4.6 *	16.1
Percent low-wage employees								
50% or more low-wage	3.5	8.2	2.3	1.3 *	2.2 *	3.8	4.2	3.2
Less than 50% low-wage	17.3	16.5	9.2	12.6	17.1	20.4	12.8	18.8
Percent women employees								
Less than 25%	8.8	9.6	4.5	5.3	5.9	13.9	7.0	9.9
25-49 %	19.0	14.1	8.0	13.3	17.8	22.3	11.2	20.7
50-74 %	16.0	19.2	11.2	13.8	18.4	15.8	14.4	16.4
75% or more	12.8	18.1	7.2	9.8	13.3	13.7	11.9	13.3
Percent age 50 or older employees								
Less than 25%	11.7	12.7	6.4	7.9	12.4	14.6	8.7	13.2
25-49 %	17.5	10.3	8.5	12.1	17.3	19.7	10.2	18.6
50-74 %	12.2	16.3	10.2	18.0	10.0	10.8 *	14.2	11.3
75% or more	17.6	21.5	7.2 *	10.0 *	5.7 *	22.8	18.1	16.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.m Standard errors for percent of private-sector employees working in establishments that telework on a regular basis by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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	0.70	0.59	0.65	0.85	0.88	0.40	0.60
Industry group **								
Agric., fish., forest.	0.46	1.53 *	2.44 *	0.91 *	0.17 *	0.73 *	1.14 *	0.30 *
Mining and manufacturing	0.52	2.08	1.33	1.14	0.96	0.86	0.90	0.61
Construction	0.72	0.80	0.93	1.27	0.93	3.21	0.46	1.32
Utilities and transp.	1.70	2.98	3.32 *	1.14 *	5.79 *	2.07	1.64	2.10
Wholesale trade	1.33	3.23	2.86 *	2.86	3.34	2.23	1.93	1.70
Fin. svcs. and real estate	1.62	2.73	4.50	4.30	3.96	2.22	2.29	1.88
Retail trade	0.44	1.01	0.93 *	0.74 *	1.35	0.64	0.54	0.55
Professional services	0.86	1.89	1.53	1.86	1.75	1.44	1.11	1.07
Other services	1.04	0.85	0.70	0.68	1.26	2.54	0.45	1.53
Ownership								
For profit, incorporated	0.57	0.91	0.59	0.74	0.91	1.13	0.46	0.77
For profit, unincorporated	0.99	1.05	1.60	1.38	2.31	2.15	0.83	1.42
Nonprofit	1.02	2.36	3.15	2.41	2.18	1.46	1.66	1.16
Age of firm								
Less than 5 years	1.10	1.58	2.26	1.78	4.56	6.12 *	1.17	2.47
5-9 years	1.02	1.74	1.41	1.95	2.90	4.31 *	0.96	2.12
10-19 years	1.08	1.56	1.34	1.15	2.69	3.83	0.87	1.87
20 or more years	0.56	1.02	0.71	0.93	0.93	0.91	0.56	0.67
Multi/single status								
2 or more locations	0.70	4.00 *	1.70	1.42	1.11	0.89	1.50	0.72
1 location only	0.44	0.70	0.63	0.73	1.25	4.25	0.41	0.93
Percent full-time employees								
Less than 25%	0.71	1.43	0.96	0.69 *	0.94 *	2.02 *	0.74	1.17
25-49 %	0.51	1.77	0.96	1.11 *	1.26 *	0.79	0.78	0.64
50-74 %	0.54	1.50	1.26	0.96	1.70	0.74	0.86	0.66
75% or more	0.65	1.00	0.87	0.92	1.13	1.23	0.58	0.85
Union presence								
No union employees	0.49	0.71	0.61	0.67	0.92	1.07	0.41	0.69
Has union employees	1.11	3.50 *	0.62 *	1.84 *	1.90	1.35	1.70 *	1.17
Percent low-wage employees								
50% or more low-wage	0.27	0.85	0.62	0.41 *	0.74 *	0.42	0.40	0.34
Less than 50% low-wage	0.58	0.88	0.76	0.82	1.03	1.13	0.51	0.76
Percent women employees								
Less than 25%	0.46	0.77	0.85	0.70	0.80	1.12	0.50	0.68
25-49 %	0.92	1.65	1.21	1.65	1.81	1.45	0.91	1.10
50-74 %	1.11	1.69	1.59	1.56	1.79	1.80	1.02	1.36
75% or more	0.74	1.71	1.02	1.37	1.75	1.39	0.87	1.01
Percent age 50 or older employees								
Less than 25%	0.66	0.92	0.75	0.76	1.19	1.48	0.48	0.95
25-49 %	0.64	1.49	1.29	1.24	1.40	0.91	0.86	0.72
50-74 %	1.71	1.94	1.70	2.90	1.80	3.43 *	1.31	2.30
75% or more	1.79	1.91	2.51 *	3.93 *	1.86 *	6.73	1.57	4.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	109,795,972	9,911,673	8,602,025	14,483,082	22,274,577	54,524,615	25,855,033	83,940,939
Industry group **								
Agric., fish., forest.	1,288,633	173,932	109,582	97,692	525,793 *	381,634 *	340,395	948,238
Mining and manufacturing	12,237,681	474,173	616,294	1,476,638	3,487,263	6,183,312	1,808,533	10,429,148
Construction	7,486,935	1,345,905	1,140,593	1,988,293	1,702,836	1,309,307	3,506,113	3,980,822
Utilities and transp.	6,693,094	598,987	297,523	749,532	1,415,586	3,631,466	1,310,244	5,382,850
Wholesale trade	5,806,996	587,147	600,099	956,934	1,309,573	2,353,244	1,622,014	4,184,983
Fin. svcs. and real estate	11,990,865	842,806	553,271	806,821	1,968,658	7,819,309	1,819,083	10,171,782
Retail trade	11,373,373	1,029,117	893,770	1,384,087	1,164,383	6,902,015	2,588,868	8,784,505
Professional services	30,708,045	2,606,719	2,175,424	3,808,288	6,538,265	15,579,349	6,674,151	24,033,894
Other services	22,210,350	2,252,886	2,215,470	3,214,797	4,162,221	10,364,977	6,185,632	16,024,718
Ownership								
For profit, incorporated	77,021,070	7,220,050	6,482,580	9,935,366	13,998,618	39,384,456	18,855,481	58,165,589
For profit, unincorporated	16,707,695	2,077,460	1,592,422	2,899,371	3,995,713	6,142,730	5,166,134	11,541,561
Nonprofit	16,067,207	614,163	527,023	1,648,346	4,280,247	8,997,429	1,833,418	14,233,789
Age of firm								
Less than 5 years	5,182,290	1,853,027	946,305	1,265,500	878,104	239,354 *	3,396,363	1,785,927
5-9 years	6,361,257	1,512,395	1,213,708	1,586,739	1,450,233	598,183	3,677,599	2,683,658
10-19 years	14,202,211	2,416,660	2,013,245	3,077,168	3,634,380	3,060,757	6,214,834	7,987,376
20 or more years	84,050,214	4,129,590	4,428,766	8,553,676	16,311,861	50,626,321	12,566,237	71,483,977
Multi/single status								
2 or more locations	69,856,269	187,024	793,145	3,534,799	12,615,415	52,725,887	2,363,162	67,493,108
1 location only	39,939,702	9,724,649	7,808,880	10,948,283	9,659,163	1,798,727	23,491,872	16,447,831
Percent full-time employees								
Less than 25%	1,223,841	81,765	175,346	241,822	281,580	443,328	380,483	843,358
25-49 %	4,142,398	371,702	379,641	896,625	846,931	1,647,500	1,166,066	2,976,333
50-74 %	12,259,074	1,354,225	1,139,217	1,296,322	2,147,540	6,321,770	3,150,617	9,108,458
75% or more	92,170,658	8,103,981	6,907,821	12,048,314	18,998,526	46,112,017	21,157,868	71,012,790
Union presence								
No union employees	92,293,580	9,676,073	8,308,329	13,734,425	19,923,932	40,650,821	25,032,701	67,260,879
Has union employees	17,502,392	235,600	293,696	748,657	2,350,646	13,873,793	822,332	16,680,060
Percent low-wage employees								
50% or more low-wage	16,613,928	1,819,300	1,493,403	2,233,909	2,924,877	8,142,440	4,559,809	12,054,119
Less than 50% low-wage	93,182,044	8,092,373	7,108,622	12,249,173	19,349,700	46,382,174	21,295,224	71,886,820
Percent women employees								
Less than 25%	29,585,678	4,370,371	3,445,447	5,596,024	6,330,771	9,843,065	10,730,474	18,855,203
25-49 %	28,154,018	1,428,574	1,500,835	2,917,402	6,150,909	16,156,298	4,457,406	23,696,612
50-74 %	32,536,242	1,976,512	1,673,715	3,094,754	5,881,104	19,910,157	5,129,557	27,406,685
75% or more	19,520,034	2,136,216	1,982,027	2,874,903	3,911,794	8,615,095	5,537,596	13,982,438
Percent age 50 or older employees								
Less than 25%	44,942,086	4,813,367	4,902,202	7,907,428	8,977,208	18,341,880	13,907,956	31,034,130
25-49 %	48,857,048	1,708,868	2,199,461	4,969,753	10,265,676	29,713,290	6,138,826	42,718,222
50-74 %	12,439,712	1,679,903	1,154,964	1,287,189	2,651,957	5,665,699 *	3,586,924	8,852,788
75% or more	3,557,126	1,709,535	345,398	318,712	379,737	803,745	2,221,326	1,335,800

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,338,457	222,297	250,146	328,662	574,094	2,248,405	364,579	2,320,442
Industry group **								
Agric., fish., forest.	221,387	27,712	26,162	22,445	172,375 *	131,720 *	41,416	217,486
Mining and manufacturing	554,736	51,507	71,047	116,864	258,450	471,678	114,104	543,254
Construction	423,853	97,807	116,277	180,274	262,099	237,213	188,009	381,022
Utilities and transp.	524,345	105,989	54,930	115,839	256,445	426,696	143,806	504,390
Wholesale trade	313,459	66,267	77,851	106,499	136,783	240,841	120,748	289,546
Fin. svcs. and real estate	588,150	76,667	100,920	97,432	181,773	537,028	145,620	569,973
Retail trade	686,212	78,365	88,125	141,096	110,185	652,503	140,173	672,053
Professional services	829,877	129,097	133,917	193,971	345,807	711,055	218,896	802,524
Other services	2,036,953	122,040	135,240	175,709	321,871	1,996,548	215,714	2,026,146
Ownership								
For profit, incorporated	2,282,798	201,863	219,717	296,528	541,367	2,192,208	337,389	2,262,726
For profit, unincorporated	591,480	120,249	137,525	189,533	287,705	451,454	218,358	551,734
Nonprofit	741,787	71,042	62,902	138,662	291,615	662,536	118,349	732,660
Age of firm								
Less than 5 years	255,886	102,500	115,978	146,870	123,046	75,781 *	172,307	190,331
5-9 years	304,202	82,165	101,740	129,428	189,972	153,349	160,504	259,358
10-19 years	591,043	125,851	133,343	182,911	355,833	399,506	223,812	549,309
20 or more years	2,317,089	188,371	189,888	282,688	494,941	2,244,043	311,278	2,299,511
Multi/single status								
2 or more locations	2,279,645	46,707	85,432	189,568	396,061	2,247,419	150,716	2,275,173
1 location only	733,928	219,614	244,076	301,058	519,132	333,248	358,826	663,594
Percent full-time employees								
Less than 25%	65,864	10,047	16,291	24,617	40,941	41,382	23,521	61,617
25-49 %	188,229	27,874	37,148	66,089	73,477	153,836	59,440	179,217
50-74 %	476,562	73,670	83,530	98,419	168,103	422,019	124,981	460,287
75% or more	2,354,814	225,526	248,541	339,937	591,148	2,251,057	380,431	2,331,037
Union presence								
No union employees	2,270,536	217,859	245,755	316,257	545,635	2,181,728	357,944	2,251,752
Has union employees	841,471	55,240	64,256	121,639	271,019	784,128	105,800	834,894
Percent low-wage employees								
50% or more low-wage	736,348	113,145	92,299	137,326	202,330	681,336	170,496	717,491
Less than 50% low-wage	2,280,897	211,131	246,611	328,162	573,075	2,182,301	365,893	2,258,846
Percent women employees								
Less than 25%	794,923	183,725	178,660	264,730	404,700	586,337	301,173	740,648
25-49 %	891,374	99,224	121,272	185,427	344,471	798,887	198,239	870,194
50-74 %	2,128,613	103,417	134,358	170,731	343,397	2,088,677	202,765	2,119,423
75% or more	686,219	118,544	121,101	166,630	300,762	572,763	191,101	660,403
Percent age 50 or older employees								
Less than 25%	1,178,607	176,288	194,511	272,118	469,588	1,026,011	306,349	1,145,185
25-49 %	1,100,355	120,185	158,894	246,407	426,531	979,616	246,041	1,074,970
50-74 %	1,898,355	106,661	103,347	104,909	252,121	1,873,055 *	167,209	1,891,051
75% or more	234,929	103,864	54,019	51,007	72,631	183,653	121,337	201,221

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	109,795,972	9.0%	7.8%	13.2%	20.3%	49.7%	23.5%	76.5%
Industry group **								
Agric., fish., forest.	1,288,633	13.5%	8.5%	7.6%	40.8%	29.6%	26.4%	73.6%
Mining and manufacturing	12,237,681	3.9%	5.0%	12.1%	28.5%	50.5%	14.8%	85.2%
Construction	7,486,935	18.0%	15.2%	26.6%	22.7%	17.5%	46.8%	53.2%
Utilities and transp.	6,693,094	8.9%	4.4%	11.2%	21.1%	54.3%	19.6%	80.4%
Wholesale trade	5,806,996	10.1%	10.3%	16.5%	22.6%	40.5%	27.9%	72.1%
Fin. svcs. and real estate	11,990,865	7.0%	4.6%	6.7%	16.4%	65.2%	15.2%	84.8%
Retail trade	11,373,373	9.0%	7.9%	12.2%	10.2%	60.7%	22.8%	77.2%
Professional services	30,708,045	8.5%	7.1%	12.4%	21.3%	50.7%	21.7%	78.3%
Other services	22,210,350	10.1%	10.0%	14.5%	18.7%	46.7%	27.9%	72.1%
Ownership								
For profit, incorporated	77,021,070	9.4%	8.4%	12.9%	18.2%	51.1%	24.5%	75.5%
For profit, unincorporated	16,707,695	12.4%	9.5%	17.4%	23.9%	36.8%	30.9%	69.1%
Nonprofit	16,067,207	3.8%	3.3%	10.3%	26.6%	56.0%	11.4%	88.6%
Age of firm								
Less than 5 years	5,182,290	35.8%	18.3%	24.4%	16.9%	4.6% *	65.5%	34.5%
5-9 years	6,361,257	23.8%	19.1%	24.9%	22.8%	9.4%	57.8%	42.2%
10-19 years	14,202,211	17.0%	14.2%	21.7%	25.6%	21.6%	43.8%	56.2%
20 or more years	84,050,214	4.9%	5.3%	10.2%	19.4%	60.2%	15.0%	85.0%
Multi/single status								
2 or more locations	69,856,269	0.3%	1.1%	5.1%	18.1%	75.5%	3.4%	96.6%
1 location only	39,939,702	24.3%	19.6%	27.4%	24.2%	4.5%	58.8%	41.2%
Percent full-time employees								
Less than 25%	1,223,841	6.7%	14.3%	19.8%	23.0%	36.2%	31.1%	68.9%
25-49 %	4,142,398	9.0%	9.2%	21.6%	20.4%	39.8%	28.1%	71.9%
50-74 %	12,259,074	11.0%	9.3%	10.6%	17.5%	51.6%	25.7%	74.3%
75% or more	92,170,658	8.8%	7.5%	13.1%	20.6%	50.0%	23.0%	77.0%
Union presence								
No union employees	92,293,580	10.5%	9.0%	14.9%	21.6%	44.0%	27.1%	72.9%
Has union employees	17,502,392	1.3%	1.7%	4.3%	13.4%	79.3%	4.7%	95.3%
Percent low-wage employees								
50% or more low-wage	16,613,928	11.0%	9.0%	13.4%	17.6%	49.0%	27.4%	72.6%
Less than 50% low-wage	93,182,044	8.7%	7.6%	13.1%	20.8%	49.8%	22.9%	77.1%
Percent women employees								
Less than 25%	29,585,678	14.8%	11.6%	18.9%	21.4%	33.3%	36.3%	63.7%
25-49 %	28,154,018	5.1%	5.3%	10.4%	21.8%	57.4%	15.8%	84.2%
50-74 %	32,536,242	6.1%	5.1%	9.5%	18.1%	61.2%	15.8%	84.2%
75% or more	19,520,034	10.9%	10.2%	14.7%	20.0%	44.1%	28.4%	71.6%
Percent age 50 or older employees								
Less than 25%	44,942,086	10.7%	10.9%	17.6%	20.0%	40.8%	30.9%	69.1%
25-49 %	48,857,048	3.5%	4.5%	10.2%	21.0%	60.8%	12.6%	87.4%
50-74 %	12,439,712	13.5%	9.3%	10.3%	21.3%	45.5%	28.8%	71.2%
75% or more	3,557,126	48.1%	9.7%	9.0%	10.7%	22.6%	62.4%	37.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,338,457	0.27%	0.27%	0.39%	0.60%	1.08%	0.57%	0.57%
Industry group **								
Agric., fish., forest.	221,387	2.96%	2.36%	2.07%	9.06%	8.28%	5.05%	5.05%
Mining and manufacturing	554,736	0.44%	0.60%	1.00%	1.91%	2.27%	1.03%	1.03%
Construction	423,853	1.46%	1.56%	2.24%	2.89%	2.74%	2.74%	2.74%
Utilities and transp.	524,345	1.60%	0.86%	1.76%	3.35%	3.83%	2.27%	2.27%
Wholesale trade	313,459	1.16%	1.32%	1.75%	2.13%	2.84%	2.05%	2.05%
Fin. svcs. and real estate	588,150	0.69%	0.83%	0.83%	1.48%	2.04%	1.26%	1.26%
Retail trade	686,212	0.83%	0.86%	1.31%	1.06%	2.53%	1.65%	1.65%
Professional services	829,877	0.45%	0.45%	0.65%	1.04%	1.35%	0.80%	0.80%
Other services	2,036,953	1.05%	1.07%	1.49%	2.07%	4.87%	2.64%	2.64%
Ownership								
For profit, incorporated	2,282,798	0.37%	0.36%	0.51%	0.79%	1.46%	0.80%	0.80%
For profit, unincorporated	591,480	0.77%	0.82%	1.11%	1.52%	1.91%	1.37%	1.37%
Nonprofit	741,787	0.46%	0.41%	0.91%	1.75%	2.16%	0.84%	0.84%
Age of firm								
Less than 5 years	255,886	2.08%	2.01%	2.37%	2.11%	1.41% *	2.67%	2.67%
5-9 years	304,202	1.48%	1.57%	1.88%	2.46%	2.22%	2.59%	2.59%
10-19 years	591,043	1.01%	1.00%	1.33%	2.05%	2.31%	1.92%	1.92%
20 or more years	2,317,089	0.25%	0.26%	0.41%	0.72%	1.15%	0.52%	0.52%
Multi/single status								
2 or more locations	2,279,645	0.07%	0.13%	0.31%	0.76%	0.93%	0.24%	0.24%
1 location only	733,928	0.61%	0.62%	0.74%	1.05%	0.80%	1.07%	1.07%
Percent full-time employees								
Less than 25%	65,864	0.85%	1.37%	1.90%	2.75%	2.64%	2.05%	2.05%
25-49 %	188,229	0.73%	0.91%	1.56%	1.65%	2.47%	1.60%	1.60%
50-74 %	476,562	0.68%	0.72%	0.83%	1.30%	1.91%	1.23%	1.23%
75% or more	2,354,814	0.32%	0.32%	0.47%	0.73%	1.29%	0.67%	0.67%
Union presence								
No union employees	2,270,536	0.34%	0.33%	0.47%	0.71%	1.37%	0.73%	0.73%
Has union employees	841,471	0.32%	0.37%	0.70%	1.48%	1.68%	0.62%	0.62%
Percent low-wage employees								
50% or more low-wage	736,348	0.77%	0.65%	0.93%	1.26%	2.25%	1.40%	1.40%
Less than 50% low-wage	2,280,897	0.30%	0.31%	0.45%	0.71%	1.24%	0.64%	0.64%
Percent women employees								
Less than 25%	794,923	0.66%	0.62%	0.88%	1.19%	1.46%	1.12%	1.12%
25-49 %	891,374	0.37%	0.44%	0.67%	1.17%	1.50%	0.77%	0.77%
50-74 %	2,128,613	0.50%	0.52%	0.78%	1.46%	2.61%	1.15%	1.15%
75% or more	686,219	0.66%	0.66%	0.89%	1.39%	1.85%	1.19%	1.19%
Percent age 50 or older employees								
Less than 25%	1,178,607	0.45%	0.48%	0.68%	0.97%	1.46%	0.93%	0.93%
25-49 %	1,100,355	0.25%	0.33%	0.51%	0.83%	1.03%	0.52%	0.52%
50-74 %	1,898,355	2.19%	1.60%	1.75%	3.60%	8.28%	4.49%	4.49%
75% or more	234,929	3.23%	1.51%	1.43%	1.94%	4.10%	3.76%	3.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.7%	39.2%	64.3%	86.6%	97.4%	98.5%	58.9%	97.8%
Industry group **								
Agric., fish., forest.	76.7%	22.8%	44.9%	77.5%	84.0%	100.0%	39.4%	90.1%
Mining and manufacturing	94.6%	43.1%	70.9%	91.9%	98.6%	99.4%	68.9%	99.1%
Construction	80.8%	37.8%	73.0%	88.1%	96.9%	99.5%	61.0%	98.2%
Utilities and transp.	91.2%	54.9%	59.2%	84.0%	97.5%	98.9%	63.5%	98.0%
Wholesale trade	91.7%	49.6%	78.9%	95.3%	98.9%	99.9%	71.9%	99.3%
Fin. svcs. and real estate	94.1%	44.3%	85.6%	94.7%	99.1%	98.7%	67.8%	98.8%
Retail trade	88.3%	29.4%	60.9%	88.6%	97.7%	98.9%	54.2%	98.3%
Professional services	91.1%	44.4%	71.1%	90.7%	97.3%	99.2%	64.9%	98.3%
Other services	81.2%	30.0%	45.2%	73.9%	97.1%	95.8%	44.5%	95.3%
Ownership								
For profit, incorporated	87.9%	40.3%	62.4%	85.9%	96.7%	98.2%	58.4%	97.5%
For profit, unincorporated	84.8%	31.8%	68.3%	85.3%	97.9%	98.4%	56.5%	97.5%
Nonprofit	96.2%	51.2%	75.8%	92.9%	99.2%	99.7%	71.6%	99.4%
Age of firm								
Less than 5 years	57.4%	20.7%	59.2%	78.1%	99.2%	72.8%	38.8%	92.9%
5-9 years	67.9%	25.7%	56.8%	77.5%	99.0%	95.8%	47.0%	96.4%
10-19 years	79.9%	46.1%	59.5%	84.0%	94.5%	98.7%	59.7%	95.7%
20 or more years	93.7%	48.4%	69.7%	90.5%	97.8%	98.6%	67.5%	98.3%
Multi/single status								
2 or more locations	97.8%	75.6%	69.6%	91.3%	98.2%	98.7%	80.0%	98.5%
1 location only	72.6%	38.5%	63.8%	85.1%	96.4%	91.8%	56.8%	95.2%
Percent full-time employees								
Less than 25%	74.0%	25.3%	28.8%	51.5%	95.0%	99.8%	32.0%	92.9%
25-49 %	79.0%	21.8%	26.5%	70.8%	96.8%	99.3%	35.9%	95.9%
50-74 %	85.1%	30.8%	51.3%	77.6%	98.5%	99.9%	44.7%	99.1%
75% or more	89.8%	41.5%	69.5%	89.5%	97.3%	98.3%	62.8%	97.8%
Union presence								
No union employees	87.2%	38.7%	64.2%	86.4%	97.9%	98.5%	58.6%	97.8%
Has union employees	96.4%	57.4%	68.9%	90.5%	93.0%	98.6%	68.7%	97.8%
Percent low-wage employees								
50% or more low-wage	78.0%	18.8%	33.3%	63.8%	92.9%	98.0%	32.3%	95.3%
Less than 50% low-wage	90.6%	43.8%	70.9%	90.8%	98.1%	98.6%	64.7%	98.2%
Percent women employees								
Less than 25%	82.3%	37.0%	69.2%	89.0%	94.6%	95.3%	59.6%	95.2%
25-49 %	93.6%	46.5%	64.9%	86.8%	99.5%	99.5%	64.7%	99.1%
50-74 %	92.3%	41.2%	63.0%	86.2%	98.4%	99.0%	59.2%	98.5%
75% or more	85.1%	36.9%	56.7%	82.3%	97.3%	99.1%	52.7%	98.0%
Percent age 50 or older employees								
Less than 25%	84.1%	37.7%	60.3%	82.0%	95.5%	97.8%	56.4%	96.5%
25-49 %	94.9%	45.1%	65.6%	92.8%	98.8%	98.9%	68.0%	98.7%
50-74 %	89.4%	45.7%	79.5%	91.9%	98.7%	99.4%	65.7%	98.9%
75% or more	59.6%	30.9%	63.1%	82.1%	96.2%	92.9%	38.8%	94.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	1.44%	1.50%	0.81%	0.55%	0.26%	0.86%	0.24%
Industry group **								
Agric., fish., forest.	6.49%	6.23%	12.00%	9.11%	14.17%	0.00%	5.98%	8.27%
Mining and manufacturing	0.55%	5.61%	5.03%	1.97%	0.69%	0.24%	2.80%	0.28%
Construction	1.54%	3.94%	3.94%	2.49%	2.47%	0.34%	2.48%	1.09%
Utilities and transp.	1.26%	8.29%	8.91%	5.10%	2.40%	0.63%	4.77%	0.84%
Wholesale trade	1.00%	5.69%	4.86%	1.61%	0.68%	0.07%	3.11%	0.26%
Fin. svcs. and real estate	0.62%	4.79%	4.14%	1.96%	0.31%	0.56%	3.14%	0.44%
Retail trade	0.99%	3.83%	4.68%	2.26%	0.95%	0.43%	2.68%	0.45%
Professional services	0.48%	2.64%	2.62%	1.17%	0.95%	0.21%	1.55%	0.31%
Other services	1.87%	2.64%	3.25%	2.24%	0.69%	1.39%	1.88%	0.98%
Ownership								
For profit, incorporated	0.48%	1.71%	1.75%	1.02%	0.81%	0.35%	1.01%	0.32%
For profit, unincorporated	0.87%	2.89%	3.40%	1.90%	1.06%	0.61%	2.09%	0.55%
Nonprofit	0.43%	5.85%	4.54%	1.50%	0.37%	0.17%	2.84%	0.18%
Age of firm								
Less than 5 years	2.35%	2.46%	5.50%	3.78%	0.71%	19.74%	2.80%	3.54%
5-9 years	1.86%	2.51%	4.08%	3.22%	0.44%	3.84%	2.29%	1.05%
10-19 years	1.18%	2.80%	3.21%	1.82%	2.52%	0.51%	1.74%	1.23%
20 or more years	0.31%	2.44%	1.96%	0.90%	0.49%	0.25%	1.20%	0.22%
Multi/single status								
2 or more locations	0.21%	8.75%	4.57%	1.38%	0.31%	0.23%	2.34%	0.19%
1 location only	0.73%	1.44%	1.58%	0.98%	1.21%	4.17%	0.92%	0.88%
Percent full-time employees								
Less than 25%	1.97%	6.26%	4.70%	5.18%	2.19%	0.23%	3.11%	1.81%
25-49 %	1.36%	3.47%	3.87%	3.16%	1.19%	0.26%	2.56%	0.80%
50-74 %	0.84%	2.83%	3.77%	2.91%	0.61%	0.05%	2.11%	0.21%
75% or more	0.39%	1.67%	1.67%	0.87%	0.64%	0.31%	0.97%	0.27%
Union presence								
No union employees	0.41%	1.44%	1.51%	0.83%	0.37%	0.26%	0.87%	0.21%
Has union employees	0.82%	10.52%	9.66%	3.99%	4.08%	0.67%	5.43%	0.82%
Percent low-wage employees								
50% or more low-wage	1.26%	2.22%	3.21%	2.91%	2.83%	0.53%	1.87%	0.86%
Less than 50% low-wage	0.34%	1.60%	1.58%	0.77%	0.45%	0.29%	0.90%	0.23%
Percent women employees								
Less than 25%	0.81%	2.38%	2.38%	1.34%	1.65%	1.19%	1.42%	0.85%
25-49 %	0.41%	3.63%	3.64%	1.92%	0.19%	0.20%	2.02%	0.20%
50-74 %	0.60%	2.81%	3.49%	1.48%	0.42%	0.27%	1.88%	0.24%
75% or more	0.82%	2.92%	3.04%	1.91%	1.42%	0.50%	1.81%	0.53%
Percent age 50 or older employees								
Less than 25%	0.62%	2.06%	2.00%	1.25%	1.20%	0.50%	1.21%	0.48%
25-49 %	0.35%	3.70%	3.19%	1.15%	0.54%	0.34%	1.78%	0.28%
50-74 %	1.72%	3.37%	3.10%	1.72%	0.46%	0.41%	2.02%	0.36%
75% or more	2.92%	3.22%	7.50%	5.56%	2.79%	3.58%	2.88%	2.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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) 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.5%	90.3%	92.1%	93.1%	91.8%	92.8%	91.9%	92.6%
Industry group **								
Agric., fish., forest.	83.3%	88.3%	83.3%	87.2%	86.9%	77.9%	86.4%	82.8%
Mining and manufacturing	95.3%	90.7%	93.2%	96.4%	95.8%	95.1%	94.6%	95.4%
Construction	90.1%	88.7%	94.2%	94.9%	83.0%	90.8%	93.0%	88.6%
Utilities and transp.	96.0%	83.1%	93.3%	98.2%	97.3%	96.5%	91.2%	96.8%
Wholesale trade	95.0%	93.8%	95.9%	96.2%	97.0%	93.4%	95.3%	94.9%
Fin. svcs. and real estate	95.4%	87.1%	90.8%	96.8%	95.0%	96.1%	91.2%	96.0%
Retail trade	94.9%	86.4%	92.8%	94.8%	92.7%	95.8%	91.8%	95.4%
Professional services	91.7%	93.5%	91.1%	93.8%	93.1%	90.5%	93.2%	91.4%
Other services	88.0%	91.2%	89.9%	84.3%	85.0%	89.8%	87.1%	88.2%
Ownership								
For profit, incorporated	93.3%	90.0%	93.3%	93.6%	91.6%	94.0%	92.3%	93.5%
For profit, unincorporated	89.9%	89.5%	86.2%	90.4%	90.1%	90.3%	89.5%	90.0%
Nonprofit	91.3%	94.4%	95.4%	94.6%	93.7%	89.2%	93.7%	91.0%
Age of firm								
Less than 5 years	90.0%	93.5%	85.4%	89.4%	90.5%	98.1%	89.7%	90.3%
5-9 years	88.2%	89.4%	89.2%	90.3%	89.6%	77.9%	90.3%	86.8%
10-19 years	92.0%	92.6%	92.1%	92.5%	94.3%	88.5%	91.7%	92.1%
20 or more years	92.9%	88.5%	93.9%	94.2%	91.5%	93.2%	92.6%	92.9%
Multi/single status								
2 or more locations	93.2%	87.9%	96.0%	95.4%	92.8%	93.2%	96.0%	93.1%
1 location only	90.8%	90.4%	91.6%	92.3%	90.5%	82.3%	91.3%	90.3%
Percent full-time employees								
Less than 25%	90.7%	74.5%	95.8%	89.0%	86.1%	94.2%	91.1%	90.7%
25-49 %	92.2%	90.7%	95.5%	88.1%	89.9%	94.8%	91.9%	92.2%
50-74 %	91.3%	90.9%	88.8%	91.9%	91.2%	91.5%	90.1%	91.5%
75% or more	92.7%	90.3%	92.3%	93.5%	92.0%	92.9%	92.1%	92.8%
Union presence								
No union employees	93.1%	90.1%	92.2%	93.6%	93.5%	93.2%	92.1%	93.3%
Has union employees	89.5%	96.2%	88.1%	84.2%	76.1%	91.8%	85.3%	89.6%
Percent low-wage employees								
50% or more low-wage	86.1%	81.2%	76.9%	83.8%	85.5%	87.6%	81.5%	86.7%
Less than 50% low-wage	93.5%	91.1%	93.5%	94.3%	92.7%	93.7%	93.0%	93.5%
Percent women employees								
Less than 25%	92.2%	86.9%	92.7%	95.7%	90.9%	91.9%	92.4%	92.1%
25-49 %	94.2%	91.6%	93.9%	93.0%	92.9%	95.1%	92.8%	94.4%
50-74 %	92.6%	93.6%	91.8%	90.6%	91.4%	93.1%	91.2%	92.7%
75% or more	90.0%	92.5%	89.4%	90.3%	91.8%	88.9%	90.6%	89.8%
Percent age 50 or older employees								
Less than 25%	92.2%	91.2%	92.2%	91.8%	92.2%	92.3%	91.4%	92.3%
25-49 %	92.4%	88.6%	90.9%	94.5%	92.6%	92.2%	92.4%	92.4%
50-74 %	93.3%	89.9%	92.6%	93.3%	86.7%	96.9%	92.4%	93.5%
75% or more	95.9%	89.9%	95.5%	98.0%	96.5%	99.2%	92.4%	98.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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) 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, 2024

Characteristics	Total	Less than 10 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%	1.27%	0.85%	0.57%	0.75%	0.55%	0.56%	0.42%
Industry group **								
Agric., fish., forest.	6.46%	8.83%	11.88%	5.32%	6.51%	13.98%	5.49%	7.40%
Mining and manufacturing	0.75%	3.06%	1.81%	0.88%	0.89%	1.30%	1.01%	0.83%
Construction	1.22%	2.77%	1.66%	1.20%	3.67%	2.53%	1.06%	1.83%
Utilities and transp.	1.04%	9.85%	3.60%	0.67%	1.09%	1.38%	4.15%	0.98%
Wholesale trade	0.78%	2.90%	1.39%	1.13%	1.27%	1.52%	1.03%	0.96%
Fin. svcs. and real estate	0.60%	5.39%	2.56%	0.91%	1.69%	0.66%	2.06%	0.61%
Retail trade	0.54%	3.70%	2.53%	0.99%	2.22%	0.57%	1.41%	0.56%
Professional services	0.67%	1.56%	1.97%	0.95%	1.54%	0.97%	0.91%	0.77%
Other services	1.62%	1.68%	2.36%	2.20%	2.33%	2.46%	1.83%	1.87%
Ownership								
For profit, incorporated	0.43%	1.59%	0.79%	0.69%	0.99%	0.62%	0.67%	0.49%
For profit, unincorporated	0.99%	2.35%	2.96%	1.52%	2.06%	1.69%	1.39%	1.19%
Nonprofit	0.79%	2.08%	1.55%	1.07%	0.98%	1.21%	1.17%	0.85%
Age of firm								
Less than 5 years	1.60%	2.01%	4.66%	2.91%	2.90%	0.96%	2.28%	2.23%
5-9 years	2.21%	2.58%	2.80%	1.92%	4.40%	10.26%	1.48%	3.51%
10-19 years	1.09%	1.78%	1.84%	1.73%	1.15%	3.26%	1.37%	1.48%
20 or more years	0.39%	2.15%	0.79%	0.53%	0.88%	0.53%	0.67%	0.43%
Multi/single status								
2 or more locations	0.41%	5.26%	1.23%	0.65%	0.68%	0.52%	0.67%	0.42%
1 location only	0.69%	1.31%	0.93%	0.73%	1.49%	5.68%	0.63%	1.16%
Percent full-time employees								
Less than 25%	1.84%	14.76%	2.60%	2.89%	5.11%	1.29%	3.34%	2.06%
25-49 %	0.86%	3.47%	1.79%	2.44%	1.93%	0.94%	1.56%	0.96%
50-74 %	0.73%	2.06%	3.13%	1.69%	1.40%	1.02%	1.58%	0.80%
75% or more	0.41%	1.44%	0.91%	0.63%	0.86%	0.63%	0.62%	0.48%
Union presence								
No union employees	0.35%	1.31%	0.84%	0.55%	0.53%	0.62%	0.55%	0.41%
Has union employees	1.18%	3.25%	7.27%	4.35%	4.67%	1.14%	4.79%	1.21%
Percent low-wage employees								
50% or more low-wage	1.22%	3.29%	5.18%	2.16%	1.74%	1.80%	2.32%	1.34%
Less than 50% low-wage	0.37%	1.36%	0.73%	0.58%	0.82%	0.55%	0.57%	0.42%
Percent women employees								
Less than 25%	0.65%	2.57%	1.22%	0.65%	1.29%	1.31%	0.89%	0.82%
25-49 %	0.62%	1.87%	1.50%	1.14%	1.37%	0.84%	0.93%	0.69%
50-74 %	0.74%	1.77%	2.04%	1.65%	1.21%	1.00%	1.51%	0.80%
75% or more	0.90%	2.19%	2.34%	1.43%	2.46%	1.26%	1.23%	1.06%
Percent age 50 or older employees								
Less than 25%	0.46%	1.20%	1.09%	0.90%	0.85%	0.80%	0.78%	0.55%
25-49 %	0.52%	4.57%	1.97%	0.80%	0.89%	0.73%	1.20%	0.56%
50-74 %	1.60%	2.20%	2.03%	1.40%	4.14%	1.26%	1.15%	1.97%
75% or more	1.13%	3.73%	2.38%	0.91%	1.31%	0.32%	2.45%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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) 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.6%	73.7%	65.8%	66.6%	66.9%	73.3%	68.1%	71.0%
Industry group **								
Agric., fish., forest.	50.7%	58.7%	72.5%	71.2%	52.6%	39.9%	68.8%	47.8%
Mining and manufacturing	76.2%	82.5%	68.0%	70.1%	72.7%	80.0%	70.2%	76.9%
Construction	67.4%	79.5%	64.3%	65.5%	69.7%	64.9%	66.9%	67.7%
Utilities and transp.	71.8%	62.8%	64.6%	69.4%	65.6%	75.6%	65.5%	72.7%
Wholesale trade	73.1%	64.6%	68.8%	74.6%	74.6%	73.6%	70.0%	74.0%
Fin. svcs. and real estate	75.6%	71.5%	63.9%	73.7%	77.3%	76.3%	67.9%	76.5%
Retail trade	64.6%	72.0%	56.3%	63.9%	62.3%	65.5%	63.2%	64.8%
Professional services	73.1%	73.8%	67.5%	69.0%	69.5%	76.1%	70.3%	73.7%
Other services	63.6%	78.1%	68.1%	55.7%	50.9%	68.8%	67.1%	62.9%
Ownership								
For profit, incorporated	70.7%	72.5%	65.8%	66.2%	66.2%	73.6%	67.9%	71.2%
For profit, unincorporated	66.8%	73.9%	62.2%	63.9%	64.3%	69.7%	65.6%	67.1%
Nonprofit	73.6%	83.8%	75.0%	73.1%	71.6%	74.2%	74.9%	73.4%
Age of firm								
Less than 5 years	60.1%	69.0%	63.2%	56.8%	56.1%	68.9%	63.9%	57.2%
5-9 years	59.3%	71.2%	59.7%	58.8%	56.7%	57.7%	63.9%	56.0%
10-19 years	66.7%	76.3%	65.8%	63.8%	64.5%	68.8%	68.9%	65.7%
20 or more years	72.1%	73.6%	67.5%	69.9%	68.9%	73.7%	69.2%	72.4%
Multi/single status								
2 or more locations	72.3%	66.3%	69.2%	69.8%	69.6%	73.2%	69.7%	72.4%
1 location only	66.4%	73.9%	65.4%	65.5%	63.3%	76.5%	67.9%	65.2%
Percent full-time employees								
Less than 25%	59.6%	81.1%	70.3%	56.9%	58.2%	59.1%	69.0%	58.1%
25-49 %	55.1%	71.4%	66.7%	50.8%	49.1%	57.9%	58.4%	54.6%
50-74 %	66.0%	77.8%	58.5%	60.3%	56.5%	69.9%	65.7%	66.0%
75% or more	71.9%	73.2%	66.6%	68.2%	69.0%	74.4%	68.7%	72.5%
Union presence								
No union employees	69.5%	72.9%	65.8%	65.9%	66.6%	72.2%	67.8%	69.9%
Has union employees	75.9%	93.0%	66.6%	79.2%	70.3%	76.4%	77.7%	75.8%
Percent low-wage employees								
50% or more low-wage	54.9%	79.5%	51.0%	49.7%	45.1%	58.3%	58.3%	54.5%
Less than 50% low-wage	72.8%	73.2%	67.0%	68.5%	69.8%	75.7%	69.0%	73.5%
Percent women employees								
Less than 25%	69.3%	70.1%	65.2%	67.7%	67.4%	72.4%	66.9%	70.2%
25-49 %	72.8%	77.9%	68.9%	65.7%	68.5%	75.6%	70.3%	73.1%
50-74 %	70.0%	78.4%	65.7%	67.8%	64.9%	71.7%	70.1%	70.0%
75% or more	69.7%	72.1%	64.3%	63.7%	66.5%	73.3%	66.7%	70.3%
Percent age 50 or older employees								
Less than 25%	66.3%	68.1%	64.7%	62.7%	64.5%	68.6%	64.7%	66.8%
25-49 %	72.6%	75.2%	69.2%	70.1%	68.3%	74.6%	70.4%	72.9%
50-74 %	76.5%	79.1%	65.7%	73.3%	70.8%	80.9%	73.0%	77.5%
75% or more	69.6%	82.9%	59.7%	68.8%	58.1%	69.5%	74.1%	66.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.95%	1.15%	0.87%	0.91%	1.18%	0.78%	0.86%
Industry group **								
Agric., fish., forest.	7.48%	15.73%	5.23%	5.09%	12.18%	10.51%	6.05%	8.45%
Mining and manufacturing	0.83%	5.04%	3.35%	1.76%	1.58%	1.20%	1.88%	0.90%
Construction	1.89%	3.60%	3.15%	3.00%	3.00%	5.90%	2.18%	2.70%
Utilities and transp.	2.07%	16.70%	4.61%	4.76%	5.22%	2.04%	6.71%	2.13%
Wholesale trade	1.20%	4.96%	3.66%	2.35%	1.68%	2.19%	2.41%	1.39%
Fin. svcs. and real estate	0.94%	5.24%	3.59%	3.58%	1.47%	1.20%	2.76%	0.97%
Retail trade	1.49%	4.96%	3.84%	2.78%	1.95%	2.06%	2.31%	1.68%
Professional services	0.67%	2.24%	1.97%	1.45%	1.32%	1.01%	1.19%	0.76%
Other services	4.40%	2.64%	3.10%	1.97%	3.22%	6.69%	1.79%	5.25%
Ownership								
For profit, incorporated	0.99%	2.46%	1.42%	1.05%	1.26%	1.50%	0.95%	1.15%
For profit, unincorporated	1.02%	3.20%	1.98%	2.14%	2.28%	1.47%	1.74%	1.19%
Nonprofit	1.41%	2.80%	2.74%	2.25%	1.25%	2.38%	1.57%	1.54%
Age of firm								
Less than 5 years	1.95%	4.57%	3.21%	3.70%	3.69%	6.08%	2.62%	2.74%
5-9 years	2.26%	3.02%	3.28%	3.07%	3.90%	12.26%	2.11%	3.44%
10-19 years	1.28%	2.73%	2.23%	2.02%	2.75%	2.89%	1.48%	1.75%
20 or more years	0.85%	3.34%	1.58%	0.98%	0.97%	1.23%	1.09%	0.94%
Multi/single status								
2 or more locations	0.95%	11.43%	3.57%	1.43%	0.78%	1.21%	1.95%	0.98%
1 location only	0.81%	1.99%	1.20%	1.07%	1.87%	5.18%	0.84%	1.32%
Percent full-time employees								
Less than 25%	1.91%	11.82%	5.43%	4.71%	4.87%	2.14%	4.15%	2.09%
25-49 %	2.19%	4.66%	4.40%	3.59%	2.37%	3.90%	3.61%	2.45%
50-74 %	1.18%	3.12%	3.47%	2.36%	2.75%	1.53%	2.02%	1.32%
75% or more	0.83%	2.21%	1.24%	0.96%	1.01%	1.33%	0.86%	0.96%
Union presence								
No union employees	0.89%	1.98%	1.14%	0.87%	0.94%	1.59%	0.78%	1.06%
Has union employees	0.91%	3.55%	9.73%	4.60%	3.36%	0.96%	5.03%	0.93%
Percent low-wage employees								
50% or more low-wage	1.59%	3.80%	4.83%	2.63%	2.53%	2.34%	2.62%	1.74%
Less than 50% low-wage	0.76%	2.09%	1.16%	0.91%	0.94%	1.20%	0.81%	0.87%
Percent women employees								
Less than 25%	0.87%	4.03%	1.68%	1.47%	1.68%	1.68%	1.35%	1.08%
25-49 %	0.69%	2.78%	2.77%	1.98%	1.68%	0.81%	1.63%	0.74%
50-74 %	2.18%	2.60%	2.53%	1.75%	1.91%	3.10%	1.49%	2.42%
75% or more	0.91%	3.13%	2.80%	1.78%	2.10%	1.31%	1.62%	1.04%
Percent age 50 or older employees								
Less than 25%	0.81%	3.35%	1.57%	1.34%	1.61%	1.39%	1.15%	0.97%
25-49 %	0.56%	2.90%	2.05%	1.28%	1.29%	0.72%	1.30%	0.61%
50-74 %	4.28%	2.93%	3.05%	1.79%	1.92%	6.66%	1.70%	5.20%
75% or more	3.06%	3.73%	5.76%	5.02%	7.12%	6.54%	3.22%	4.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.3%	66.5%	60.6%	62.0%	61.4%	68.0%	62.6%	65.8%
Industry group **								
Agric., fish., forest.	42.3%	51.9%	60.4%	62.1%	45.7%	31.1%	59.5%	39.6%
Mining and manufacturing	72.6%	74.8%	63.3%	67.6%	69.6%	76.0%	66.4%	73.4%
Construction	60.8%	70.5%	60.5%	62.2%	57.8%	58.9%	62.2%	60.0%
Utilities and transp.	68.9%	52.2%	60.3%	68.1%	63.8%	73.0%	59.7%	70.4%
Wholesale trade	69.5%	60.6%	66.0%	71.7%	72.3%	68.8%	66.7%	70.3%
Fin. svcs. and real estate	72.2%	62.3%	58.0%	71.3%	73.4%	73.3%	61.9%	73.4%
Retail trade	61.3%	62.2%	52.3%	60.6%	57.7%	62.7%	58.0%	61.9%
Professional services	67.0%	69.1%	61.5%	64.7%	64.7%	68.9%	65.5%	67.3%
Other services	56.0%	71.2%	61.2%	47.0%	43.2%	61.7%	58.4%	55.5%
Ownership								
For profit, incorporated	65.9%	65.2%	61.4%	61.9%	60.6%	69.2%	62.7%	66.6%
For profit, unincorporated	60.1%	66.2%	53.6%	57.7%	57.9%	63.0%	58.7%	60.4%
Nonprofit	67.1%	79.1%	71.5%	69.2%	67.1%	66.2%	70.2%	66.8%
Age of firm								
Less than 5 years	54.1%	64.5%	54.0%	50.8%	50.8%	67.7%	57.2%	51.6%
5-9 years	52.2%	63.7%	53.3%	53.1%	50.8%	44.9%	57.7%	48.6%
10-19 years	61.4%	70.6%	60.6%	59.0%	60.9%	60.9%	63.2%	60.5%
20 or more years	67.0%	65.1%	63.4%	65.8%	63.1%	68.7%	64.2%	67.3%
Multi/single status								
2 or more locations	67.4%	58.2%	66.4%	66.5%	64.5%	68.2%	67.0%	67.4%
1 location only	60.3%	66.8%	59.9%	60.4%	57.3%	63.0%	62.0%	58.8%
Percent full-time employees								
Less than 25%	54.1%	60.4%	67.3%	50.6%	50.1%	55.7%	62.9%	52.7%
25-49 %	50.8%	64.7%	63.6%	44.7%	44.1%	54.9%	53.7%	50.3%
50-74 %	60.2%	70.8%	51.9%	55.4%	51.5%	64.0%	59.2%	60.4%
75% or more	66.6%	66.0%	61.5%	63.7%	63.5%	69.2%	63.2%	67.3%
Union presence								
No union employees	64.7%	65.7%	60.6%	61.7%	62.3%	67.3%	62.4%	65.2%
Has union employees	67.9%	89.5%	58.7%	66.7%	53.5%	70.2%	66.3%	67.9%
Percent low-wage employees								
50% or more low-wage	47.3%	64.6%	39.3%	41.6%	38.6%	51.1%	47.6%	47.3%
Less than 50% low-wage	68.0%	66.7%	62.7%	64.6%	64.7%	71.0%	64.2%	68.8%
Percent women employees								
Less than 25%	63.9%	61.0%	60.5%	64.9%	61.3%	66.5%	61.8%	64.7%
25-49 %	68.6%	71.3%	64.7%	61.1%	63.7%	71.8%	65.2%	69.1%
50-74 %	64.8%	73.4%	60.2%	61.4%	59.3%	66.8%	63.9%	64.9%
75% or more	62.7%	66.7%	57.5%	57.5%	61.1%	65.2%	60.4%	63.2%
Percent age 50 or older employees								
Less than 25%	61.1%	62.2%	59.6%	57.6%	59.5%	63.4%	59.2%	61.7%
25-49 %	67.1%	66.6%	62.9%	66.3%	63.2%	68.8%	65.1%	67.3%
50-74 %	71.4%	71.1%	60.9%	68.4%	61.4%	78.4%	67.4%	72.4%
75% or more	66.7%	74.5%	57.0%	67.4%	56.1%	69.0%	68.5%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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) 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, 2024

Characteristics	Total	Less than 10 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%	1.88%	1.21%	0.90%	0.96%	1.31%	0.80%	0.94%
Industry group **								
Agric., fish., forest.	6.80%	13.57%	9.06%	5.47%	12.05%	7.49%	5.91%	7.62%
Mining and manufacturing	0.96%	5.16%	3.24%	1.85%	1.59%	1.54%	1.86%	1.06%
Construction	1.80%	4.07%	3.00%	2.96%	3.57%	5.13%	2.08%	2.54%
Utilities and transp.	2.09%	13.39%	4.59%	4.79%	4.98%	2.24%	6.27%	2.16%
Wholesale trade	1.22%	4.72%	3.84%	2.45%	1.82%	2.12%	2.46%	1.41%
Fin. svcs. and real estate	1.04%	5.07%	3.54%	3.54%	1.76%	1.32%	2.65%	1.08%
Retail trade	1.43%	5.15%	3.76%	2.70%	2.26%	1.98%	2.29%	1.62%
Professional services	0.78%	2.35%	2.33%	1.50%	1.65%	1.17%	1.30%	0.90%
Other services	4.71%	2.75%	3.47%	2.01%	3.04%	7.42%	2.06%	5.59%
Ownership								
For profit, incorporated	1.08%	2.33%	1.44%	1.09%	1.33%	1.66%	0.97%	1.25%
For profit, unincorporated	1.16%	3.29%	2.51%	2.18%	2.34%	1.92%	1.85%	1.38%
Nonprofit	1.47%	3.22%	3.10%	2.21%	1.35%	2.39%	1.67%	1.59%
Age of firm								
Less than 5 years	1.87%	4.51%	4.10%	3.24%	3.46%	6.01%	2.82%	2.46%
5-9 years	2.28%	3.19%	3.42%	2.96%	4.14%	10.15%	2.13%	3.39%
10-19 years	1.53%	2.77%	2.50%	2.18%	2.69%	4.22%	1.67%	2.11%
20 or more years	0.93%	3.09%	1.57%	1.02%	1.07%	1.35%	1.07%	1.03%
Multi/single status								
2 or more locations	1.04%	10.38%	3.61%	1.43%	0.85%	1.32%	1.91%	1.07%
1 location only	0.90%	1.92%	1.27%	1.10%	1.93%	8.07%	0.86%	1.50%
Percent full-time employees								
Less than 25%	1.85%	14.72%	5.61%	4.90%	4.30%	2.04%	4.39%	2.00%
25-49 %	2.01%	4.37%	4.33%	3.19%	2.33%	3.64%	3.35%	2.26%
50-74 %	1.21%	3.14%	3.49%	2.44%	2.65%	1.60%	2.04%	1.36%
75% or more	0.91%	2.13%	1.32%	1.00%	1.08%	1.50%	0.88%	1.06%
Union presence								
No union employees	0.95%	1.89%	1.19%	0.89%	0.96%	1.73%	0.80%	1.14%
Has union employees	1.30%	4.93%	10.40%	5.84%	3.86%	1.39%	6.17%	1.33%
Percent low-wage employees								
50% or more low-wage	1.58%	4.03%	4.47%	2.46%	2.18%	2.39%	2.53%	1.75%
Less than 50% low-wage	0.84%	2.03%	1.21%	0.95%	1.03%	1.35%	0.84%	0.97%
Percent women employees								
Less than 25%	0.88%	3.55%	1.74%	1.48%	1.59%	1.73%	1.32%	1.10%
25-49 %	0.83%	2.93%	2.75%	1.96%	1.90%	1.05%	1.62%	0.91%
50-74 %	2.37%	2.74%	2.85%	2.00%	1.89%	3.40%	1.79%	2.62%
75% or more	1.04%	3.27%	3.02%	1.80%	2.60%	1.49%	1.72%	1.20%
Percent age 50 or older employees								
Less than 25%	0.84%	2.97%	1.63%	1.37%	1.66%	1.45%	1.15%	1.02%
25-49 %	0.66%	4.16%	2.31%	1.32%	1.28%	0.91%	1.44%	0.71%
50-74 %	4.88%	3.23%	3.28%	2.04%	3.29%	7.24%	1.84%	5.97%
75% or more	3.00%	4.23%	5.70%	4.94%	6.84%	6.51%	3.25%	4.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,645,105	4,437,512	3,658,019	4,870,611	5,452,710	11,226,253	10,620,751	19,024,354
Industry group **								
Agric., fish., forest.	237,286	52,280	63,212 *	33,971	56,223 *	--	146,355	90,931 *
Mining and manufacturing	582,328	158,690	133,926	110,851	70,638	108,225	368,373	213,956
Construction	475,775	249,628	62,319	102,469	35,495 *	25,865	361,211	114,564
Utilities and transp.	676,025	122,176	63,695	121,690	174,280 *	194,185	248,572	427,454
Wholesale trade	450,165	106,389	60,930 *	69,533	46,217	167,096	200,866	249,299
Fin. svcs. and real estate	1,339,899	261,080	74,033	94,823	181,902	728,062	384,030	955,869
Retail trade	4,529,094	623,887	441,623	420,790	325,854	2,716,940	1,317,095	3,211,999
Professional services	7,963,671	1,068,585	770,020	1,031,985	1,849,664	3,243,416	2,324,413	5,639,257
Other services	13,390,861	1,794,797	1,988,262	2,884,502	2,712,438	4,010,863	5,269,836	8,121,025
Ownership								
For profit, incorporated	17,958,330	2,447,823	2,390,080	2,972,664	2,824,684	7,323,080	6,430,419	11,527,911
For profit, unincorporated	6,169,715	1,296,573	836,235	1,280,723	1,037,362	1,718,823	2,762,104	3,407,611
Nonprofit	5,517,059	693,116	431,704	617,225	1,590,663	2,184,351	1,428,228	4,088,831
Age of firm								
Less than 5 years	2,496,248	965,020	595,204	747,644	170,759	--	1,994,190	502,059
5-9 years	2,845,234	781,249	704,502	704,328	431,115	224,040 *	1,867,673	977,560
10-19 years	4,809,640	1,032,216	869,554	1,249,646	1,039,753	618,471	2,548,577	2,261,063
20 or more years	19,493,983	1,659,028	1,488,759	2,168,994	3,811,083	10,366,120	4,210,311	15,283,672
Multi/single status								
2 or more locations	15,086,447	72,764 *	254,778	892,316	2,929,816	10,936,773	672,988	14,413,459
1 location only	14,558,657	4,364,748	3,403,240	3,978,296	2,522,893	289,480	9,947,763	4,610,894
Percent full-time employees								
Less than 25%	10,833,620	2,393,851	1,789,458	1,761,565	1,799,322	3,089,425	5,192,401	5,641,220
25-49 %	7,039,244	731,591	678,991	1,620,691	1,393,978	2,613,994	2,167,434	4,871,810
50-74 %	7,372,004	961,862	734,720	796,466	1,308,153	3,570,802	2,107,224	5,264,780
75% or more	4,400,236	350,207	454,850	691,890	951,257	1,952,033	1,153,692	3,246,544
Union presence								
No union employees	26,650,937	4,335,815	3,616,035	4,766,109	5,137,535	8,795,443	10,423,188	16,227,749
Has union employees	2,994,168	101,697	41,984	104,502	315,175	2,430,810	197,563	2,796,605
Percent low-wage employees								
50% or more low-wage	13,141,126	1,749,503	1,688,745	2,112,200	2,424,152	5,166,527	4,630,654	8,510,472
Less than 50% low-wage	16,503,979	2,688,009	1,969,274	2,758,412	3,028,558	6,059,726	5,990,097	10,513,882
Percent women employees								
Less than 25%	3,406,223	1,293,694	522,030	650,864	444,180	495,456	2,155,646	1,250,578
25-49 %	6,335,951	561,381	608,473	948,428	1,248,766	2,968,903	1,681,637	4,654,313
50-74 %	11,531,810	1,088,774	1,210,843	1,833,872	2,233,135	5,165,186	3,200,023	8,331,786
75% or more	8,371,121	1,493,662	1,316,673	1,437,448	1,526,629	2,596,708	3,583,445	4,787,677
Percent age 50 or older employees								
Less than 25%	16,544,561	2,170,399	2,497,684	3,442,488	2,779,591	5,654,398	6,481,255	10,063,306
25-49 %	8,917,788	699,954	599,742	956,019	2,002,382	4,659,691	1,750,000	7,167,788
50-74 %	2,906,611	794,507	407,662	351,106	571,099	782,237	1,406,970	1,499,641
75% or more	1,276,145	772,651	152,930	120,999	99,637	129,927	982,526	293,619

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	552,050	126,640	139,212	180,584	280,618	411,623	210,483	515,750
Industry group **								
Agric., fish., forest.	56,189	10,493	39,841 *	10,169	30,930 *	--	42,344	36,937 *
Mining and manufacturing	57,445	22,720	34,662	25,019	11,875	28,833	46,697	33,485
Construction	45,809	29,542	12,837	29,759	11,116 *	7,398	33,757	30,984
Utilities and transp.	85,012	26,933	18,586	30,180	63,084 *	35,703	39,086	75,532
Wholesale trade	59,279	19,682	20,577 *	11,218	10,454	49,688	29,490	51,430
Fin. svcs. and real estate	127,272	27,599	16,597	16,695	42,066	114,536	33,904	122,676
Retail trade	208,079	53,030	48,210	42,887	32,195	188,187	78,562	192,761
Professional services	327,042	64,284	60,265	75,417	192,205	239,286	97,945	312,388
Other services	406,577	97,375	110,268	164,300	202,942	280,516	177,218	368,828
Ownership								
For profit, incorporated	448,455	93,972	120,238	147,886	189,676	352,340	175,134	415,175
For profit, unincorporated	230,540	77,322	65,983	107,853	93,171	152,869	119,620	198,112
Nonprofit	295,912	64,426	50,219	61,677	203,737	189,345	89,700	282,167
Age of firm								
Less than 5 years	134,402	66,035	61,790	94,229	34,263	--	114,494	71,801
5-9 years	173,593	59,281	64,821	73,283	68,198	112,401 *	97,406	144,207
10-19 years	236,649	65,653	79,186	104,733	122,133	141,757	117,008	206,513
20 or more years	478,812	86,101	89,689	115,312	251,935	374,920	140,842	458,710
Multi/single status								
2 or more locations	435,497	22,569 *	41,901	63,079	147,097	405,177	60,008	431,503
1 location only	353,929	125,058	135,040	173,522	246,240	80,622	207,089	294,079
Percent full-time employees								
Less than 25%	421,709	114,768	120,618	138,645	232,828	280,724	188,268	378,113
25-49 %	280,563	52,782	63,677	119,758	119,231	209,353	106,960	260,727
50-74 %	279,192	50,557	53,105	60,024	105,709	241,434	81,936	267,147
75% or more	144,281	25,018	27,240	36,461	86,999	103,742	42,168	138,378
Union presence								
No union employees	531,542	125,720	138,971	179,894	276,666	386,090	209,692	493,777
Has union employees	185,238	21,308	11,652	23,910	59,027	172,348	28,804	183,016
Percent low-wage employees								
50% or more low-wage	419,237	88,490	107,552	135,823	216,463	305,812	166,407	386,171
Less than 50% low-wage	398,803	101,964	98,629	134,706	192,733	295,465	155,639	369,653
Percent women employees								
Less than 25%	148,169	75,040	49,590	67,276	71,801	66,503	97,969	111,702
25-49 %	283,723	48,737	59,882	84,642	122,879	230,276	96,115	267,357
50-74 %	378,217	71,297	96,011	136,000	175,916	284,040	143,948	350,811
75% or more	329,250	81,340	84,223	92,226	188,811	227,088	129,935	303,200
Percent age 50 or older employees								
Less than 25%	430,071	98,414	119,796	167,947	180,503	323,505	183,851	392,408
25-49 %	311,931	53,866	60,614	75,104	168,737	239,480	90,683	298,834
50-74 %	231,170	60,320	48,587	43,765	151,747	150,352	83,277	215,679
75% or more	84,367	56,752	32,253	26,403	28,782	36,764	67,922	50,062

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,645,105	15.0%	12.3%	16.4%	18.4%	37.9%	35.8%	64.2%
Industry group **								
Agric., fish., forest.	237,286	22.0%	26.6% *	14.3% *	23.7% *	--	61.7%	38.3% *
Mining and manufacturing	582,328	27.3%	23.0%	19.0%	12.1%	18.6%	63.3%	36.7%
Construction	475,775	52.5%	13.1%	21.5%	7.5% *	5.4%	75.9%	24.1%
Utilities and transp.	676,025	18.1%	9.4%	18.0%	25.8%	28.7%	36.8%	63.2%
Wholesale trade	450,165	23.6%	13.5% *	15.4%	10.3%	37.1%	44.6%	55.4%
Fin. svcs. and real estate	1,339,899	19.5%	5.5%	7.1%	13.6%	54.3%	28.7%	71.3%
Retail trade	4,529,094	13.8%	9.8%	9.3%	7.2%	60.0%	29.1%	70.9%
Professional services	7,963,671	13.4%	9.7%	13.0%	23.2%	40.7%	29.2%	70.8%
Other services	13,390,861	13.4%	14.8%	21.5%	20.3%	30.0%	39.4%	60.6%
Ownership								
For profit, incorporated	17,958,330	13.6%	13.3%	16.6%	15.7%	40.8%	35.8%	64.2%
For profit, unincorporated	6,169,715	21.0%	13.6%	20.8%	16.8%	27.9%	44.8%	55.2%
Nonprofit	5,517,059	12.6%	7.8%	11.2%	28.8%	39.6%	25.9%	74.1%
Age of firm								
Less than 5 years	2,496,248	38.7%	23.8%	30.0%	6.8%	0.7% *	79.9%	20.1%
5-9 years	2,845,234	27.5%	24.8%	24.8%	15.2%	7.9% *	65.6%	34.4%
10-19 years	4,809,640	21.5%	18.1%	26.0%	21.6%	12.9%	53.0%	47.0%
20 or more years	19,493,983	8.5%	7.6%	11.1%	19.6%	53.2%	21.6%	78.4%
Multi/single status								
2 or more locations	15,086,447	0.5% *	1.7%	5.9%	19.4%	72.5%	4.5%	95.5%
1 location only	14,558,657	30.0%	23.4%	27.3%	17.3%	2.0%	68.3%	31.7%
Percent full-time employees								
Less than 25%	10,833,620	22.1%	16.5%	16.3%	16.6%	28.5%	47.9%	52.1%
25-49 %	7,039,244	10.4%	9.6%	23.0%	19.8%	37.1%	30.8%	69.2%
50-74 %	7,372,004	13.0%	10.0%	10.8%	17.7%	48.4%	28.6%	71.4%
75% or more	4,400,236	8.0%	10.3%	15.7%	21.6%	44.4%	26.2%	73.8%
Union presence								
No union employees	26,650,937	16.3%	13.6%	17.9%	19.3%	33.0%	39.1%	60.9%
Has union employees	2,994,168	3.4%	1.4%	3.5%	10.5%	81.2%	6.6%	93.4%
Percent low-wage employees								
50% or more low-wage	13,141,126	13.3%	12.9%	16.1%	18.4%	39.3%	35.2%	64.8%
Less than 50% low-wage	16,503,979	16.3%	11.9%	16.7%	18.4%	36.7%	36.3%	63.7%
Percent women employees								
Less than 25%	3,406,223	38.0%	15.3%	19.1%	13.0%	14.5%	63.3%	36.7%
25-49 %	6,335,951	8.9%	9.6%	15.0%	19.7%	46.9%	26.5%	73.5%
50-74 %	11,531,810	9.4%	10.5%	15.9%	19.4%	44.8%	27.7%	72.3%
75% or more	8,371,121	17.8%	15.7%	17.2%	18.2%	31.0%	42.8%	57.2%
Percent age 50 or older employees								
Less than 25%	16,544,561	13.1%	15.1%	20.8%	16.8%	34.2%	39.2%	60.8%
25-49 %	8,917,788	7.8%	6.7%	10.7%	22.5%	52.3%	19.6%	80.4%
50-74 %	2,906,611	27.3%	14.0%	12.1%	19.6%	26.9%	48.4%	51.6%
75% or more	1,276,145	60.5%	12.0%	9.5%	7.8%	10.2%	77.0%	23.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.4.a Standard errors for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	552,050	0.46%	0.48%	0.60%	0.83%	0.99%	0.78%	0.78%
Industry group **								
Agric., fish., forest.	56,189	6.18%	13.11% *	4.98% *	10.99% *	--	11.79%	11.79% *
Mining and manufacturing	57,445	3.77%	4.94%	3.87%	2.14%	4.33%	4.68%	4.68%
Construction	45,809	4.86%	2.64%	5.16%	2.27% *	1.56%	5.23%	5.23%
Utilities and transp.	85,012	3.91%	2.75%	4.23%	7.26%	4.99%	5.50%	5.50%
Wholesale trade	59,279	4.45%	4.29% *	2.90%	2.47%	7.43%	6.26%	6.26%
Fin. svcs. and real estate	127,272	2.45%	1.28%	1.34%	2.97%	4.51%	3.19%	3.19%
Retail trade	208,079	1.18%	1.06%	0.96%	0.74%	2.04%	1.75%	1.75%
Professional services	327,042	0.89%	0.79%	0.98%	2.01%	2.12%	1.44%	1.44%
Other services	406,577	0.75%	0.83%	1.14%	1.33%	1.61%	1.36%	1.36%
Ownership								
For profit, incorporated	448,455	0.57%	0.67%	0.80%	0.96%	1.33%	1.04%	1.04%
For profit, unincorporated	230,540	1.24%	1.05%	1.55%	1.39%	1.95%	1.80%	1.80%
Nonprofit	295,912	1.22%	0.94%	1.15%	2.86%	2.64%	1.79%	1.79%
Age of firm								
Less than 5 years	134,402	2.45%	2.22%	2.90%	1.33%	0.36% *	2.49%	2.49%
5-9 years	173,593	2.19%	2.23%	2.38%	2.21%	3.66% *	3.53%	3.53%
10-19 years	236,649	1.48%	1.60%	1.99%	2.19%	2.62%	2.55%	2.55%
20 or more years	478,812	0.45%	0.47%	0.59%	1.12%	1.22%	0.76%	0.76%
Multi/single status								
2 or more locations	435,497	0.15% *	0.28%	0.43%	0.96%	1.09%	0.40%	0.40%
1 location only	353,929	0.93%	0.91%	1.06%	1.43%	0.54%	1.47%	1.47%
Percent full-time employees								
Less than 25%	421,709	1.17%	1.12%	1.23%	1.87%	2.03%	1.91%	1.91%
25-49 %	280,563	0.79%	0.90%	1.56%	1.54%	2.12%	1.56%	1.56%
50-74 %	279,192	0.77%	0.75%	0.83%	1.34%	1.93%	1.31%	1.31%
75% or more	144,281	0.58%	0.65%	0.86%	1.65%	1.66%	1.09%	1.09%
Union presence								
No union employees	531,542	0.51%	0.53%	0.66%	0.91%	1.08%	0.88%	0.88%
Has union employees	185,238	0.72%	0.39%	0.80%	1.87%	2.14%	0.99%	0.99%
Percent low-wage employees								
50% or more low-wage	419,237	0.72%	0.82%	1.00%	1.44%	1.65%	1.33%	1.33%
Less than 50% low-wage	398,803	0.65%	0.60%	0.79%	1.03%	1.29%	1.02%	1.02%
Percent women employees								
Less than 25%	148,169	1.99%	1.39%	1.77%	1.90%	1.76%	2.33%	2.33%
25-49 %	283,723	0.80%	0.95%	1.31%	1.76%	2.30%	1.58%	1.58%
50-74 %	378,217	0.64%	0.82%	1.11%	1.36%	1.67%	1.24%	1.24%
75% or more	329,250	1.05%	1.05%	1.13%	1.94%	2.07%	1.79%	1.79%
Percent age 50 or older employees								
Less than 25%	430,071	0.62%	0.73%	0.96%	1.00%	1.42%	1.16%	1.16%
25-49 %	311,931	0.62%	0.68%	0.84%	1.61%	1.74%	1.05%	1.05%
50-74 %	231,170	2.59%	1.81%	1.63%	4.36%	4.12%	3.88%	3.88%
75% or more	84,367	3.45%	2.35%	1.97%	2.14%	2.66%	3.26%	3.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Percents may not add to 100% because of rounding.

Table I.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.0%	16.5%	31.5%	64.1%	95.7%	99.0%	30.0%	95.4%
Industry group **								
Agric., fish., forest.	37.6%	11.3% *	22.1% *	58.1%	31.9% *	100.0%	26.0% *	56.3% *
Mining and manufacturing	62.8%	24.7%	57.4%	67.1%	98.8%	97.6%	46.9%	90.3%
Construction	41.3%	10.0% *	40.1%	83.4%	99.6%	100.0%	23.0%	99.2%
Utilities and transp.	73.4%	31.4% *	23.5% *	65.2%	100.0%	97.5%	40.8%	92.4%
Wholesale trade	73.3%	21.1% *	72.4%	73.5%	98.3%	100.0%	43.7%	97.2%
Fin. svcs. and real estate	81.0%	22.9%	63.2%	86.4%	99.3%	98.4%	37.3%	98.6%
Retail trade	77.2%	12.7%	33.1%	66.8%	98.2%	98.3%	27.8%	97.5%
Professional services	79.8%	20.5%	47.8%	73.6%	96.5%	99.4%	38.9%	96.7%
Other services	66.7%	13.6%	21.0%	58.7%	95.4%	99.3%	24.5%	94.0%
Ownership								
For profit, incorporated	71.5%	18.9%	30.2%	58.2%	94.7%	99.0%	29.8%	94.7%
For profit, unincorporated	63.3%	9.3%	28.7%	67.7%	95.3%	98.3%	25.4%	94.1%
Nonprofit	83.4%	21.8%	44.3%	85.4%	97.7%	99.7%	39.9%	98.6%
Age of firm								
Less than 5 years	32.6%	10.1%	22.6%	55.9%	85.6%	100.0%	19.7%	83.8%
5-9 years	44.6%	7.2%	26.1%	56.4%	95.3%	99.3%	22.2%	87.5%
10-19 years	57.5%	19.2%	31.2%	59.1%	90.5%	99.6%	30.4%	88.0%
20 or more years	84.6%	23.0%	37.9%	72.4%	97.6%	99.0%	38.2%	97.4%
Multi/single status								
2 or more locations	95.8%	41.4% *	46.4%	74.5%	95.8%	99.0%	55.3%	97.6%
1 location only	47.4%	16.1%	30.4%	61.8%	95.6%	100.0%	28.3%	88.6%
Percent full-time employees								
Less than 25%	54.8%	6.4%	17.6%	44.1%	93.0%	97.8%	15.7%	90.8%
25-49 %	76.8%	21.0%	26.3%	70.5%	96.6%	99.0%	35.2%	95.4%
50-74 %	82.7%	27.6%	51.2%	76.5%	98.0%	99.9%	42.2%	98.9%
75% or more	88.6%	46.0%	62.4%	86.0%	96.3%	99.5%	62.5%	97.9%
Union presence								
No union employees	69.7%	16.6%	31.7%	64.1%	96.3%	99.1%	30.2%	95.1%
Has union employees	92.2%	12.4% *	15.4% *	64.7%	85.6%	98.9%	20.7%	97.3%
Percent low-wage employees								
50% or more low-wage	68.3%	11.3%	18.5%	51.4%	93.3%	99.2%	20.8%	94.2%
Less than 50% low-wage	74.9%	20.0%	42.7%	73.9%	97.6%	98.9%	37.2%	96.4%
Percent women employees								
Less than 25%	50.4%	16.0%	40.4%	69.2%	89.9%	90.6%	28.9%	87.5%
25-49 %	79.3%	18.3%	26.4%	65.9%	94.7%	99.4%	31.0%	96.7%
50-74 %	78.6%	18.5%	34.7%	62.1%	97.2%	99.3%	33.3%	96.0%
75% or more	66.2%	14.8%	27.5%	63.2%	95.9%	99.6%	27.3%	95.4%
Percent age 50 or older employees								
Less than 25%	68.4%	15.7%	26.8%	60.4%	94.7%	99.0%	28.3%	94.3%
25-49 %	85.5%	20.4%	33.2%	75.4%	97.2%	99.0%	37.0%	97.3%
50-74 %	67.4%	21.1%	53.9%	70.2%	95.2%	100.0%	36.9%	96.1%
75% or more	34.6%	10.7%	42.5%	62.6%	94.8%	95.2%	18.9%	87.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	1.15%	1.95%	2.03%	0.98%	0.26%	1.05%	0.53%
Industry group **								
Agric., fish., forest.	10.30%	4.79% *	16.75% *	14.91%	19.68% *	0.00%	9.23% *	21.22% *
Mining and manufacturing	4.58%	6.48%	12.20%	11.49%	0.87%	2.02%	6.48%	5.19%
Construction	4.93%	3.01% *	9.13%	7.69%	0.42%	0.00%	3.21%	0.51%
Utilities and transp.	4.87%	10.54% *	8.88% *	12.60%	0.00%	2.28%	7.82%	4.33%
Wholesale trade	4.74%	6.52% *	12.42%	8.05%	1.33%	0.00%	7.43%	1.34%
Fin. svcs. and real estate	2.46%	4.17%	9.82%	5.29%	0.68%	1.36%	4.32%	1.05%
Retail trade	1.59%	2.71%	4.87%	4.84%	1.23%	0.85%	2.64%	0.84%
Professional services	1.18%	2.46%	4.03%	3.61%	1.14%	0.34%	2.15%	0.73%
Other services	1.29%	1.84%	2.43%	2.97%	1.44%	0.25%	1.54%	0.97%
Ownership								
For profit, incorporated	0.98%	1.57%	2.46%	2.65%	1.66%	0.28%	1.35%	0.73%
For profit, unincorporated	1.71%	1.56%	3.52%	4.11%	1.86%	1.24%	1.95%	1.50%
Nonprofit	1.38%	3.79%	5.92%	2.83%	0.94%	0.15%	3.13%	0.40%
Age of firm								
Less than 5 years	2.70%	1.93%	5.21%	6.42%	8.54%	0.00%	2.37%	4.77%
5-9 years	3.22%	1.35%	3.70%	5.31%	3.04%	0.79%	2.08%	4.15%
10-19 years	2.35%	2.53%	4.13%	4.31%	4.11%	0.24%	2.16%	3.04%
20 or more years	0.65%	2.23%	3.09%	2.35%	0.55%	0.29%	1.75%	0.33%
Multi/single status								
2 or more locations	0.42%	15.52% *	8.57%	3.02%	1.29%	0.27%	4.39%	0.37%
1 location only	1.32%	1.13%	1.95%	2.37%	1.49%	0.00%	1.06%	1.81%
Percent full-time employees								
Less than 25%	1.86%	1.36%	3.15%	4.00%	2.32%	0.90%	1.56%	1.54%
25-49 %	1.35%	3.15%	3.70%	3.13%	1.27%	0.36%	2.47%	0.83%
50-74 %	0.94%	2.57%	3.71%	3.16%	0.84%	0.07%	2.06%	0.26%
75% or more	0.86%	3.68%	2.91%	1.53%	2.87%	0.29%	1.83%	0.89%
Union presence								
No union employees	0.81%	1.17%	1.97%	2.06%	0.86%	0.31%	1.06%	0.58%
Has union employees	1.39%	5.80% *	6.41% *	10.68%	8.57%	0.52%	5.22%	1.16%
Percent low-wage employees								
50% or more low-wage	1.28%	1.89%	2.65%	3.35%	2.00%	0.30%	1.59%	0.87%
Less than 50% low-wage	0.89%	1.47%	2.66%	2.38%	0.71%	0.42%	1.38%	0.64%
Percent women employees								
Less than 25%	2.20%	2.14%	4.52%	5.07%	6.24%	4.62%	2.04%	3.59%
25-49 %	1.48%	3.19%	3.90%	4.36%	2.78%	0.39%	2.55%	0.93%
50-74 %	1.13%	2.50%	3.98%	3.76%	0.78%	0.22%	2.22%	0.77%
75% or more	1.58%	1.88%	3.00%	3.22%	1.41%	0.23%	1.70%	0.90%
Percent age 50 or older employees								
Less than 25%	1.09%	1.66%	2.26%	2.58%	1.67%	0.42%	1.38%	0.88%
25-49 %	0.96%	3.20%	4.38%	3.46%	1.09%	0.37%	2.47%	0.56%
50-74 %	2.94%	3.01%	5.89%	5.64%	2.26%	0.04%	2.97%	1.30%
75% or more	3.46%	1.86%	11.18%	10.33%	3.32%	3.27%	3.08%	4.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.3%	31.9%	21.0%	15.9%	18.7%	29.1%	21.1%	24.8%
Industry group **								
Agric., fish., forest.	5.6% *	--	1.4% *	2.3% *	--	3.4% *	7.1% *	4.6% *
Mining and manufacturing	24.0%	34.2% *	15.4% *	9.3% *	29.5% *	33.2%	16.9% *	30.4%
Construction	39.8%	24.5% *	27.5%	54.1%	33.6%	27.6% *	31.6%	45.8%
Utilities and transp.	33.5%	--	--	13.3% *	47.5% *	33.0%	14.1% *	38.5%
Wholesale trade	33.0%	26.2% *	24.7% *	23.7%	16.2% *	43.6%	25.4% *	35.8%
Fin. svcs. and real estate	31.6%	42.1%	22.1% *	23.5% *	15.2%	36.4%	29.6%	31.9%
Retail trade	25.6%	18.6% *	24.4%	21.7%	15.4%	27.5%	23.7%	25.8%
Professional services	32.3%	39.1%	24.8%	20.9%	19.3%	42.6%	27.4%	33.1%
Other services	16.2%	31.4%	16.4%	10.8%	16.5%	17.2%	15.7%	16.2%
Ownership								
For profit, incorporated	24.1%	32.0%	24.0%	19.3%	19.0%	26.7%	23.8%	24.2%
For profit, unincorporated	20.8%	29.5%	21.3%	11.8%	21.6%	24.2%	18.1%	21.3%
Nonprofit	27.6%	33.4%	9.2% *	11.5%	16.1%	41.0%	15.7%	29.3%
Age of firm								
Less than 5 years	17.8%	42.3%	14.7% *	8.1% *	31.1% *	--	20.7%	15.1%
5-9 years	17.8%	30.4%	20.3%	14.2%	24.4%	7.0% *	19.5%	17.0%
10-19 years	23.0%	35.6%	24.8% *	18.4%	27.1%	17.5% *	24.0%	22.6%
20 or more years	25.3%	27.6%	20.8%	17.3%	15.4%	30.3%	20.3%	25.8%
Multi/single status								
2 or more locations	26.7%	--	12.1% *	19.4%	18.3%	29.5%	11.5%	27.1%
1 location only	19.2%	32.9%	22.0%	15.0%	19.1%	12.8% *	22.4%	17.0%
Percent full-time employees								
Less than 25%	18.8%	34.1%	12.5% *	15.9%	17.4%	20.3%	14.1%	19.6%
25-49 %	14.7%	10.8% *	17.7% *	11.4%	15.2%	16.0%	15.4%	14.6%
50-74 %	27.4%	39.3%	22.9%	15.6%	14.6%	33.6%	25.2%	27.8%
75% or more	40.9%	37.7%	29.8%	25.0%	31.9%	51.9%	30.2%	43.3%
Union presence								
No union employees	21.3%	31.2%	20.8%	15.7%	18.3%	24.2%	20.8%	21.4%
Has union employees	44.3%	--	--	25.6%	24.8%	46.9%	47.6%	44.3%
Percent low-wage employees								
50% or more low-wage	16.9%	20.2% *	17.8%	11.4%	13.8%	19.2%	15.0%	17.1%
Less than 50% low-wage	29.6%	36.2%	22.1%	18.3%	22.4%	37.5%	23.8%	30.9%
Percent women employees								
Less than 25%	28.6%	23.5%	27.2%	25.3%	31.5%	32.5%	22.0%	32.4%
25-49 %	24.0%	14.9%	17.1%	11.7%	17.0%	30.1%	14.0%	25.2%
50-74 %	22.2%	43.4%	17.9%	13.6%	15.5%	26.4%	21.9%	22.2%
75% or more	26.6%	37.2%	22.6%	17.1%	21.1%	32.6%	23.6%	27.2%
Percent age 50 or older employees								
Less than 25%	21.4%	27.5%	14.4%	14.6%	18.6%	25.7%	16.7%	22.3%
25-49 %	29.4%	33.9%	29.6%	18.3%	17.5%	36.0%	25.5%	29.8%
50-74 %	19.6%	40.0%	22.0%	15.5%	22.2%	14.0%	24.7%	17.7%
75% or more	30.1%	30.3%	58.4%	30.0% *	23.3% *	20.3% *	40.1%	22.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 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%	3.38%	2.72%	1.57%	1.68%	1.51%	1.49%	1.07%
Industry group **								
Agric., fish., forest.	2.14% *	--	1.61% *	1.73% *	--	2.38% *	3.64% *	2.36% *
Mining and manufacturing	3.78%	14.31% *	7.21% *	2.96% *	9.46% *	6.88%	5.29% *	4.87%
Construction	9.05%	10.17% *	8.16%	15.82%	9.53%	11.10% *	5.87%	13.74%
Utilities and transp.	7.86%	--	--	5.19% *	17.46% *	6.57%	5.20% *	9.20%
Wholesale trade	7.09%	10.81% *	13.80% *	5.36%	5.94% *	12.46%	7.76% *	9.00%
Fin. svcs. and real estate	5.20%	9.87%	12.02% *	7.33% *	4.15%	7.21%	6.27%	5.90%
Retail trade	2.59%	8.47% *	6.43%	4.97%	3.33%	3.25%	4.34%	2.84%
Professional services	1.76%	6.56%	5.90%	2.54%	2.35%	3.22%	3.18%	1.99%
Other services	1.16%	6.21%	3.84%	2.03%	2.38%	1.82%	2.16%	1.31%
Ownership								
For profit, incorporated	1.33%	4.23%	3.92%	2.44%	2.52%	2.03%	2.11%	1.52%
For profit, unincorporated	1.51%	7.08%	4.87%	2.18%	3.75%	2.27%	2.60%	1.74%
Nonprofit	1.90%	8.41%	2.86% *	2.66%	2.74%	3.56%	2.91%	2.14%
Age of firm								
Less than 5 years	3.19%	9.35%	6.66% *	2.69% *	10.01% *	--	4.55%	4.44%
5-9 years	2.94%	7.88%	5.40%	3.59%	5.90%	5.02% *	3.42%	3.99%
10-19 years	2.64%	7.42%	7.69% *	3.06%	5.29%	5.39% *	3.69%	3.36%
20 or more years	1.08%	4.27%	3.21%	2.46%	1.71%	1.55%	1.87%	1.18%
Multi/single status								
2 or more locations	1.21%	--	4.90% *	3.09%	1.63%	1.54%	2.43%	1.24%
1 location only	1.41%	3.45%	2.93%	1.80%	3.11%	4.61% *	1.64%	2.12%
Percent full-time employees								
Less than 25%	1.94%	9.80%	7.20% *	4.61%	3.23%	3.04%	3.64%	2.17%
25-49 %	1.23%	3.74% *	5.80% *	2.06%	2.57%	1.96%	2.79%	1.36%
50-74 %	1.91%	5.58%	4.40%	2.83%	1.82%	2.97%	2.79%	2.19%
75% or more	1.77%	5.42%	3.44%	2.44%	5.12%	2.29%	2.23%	2.05%
Union presence								
No union employees	0.93%	3.40%	2.73%	1.59%	1.75%	1.58%	1.50%	1.08%
Has union employees	2.85%	--	--	7.29%	5.55%	3.07%	10.26%	2.89%
Percent low-wage employees								
50% or more low-wage	1.38%	7.75% *	4.85%	2.56%	2.24%	2.11%	2.67%	1.51%
Less than 50% low-wage	1.25%	3.64%	3.24%	1.96%	2.45%	2.11%	1.78%	1.47%
Percent women employees								
Less than 25%	3.13%	4.49%	4.70%	6.45%	8.82%	5.34%	2.56%	4.52%
25-49 %	2.06%	4.27%	5.12%	1.99%	3.23%	3.14%	2.29%	2.27%
50-74 %	1.44%	6.97%	3.85%	2.49%	1.94%	2.23%	2.87%	1.59%
75% or more	1.76%	6.41%	6.32%	2.24%	3.38%	3.24%	3.07%	2.04%
Percent age 50 or older employees								
Less than 25%	1.35%	4.73%	2.48%	1.82%	2.53%	2.30%	1.65%	1.58%
25-49 %	1.52%	9.04%	5.81%	3.76%	2.32%	2.14%	3.34%	1.64%
50-74 %	2.67%	7.24%	5.02%	4.34%	5.36%	3.99%	3.56%	3.41%
75% or more	5.78%	5.47%	17.39%	12.04% *	9.94% *	9.19% *	9.62%	6.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.3%	45.9%	31.9%	30.9%	32.7%	45.9%	34.9%	42.3%
Industry group **								
Agric., fish., forest.	--	--	--	100.0%	--	--	--	--
Mining and manufacturing	49.9%	--	--	18.2% *	75.8%	44.9%	41.1% *	54.2%
Construction	63.1%	--	--	71.1%	49.4% *	77.5%	40.8%	74.3%
Utilities and transp.	22.5% *	--	--	--	--	36.9%	--	20.0% *
Wholesale trade	57.9%	--	--	31.3% *	18.3%	69.0%	45.5%	61.1%
Fin. svcs. and real estate	53.3%	--	--	12.7% *	32.8%	58.8%	46.1%	54.4%
Retail trade	51.5%	79.3%	25.8% *	20.5% *	29.8%	56.2%	31.7%	53.6%
Professional services	46.8%	51.8%	22.5%	27.2%	43.4%	51.2%	34.1%	48.5%
Other services	23.6%	32.6%	35.7% *	28.5%	27.6%	17.5%	30.3%	22.5%
Ownership								
For profit, incorporated	42.1%	45.9%	24.8%	31.5%	27.5%	49.1%	32.2%	43.8%
For profit, unincorporated	29.2%	61.0%	43.7%	30.2%	26.9%	25.5%	41.1%	27.0%
Nonprofit	47.1%	35.2%	66.9%	29.2%	48.2%	48.3%	39.5%	47.7%
Age of firm								
Less than 5 years	25.1%	45.9%	--	16.8% *	12.9% *	--	30.5%	18.1% *
5-9 years	21.3%	--	31.0% *	25.2% *	11.7% *	--	28.1%	17.5% *
10-19 years	28.4%	54.8%	23.5%	27.7%	20.0%	35.1%	37.1%	24.9%
20 or more years	44.9%	40.4%	38.4%	35.5%	43.6%	46.4%	36.3%	45.7%
Multi/single status								
2 or more locations	43.9%	--	--	31.9%	33.5%	46.0%	32.4%	44.0%
1 location only	33.9%	45.5%	31.0%	30.6%	31.7%	39.0%	35.0%	32.9%
Percent full-time employees								
Less than 25%	38.4%	47.6%	29.9%	42.3% *	42.6%	35.3%	36.0%	38.6%
25-49 %	29.0%	--	50.3% *	26.7%	21.2%	32.3%	27.9%	29.2%
50-74 %	46.4%	44.8%	20.5% *	31.7%	28.3%	52.4%	34.2%	48.3%
75% or more	44.3%	53.5%	37.4%	24.7%	33.6%	50.3%	38.7%	45.2%
Union presence								
No union employees	36.8%	43.8%	31.2%	30.3%	31.7%	40.4%	33.3%	37.5%
Has union employees	55.9%	100.0%	--	47.3% *	45.4%	56.3%	87.6%	55.4%
Percent low-wage employees								
50% or more low-wage	27.9%	48.1%	22.5% *	14.5% *	24.5%	30.2%	28.2%	27.9%
Less than 50% low-wage	46.9%	45.5%	34.7%	36.4%	36.5%	52.8%	36.7%	48.6%
Percent women employees								
Less than 25%	31.8%	52.3%	19.8% *	40.3% *	22.3% *	31.4%	35.4%	30.5%
25-49 %	50.1%	69.3%	48.8%	38.0%	26.3%	56.2%	46.5%	50.3%
50-74 %	37.1%	36.7%	40.7%	27.8%	30.4%	39.6%	33.4%	37.6%
75% or more	43.1%	47.6%	26.5%	23.9%	43.5%	47.6%	32.4%	45.1%
Percent age 50 or older employees								
Less than 25%	36.5%	42.0%	18.0%	25.2%	26.7%	43.1%	26.8%	37.9%
25-49 %	46.5%	43.3%	49.5%	43.4%	38.8%	48.3%	42.9%	46.8%
50-74 %	44.9%	47.3%	40.1%	31.5%	44.5%	50.7%	42.5%	46.0%
75% or more	31.8%	61.8%	29.2%	--	--	24.7% *	37.3%	24.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.88%	5.09%	4.48%	4.76%	3.63%	2.53%	2.71%	2.10%
Industry group **								
Agric., fish., forest.	--	--	--	0.00%	--	--	--	--
Mining and manufacturing	7.02%	--	--	7.41% *	8.82%	6.00%	13.35% *	7.27%
Construction	12.70%	--	--	16.39%	17.75% *	12.37%	8.33%	13.10%
Utilities and transp.	7.85% *	--	--	--	--	6.84%	--	7.66% *
Wholesale trade	7.25%	--	--	12.23% *	5.42%	6.40%	8.27%	7.92%
Fin. svcs. and real estate	8.02%	--	--	5.80% *	6.80%	9.29%	12.03%	8.84%
Retail trade	5.11%	13.45%	10.16% *	6.59% *	4.33%	5.57%	8.42%	5.36%
Professional services	2.50%	7.39%	4.18%	4.81%	3.98%	3.29%	3.97%	2.71%
Other services	2.46%	7.84%	10.91% *	6.78%	5.97%	2.27%	5.29%	2.74%
Ownership								
For profit, incorporated	2.87%	6.21%	4.48%	6.51%	5.42%	3.75%	3.13%	3.25%
For profit, unincorporated	2.78%	11.35%	11.89%	8.17%	5.50%	3.43%	6.92%	2.94%
Nonprofit	2.36%	9.98%	12.25%	6.34%	4.60%	2.95%	7.29%	2.46%
Age of firm								
Less than 5 years	5.81%	13.01%	--	7.30% *	5.97% *	--	8.65%	5.97% *
5-9 years	4.37%	--	10.34% *	10.66% *	4.33% *	--	6.32%	5.52% *
10-19 years	3.68%	11.02%	5.30%	7.04%	5.73%	6.79%	5.71%	4.43%
20 or more years	2.10%	5.99%	7.10%	7.34%	3.76%	2.60%	3.66%	2.23%
Multi/single status								
2 or more locations	2.24%	--	--	6.54%	3.41%	2.56%	7.45%	2.26%
1 location only	3.10%	5.12%	4.65%	6.01%	6.79%	6.06%	2.85%	5.36%
Percent full-time employees								
Less than 25%	5.21%	9.69%	4.62%	14.70% *	5.99%	8.67%	5.90%	5.75%
25-49 %	3.07%	--	15.11% *	7.16%	4.43%	4.59%	6.67%	3.40%
50-74 %	3.76%	8.57%	7.24% *	7.12%	3.74%	4.59%	5.08%	4.13%
75% or more	2.23%	8.65%	6.94%	3.35%	8.69%	1.88%	4.35%	2.50%
Union presence								
No union employees	2.04%	5.08%	4.51%	4.90%	3.87%	3.08%	2.68%	2.37%
Has union employees	3.83%	0.00%	--	21.07% *	6.23%	4.10%	8.53%	3.91%
Percent low-wage employees								
50% or more low-wage	4.53%	12.10%	8.97% *	4.40% *	6.99%	6.40%	6.28%	4.97%
Less than 50% low-wage	1.99%	5.62%	5.00%	5.57%	4.58%	2.49%	2.99%	2.23%
Percent women employees								
Less than 25%	5.41%	8.68%	6.02% *	15.64% *	10.48% *	3.60%	5.20%	7.17%
25-49 %	4.48%	10.77%	8.32%	7.83%	5.41%	5.16%	5.95%	4.74%
50-74 %	3.19%	8.15%	9.29%	6.59%	4.13%	4.36%	5.12%	3.53%
75% or more	2.41%	9.96%	7.35%	4.76%	6.29%	2.98%	4.65%	2.62%
Percent age 50 or older employees								
Less than 25%	3.45%	8.76%	4.66%	4.48%	5.55%	4.89%	3.62%	3.85%
25-49 %	2.26%	10.86%	10.67%	11.95%	4.54%	2.66%	5.76%	2.39%
50-74 %	4.52%	9.64%	11.46%	8.24%	8.31%	9.12%	6.62%	5.72%
75% or more	5.21%	8.56%	4.43%	--	--	7.95% *	6.74%	8.15% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.0%	14.7%	6.7%	4.9%	6.1%	13.4%	7.4%	10.5%
Industry group **								
Agric., fish., forest.	3.0% *	--	1.4% *	2.3% *	0.7% *	1.4% *	5.5% *	1.1% *
Mining and manufacturing	12.0%	15.1% *	6.8% *	1.7% *	22.4% *	14.9%	6.9% *	16.5%
Construction	25.1% *	6.3% *	14.0% *	38.4% *	16.6% *	21.4% *	12.9%	34.0% *
Utilities and transp.	7.5%	--	--	6.9% *	2.1% *	12.2%	7.0% *	7.7%
Wholesale trade	19.1% *	16.7% *	9.2% *	7.4% *	3.0% *	30.1% *	11.6% *	21.9% *
Fin. svcs. and real estate	16.8%	18.1% *	15.8% *	3.0% *	5.0% *	21.4% *	13.6% *	17.3% *
Retail trade	13.2%	14.8% *	6.3% *	4.4% *	4.6%	15.5%	7.5% *	13.9%
Professional services	15.1%	20.3%	5.6% *	5.7%	8.4%	21.8%	9.4%	16.1%
Other services	3.8%	10.3%	5.9% *	3.1%	4.6%	3.0%	4.8%	3.6%
Ownership								
For profit, incorporated	10.2%	14.7%	5.9%	6.1%	5.2%	13.1%	7.7%	10.6%
For profit, unincorporated	6.1%	18.0% *	9.3% *	3.6% *	5.8%	6.2%	7.5%	5.8%
Nonprofit	13.0%	11.8% *	6.2% *	3.4% *	7.8%	19.8%	6.2%	14.0%
Age of firm								
Less than 5 years	4.5%	19.4% *	--	1.4% *	4.0% *	--	6.3% *	2.7%
5-9 years	3.8%	13.2% *	6.3% *	3.6% *	2.9% *	1.5% *	5.5%	3.0% *
10-19 years	6.5%	19.5%	5.8% *	5.1% *	5.4%	6.2% *	8.9%	5.6%
20 or more years	11.4%	11.1%	8.0%	6.1%	6.7%	14.1%	7.4%	11.8%
Multi/single status								
2 or more locations	11.7%	--	5.4% *	6.2%	6.1%	13.6%	3.7%	11.9%
1 location only	6.5%	15.0%	6.8%	4.6%	6.1%	5.0% *	7.9%	5.6%
Percent full-time employees								
Less than 25%	7.2%	16.2% *	3.8% *	6.7% *	7.4%	7.2% *	5.1%	7.6%
25-49 %	4.3%	2.1% *	8.9% *	3.0% *	3.2%	5.2%	4.3%	4.3%
50-74 %	12.7%	17.6%	4.7% *	5.0%	4.1%	17.6%	8.6%	13.4%
75% or more	18.1%	20.2%	11.1%	6.2%	10.7%	26.1%	11.7%	19.5%
Union presence								
No union employees	7.8%	13.7%	6.5%	4.8%	5.8%	9.8%	6.9%	8.0%
Has union employees	24.8%	--	--	12.1% *	11.3%	26.4%	41.7%	24.5%
Percent low-wage employees								
50% or more low-wage	4.7%	9.7% *	4.0% *	1.7%	3.4% *	5.8%	4.2%	4.8%
Less than 50% low-wage	13.9%	16.5%	7.7%	6.7%	8.2%	19.8%	8.7%	15.0%
Percent women employees								
Less than 25%	9.1%	12.3%	5.4% *	10.2% *	7.0% *	10.2%	7.8%	9.9%
25-49 %	12.0%	10.3% *	8.3% *	4.4%	4.5%	16.9%	6.5%	12.7%
50-74 %	8.2%	15.9%	7.3% *	3.8% *	4.7%	10.5%	7.3%	8.3%
75% or more	11.4%	17.7%	6.0% *	4.1%	9.2%	15.5%	7.7%	12.3%
Percent age 50 or older employees								
Less than 25%	7.8%	11.6%	2.6%	3.7%	5.0%	11.1%	4.5%	8.5%
25-49 %	13.7%	14.7% *	14.7% *	7.9% *	6.8%	17.4%	10.9%	13.9%
50-74 %	8.8%	18.9%	8.8% *	4.9% *	9.9% *	7.1% *	10.5%	8.2%
75% or more	9.6%	18.7%	17.0%	10.6% *	1.6% *	5.0% *	15.0%	5.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	2.12%	1.24%	0.99%	0.89%	1.21%	0.73%	0.80%
Industry group **								
Agric., fish., forest.	1.49% *	--	1.61% *	1.73% *	0.80% *	1.27% *	3.16% *	0.79% *
Mining and manufacturing	2.73%	7.60% *	4.54% *	0.83% *	9.37% *	3.87%	2.76% *	4.29%
Construction	10.24% *	3.53% *	6.10% *	19.09% *	8.98% *	10.90% *	3.45%	15.48% *
Utilities and transp.	1.78%	--	--	2.91% *	1.18% *	3.38%	3.60% *	2.05%
Wholesale trade	5.98% *	8.71% *	6.54% *	3.53% *	1.43% *	10.39% *	4.37% *	7.71% *
Fin. svcs. and real estate	4.71%	7.87% *	11.56% *	1.27% *	1.58% *	6.66% *	5.12% *	5.34% *
Retail trade	2.43%	8.37% *	2.93% *	1.68% *	1.16%	3.09%	2.45% *	2.68%
Professional services	1.34%	4.49%	1.72% *	1.21%	1.51%	2.48%	1.47%	1.54%
Other services	0.50%	2.67%	2.27% *	0.87%	1.36%	0.46%	0.95%	0.56%
Ownership								
For profit, incorporated	1.06%	2.60%	1.47%	1.64%	1.26%	1.74%	0.94%	1.24%
For profit, unincorporated	0.69%	6.53% *	3.45% *	1.19% *	1.44%	0.98%	1.77%	0.74%
Nonprofit	1.16%	3.83% *	2.59% *	1.08% *	1.84%	2.12%	1.42%	1.30%
Age of firm								
Less than 5 years	1.08%	6.21% *	--	0.52% *	1.53% *	--	2.05% *	0.75%
5-9 years	0.86%	5.56% *	2.61% *	1.80% *	0.94% *	0.98% *	1.45%	1.02% *
10-19 years	0.97%	5.54%	2.32% *	1.63% *	1.49%	2.14% *	1.82%	1.11%
20 or more years	0.87%	2.05%	1.99%	1.73%	1.18%	1.28%	0.96%	0.95%
Multi/single status								
2 or more locations	0.95%	--	2.91% *	1.84%	0.77%	1.23%	1.09%	0.97%
1 location only	0.79%	2.18%	1.34%	1.15%	1.73%	2.01% *	0.81%	1.23%
Percent full-time employees								
Less than 25%	1.46%	5.73% *	1.95% *	3.43% *	1.94%	2.48% *	1.43%	1.67%
25-49 %	0.57%	1.36% *	4.06% *	0.98% *	0.72%	1.01%	1.25%	0.63%
50-74 %	1.69%	3.42%	1.81% *	1.39%	0.69%	2.74%	1.39%	1.96%
75% or more	1.19%	4.99%	2.78%	0.83%	3.09%	1.60%	1.69%	1.39%
Union presence								
No union employees	0.63%	2.06%	1.24%	1.00%	0.93%	1.16%	0.71%	0.74%
Has union employees	2.84%	--	--	6.11% *	3.31%	3.16%	10.53%	2.88%
Percent low-wage employees								
50% or more low-wage	1.02%	4.36% *	1.74% *	0.48%	1.33% *	1.67%	1.19%	1.13%
Less than 50% low-wage	0.94%	2.42%	1.55%	1.47%	1.27%	1.70%	0.90%	1.12%
Percent women employees								
Less than 25%	1.67%	3.29%	1.72% *	5.35% *	2.59% *	1.73%	1.42%	2.48%
25-49 %	1.86%	3.57% *	3.11% *	1.20%	1.11%	3.01%	1.36%	2.06%
50-74 %	1.04%	4.45%	2.36% *	1.17% *	0.83%	1.73%	1.43%	1.16%
75% or more	1.10%	4.37%	2.31% *	0.98%	2.51%	1.92%	1.37%	1.31%
Percent age 50 or older employees								
Less than 25%	1.06%	2.94%	0.73%	0.77%	1.24%	1.98%	0.68%	1.25%
25-49 %	1.09%	5.83% *	4.43% *	3.49% *	1.17%	1.58%	2.15%	1.17%
50-74 %	1.73%	4.46%	3.46% *	1.75% *	3.83% *	2.80% *	2.15%	2.24%
75% or more	1.89%	4.55%	4.69%	5.48% *	0.89% *	1.83% *	3.00%	2.01% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,486	8,729	8,265	7,960	8,312	8,682	8,215	8,540
Industry group **								
Agric., fish., forest.	7,828	9,778	7,401	7,545	7,745	7,808	7,896	7,807
Mining and manufacturing	8,057	8,864	9,321	7,967	8,150	7,896	8,717	7,969
Construction	7,109	6,863	7,335	7,001	6,588	8,021	6,865	7,268
Utilities and transp.	8,208	8,075	10,346	7,783	8,007	8,296	8,059	8,235
Wholesale trade	8,513	9,909	8,922	8,463	8,193	8,466	8,670	8,464
Fin. svcs. and real estate	8,764	9,831	8,292	8,520	9,157	8,662	8,884	8,749
Retail trade	7,709	7,940	8,008	7,865	8,056	7,593	8,072	7,650
Professional services	8,963	9,264	8,540	8,154	8,729	9,273	8,501	9,054
Other services	8,825	8,889	7,641	8,030	8,190	9,308	8,164	8,957
Ownership								
For profit, incorporated	8,306	8,932	8,079	7,769	7,949	8,512	8,128	8,343
For profit, unincorporated	8,036	7,563	8,696	7,813	8,235	7,964	8,036	8,037
Nonprofit	9,574	9,316	9,010	9,060	9,346	9,833	9,147	9,621
Age of firm								
Less than 5 years	7,934	9,196	7,304	7,676	8,012	7,675	7,956	7,914
5-9 years	7,638	7,391	8,234	7,670	7,526	7,163	7,734	7,557
10-19 years	8,009	8,809	8,486	7,580	7,594	8,281	8,195	7,902
20 or more years	8,609	8,842	8,322	8,140	8,537	8,718	8,343	8,644
Multi/single status								
2 or more locations	8,606	10,364	8,385	8,009	8,447	8,683	8,267	8,616
1 location only	8,197	8,692	8,250	7,941	8,109	8,654	8,207	8,186
Percent full-time employees								
Less than 25%	8,150	8,349	9,675	8,402	7,565	8,194	8,902	8,025
25-49 %	8,480	9,120	8,065	8,648	7,585	8,788	8,729	8,441
50-74 %	8,388	9,079	8,613	8,323	8,124	8,403	8,757	8,330
75% or more	8,506	8,682	8,203	7,880	8,380	8,733	8,127	8,586
Union presence								
No union employees	8,454	8,769	8,269	7,909	8,257	8,709	8,220	8,510
Has union employees	8,646	--	8,120	9,235	8,946	8,607	8,018	8,664
Percent low-wage employees								
50% or more low-wage	7,879	7,499	8,320	7,807	8,058	7,838	7,766	7,895
Less than 50% low-wage	8,564	8,848	8,261	7,974	8,340	8,811	8,255	8,628
Percent women employees								
Less than 25%	7,926	8,143	8,124	7,697	7,693	8,117	7,824	7,966
25-49 %	8,237	8,745	8,441	7,863	8,115	8,301	8,335	8,225
50-74 %	8,838	9,248	8,278	8,250	8,649	8,977	8,530	8,875
75% or more	8,978	9,143	8,385	8,260	8,977	9,265	8,544	9,086
Percent age 50 or older employees								
Less than 25%	8,048	8,541	7,729	7,511	7,778	8,362	7,749	8,130
25-49 %	8,626	7,730	8,646	8,334	8,588	8,719	8,328	8,659
50-74 %	9,182	8,864	9,001	8,419	8,986	9,454	8,740	9,301
75% or more	8,976	10,317	9,472	8,808	9,060	7,499	9,833	8,175

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.28	224.82	164.28	99.14	103.43	138.81	98.42	101.12
Industry group **								
Agric., fish., forest.	299.61	1,198.68	554.72	514.51	687.18	251.69	456.75	367.83
Mining and manufacturing	89.75	483.15	517.19	267.17	181.76	109.65	249.53	95.05
Construction	230.89	567.53	303.31	300.87	626.95	317.16	248.39	354.96
Utilities and transp.	169.04	926.91	1,207.41	591.63	390.64	178.21	596.24	166.48
Wholesale trade	158.09	1,103.93	706.18	256.59	375.26	171.15	423.06	160.43
Fin. svcs. and real estate	102.16	649.86	574.88	314.34	283.41	117.41	337.35	107.02
Retail trade	88.67	625.54	505.12	281.36	210.47	97.97	295.30	89.01
Professional services	99.05	376.97	267.33	179.72	136.06	161.60	164.30	113.91
Other services	375.61	482.54	391.48	261.29	224.77	488.50	239.52	419.68
Ownership								
For profit, incorporated	124.41	284.46	178.34	117.01	141.05	190.81	119.42	146.39
For profit, unincorporated	102.83	355.99	489.30	206.85	182.14	162.81	225.59	115.46
Nonprofit	156.16	433.69	403.24	297.50	178.20	257.22	234.96	171.19
Age of firm								
Less than 5 years	253.57	965.92	399.04	377.97	399.70	573.59	420.41	292.68
5-9 years	165.43	451.26	560.34	256.13	284.32	293.71	266.34	205.13
10-19 years	169.65	406.30	349.29	239.25	400.84	306.75	208.48	235.83
20 or more years	98.59	313.32	216.48	123.44	93.49	144.92	128.98	108.90
Multi/single status								
2 or more locations	112.70	432.86	528.35	170.86	99.78	142.00	229.25	115.57
1 location only	90.14	227.65	172.76	120.78	209.79	484.04	107.96	143.97
Percent full-time employees								
Less than 25%	235.67	864.25	839.50	609.45	593.79	261.76	485.71	265.33
25-49 %	206.99	509.43	567.94	374.82	260.35	320.77	345.57	234.47
50-74 %	122.01	658.72	500.74	332.44	275.01	157.64	313.62	131.59
75% or more	102.40	246.07	180.61	108.70	117.44	164.16	107.34	118.55
Union presence								
No union employees	103.96	218.40	167.84	101.02	109.32	181.33	98.58	124.55
Has union employees	105.20	--	698.79	480.54	301.58	113.70	820.07	105.56
Percent low-wage employees								
50% or more low-wage	124.21	790.69	535.02	320.50	221.55	165.18	342.88	132.97
Less than 50% low-wage	94.72	230.01	171.76	104.36	112.63	150.15	102.56	110.09
Percent women employees								
Less than 25%	93.00	356.29	259.16	165.82	266.29	111.99	158.08	114.18
25-49 %	68.80	510.02	393.14	202.89	163.61	82.98	212.38	72.68
50-74 %	212.11	533.78	309.28	192.45	160.28	292.95	218.40	232.28
75% or more	144.27	420.95	394.26	242.34	139.78	262.47	221.29	170.05
Percent age 50 or older employees								
Less than 25%	113.00	307.53	204.13	140.34	193.46	202.09	131.76	138.89
25-49 %	69.88	439.89	318.90	166.79	117.26	97.53	178.73	74.91
50-74 %	353.33	561.15	539.60	256.36	212.27	490.36	290.49	402.63
75% or more	279.75	593.26	678.14	455.52	441.49	405.34	416.79	325.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,646	8,884	8,265	7,760	8,223	9,129	8,147	8,776
Industry group **								
Agric., fish., forest.	7,299	--	--	--	6,727	7,412	7,939	7,165
Mining and manufacturing	8,484	10,799	9,587	8,339	7,767	8,638	9,567	8,059
Construction	6,744	6,661	7,372	5,867	6,646	7,738	6,585	6,895
Utilities and transp.	7,285	6,519	--	7,658	8,070	6,181	7,092	7,390
Wholesale trade	8,693	8,292	9,428	8,314	8,641	8,733	8,663	8,708
Fin. svcs. and real estate	8,528	10,197	7,755	8,560	8,743	8,337	9,166	8,398
Retail trade	7,915	8,328	7,218	7,707	7,830	8,028	7,786	7,944
Professional services	9,025	9,923	8,941	8,025	8,803	9,331	8,618	9,121
Other services	9,306	8,819	6,837	7,713	8,130	10,014	7,738	9,500
Ownership								
For profit, incorporated	8,544	9,324	8,051	7,429	7,861	9,103	8,034	8,685
For profit, unincorporated	7,967	7,353	8,925	8,019	7,678	7,959	8,212	7,840
Nonprofit	9,473	9,452	9,005	9,384	9,348	9,565	9,166	9,499
Age of firm								
Less than 5 years	7,511	7,058	6,994	8,543	7,429	5,629	7,175	7,892
5-9 years	7,290	8,918	7,655	7,232	6,261	7,021	7,640	6,896
10-19 years	7,609	9,479	8,655	6,785	7,136	7,333	8,105	7,199
20 or more years	8,894	8,779	8,533	8,069	8,518	9,242	8,373	8,982
Multi/single status								
2 or more locations	8,944	--	8,348	8,211	8,522	9,111	8,613	8,956
1 location only	8,080	8,883	8,256	7,601	7,857	9,801	8,089	8,070
Percent full-time employees								
Less than 25%	8,171	--	9,428	8,083	7,274	8,600	8,911	8,012
25-49 %	7,989	11,787	8,564	7,845	7,348	8,406	8,962	7,809
50-74 %	8,386	8,090	8,293	8,129	8,256	8,464	8,254	8,406
75% or more	8,736	8,964	8,219	7,710	8,304	9,367	8,099	8,920
Union presence								
No union employees	8,588	8,894	8,315	7,712	8,190	9,171	8,173	8,722
Has union employees	8,906	6,001	7,313	8,812	8,468	9,027	7,397	8,966
Percent low-wage employees								
50% or more low-wage	7,870	8,388	8,801	6,993	7,910	8,010	7,688	7,910
Less than 50% low-wage	8,729	8,910	8,228	7,845	8,253	9,265	8,190	8,871
Percent women employees								
Less than 25%	7,886	8,830	8,073	7,311	7,959	7,930	7,954	7,835
25-49 %	8,201	8,490	7,869	7,935	7,743	8,472	8,165	8,208
50-74 %	9,262	8,756	7,751	8,053	8,187	9,790	8,062	9,396
75% or more	8,859	9,527	9,606	8,139	9,227	8,752	8,754	8,884
Percent age 50 or older employees								
Less than 25%	7,722	9,023	7,239	7,177	7,633	8,050	7,482	7,838
25-49 %	8,700	7,728	9,275	8,502	8,452	8,860	8,710	8,699
50-74 %	10,019	9,193	10,570	8,021	8,848	10,420	9,329	10,111
75% or more	8,304	9,835	8,492	9,520	8,412	6,607	9,295	7,229

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	289.78	382.21	355.54	198.86	155.16	426.06	198.42	338.28
Industry group **								
Agric., fish., forest.	660.55	--	--	--	1,058.65	309.67	410.78	802.52
Mining and manufacturing	272.31	328.61	819.37	405.73	505.54	513.48	369.78	337.41
Construction	268.11	535.18	553.76	499.52	464.89	695.10	430.95	322.87
Utilities and transp.	502.47	366.41	--	1,441.64	706.91	513.31	1,000.86	538.20
Wholesale trade	366.55	1,044.71	1,475.11	436.19	532.59	618.50	861.67	327.95
Fin. svcs. and real estate	202.16	1,188.18	1,515.01	528.96	358.37	242.42	796.95	188.70
Retail trade	141.57	532.00	853.76	470.69	366.12	138.37	498.60	129.95
Professional services	139.71	799.61	651.60	408.47	271.41	169.63	360.28	147.27
Other services	709.31	913.83	486.10	353.02	379.61	496.03	392.96	681.10
Ownership								
For profit, incorporated	428.60	451.31	349.82	226.10	187.48	585.08	228.31	506.88
For profit, unincorporated	247.96	572.61	1,103.32	341.66	451.16	461.26	498.55	273.36
Nonprofit	172.58	1,124.49	874.12	674.29	328.40	212.88	479.72	182.42
Age of firm								
Less than 5 years	300.50	573.96	466.36	384.40	805.89	968.52	345.26	473.94
5-9 years	307.56	705.70	861.71	450.57	440.17	764.73	471.92	370.71
10-19 years	289.43	740.14	928.22	419.54	454.52	741.03	475.95	349.16
20 or more years	308.57	515.74	480.90	255.49	172.26	416.01	260.40	340.37
Multi/single status								
2 or more locations	371.44	--	1,264.79	311.43	189.27	442.57	511.57	381.79
1 location only	147.35	383.49	370.64	241.73	254.83	679.52	214.03	200.25
Percent full-time employees								
Less than 25%	624.20	--	1,534.01	454.55	1,359.23	446.70	1,012.00	725.38
25-49 %	391.35	1,055.81	968.11	541.44	629.90	830.62	508.19	452.37
50-74 %	163.08	957.58	1,262.23	441.32	566.94	171.97	596.30	163.47
75% or more	350.30	425.28	380.76	226.85	163.09	487.49	218.40	404.39
Union presence								
No union employees	361.96	383.60	372.23	203.01	160.61	579.19	204.48	443.36
Has union employees	172.87	599.01	653.76	923.67	541.61	181.23	605.78	175.55
Percent low-wage employees								
50% or more low-wage	280.55	827.81	928.27	510.87	553.04	392.64	543.51	316.25
Less than 50% low-wage	307.05	400.32	374.42	211.81	161.93	434.90	210.98	356.01
Percent women employees								
Less than 25%	165.52	448.09	526.47	332.47	289.20	243.54	316.46	165.75
25-49 %	160.14	1,112.06	673.33	309.33	384.45	190.36	423.41	172.42
50-74 %	527.64	1,081.70	721.79	380.62	216.04	477.22	419.00	528.44
75% or more	178.03	716.40	893.39	532.20	304.50	249.34	446.17	191.91
Percent age 50 or older employees								
Less than 25%	132.74	418.46	365.78	258.41	206.71	237.21	245.42	152.94
25-49 %	120.17	751.75	780.37	315.36	262.03	142.80	384.15	125.47
50-74 %	398.63	1,254.77	1,030.55	636.99	267.23	188.46	684.21	376.82
75% or more	472.36	749.83	1,355.74	466.53	799.04	467.04	655.19	499.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,426	8,597	8,201	8,067	8,228	8,579	8,187	8,467
Industry group **								
Agric., fish., forest.	7,774	--	7,117	6,460	8,251	7,836	7,068	7,981
Mining and manufacturing	7,930	7,788	8,114	7,979	8,216	7,787	7,993	7,925
Construction	7,246	6,985	7,625	7,312	6,369	8,595	7,095	7,329
Utilities and transp.	8,542	10,430	10,596	8,093	8,086	8,546	9,543	8,411
Wholesale trade	8,304	11,051	8,354	8,500	8,035	8,093	8,623	8,225
Fin. svcs. and real estate	8,751	9,125	8,534	8,769	9,201	8,647	8,750	8,751
Retail trade	7,536	7,626	8,208	7,936	7,983	7,386	8,059	7,470
Professional services	8,953	8,817	8,353	8,236	8,576	9,309	8,383	9,050
Other services	8,696	8,581	7,919	8,015	8,073	9,181	8,066	8,843
Ownership								
For profit, incorporated	8,211	8,729	7,968	7,943	7,885	8,342	8,094	8,231
For profit, unincorporated	8,029	7,557	8,619	7,731	8,341	7,921	7,940	8,050
Nonprofit	9,644	9,169	9,000	9,022	9,085	10,091	9,096	9,708
Age of firm								
Less than 5 years	8,033	9,637	7,652	7,375	8,206	7,606	8,240	7,855
5-9 years	7,796	7,038	8,363	7,941	7,786	7,340	7,854	7,756
10-19 years	8,052	8,417	8,446	8,062	7,369	8,471	8,222	7,966
20 or more years	8,514	8,782	8,149	8,156	8,449	8,595	8,222	8,547
Multi/single status								
2 or more locations	8,521	10,453	7,987	7,989	8,382	8,587	8,054	8,535
1 location only	8,158	8,529	8,229	8,098	7,968	8,294	8,208	8,113
Percent full-time employees								
Less than 25%	8,027	8,015	9,310	8,043	7,970	7,976	8,820	7,921
25-49 %	8,487	8,254	8,058	8,880	7,618	8,701	8,476	8,489
50-74 %	8,324	9,735	8,713	8,205	8,088	8,289	8,988	8,232
75% or more	8,442	8,459	8,134	8,009	8,273	8,622	8,087	8,505
Union presence								
No union employees	8,412	8,658	8,176	8,014	8,164	8,636	8,183	8,460
Has union employees	8,491	--	9,900	9,353	9,065	8,416	8,330	8,495
Percent low-wage employees								
50% or more low-wage	7,856	7,236	8,507	8,228	7,948	7,784	7,926	7,849
Less than 50% low-wage	8,505	8,713	8,179	8,052	8,258	8,714	8,207	8,559
Percent women employees								
Less than 25%	7,927	7,895	8,173	7,901	7,544	8,114	7,783	7,970
25-49 %	8,223	9,046	8,559	7,777	8,114	8,265	8,423	8,201
50-74 %	8,653	8,977	8,475	8,373	8,692	8,671	8,516	8,668
75% or more	9,059	8,833	7,719	8,338	8,794	9,587	8,320	9,232
Percent age 50 or older employees								
Less than 25%	8,128	8,660	7,831	7,736	7,605	8,442	7,927	8,170
25-49 %	8,586	7,787	8,258	8,238	8,557	8,684	8,086	8,635
50-74 %	8,625	8,495	8,554	8,583	9,028	8,485	8,485	8,679
75% or more	9,088	9,783	9,987	9,108	9,094	8,211	9,636	8,670

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.84	318.88	199.60	120.73	144.25	116.64	124.42	88.54
Industry group **								
Agric., fish., forest.	355.25	--	599.71	370.06	853.20	275.16	436.08	431.70
Mining and manufacturing	101.72	481.81	488.54	344.98	211.33	120.67	277.76	108.00
Construction	358.20	832.49	436.16	388.55	791.76	352.40	361.50	527.47
Utilities and transp.	169.17	645.44	870.58	508.81	583.89	148.74	476.42	176.60
Wholesale trade	196.74	1,458.92	740.64	349.23	501.80	194.25	563.12	202.64
Fin. svcs. and real estate	115.99	656.68	467.01	372.60	375.51	129.45	320.09	123.59
Retail trade	102.36	978.90	600.34	340.28	196.63	107.23	394.43	100.34
Professional services	136.76	532.83	319.32	208.57	172.09	219.28	212.04	155.92
Other services	356.79	640.03	567.30	364.04	313.92	580.27	305.28	425.82
Ownership								
For profit, incorporated	93.73	409.45	225.73	147.84	205.49	131.68	156.65	106.44
For profit, unincorporated	121.91	575.70	523.35	272.50	206.11	187.80	266.65	136.91
Nonprofit	223.63	510.25	486.53	297.21	219.56	373.35	257.53	247.60
Age of firm								
Less than 5 years	351.50	1,259.92	668.76	489.30	502.77	616.09	597.13	394.16
5-9 years	220.47	648.44	774.61	342.92	385.81	240.22	368.72	270.36
10-19 years	237.05	572.73	356.85	304.54	571.05	346.55	248.65	329.69
20 or more years	86.50	430.81	255.42	144.08	122.54	122.59	157.26	94.34
Multi/single status								
2 or more locations	94.39	451.14	543.10	217.03	120.85	118.60	260.48	96.75
1 location only	128.09	325.67	215.40	144.97	316.78	635.56	138.44	209.15
Percent full-time employees								
Less than 25%	166.00	716.07	622.37	743.79	370.51	183.26	435.48	179.31
25-49 %	276.86	830.54	711.14	514.78	246.48	416.91	497.04	307.18
50-74 %	177.16	971.40	494.27	495.92	352.05	235.92	420.21	189.78
75% or more	88.58	342.19	221.96	128.77	164.97	133.71	133.90	101.32
Union presence								
No union employees	90.22	305.52	200.88	123.17	151.09	149.09	122.01	105.75
Has union employees	131.61	--	1,580.48	572.36	388.13	137.95	1,365.23	130.70
Percent low-wage employees								
50% or more low-wage	146.51	838.14	777.24	394.89	251.63	188.12	427.32	155.21
Less than 50% low-wage	85.82	333.50	205.14	126.65	158.37	130.81	129.85	98.49
Percent women employees								
Less than 25%	124.80	550.46	310.26	208.41	371.01	135.59	197.24	151.64
25-49 %	80.73	579.47	428.75	266.90	206.44	94.14	246.89	85.28
50-74 %	183.98	664.72	388.29	216.84	215.01	261.05	273.22	202.13
75% or more	212.31	645.00	409.25	275.51	165.60	376.78	289.43	249.69
Percent age 50 or older employees								
Less than 25%	161.66	470.21	256.22	174.14	275.04	264.45	170.78	191.80
25-49 %	89.46	585.08	307.75	199.19	139.58	123.86	202.43	95.98
50-74 %	174.77	751.75	664.67	300.55	270.15	279.28	360.44	196.65
75% or more	341.40	909.04	692.76	763.03	579.64	411.20	622.42	350.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,503	8,925	8,537	7,892	8,842	8,417	8,469	8,512
Industry group **								
Agric., fish., forest.	9,917	12,537	--	8,194	--	--	11,078	8,255
Mining and manufacturing	8,348	--	11,742	6,650	8,315	8,228	9,379	8,191
Construction	7,182	6,543	6,297	7,600	9,066	6,474	6,563	7,584
Utilities and transp.	7,720	--	--	--	7,769	8,309	5,177	8,105
Wholesale trade	9,503	6,821	9,716	8,698	8,420	10,431	8,906	9,722
Fin. svcs. and real estate	9,216	11,337	8,705	6,640	9,611	9,192	8,818	9,269
Retail trade	8,656	9,473	8,542	8,059	9,062	8,740	8,865	8,587
Professional services	8,900	9,722	8,535	8,007	9,270	8,835	8,750	8,943
Other services	7,849	9,544	7,758	9,013	8,771	6,550	9,214	7,415
Ownership								
For profit, incorporated	8,355	9,008	8,531	7,739	8,343	8,391	8,439	8,330
For profit, unincorporated	8,214	8,083	8,276	7,679	8,533	8,238	8,041	8,262
Nonprofit	9,386	10,054	9,101	8,701	10,528	8,682	9,403	9,384
Age of firm								
Less than 5 years	8,309	--	6,806	7,677	7,841	--	8,303	8,315
5-9 years	7,562	6,853	9,431	7,464	7,541	6,035	7,489	7,637
10-19 years	8,479	9,214	8,297	6,992	8,854	8,723	8,271	8,589
20 or more years	8,574	9,164	8,635	8,239	8,995	8,405	8,767	8,537
Multi/single status								
2 or more locations	8,447	9,959	9,822	7,593	8,665	8,407	8,602	8,440
1 location only	8,606	8,916	8,324	7,993	9,067	9,011	8,451	8,778
Percent full-time employees								
Less than 25%	8,524	--	--	9,052	6,401	8,453	9,074	8,410
25-49 %	9,212	8,629	6,981	9,747	8,129	9,571	9,343	9,185
50-74 %	8,906	8,485	9,002	9,472	8,087	9,300	9,029	8,862
75% or more	8,433	8,996	8,459	7,589	8,960	8,271	8,356	8,453
Union presence								
No union employees	8,421	8,925	8,565	7,848	8,776	8,268	8,468	8,407
Has union employees	9,201	--	--	10,548	9,869	9,077	8,551	9,220
Percent low-wage employees								
50% or more low-wage	8,074	7,498	6,794	8,023	8,709	8,004	7,437	8,261
Less than 50% low-wage	8,549	9,243	8,689	7,884	8,858	8,459	8,590	8,539
Percent women employees								
Less than 25%	7,994	7,520	8,077	7,585	8,023	8,372	7,652	8,153
25-49 %	8,393	8,020	8,781	8,211	8,626	8,300	8,231	8,415
50-74 %	8,835	10,778	8,561	8,091	9,373	8,570	9,384	8,725
75% or more	8,817	9,577	9,164	8,133	9,242	8,375	9,036	8,741
Percent age 50 or older employees								
Less than 25%	8,176	7,335	8,336	7,306	8,616	8,265	7,699	8,337
25-49 %	8,765	7,127	9,136	8,489	9,004	8,727	8,788	8,762
50-74 %	8,556	9,656	8,619	8,201	9,161	8,094	8,974	8,393
75% or more	9,424	11,798	9,613	8,056	9,600	--	10,841	7,304

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	116.13	536.55	413.57	266.75	213.71	174.13	264.82	129.07
Industry group **								
Agric., fish., forest.	924.21	662.01	--	414.79	--	--	1,003.73	401.44
Mining and manufacturing	273.42	--	1,259.19	631.86	456.79	214.94	1,152.46	245.59
Construction	328.84	865.67	420.76	579.52	943.68	698.69	358.24	459.33
Utilities and transp.	325.24	--	--	--	421.59	327.13	1,009.40	274.18
Wholesale trade	275.23	537.16	1,251.68	575.71	479.90	364.41	654.43	300.68
Fin. svcs. and real estate	354.31	2,080.96	888.51	911.06	815.18	409.85	1,121.75	368.03
Retail trade	408.67	612.42	1,391.33	966.01	1,313.14	469.67	933.60	439.45
Professional services	179.34	627.81	534.58	411.60	357.37	251.92	338.26	208.51
Other services	375.70	1,013.33	559.46	854.23	323.05	455.69	682.54	440.09
Ownership								
For profit, incorporated	136.43	662.72	482.39	296.96	213.97	214.62	312.25	150.56
For profit, unincorporated	225.92	686.15	636.38	433.55	530.85	332.88	380.42	269.06
Nonprofit	353.05	589.85	982.27	966.86	466.31	467.22	1,031.58	375.77
Age of firm								
Less than 5 years	681.78	--	1,093.72	990.98	310.32	--	1,257.21	484.80
5-9 years	398.31	721.66	1,371.68	541.58	500.95	841.78	677.62	416.28
10-19 years	289.44	783.61	706.22	571.69	511.92	522.74	512.09	353.48
20 or more years	134.99	854.06	542.99	339.73	255.40	184.24	361.74	145.20
Multi/single status								
2 or more locations	149.41	782.48	1,651.92	425.90	320.22	176.14	763.65	152.33
1 location only	187.63	541.05	387.45	326.41	287.63	887.26	282.21	239.20
Percent full-time employees								
Less than 25%	649.72	--	--	982.61	644.41	1,034.84	1,407.04	751.84
25-49 %	254.65	604.71	1,281.70	905.18	927.21	309.64	702.08	269.02
50-74 %	248.47	1,051.40	849.54	935.45	439.80	238.74	681.50	230.96
75% or more	131.15	625.87	466.36	273.00	236.05	197.88	297.55	146.07
Union presence								
No union employees	126.35	536.55	421.67	269.57	225.60	201.87	268.08	143.17
Has union employees	247.11	--	--	1,194.94	607.11	282.24	1,225.41	252.34
Percent low-wage employees								
50% or more low-wage	421.45	1,868.11	701.76	782.91	564.71	585.46	1,120.84	428.66
Less than 50% low-wage	119.74	452.61	441.62	278.61	229.14	180.82	259.26	134.95
Percent women employees								
Less than 25%	200.61	866.02	581.99	365.14	465.83	287.65	381.12	233.80
25-49 %	159.76	820.21	2,209.34	679.55	286.94	171.23	767.85	149.74
50-74 %	284.67	1,340.60	509.35	595.26	447.87	415.63	592.66	320.85
75% or more	252.05	667.04	761.32	674.89	392.06	440.56	496.76	291.75
Percent age 50 or older employees								
Less than 25%	184.36	651.52	599.36	299.22	289.51	325.21	343.41	214.46
25-49 %	151.00	719.62	654.60	586.45	321.72	160.11	623.13	152.41
50-74 %	400.19	872.35	429.32	484.47	1,127.17	582.37	475.50	516.77
75% or more	898.15	905.92	387.83	551.25	970.99	--	760.78	1,252.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.d Average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,213	8,833	8,278	8,026	8,122	8,236	8,292	8,177
Industry group **								
Agric., fish., forest.	8,191	10,596	7,361	7,469	8,751	7,862	7,830	8,357
Mining and manufacturing	8,144	9,114	9,712	7,947	8,040	7,738	8,932	7,879
Construction	6,977	6,986	7,320	7,178	6,268	8,328	6,984	6,971
Utilities and transp.	8,053	8,626	10,039	8,298	7,397	8,045	8,400	7,892
Wholesale trade	8,777	10,325	8,933	8,614	8,259	8,902	8,793	8,765
Fin. svcs. and real estate	8,670	9,477	8,478	8,866	9,106	8,127	9,041	8,527
Retail trade	7,465	7,882	7,877	7,821	8,034	7,124	8,027	7,304
Professional services	8,796	9,386	8,435	8,188	8,531	9,553	8,537	8,915
Other services	8,064	8,847	7,687	7,951	8,161	7,951	8,123	8,037
Ownership								
For profit, incorporated	7,944	9,026	8,078	7,805	7,706	7,845	8,185	7,825
For profit, unincorporated	8,059	7,615	8,694	7,916	7,941	8,308	8,114	8,027
Nonprofit	9,489	9,291	9,445	9,183	9,342	9,958	9,396	9,510
Age of firm								
Less than 5 years	7,889	9,113	7,000	7,472	8,246	8,390	7,893	7,884
5-9 years	7,473	7,219	7,912	7,720	7,074	7,230	7,562	7,374
10-19 years	8,079	9,048	8,631	7,783	6,971	9,084	8,410	7,795
20 or more years	8,324	8,963	8,380	8,185	8,457	8,174	8,419	8,293
Multi/single status								
2 or more locations	8,239	10,364	8,521	8,109	8,266	8,226	8,445	8,221
1 location only	8,185	8,794	8,244	7,994	7,950	8,493	8,269	8,082
Percent full-time employees								
Less than 25%	7,540	7,794	9,833	7,327	6,724	7,895	8,627	7,181
25-49 %	8,285	8,601	8,366	8,759	7,673	8,562	8,821	8,115
50-74 %	8,299	9,169	8,681	8,464	8,129	8,005	8,810	8,101
75% or more	8,211	8,806	8,194	7,951	8,183	8,278	8,211	8,211
Union presence								
No union employees	8,182	8,882	8,291	7,973	8,027	8,244	8,306	8,120
Has union employees	8,512	--	7,832	9,321	9,056	8,195	7,858	8,586
Percent low-wage employees								
50% or more low-wage	7,669	7,406	8,674	7,859	7,879	7,408	7,791	7,638
Less than 50% low-wage	8,292	8,972	8,247	8,043	8,151	8,458	8,338	8,270
Percent women employees								
Less than 25%	7,794	8,194	8,132	7,784	7,249	8,078	7,901	7,713
25-49 %	8,236	9,333	8,596	7,992	7,933	8,379	8,556	8,125
50-74 %	8,204	9,187	8,068	8,171	8,659	7,841	8,480	8,131
75% or more	8,856	9,163	8,445	8,363	8,833	9,662	8,610	9,000
Percent age 50 or older employees								
Less than 25%	7,792	8,640	7,694	7,605	7,651	7,862	7,794	7,791
25-49 %	8,499	8,118	8,710	8,389	8,389	8,694	8,524	8,492
50-74 %	8,623	8,664	8,886	8,401	8,893	8,268	8,615	8,630
75% or more	9,496	10,383	10,027	8,661	8,624	6,893	10,000	8,370

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.d Standard errors for average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.45	238.10	187.49	110.18	149.72	160.14	108.55	94.49
Industry group **								
Agric., fish., forest.	306.01	1,055.61	573.65	544.34	491.74	430.85	477.64	378.37
Mining and manufacturing	167.06	492.19	568.23	303.95	262.06	375.70	268.00	200.11
Construction	301.58	620.33	335.98	306.34	739.37	734.25	261.27	517.67
Utilities and transp.	317.79	1,005.57	1,341.03	766.92	508.17	206.35	706.84	331.28
Wholesale trade	273.09	1,127.96	736.92	313.73	616.02	371.26	461.51	329.10
Fin. svcs. and real estate	169.87	620.87	754.59	359.45	286.98	244.33	367.10	184.55
Retail trade	117.09	655.94	520.90	317.17	303.70	86.94	320.21	105.43
Professional services	146.56	396.34	306.24	204.44	169.40	433.99	183.42	196.54
Other services	147.84	533.16	437.81	267.88	279.95	276.16	263.55	179.14
Ownership								
For profit, incorporated	80.60	302.01	197.60	129.93	209.53	117.70	130.18	100.10
For profit, unincorporated	142.77	380.98	592.21	229.14	242.08	306.63	259.83	168.19
Nonprofit	233.80	462.07	429.35	320.50	206.58	708.39	247.54	282.26
Age of firm								
Less than 5 years	307.74	1,077.64	370.79	381.34	503.35	352.92	474.03	373.84
5-9 years	189.50	467.78	618.73	280.19	313.19	383.75	282.42	244.69
10-19 years	224.22	426.37	400.05	236.64	519.28	348.85	219.04	358.58
20 or more years	83.25	332.09	249.54	142.64	125.78	171.42	145.18	99.56
Multi/single status								
2 or more locations	102.48	438.12	571.22	196.37	134.29	164.29	249.49	109.15
1 location only	105.72	242.00	198.42	132.70	280.35	614.45	119.43	182.67
Percent full-time employees								
Less than 25%	333.29	999.07	959.95	453.19	638.14	239.06	577.13	373.62
25-49 %	221.44	460.03	521.76	409.63	303.42	643.18	359.49	267.53
50-74 %	217.57	687.05	564.42	306.48	311.15	411.04	348.36	258.79
75% or more	82.25	259.70	206.69	122.41	174.03	179.82	118.14	107.52
Union presence								
No union employees	77.41	229.81	191.88	112.17	160.14	181.30	108.59	102.24
Has union employees	243.72	--	742.98	521.68	337.54	332.74	874.53	254.67
Percent low-wage employees								
50% or more low-wage	133.71	865.93	535.77	357.40	265.58	124.29	382.78	135.05
Less than 50% low-wage	81.37	240.85	196.87	115.96	165.49	194.81	113.00	107.73
Percent women employees								
Less than 25%	142.72	382.06	297.21	185.53	371.17	244.03	174.31	211.03
25-49 %	120.55	461.83	423.49	218.86	230.72	203.46	224.25	141.53
50-74 %	116.01	580.05	370.66	211.82	189.19	165.98	245.92	128.96
75% or more	208.61	447.48	441.84	273.36	163.36	859.23	244.77	294.67
Percent age 50 or older employees								
Less than 25%	103.31	334.93	230.86	154.33	265.71	177.25	145.45	135.70
25-49 %	122.58	476.69	376.25	190.41	169.07	288.54	197.88	147.39
50-74 %	176.87	562.03	595.45	280.08	234.46	358.95	307.72	202.71
75% or more	339.22	644.23	652.71	554.03	488.61	410.42	449.65	417.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.e Average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,713	7,876	8,201	7,662	8,591	8,820	7,774	8,758
Industry group **								
Agric., fish., forest.	7,057	--	--	8,666	6,101	7,743	--	6,930
Mining and manufacturing	8,004	7,627	7,888	8,055	8,267	7,923	7,803	8,011
Construction	7,402	5,954	7,389	6,205	7,511	7,950	6,330	7,723
Utilities and transp.	8,305	--	--	6,262	9,050	8,339	6,791	8,392
Wholesale trade	8,256	--	8,698	7,968	8,114	8,373	7,545	8,290
Fin. svcs. and real estate	8,809	13,694	7,751	7,482	9,208	8,784	8,143	8,829
Retail trade	7,991	--	8,608	8,081	8,089	7,956	8,337	7,975
Professional services	9,100	7,945	9,094	7,969	8,989	9,191	8,277	9,136
Other services	9,510	9,247	7,352	8,423	8,272	9,739	8,479	9,549
Ownership								
For profit, incorporated	8,604	7,980	8,081	7,604	8,301	8,725	7,763	8,641
For profit, unincorporated	8,015	7,363	8,701	7,447	8,655	7,875	7,709	8,043
Nonprofit	9,639	9,656	8,015	8,384	9,352	9,796	7,964	9,692
Age of firm								
Less than 5 years	8,052	--	8,531	8,247	7,326	7,588	8,205	7,970
5-9 years	8,090	9,914	9,716	7,482	8,213	7,060	8,710	7,877
10-19 years	7,864	7,005	7,611	6,584	8,608	7,762	6,925	8,043
20 or more years	8,801	7,741	8,037	7,928	8,649	8,877	7,896	8,828
Multi/single status								
2 or more locations	8,783	--	7,161	7,543	8,659	8,823	6,984	8,793
1 location only	8,233	7,869	8,277	7,707	8,444	8,727	7,867	8,409
Percent full-time employees								
Less than 25%	8,696	10,522	--	10,211	9,540	8,294	10,166	8,621
25-49 %	8,650	11,177	--	7,942	7,207	8,829	8,254	8,667
50-74 %	8,456	--	8,160	7,670	8,118	8,553	8,377	8,459
75% or more	8,754	7,697	8,247	7,558	8,663	8,871	7,661	8,810
Union presence								
No union employees	8,721	7,873	8,161	7,627	8,583	8,874	7,743	8,781
Has union employees	8,690	--	10,151	8,754	8,710	8,686	9,879	8,687
Percent low-wage employees								
50% or more low-wage	8,100	8,304	6,000	7,487	8,404	8,098	7,590	8,117
Less than 50% low-wage	8,782	7,836	8,328	7,675	8,608	8,908	7,788	8,832
Percent women employees								
Less than 25%	8,093	7,613	8,082	7,344	8,384	8,129	7,398	8,170
25-49 %	8,238	6,227	7,199	7,302	8,348	8,281	7,118	8,271
50-74 %	9,319	9,710	8,896	8,618	8,634	9,443	8,784	9,336
75% or more	9,088	8,880	8,031	7,681	9,185	9,174	8,074	9,138
Percent age 50 or older employees								
Less than 25%	8,378	7,699	7,896	7,114	8,024	8,631	7,508	8,452
25-49 %	8,699	6,159	8,370	8,099	8,810	8,725	7,411	8,734
50-74 %	9,614	13,020	9,827	8,568	9,149	9,675	9,990	9,601
75% or more	8,116	9,648	5,881	9,434	9,786	7,614	8,467	8,059

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.e Standard errors for average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	134.76	585.62	306.55	225.51	126.77	164.13	226.69	138.17
Industry group **								
Agric., fish., forest.	582.45	--	--	714.32	1,150.12	214.67	--	615.94
Mining and manufacturing	109.68	841.29	810.29	553.82	256.05	123.46	530.33	112.04
Construction	277.34	1,074.34	692.22	889.25	524.72	348.15	677.62	276.31
Utilities and transp.	185.82	--	--	651.01	372.58	206.78	832.99	184.90
Wholesale trade	158.54	--	1,101.92	379.97	361.92	192.32	629.63	162.96
Fin. svcs. and real estate	122.79	2,222.19	418.70	646.27	487.16	122.99	821.41	123.68
Retail trade	105.92	--	1,382.99	554.96	263.11	114.11	739.93	105.18
Professional services	133.52	989.17	431.58	318.26	227.34	165.13	338.76	138.39
Other services	476.73	729.65	855.14	819.09	348.44	483.23	465.77	482.38
Ownership								
For profit, incorporated	191.20	782.56	395.79	271.35	147.50	225.23	299.50	196.00
For profit, unincorporated	147.10	834.61	616.88	468.88	264.51	185.13	405.52	155.98
Nonprofit	207.76	533.59	746.94	749.81	330.06	257.16	570.20	212.80
Age of firm								
Less than 5 years	439.64	--	1,140.77	910.60	518.29	630.85	906.73	468.76
5-9 years	304.51	776.19	947.53	590.74	422.84	478.04	647.93	330.30
10-19 years	241.29	886.43	464.16	693.50	342.55	387.24	527.13	265.49
20 or more years	142.92	663.73	371.39	215.71	146.41	167.12	239.75	145.22
Multi/single status								
2 or more locations	148.04	--	917.29	311.40	148.49	167.36	395.10	148.21
1 location only	169.83	586.51	318.78	287.35	241.93	641.40	248.99	216.33
Percent full-time employees								
Less than 25%	259.42	398.49	--	282.83	629.25	326.30	441.10	276.26
25-49 %	323.06	1,384.49	--	646.33	442.08	356.62	958.61	332.78
50-74 %	132.73	--	897.31	1,098.41	471.19	130.98	545.30	135.70
75% or more	158.13	637.47	333.36	232.90	132.70	194.11	249.73	161.76
Union presence								
No union employees	171.64	585.70	311.39	230.55	128.50	219.64	228.54	177.01
Has union employees	110.41	--	977.47	1,101.52	630.70	112.51	1,093.39	110.65
Percent low-wage employees								
50% or more low-wage	198.76	1,036.68	716.27	555.82	395.11	229.99	588.73	203.57
Less than 50% low-wage	144.40	628.21	310.84	238.40	133.88	175.54	239.66	147.92
Percent women employees								
Less than 25%	104.07	765.53	438.42	366.21	236.68	126.00	369.96	107.80
25-49 %	85.10	645.98	709.95	492.27	223.34	93.48	422.90	86.09
50-74 %	276.19	1,327.07	531.79	429.27	292.07	304.33	453.96	281.80
75% or more	197.13	904.27	875.61	432.89	258.07	251.03	474.45	204.82
Percent age 50 or older employees								
Less than 25%	210.44	581.04	424.27	319.98	219.36	280.20	308.71	224.73
25-49 %	84.40	586.11	497.06	340.90	161.61	99.42	379.68	85.81
50-74 %	409.54	1,992.67	699.39	524.15	422.64	450.18	672.17	429.74
75% or more	401.95	1,071.85	391.14	543.90	818.37	478.82	824.51	445.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,789	1,512	2,032	1,664	1,772	1,824	1,755	1,796
Industry group **								
Agric., fish., forest.	1,367	--	--	1,221	1,477	1,675	741 *	1,567
Mining and manufacturing	1,727	1,083 *	2,079	1,679	1,991	1,589	1,887	1,705
Construction	1,548	1,518	2,174	1,516	1,241	1,540	1,851	1,352
Utilities and transp.	1,822	2,293	1,698	1,247	2,215	1,741	1,654	1,853
Wholesale trade	1,780	1,779 *	1,707	1,703	1,771	1,840	1,557	1,849
Fin. svcs. and real estate	1,640	1,045	1,461	1,047	1,514	1,775	1,237	1,690
Retail trade	1,882	2,095	2,083	2,217	1,918	1,794	2,083	1,850
Professional services	1,739	1,515	2,132	1,611	1,669	1,779	1,784	1,730
Other services	2,050	1,230	2,262	1,919	1,940	2,158	1,803	2,099
Ownership								
For profit, incorporated	1,845	1,586	2,141	1,735	1,871	1,852	1,862	1,842
For profit, unincorporated	1,783	1,465	2,014	1,734	1,896	1,739	1,671	1,815
Nonprofit	1,567	1,059 *	1,113	1,237	1,418	1,756	1,143	1,613
Age of firm								
Less than 5 years	1,956	1,912	2,218	2,147	1,717	1,364	2,165	1,760
5-9 years	1,951	1,588	2,811	1,982	1,819	1,227	2,065	1,855
10-19 years	1,901	1,807	2,019	1,839	1,803	2,068	1,876	1,915
20 or more years	1,761	1,255	1,865	1,524	1,765	1,816	1,593	1,783
Multi/single status								
2 or more locations	1,801	--	1,290	1,384	1,810	1,831	1,462	1,812
1 location only	1,761	1,466	2,126	1,771	1,716	1,581	1,798	1,724
Percent full-time employees								
Less than 25%	1,838	972 *	2,315	1,579	1,834	1,929	1,898	1,828
25-49 %	1,837	1,029	2,153	2,307	2,052	1,596	1,971	1,817
50-74 %	1,817	1,464	2,299	1,703	1,815	1,820	1,866	1,810
75% or more	1,783	1,536	1,989	1,627	1,755	1,832	1,733	1,793
Union presence								
No union employees	1,848	1,552	2,046	1,675	1,779	1,939	1,774	1,865
Has union employees	1,502	--	1,507 *	1,393	1,699	1,495	1,086	1,514
Percent low-wage employees								
50% or more low-wage	1,802	1,267	2,290	1,729	1,906	1,787	1,789	1,803
Less than 50% low-wage	1,788	1,536	2,013	1,658	1,758	1,830	1,752	1,795
Percent women employees								
Less than 25%	1,792	1,459	2,045	1,712	1,943	1,738	1,744	1,811
25-49 %	1,654	1,446	1,978	1,759	1,801	1,577	1,813	1,633
50-74 %	1,868	1,505 *	1,203	1,457	1,635	2,036	1,383	1,926
75% or more	1,854	1,649	2,747	1,707	1,687	1,872	2,084	1,797
Percent age 50 or older employees								
Less than 25%	1,760	1,404	1,962	1,723	1,677	1,820	1,743	1,765
25-49 %	1,738	1,412	2,161	1,633	1,756	1,740	1,771	1,735
50-74 %	2,069	1,566 *	2,212	1,451	2,143	2,207	1,764	2,151
75% or more	1,735	1,872	1,453	1,901	2,075	1,475	1,754	1,716

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.88	161.93	134.65	54.09	61.92	68.15	72.26	49.18
Industry group **								
Agric., fish., forest.	141.60	--	--	298.73	303.36	107.27	234.64 *	165.06
Mining and manufacturing	63.58	340.75 *	283.98	160.78	113.71	86.12	183.87	67.47
Construction	119.43	330.90	327.43	144.44	281.01	145.28	177.87	144.55
Utilities and transp.	122.85	638.67	354.81	260.24	318.82	134.80	324.50	132.79
Wholesale trade	81.15	652.64 *	365.30	229.81	118.82	93.08	229.95	77.51
Fin. svcs. and real estate	54.66	287.17	274.81	194.15	91.11	69.80	176.70	56.90
Retail trade	71.74	513.34	391.28	178.68	145.37	91.82	209.75	76.81
Professional services	45.22	390.17	217.13	84.34	99.89	56.82	141.07	46.40
Other services	163.30	241.87	466.38	137.26	215.26	228.28	214.01	180.80
Ownership								
For profit, incorporated	56.96	208.14	170.65	68.26	91.09	89.08	92.65	66.27
For profit, unincorporated	56.36	269.54	229.86	128.90	127.55	72.31	128.95	62.38
Nonprofit	51.27	338.42 *	139.39	121.78	75.92	79.29	131.01	55.09
Age of firm								
Less than 5 years	116.70	352.18	352.94	186.43	163.83	222.94	197.68	123.65
5-9 years	103.20	245.81	360.86	193.03	117.23	187.89	188.73	105.01
10-19 years	100.19	425.26	231.14	133.27	202.30	187.09	170.17	124.18
20 or more years	50.93	152.86	198.62	64.73	69.11	72.26	92.60	55.44
Multi/single status								
2 or more locations	55.30	--	231.35	79.16	64.03	69.18	156.93	56.34
1 location only	56.90	158.25	145.95	67.65	119.87	266.49	79.28	80.97
Percent full-time employees								
Less than 25%	125.13	337.79 *	583.52	403.72	321.19	131.67	320.01	135.47
25-49 %	105.42	223.70	351.37	183.51	128.73	157.12	214.34	116.35
50-74 %	69.11	313.96	375.21	163.36	117.43	93.72	185.19	74.47
75% or more	50.52	184.49	151.07	59.91	70.93	80.98	80.76	58.30
Union presence								
No union employees	48.24	164.54	136.97	55.28	66.46	80.19	73.33	56.49
Has union employees	50.45	--	604.17 *	256.25	132.81	55.02	322.83	50.96
Percent low-wage employees								
50% or more low-wage	63.48	311.42	462.22	142.40	106.50	85.18	194.51	67.08
Less than 50% low-wage	47.74	174.70	140.95	57.73	67.47	77.16	76.80	55.17
Percent women employees								
Less than 25%	53.90	192.92	175.26	100.30	169.41	47.43	98.06	64.50
25-49 %	42.57	336.41	247.76	119.33	77.92	55.28	133.59	44.59
50-74 %	109.38	524.10 *	151.78	95.14	63.81	134.03	174.94	113.93
75% or more	68.92	278.25	389.05	108.55	177.47	73.95	192.81	69.90
Percent age 50 or older employees								
Less than 25%	42.58	163.10	141.43	75.67	110.94	58.53	78.98	49.74
25-49 %	33.41	226.63	247.33	95.35	72.19	41.81	117.31	34.78
50-74 %	210.33	568.11 *	509.27	132.75	202.06	289.52	288.86	229.62
75% or more	163.25	450.95	351.84	285.71	135.66	180.63	301.35	141.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,913	1,298	2,160	1,771	1,941	1,976	1,716	1,965
Industry group **								
Agric., fish., forest.	861	0	--	--	--	1,914	--	975
Mining and manufacturing	2,208	1,795 *	2,422	2,345	2,228	2,101	2,348	2,153
Construction	1,843	1,790 *	2,332 *	1,574	1,614	2,048	2,032	1,664
Utilities and transp.	1,516	--	--	1,147 *	2,107	1,102	1,163 *	1,708
Wholesale trade	1,811	--	1,466 *	1,939	1,974	1,906	1,341 *	2,059
Fin. svcs. and real estate	1,297	1,249 *	--	784 *	1,461	1,369	1,139	1,329
Retail trade	1,603	2,680 *	1,435 *	2,304	1,685	1,318	1,870	1,543
Professional services	1,753	684 *	2,957	1,739	1,673	1,744	1,799	1,742
Other services	2,482	479 *	2,048	1,824	2,607	2,662	1,511	2,602
Ownership								
For profit, incorporated	2,014	1,216	2,204	1,793	2,194	2,072	1,744	2,089
For profit, unincorporated	1,911	1,792	2,159	1,872	1,918	1,871	1,883	1,925
Nonprofit	1,529	612 *	1,351	1,448	1,369	1,668	954	1,578
Age of firm								
Less than 5 years	2,430	2,477	2,760	2,428	2,030	1,812	2,536	2,311
5-9 years	2,025	2,003	2,661	2,060	1,800	970	2,257	1,764
10-19 years	1,800	684 *	2,563	2,022	2,039	1,408	1,716	1,869
20 or more years	1,907	1,390	1,737	1,605	1,928	2,014	1,521	1,972
Multi/single status								
2 or more locations	1,899	--	1,813 *	1,324	1,851	1,961	1,437	1,916
1 location only	1,940	1,302	2,196	1,928	2,052	2,521 *	1,751	2,154
Percent full-time employees								
Less than 25%	2,086	--	--	1,735	2,114 *	2,021	2,212 *	2,059
25-49 %	1,978	--	2,513	2,249	2,065	1,652	2,054	1,964
50-74 %	1,557	1,091 *	2,073 *	1,750	2,199	1,416	1,559	1,556
75% or more	1,982	1,326	2,146	1,746	1,899	2,159	1,718	2,058
Union presence								
No union employees	2,015	1,301	2,252	1,756	1,982	2,201	1,736	2,105
Has union employees	1,460	--	--	2,101	1,642	1,426	1,159 *	1,471
Percent low-wage employees								
50% or more low-wage	1,690	660 *	3,558	1,679	2,010	1,477	1,882	1,648
Less than 50% low-wage	1,937	1,331	2,063	1,781	1,934	2,037	1,701	1,999
Percent women employees								
Less than 25%	1,989	1,110	2,194	1,832	2,576	1,811	1,700	2,207
25-49 %	1,652	979 *	2,634	1,916	1,851	1,482	1,791	1,625
50-74 %	2,074	1,340 *	1,003	1,522	1,571	2,354	1,218	2,170
75% or more	1,799	2,044 *	2,932	1,794	1,755	1,628	2,213	1,700
Percent age 50 or older employees								
Less than 25%	1,775	1,329	2,012	1,729	2,077	1,644	1,656	1,832
25-49 %	1,772	1,485	2,847	1,928	1,836	1,620	2,115	1,719
50-74 %	2,417	749 *	1,787 *	1,366	1,949	2,722	1,277	2,569
75% or more	1,632	1,648 *	--	1,531	2,010	1,759	1,434 *	1,847

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	143.05	209.43	254.47	114.59	129.69	254.00	125.43	168.52
Industry group **								
Agric., fish., forest.	195.97	0.00	--	--	--	114.75	--	240.17
Mining and manufacturing	193.32	690.27 *	595.07	497.86	359.95	275.44	415.66	214.42
Construction	215.98	632.11 *	732.55 *	282.35	281.36	285.38	389.82	193.68
Utilities and transp.	250.21	--	--	517.31 *	420.54	320.82	395.83 *	313.09
Wholesale trade	232.58	--	828.45 *	512.32	341.68	166.28	457.29 *	244.83
Fin. svcs. and real estate	114.78	514.90 *	--	248.31 *	136.32	181.99	286.34	127.99
Retail trade	111.08	816.25 *	532.45 *	345.06	191.90	96.40	356.60	109.80
Professional services	90.09	285.23 *	557.55	194.77	179.74	118.66	254.47	93.61
Other services	217.64	236.37 *	437.18	145.12	445.88	163.15	232.82	177.01
Ownership								
For profit, incorporated	181.78	236.68	312.42	146.90	185.57	307.30	154.59	209.60
For profit, unincorporated	122.62	488.87	453.20	244.22	221.84	157.07	246.58	135.01
Nonprofit	103.74	434.20 *	307.42	269.13	168.23	149.02	234.47	110.31
Age of firm								
Less than 5 years	215.31	415.32	471.61	401.94	279.05	341.12	332.35	259.64
5-9 years	206.63	545.79	710.71	231.72	251.61	286.78	344.55	197.94
10-19 years	164.42	434.84 *	584.47	227.37	375.56	295.32	250.02	218.64
20 or more years	173.68	281.69	358.48	151.13	148.48	258.04	167.99	188.47
Multi/single status								
2 or more locations	212.94	--	563.83 *	150.69	107.19	263.68	228.88	216.84
1 location only	111.45	210.19	273.66	142.39	257.21	841.12 *	137.84	175.58
Percent full-time employees								
Less than 25%	315.58	--	--	372.79	720.84 *	291.06	696.73 *	350.53
25-49 %	139.69	--	664.47	323.40	235.42	191.16	446.18	143.62
50-74 %	119.05	466.72 *	1,025.29 *	318.56	376.63	119.91	428.32	120.46
75% or more	167.47	236.62	265.19	129.39	147.36	273.72	135.22	195.22
Union presence								
No union employees	156.10	210.13	264.10	117.98	142.65	265.68	129.00	182.29
Has union employees	97.41	--	--	493.80	254.23	107.85	394.81 *	100.44
Percent low-wage employees								
50% or more low-wage	105.79	362.30 *	1,003.72	255.18	250.73	82.09	417.26	89.80
Less than 50% low-wage	154.41	219.15	259.77	124.51	139.98	266.31	131.75	180.28
Percent women employees								
Less than 25%	135.50	277.00	388.85	214.50	365.06	102.10	204.69	173.18
25-49 %	103.44	307.49 *	378.41	255.76	174.75	144.54	199.63	116.04
50-74 %	304.65	550.93 *	300.83	178.22	123.82	290.07	187.66	297.95
75% or more	103.58	618.92 *	668.82	242.92	236.69	95.03	343.34	95.88
Percent age 50 or older employees								
Less than 25%	85.81	330.68	300.39	144.78	273.18	67.89	158.95	100.36
25-49 %	85.33	371.51	613.32	223.46	133.50	111.60	295.54	86.05
50-74 %	290.00	319.54 *	541.80 *	180.10	355.07	125.03	239.41	220.06
75% or more	248.38	716.59 *	--	411.14	289.99	203.78	444.83 *	173.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,748	1,685	1,932	1,628	1,705	1,777	1,795	1,740
Industry group **								
Agric., fish., forest.	1,554	--	--	--	1,841	1,659	916 *	1,741
Mining and manufacturing	1,595	503 *	2,023	1,492	1,859	1,502	1,673	1,588
Construction	1,452	1,396 *	2,063	1,535	1,072 *	1,592	1,737	1,294
Utilities and transp.	1,797	--	1,977	1,287	2,170	1,675	2,186	1,746
Wholesale trade	1,660	2,010 *	1,615	1,573	1,677	1,653	1,561	1,684
Fin. svcs. and real estate	1,735	1,003 *	1,594	1,191	1,478	1,871	1,321	1,777
Retail trade	1,944	1,890	2,113	2,134	1,953	1,913	2,126	1,921
Professional services	1,749	1,861 *	1,743	1,586	1,694	1,797	1,808	1,739
Other services	1,885	1,516	2,353	1,969	1,764	1,873	1,959	1,867
Ownership								
For profit, incorporated	1,785	1,829	2,058	1,728	1,752	1,780	1,943	1,758
For profit, unincorporated	1,753	1,371	1,982	1,719	1,871	1,703	1,628	1,782
Nonprofit	1,592	1,240 *	1,071	1,079	1,437	1,814	1,191	1,639
Age of firm								
Less than 5 years	1,767	1,721	1,770	2,063	1,553	1,273	2,004	1,563
5-9 years	1,911	1,652	2,690	1,920	1,868	1,165	1,987	1,858
10-19 years	1,928	2,387	1,750	1,823	1,584	2,253	2,004	1,890
20 or more years	1,717	1,224	1,888	1,486	1,725	1,756	1,639	1,725
Multi/single status								
2 or more locations	1,762	--	1,189	1,338	1,757	1,790	1,499	1,769
1 location only	1,710	1,608	2,030	1,746	1,619	1,327	1,843	1,589
Percent full-time employees								
Less than 25%	1,910	--	2,456	2,192	1,650	2,023	1,970	1,902
25-49 %	1,811	--	2,063	2,345	1,909	1,610	2,108	1,770
50-74 %	1,954	1,481 *	2,463	1,529	1,741	2,073	1,942	1,956
75% or more	1,717	1,732	1,856	1,588	1,694	1,740	1,767	1,708
Union presence								
No union employees	1,804	1,766	1,908	1,652	1,716	1,875	1,816	1,801
Has union employees	1,485	--	--	1,053	1,570	1,497	1,059 *	1,495
Percent low-wage employees								
50% or more low-wage	1,837	1,674 *	1,684	1,731	1,865	1,857	1,852	1,836
Less than 50% low-wage	1,736	1,686	1,950	1,618	1,688	1,763	1,790	1,726
Percent women employees								
Less than 25%	1,690	1,684	1,927	1,704	1,666	1,652	1,764	1,668
25-49 %	1,621	1,740 *	1,841	1,686	1,704	1,570	1,869	1,593
50-74 %	1,820	1,724 *	1,240	1,374	1,670	1,945	1,489	1,857
75% or more	1,922	1,605	2,529	1,704	1,816	1,979	2,068	1,887
Percent age 50 or older employees								
Less than 25%	1,768	1,444	1,853	1,744	1,596	1,861	1,794	1,763
25-49 %	1,711	1,418	1,805	1,507	1,689	1,754	1,603	1,722
50-74 %	1,820	1,802 *	2,436	1,473	2,165	1,624	1,947	1,771
75% or more	1,914	2,575	1,380 *	2,334	1,998	1,390	2,262	1,650

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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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-- 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.30	256.10	188.68	66.04	70.87	38.35	103.65	32.08
Industry group **								
Agric., fish., forest.	164.48	--	--	--	362.77	116.12	322.63 *	175.53
Mining and manufacturing	67.68	186.84 *	353.41	142.60	113.27	92.97	181.97	71.81
Construction	158.76	430.81 *	359.78	194.88	337.16 *	134.24	217.13	198.57
Utilities and transp.	142.22	--	514.20	316.59	499.63	117.81	476.94	145.53
Wholesale trade	81.21	971.87 *	291.02	227.34	134.14	78.86	300.87	68.26
Fin. svcs. and real estate	60.83	405.62 *	405.32	283.08	126.27	68.49	265.09	59.96
Retail trade	89.86	526.99	432.45	209.77	185.14	113.16	237.23	97.54
Professional services	56.60	646.30 *	230.95	99.19	122.58	69.05	204.29	56.26
Other services	101.11	354.19	665.88	216.26	109.72	133.34	321.10	99.27
Ownership								
For profit, incorporated	39.75	338.03	249.31	82.71	101.43	45.65	136.99	40.02
For profit, unincorporated	70.03	281.63	277.10	161.90	168.11	88.35	156.00	78.13
Nonprofit	65.28	454.67 *	166.79	136.80	88.72	102.74	172.48	70.24
Age of firm								
Less than 5 years	149.33	510.74	525.08	226.80	198.49	294.61	273.71	140.69
5-9 years	119.92	349.87	367.39	280.01	130.73	166.70	239.72	117.35
10-19 years	139.24	631.33	234.13	183.52	251.23	224.42	251.38	165.00
20 or more years	32.34	224.14	286.97	73.04	74.34	38.68	132.48	32.81
Multi/single status								
2 or more locations	33.56	--	288.42	95.85	78.54	38.65	228.87	33.86
1 location only	72.26	250.87	205.61	82.74	129.73	214.90	113.93	86.17
Percent full-time employees								
Less than 25%	131.33	--	469.83	361.22	281.17	178.57	390.80	138.87
25-49 %	142.55	--	437.00	234.28	129.02	210.06	286.62	155.00
50-74 %	89.81	460.15 *	286.01	190.71	112.88	128.11	203.14	98.34
75% or more	34.59	290.30	220.13	72.69	81.82	40.82	116.89	35.05
Union presence								
No union employees	35.12	263.79	190.89	67.55	75.46	44.29	104.76	36.44
Has union employees	58.72	--	--	254.53	149.22	63.62	485.74 *	58.66
Percent low-wage employees								
50% or more low-wage	81.24	537.08 *	468.09	186.03	108.20	107.86	256.81	85.58
Less than 50% low-wage	33.84	274.44	198.49	69.98	77.32	41.06	110.12	34.59
Percent women employees								
Less than 25%	61.80	318.06	181.29	126.45	194.56	49.75	121.73	71.33
25-49 %	48.36	523.54 *	315.85	136.07	84.89	61.24	187.54	49.09
50-74 %	59.28	773.30 *	182.76	110.21	76.93	71.66	274.27	57.84
75% or more	87.13	339.67	582.39	135.89	194.84	103.14	276.17	84.53
Percent age 50 or older employees								
Less than 25%	52.31	203.03	163.02	95.32	116.92	73.12	95.79	60.02
25-49 %	36.98	304.57	220.72	107.84	84.94	46.07	123.38	38.82
50-74 %	146.87	930.27 *	714.81	180.54	260.34	119.06	429.27	116.63
75% or more	239.39	685.20	429.51 *	438.98	161.44	215.58	471.38	183.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,771	1,274	2,169	1,588	1,803	1,821	1,673	1,798
Industry group **								
Agric., fish., forest.	961 *	--	--	--	--	--	--	--
Mining and manufacturing	1,980	--	--	1,328	2,300	1,930	1,479	2,057
Construction	1,424	1,636 *	2,147	1,362	1,864	737	1,895	1,117
Utilities and transp.	2,211	--	--	--	2,406	2,427	986 *	2,396
Wholesale trade	2,488	--	--	1,833	2,066	2,882	2,052	2,649
Fin. svcs. and real estate	1,658	--	--	--	1,756	1,734	1,094	1,733
Retail trade	2,246	--	2,929 *	2,314	2,309 *	2,075	2,446	2,180
Professional services	1,653	1,618	2,129	1,458	1,560	1,713	1,666	1,649
Other services	1,419	1,191 *	2,168	1,923	1,151 *	1,398	1,636	1,350
Ownership								
For profit, incorporated	1,841	1,358	2,312	1,618	1,886	1,875	1,796	1,854
For profit, unincorporated	1,729	1,014	1,628	1,371	2,026	1,829	1,281	1,854
Nonprofit	1,501	--	1,083	1,657	1,427	1,572	1,182	1,542
Age of firm								
Less than 5 years	1,973	--	--	2,060	2,288	--	2,135	1,805
5-9 years	1,991	1,111 *	3,865	2,081	1,632	--	1,992	1,989
10-19 years	1,947	1,423 *	1,953	1,445	2,330	2,039	1,670	2,094
20 or more years	1,718	1,105	2,012	1,520	1,653	1,806	1,559	1,748
Multi/single status								
2 or more locations	1,857	--	868 *	1,832	2,014	1,829	1,337	1,878
1 location only	1,615	1,267	2,384	1,505	1,537	1,311	1,719	1,499
Percent full-time employees								
Less than 25%	1,195	--	--	--	1,691	1,433	1,205 *	1,193
25-49 %	1,758	--	2,145	2,226	2,934	1,477	1,340 *	1,845
50-74 %	1,882	--	2,158	2,418	1,526	1,820	2,270	1,741
75% or more	1,777	1,201	2,204	1,531	1,799	1,853	1,625	1,817
Union presence								
No union employees	1,765	1,274	2,191	1,596	1,754	1,844	1,683	1,790
Has union employees	1,824	--	--	--	2,566	1,716	--	1,851
Percent low-wage employees								
50% or more low-wage	1,768	941 *	2,154	1,948	1,937	1,821	1,450	1,862
Less than 50% low-wage	1,771	1,348	2,170	1,566	1,787	1,821	1,699	1,791
Percent women employees								
Less than 25%	1,969	1,466	2,073	1,482	2,264	2,232	1,777	2,058
25-49 %	1,878	1,324 *	1,601 *	1,744	2,187	1,787	1,544	1,923
50-74 %	1,591	844 *	1,425	1,779	1,598	1,650	1,249	1,659
75% or more	1,637	1,351 *	3,362	1,523	1,203 *	1,778	1,957	1,525
Percent age 50 or older employees								
Less than 25%	1,697	1,417	2,203	1,586	1,510	1,786	1,751	1,679
25-49 %	1,866	1,012 *	2,203	1,646	1,956	1,875	1,869	1,866
50-74 %	1,898	1,802	1,779	1,485	2,607	1,773	1,705	1,973
75% or more	1,288	585 *	--	1,442	2,384	--	929 *	1,826

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.56	201.09	258.87	122.37	181.04	85.57	126.50	80.26
Industry group **								
Agric., fish., forest.	292.60 *	--	--	--	--	--	--	--
Mining and manufacturing	167.08	--	--	246.36	342.01	141.03	360.28	181.03
Construction	191.06	546.69 *	384.73	282.68	540.30	127.83	264.89	215.37
Utilities and transp.	303.82	--	--	--	364.17	493.66	390.66 *	331.31
Wholesale trade	234.04	--	--	492.56	320.07	321.76	464.65	254.82
Fin. svcs. and real estate	151.98	--	--	--	198.54	211.35	272.70	166.93
Retail trade	228.66	--	1,166.60 *	487.98	708.82 *	88.07	699.66	191.54
Professional services	86.80	375.53	461.44	202.17	162.84	120.28	201.54	95.54
Other services	202.54	416.38 *	461.03	275.80	609.29 *	130.30	292.75	240.94
Ownership								
For profit, incorporated	91.73	248.66	301.35	145.82	270.69	107.88	156.22	109.97
For profit, unincorporated	116.08	278.74	407.05	251.45	182.62	199.73	195.08	137.15
Nonprofit	119.83	--	317.06	366.79	230.39	155.45	245.63	131.57
Age of firm								
Less than 5 years	191.21	--	--	303.39	134.29	--	314.33	208.66
5-9 years	315.33	382.07 *	1,060.65	395.49	336.93	--	536.62	325.36
10-19 years	188.08	518.77 *	503.95	249.64	295.77	413.20	281.49	232.43
20 or more years	76.34	222.77	255.95	155.91	220.00	87.49	139.61	87.16
Multi/single status								
2 or more locations	71.85	--	430.84 *	227.24	147.61	86.76	254.54	73.74
1 location only	140.10	202.49	261.72	140.28	343.72	296.20	137.94	244.12
Percent full-time employees								
Less than 25%	246.91	--	--	--	478.55	201.70	495.94 *	279.59
25-49 %	233.23	--	417.66	653.32	635.34	209.54	415.97 *	281.00
50-74 %	139.16	--	420.72	440.68	244.26	157.87	326.26	138.93
75% or more	77.64	214.94	293.83	122.97	201.49	97.94	140.56	91.17
Union presence								
No union employees	73.92	201.09	264.38	124.32	187.79	96.35	128.16	88.39
Has union employees	171.44	--	--	--	252.75	181.60	--	175.95
Percent low-wage employees								
50% or more low-wage	160.61	437.97 *	370.61	300.02	405.27	184.21	335.03	183.94
Less than 50% low-wage	73.77	219.42	279.75	127.86	196.12	92.42	134.56	86.41
Percent women employees								
Less than 25%	123.74	292.52	330.40	178.12	256.03	224.80	173.15	159.91
25-49 %	128.40	631.85 *	550.22 *	272.94	255.76	169.12	281.99	140.98
50-74 %	99.58	372.33 *	380.60	342.14	243.11	121.62	219.90	109.77
75% or more	195.01	427.21 *	575.57	222.98	379.09 *	149.64	332.69	222.24
Percent age 50 or older employees								
Less than 25%	122.61	262.03	362.86	167.42	303.63	155.93	186.05	150.86
25-49 %	86.59	472.63 *	494.22	234.58	155.39	119.17	222.88	93.08
50-74 %	165.75	475.72	350.35	274.98	581.81	152.29	269.53	205.68
75% or more	253.60	329.55 *	--	414.73	342.65	--	310.07 *	361.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,795	1,485	1,963	1,665	1,793	1,941	1,705	1,836
Industry group **								
Agric., fish., forest.	1,373	--	--	1,109	1,773	1,835	555 *	1,747
Mining and manufacturing	1,771	1,132 *	1,977	1,631	2,010	1,546	1,865	1,739
Construction	1,457	1,377	1,743	1,576	1,123 *	1,733	1,631	1,304
Utilities and transp.	2,044	2,528	1,615	1,343	2,429	1,980	1,735	2,187
Wholesale trade	1,877	1,842 *	1,682	1,748	2,108	1,974	1,544	2,128
Fin. svcs. and real estate	1,607	937	1,370	1,176	1,581	2,036	1,199	1,764
Retail trade	2,119	1,976	1,819	2,181	2,225	2,130	1,932	2,172
Professional services	1,757	1,526	2,203	1,600	1,682	1,892	1,788	1,742
Other services	1,817	1,202	2,355	1,832	1,748	1,861	1,772	1,837
Ownership								
For profit, incorporated	1,843	1,574	2,026	1,744	1,865	1,918	1,803	1,864
For profit, unincorporated	1,908	1,427	2,094	1,716	2,094	2,040	1,662	2,050
Nonprofit	1,490	946 *	980	1,241	1,395	1,992	1,050	1,592
Age of firm								
Less than 5 years	2,068	2,239	2,161	2,129	1,818	1,980	2,256	1,851
5-9 years	2,004	1,577	2,701	1,970	1,948	1,458	1,992	2,018
10-19 years	1,872	1,803	1,960	1,845	1,702	2,235	1,849	1,892
20 or more years	1,744	1,167	1,801	1,534	1,800	1,923	1,524	1,817
Multi/single status								
2 or more locations	1,849	--	1,251	1,399	1,930	1,928	1,467	1,883
1 location only	1,739	1,433	2,062	1,768	1,630	2,299	1,741	1,737
Percent full-time employees								
Less than 25%	1,859	--	2,298	1,638	2,021	1,817	1,747	1,896
25-49 %	2,084	1,068	2,247	2,256	2,080	1,886	1,974	2,119
50-74 %	1,975	1,540	2,331	1,640	2,040	2,100	1,889	2,008
75% or more	1,758	1,490	1,899	1,634	1,745	1,914	1,674	1,797
Union presence								
No union employees	1,817	1,529	1,996	1,673	1,790	2,014	1,732	1,860
Has union employees	1,581	--	803 *	1,470	1,822	1,607	836 *	1,665
Percent low-wage employees								
50% or more low-wage	1,859	957	2,474	1,711	1,949	1,911	1,756	1,885
Less than 50% low-wage	1,786	1,537	1,924	1,661	1,774	1,949	1,700	1,828
Percent women employees								
Less than 25%	1,770	1,386	1,894	1,734	1,853	1,879	1,667	1,848
25-49 %	1,828	1,403	1,866	1,836	2,010	1,712	1,792	1,840
50-74 %	1,730	1,635 *	1,128	1,403	1,588	2,028	1,350	1,830
75% or more	1,900	1,557	2,785	1,659	1,699	2,155	2,025	1,827
Percent age 50 or older employees								
Less than 25%	1,785	1,417	1,892	1,693	1,600	2,087	1,695	1,827
25-49 %	1,791	1,300	1,983	1,680	1,885	1,810	1,678	1,823
50-74 %	1,837	1,532 *	2,228	1,409	2,154	1,819	1,743	1,912
75% or more	1,836	1,813	1,631	2,066	2,126	1,343	1,774	1,976

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.81	178.35	150.20	61.02	90.04	74.09	80.54	50.52
Industry group **								
Agric., fish., forest.	175.67	--	--	301.60	433.16	108.45	196.27 *	226.32
Mining and manufacturing	92.60	389.40 *	285.76	182.88	142.00	191.68	202.58	103.38
Construction	147.26	343.99	261.00	158.10	343.98 *	260.16	163.97	218.50
Utilities and transp.	263.62	748.11	386.26	338.71	462.75	567.95	405.16	334.09
Wholesale trade	142.70	709.03 *	381.08	292.08	169.71	211.10	253.44	148.41
Fin. svcs. and real estate	91.71	278.97	338.38	247.29	156.64	122.72	202.76	92.75
Retail trade	110.69	542.94	344.18	198.96	203.82	165.15	210.05	127.59
Professional services	80.88	423.62	251.10	94.14	159.09	152.65	161.11	91.87
Other services	106.09	251.64	528.14	148.69	200.25	140.95	239.11	111.15
Ownership								
For profit, incorporated	55.26	225.41	185.19	76.83	131.78	87.50	101.52	65.75
For profit, unincorporated	98.21	335.62	275.44	145.77	200.10	219.32	154.52	124.71
Nonprofit	76.80	322.83 *	182.89	139.62	100.76	181.38	146.88	87.22
Age of firm								
Less than 5 years	141.56	403.82	417.76	197.49	189.57	325.58	228.96	141.28
5-9 years	121.67	260.90	387.06	226.09	143.93	241.72	199.05	129.88
10-19 years	131.64	477.59	258.31	148.21	289.97	268.85	193.97	180.15
20 or more years	48.51	160.44	222.87	73.24	99.83	78.51	101.63	55.05
Multi/single status								
2 or more locations	54.52	--	241.27	88.98	107.26	73.77	175.68	56.89
1 location only	65.69	174.33	164.10	76.45	138.87	583.77	88.56	98.01
Percent full-time employees								
Less than 25%	195.21	--	683.20	242.86	420.87	280.74	338.81	234.90
25-49 %	104.12	267.63	398.08	201.05	155.48	242.15	241.46	113.35
50-74 %	112.49	325.00	426.82	167.25	182.05	205.50	205.66	133.54
75% or more	48.41	204.07	168.51	68.35	103.43	82.08	90.05	57.39
Union presence								
No union employees	45.59	181.88	153.02	62.43	97.69	79.85	81.95	54.91
Has union employees	114.45	--	380.87 *	285.56	173.06	165.35	270.74 *	120.40
Percent low-wage employees								
50% or more low-wage	97.15	235.05	520.59	157.73	144.78	165.73	206.97	109.64
Less than 50% low-wage	46.97	193.35	157.62	65.28	98.98	82.76	85.88	56.14
Percent women employees								
Less than 25%	80.58	204.42	173.14	117.97	229.74	120.75	103.54	118.87
25-49 %	74.01	404.48	266.54	135.07	117.49	142.12	150.66	85.10
50-74 %	75.58	588.27 *	177.30	94.83	84.92	116.68	203.06	76.69
75% or more	123.29	290.62	435.16	120.73	276.98	190.45	214.74	146.92
Percent age 50 or older employees								
Less than 25%	61.58	179.72	155.06	84.48	135.43	113.45	86.32	80.97
25-49 %	61.22	253.87	240.75	109.52	118.82	106.56	122.81	70.57
50-74 %	162.83	592.58 *	576.48	142.47	282.66	140.08	316.87	152.16
75% or more	234.63	487.03	374.98	328.47	175.51	198.85	328.10	199.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,785	1,734	2,378	1,659	1,742	1,788	2,041	1,773
Industry group **								
Agric., fish., forest.	1,356	--	--	--	--	1,481	--	1,279
Mining and manufacturing	1,700	--	--	1,887	1,971	1,596	1,981	1,690
Construction	1,752	--	3,681	1,248	1,581	1,495	2,842	1,425
Utilities and transp.	1,682	--	--	963 *	1,850	1,700	1,351	1,701
Wholesale trade	1,686	--	2,226	1,556	1,371	1,811	1,671	1,687
Fin. svcs. and real estate	1,655	--	--	662	1,447	1,715	1,412	1,663
Retail trade	1,609	--	--	2,390	1,453	1,534	2,968	1,546
Professional services	1,724	1,394	1,753	1,676	1,653	1,746	1,755	1,723
Other services	2,259	1,475 *	1,685	2,344	2,473	2,252	2,041	2,268
Ownership								
For profit, incorporated	1,847	1,710	2,842	1,693	1,880	1,831	2,243	1,830
For profit, unincorporated	1,662	1,612	1,695	1,797	1,612	1,662	1,708	1,657
Nonprofit	1,625	--	1,415	1,214	1,453	1,686	1,581	1,626
Age of firm								
Less than 5 years	1,665	--	--	2,197	1,420	1,290	1,802	1,591
5-9 years	1,804	--	3,315	2,026	1,623	870	2,484	1,571
10-19 years	1,961	1,842	2,375	1,811	1,969	1,961	2,039	1,946
20 or more years	1,773	2,056	2,182	1,480	1,715	1,786	2,002	1,766
Multi/single status								
2 or more locations	1,778	--	--	1,317	1,669	1,801	1,421	1,780
1 location only	1,831	1,735	2,433	1,785	1,899	1,253	2,113	1,696
Percent full-time employees								
Less than 25%	1,820	--	--	1,480 *	1,395	1,967	2,594 *	1,780
25-49 %	1,621	--	--	2,633	1,932	1,544	1,951	1,607
50-74 %	1,697	--	2,088	1,994	1,554	1,714	1,700	1,697
75% or more	1,804	1,909	2,428	1,593	1,768	1,807	2,064	1,790
Union presence								
No union employees	1,878	1,734	2,295	1,681	1,763	1,913	2,011	1,869
Has union employees	1,475	--	--	--	1,432	1,473	--	1,468
Percent low-wage employees								
50% or more low-wage	1,741	--	--	1,842	1,820	1,713	2,013	1,733
Less than 50% low-wage	1,790	1,529	2,453	1,646	1,735	1,797	2,043	1,777
Percent women employees								
Less than 25%	1,820	2,212	2,832	1,623	2,082	1,696	2,171	1,781
25-49 %	1,549	1,630	2,876	1,423	1,532	1,544	1,926	1,538
50-74 %	1,972	531 *	1,425	1,707	1,712	2,038	1,549	1,985
75% or more	1,813	2,890	2,527	1,976	1,671	1,808	2,497	1,780
Percent age 50 or older employees								
Less than 25%	1,729	1,295	2,295	1,848	1,826	1,676	1,996	1,707
25-49 %	1,709	1,867	2,933	1,432	1,612	1,724	2,205	1,695
50-74 %	2,249	--	2,097	1,809	2,125	2,279	1,971	2,259
75% or more	1,567	2,470 *	--	--	1,990	1,500	1,595 *	1,562

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.33	274.59	299.84	115.13	79.27	88.78	152.27	74.05
Industry group **								
Agric., fish., forest.	235.76	--	--	--	--	169.77	--	226.17
Mining and manufacturing	87.91	--	--	319.02	181.35	100.41	441.10	89.48
Construction	184.45	--	899.24	322.91	221.46	164.61	564.55	130.47
Utilities and transp.	103.29	--	--	314.09 *	206.43	125.00	242.06	108.74
Wholesale trade	80.56	--	426.14	209.09	139.14	104.52	240.86	83.62
Fin. svcs. and real estate	67.81	--	--	153.92	93.33	79.52	304.61	69.28
Retail trade	66.11	--	--	379.31	142.90	61.42	645.00	57.78
Professional services	48.12	362.64	322.94	173.93	97.47	57.82	176.55	49.61
Other services	220.44	812.52 *	214.97	374.12	512.75	257.25	338.09	225.50
Ownership								
For profit, incorporated	93.42	376.21	425.76	145.27	115.52	116.47	216.01	98.58
For profit, unincorporated	53.91	281.17	301.99	268.59	84.17	68.26	169.45	56.77
Nonprofit	68.59	--	136.21	191.70	116.87	84.85	257.18	70.30
Age of firm								
Less than 5 years	197.25	--	--	445.74	324.91	212.13	357.32	234.89
5-9 years	194.45	--	859.42	326.06	186.98	192.87	490.94	163.95
10-19 years	141.86	455.51	404.64	303.51	207.87	252.81	260.64	161.28
20 or more years	78.04	484.81	434.92	133.03	92.66	92.74	219.40	80.48
Multi/single status								
2 or more locations	79.26	--	--	169.81	56.32	89.69	228.32	79.55
1 location only	113.31	275.38	315.44	140.82	215.94	211.47	167.00	144.73
Percent full-time employees								
Less than 25%	158.71	--	--	959.89 *	370.82	154.72	804.06 *	156.62
25-49 %	158.91	--	--	395.32	150.27	176.48	446.05	163.46
50-74 %	81.52	--	392.39	509.28	120.46	96.29	312.63	83.45
75% or more	82.29	301.17	338.11	118.77	89.82	104.99	169.43	86.99
Union presence								
No union employees	82.38	274.77	301.32	117.07	83.60	107.72	152.37	87.65
Has union employees	54.68	--	--	--	157.17	56.63	--	54.38
Percent low-wage employees								
50% or more low-wage	80.00	--	--	284.49	137.82	91.70	551.32	80.62
Less than 50% low-wage	77.42	243.37	311.35	121.56	85.49	98.19	158.33	81.70
Percent women employees								
Less than 25%	66.61	463.45	542.83	169.56	229.82	49.39	270.83	67.40
25-49 %	51.63	434.95	430.74	238.43	96.81	60.49	256.02	52.42
50-74 %	164.75	265.72 *	288.46	301.86	97.57	182.10	265.50	167.24
75% or more	69.09	851.44	726.41	225.44	167.58	77.85	368.83	69.23
Percent age 50 or older employees								
Less than 25%	56.76	271.97	336.15	167.57	181.80	62.94	190.99	59.61
25-49 %	39.10	506.43	723.12	175.84	74.55	45.14	318.26	38.98
50-74 %	270.08	--	336.99	337.59	255.49	302.83	319.41	274.86
75% or more	179.42	948.05 *	--	--	221.56	212.26	643.75 *	180.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.1%	17.3%	24.6%	20.9%	21.3%	21.0%	21.4%	21.0%
Industry group **								
Agric., fish., forest.	17.5%	--	--	16.2%	19.1%	21.5%	9.4% *	20.1%
Mining and manufacturing	21.4%	12.2%	22.3%	21.1%	24.4%	20.1%	21.7%	21.4%
Construction	21.8%	22.1%	29.6%	21.7%	18.8%	19.2%	27.0%	18.6%
Utilities and transp.	22.2%	28.4%	16.4%	16.0%	27.7%	21.0%	20.5%	22.5%
Wholesale trade	20.9%	18.0% *	19.1%	20.1%	21.6%	21.7%	18.0%	21.8%
Fin. svcs. and real estate	18.7%	10.6%	17.6%	12.3%	16.5%	20.5%	13.9%	19.3%
Retail trade	24.4%	26.4%	26.0%	28.2%	23.8%	23.6%	25.8%	24.2%
Professional services	19.4%	16.3%	25.0%	19.8%	19.1%	19.2%	21.0%	19.1%
Other services	23.2%	13.8%	29.6%	23.9%	23.7%	23.2%	22.1%	23.4%
Ownership								
For profit, incorporated	22.2%	17.8%	26.5%	22.3%	23.5%	21.8%	22.9%	22.1%
For profit, unincorporated	22.2%	19.4%	23.2%	22.2%	23.0%	21.8%	20.8%	22.6%
Nonprofit	16.4%	11.4% *	12.3%	13.7%	15.2%	17.9%	12.5%	16.8%
Age of firm								
Less than 5 years	24.7%	20.8%	30.4%	28.0%	21.4%	17.8%	27.2%	22.2%
5-9 years	25.5%	21.5%	34.1%	25.8%	24.2%	17.1%	26.7%	24.5%
10-19 years	23.7%	20.5%	23.8%	24.3%	23.7%	25.0%	22.9%	24.2%
20 or more years	20.5%	14.2%	22.4%	18.7%	20.7%	20.8%	19.1%	20.6%
Multi/single status								
2 or more locations	20.9%	--	15.4%	17.3%	21.4%	21.1%	17.7%	21.0%
1 location only	21.5%	16.9%	25.8%	22.3%	21.2%	18.3%	21.9%	21.1%
Percent full-time employees								
Less than 25%	22.6%	11.6% *	23.9%	18.8% *	24.2%	23.5%	21.3%	22.8%
25-49 %	21.7%	11.3%	26.7%	26.7%	27.1%	18.2%	22.6%	21.5%
50-74 %	21.7%	16.1%	26.7%	20.5%	22.3%	21.7%	21.3%	21.7%
75% or more	21.0%	17.7%	24.3%	20.6%	20.9%	21.0%	21.3%	20.9%
Union presence								
No union employees	21.9%	17.7%	24.7%	21.2%	21.5%	22.3%	21.6%	21.9%
Has union employees	17.4%	--	18.6% *	15.1%	19.0%	17.4%	13.5%	17.5%
Percent low-wage employees								
50% or more low-wage	22.9%	16.9%	27.5%	22.1%	23.6%	22.8%	23.0%	22.8%
Less than 50% low-wage	20.9%	17.4%	24.4%	20.8%	21.1%	20.8%	21.2%	20.8%
Percent women employees								
Less than 25%	22.6%	17.9%	25.2%	22.2%	25.3%	21.4%	22.3%	22.7%
25-49 %	20.1%	16.5%	23.4%	22.4%	22.2%	19.0%	21.8%	19.9%
50-74 %	21.1%	16.3% *	14.5%	17.7%	18.9%	22.7%	16.2%	21.7%
75% or more	20.7%	18.0%	32.8%	20.7%	18.8%	20.2%	24.4%	19.8%
Percent age 50 or older employees								
Less than 25%	21.9%	16.4%	25.4%	22.9%	21.6%	21.8%	22.5%	21.7%
25-49 %	20.2%	18.3%	25.0%	19.6%	20.4%	20.0%	21.3%	20.0%
50-74 %	22.5%	17.7% *	24.6%	17.2%	23.9%	23.3%	20.2%	23.1%
75% or more	19.3%	18.1%	15.3%	21.6%	22.9%	19.7%	17.8%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 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%	1.79%	1.66%	0.66%	0.69%	0.57%	0.86%	0.42%
Industry group **								
Agric., fish., forest.	1.71%	--	--	4.01%	3.48%	1.63%	3.02% *	1.96%
Mining and manufacturing	0.73%	3.62%	3.10%	1.95%	1.36%	0.99%	2.02%	0.78%
Construction	1.37%	5.22%	4.16%	2.11%	2.81%	1.72%	2.52%	1.45%
Utilities and transp.	1.41%	6.15%	3.40%	3.20%	3.81%	1.49%	3.46%	1.55%
Wholesale trade	0.85%	6.05% *	3.36%	2.46%	1.18%	1.08%	2.30%	0.84%
Fin. svcs. and real estate	0.61%	2.82%	3.37%	2.25%	1.09%	0.77%	1.97%	0.64%
Retail trade	1.03%	5.86%	4.67%	2.27%	1.56%	1.39%	2.48%	1.13%
Professional services	0.49%	4.06%	2.20%	0.99%	1.12%	0.60%	1.55%	0.50%
Other services	1.20%	2.61%	6.81%	1.58%	2.75%	1.64%	2.86%	1.28%
Ownership								
For profit, incorporated	0.47%	2.23%	2.17%	0.84%	1.03%	0.69%	1.12%	0.53%
For profit, unincorporated	0.64%	3.40%	2.37%	1.51%	1.56%	0.75%	1.48%	0.71%
Nonprofit	0.52%	3.64% *	1.44%	1.37%	0.75%	0.81%	1.42%	0.56%
Age of firm								
Less than 5 years	1.52%	3.95%	4.28%	2.50%	2.24%	3.09%	2.52%	1.73%
5-9 years	1.22%	3.18%	3.04%	2.27%	1.83%	3.02%	2.05%	1.43%
10-19 years	1.06%	4.74%	2.60%	1.60%	1.95%	1.87%	2.01%	1.20%
20 or more years	0.45%	1.63%	2.53%	0.77%	0.79%	0.60%	1.12%	0.48%
Multi/single status								
2 or more locations	0.47%	--	2.76%	1.08%	0.75%	0.57%	1.82%	0.47%
1 location only	0.67%	1.77%	1.80%	0.79%	1.34%	3.36%	0.95%	0.93%
Percent full-time employees								
Less than 25%	1.61%	4.08% *	5.58%	5.66% *	3.87%	1.88%	3.29%	1.82%
25-49 %	1.55%	2.52%	4.38%	2.21%	1.46%	2.22%	2.71%	1.73%
50-74 %	0.84%	3.07%	3.70%	2.04%	1.39%	1.17%	1.90%	0.93%
75% or more	0.44%	2.06%	1.90%	0.72%	0.78%	0.66%	0.98%	0.49%
Union presence								
No union employees	0.41%	1.81%	1.69%	0.67%	0.74%	0.63%	0.88%	0.47%
Has union employees	0.56%	--	6.92% *	2.53%	1.64%	0.61%	3.90%	0.57%
Percent low-wage employees								
50% or more low-wage	0.92%	3.86%	5.61%	2.01%	1.48%	1.28%	2.39%	1.00%
Less than 50% low-wage	0.42%	1.91%	1.74%	0.69%	0.74%	0.64%	0.92%	0.47%
Percent women employees								
Less than 25%	0.60%	2.24%	1.94%	1.22%	1.78%	0.58%	1.15%	0.71%
25-49 %	0.51%	3.86%	3.06%	1.41%	0.91%	0.66%	1.62%	0.53%
50-74 %	0.88%	5.39% *	1.80%	1.21%	0.76%	1.01%	1.96%	0.89%
75% or more	0.80%	3.13%	5.20%	1.26%	1.95%	0.85%	2.42%	0.78%
Percent age 50 or older employees								
Less than 25%	0.52%	1.95%	1.68%	0.98%	1.30%	0.75%	0.98%	0.61%
25-49 %	0.38%	3.20%	2.56%	1.07%	0.85%	0.47%	1.34%	0.39%
50-74 %	1.58%	5.98% *	6.69%	1.60%	2.20%	1.96%	3.41%	1.58%
75% or more	1.69%	4.18%	3.09%	3.60%	1.31%	2.34%	2.89%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.3.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.1%	14.6%	26.1%	22.8%	23.6%	21.7%	21.1%	22.4%
Industry group **								
Agric., fish., forest.	11.8%	0.0%	--	--	--	25.8%	--	13.6%
Mining and manufacturing	26.0%	16.6% *	25.3%	28.1%	28.7%	24.3%	24.5%	26.7%
Construction	27.3%	26.9% *	31.6%	26.8%	24.3%	26.5%	30.9%	24.1%
Utilities and transp.	20.8%	--	--	15.0% *	26.1%	17.8%	16.4%	23.1%
Wholesale trade	20.8%	--	15.6% *	23.3%	22.8%	21.8%	15.5%	23.6%
Fin. svcs. and real estate	15.2%	12.3% *	--	9.2% *	16.7%	16.4%	12.4%	15.8%
Retail trade	20.3%	32.2%	19.9% *	29.9%	21.5%	16.4%	24.0%	19.4%
Professional services	19.4%	6.9% *	33.1%	21.7%	19.0%	18.7%	20.9%	19.1%
Other services	26.7%	5.4% *	30.0%	23.6%	32.1%	26.6%	19.5%	27.4%
Ownership								
For profit, incorporated	23.6%	13.0%	27.4%	24.1%	27.9%	22.8%	21.7%	24.0%
For profit, unincorporated	24.0%	24.4%	24.2%	23.3%	25.0%	23.5%	22.9%	24.6%
Nonprofit	16.1%	6.5% *	15.0%	15.4%	14.6%	17.4%	10.4%	16.6%
Age of firm								
Less than 5 years	32.4%	35.1%	39.5%	28.4%	27.3%	--	35.3%	29.3%
5-9 years	27.8%	22.5%	34.8%	28.5%	28.7%	13.8% *	29.5%	25.6%
10-19 years	23.7%	7.2% *	29.6%	29.8%	28.6%	19.2%	21.2%	26.0%
20 or more years	21.4%	15.8%	20.4%	19.9%	22.6%	21.8%	18.2%	22.0%
Multi/single status								
2 or more locations	21.2%	--	21.7%	16.1%	21.7%	21.5%	16.7%	21.4%
1 location only	24.0%	14.7%	26.6%	25.4%	26.1%	25.7% *	21.6%	26.7%
Percent full-time employees								
Less than 25%	25.5%	--	--	21.5%	29.1%	23.5%	24.8%	25.7%
25-49 %	24.8%	--	29.3%	28.7%	28.1%	19.7%	22.9%	25.2%
50-74 %	18.6%	13.5% *	25.0% *	21.5%	26.6%	16.7%	18.9%	18.5%
75% or more	22.7%	14.8%	26.1%	22.6%	22.9%	23.1%	21.2%	23.1%
Union presence								
No union employees	23.5%	14.6%	27.1%	22.8%	24.2%	24.0%	21.2%	24.1%
Has union employees	16.4%	4.9% *	--	23.8%	19.4%	15.8%	15.7% *	16.4%
Percent low-wage employees								
50% or more low-wage	21.5%	7.9% *	40.4%	24.0%	25.4%	18.4%	24.5%	20.8%
Less than 50% low-wage	22.2%	14.9%	25.1%	22.7%	23.4%	22.0%	20.8%	22.5%
Percent women employees								
Less than 25%	25.2%	12.6%	27.2%	25.1%	32.4%	22.8%	21.4%	28.2%
25-49 %	20.1%	11.5% *	33.5%	24.1%	23.9%	17.5%	21.9%	19.8%
50-74 %	22.4%	15.3% *	12.9% *	18.9%	19.2%	24.0%	15.1%	23.1%
75% or more	20.3%	21.5%	30.5%	22.0%	19.0%	18.6%	25.3%	19.1%
Percent age 50 or older employees								
Less than 25%	23.0%	14.7%	27.8%	24.1%	27.2%	20.4%	22.1%	23.4%
25-49 %	20.4%	19.2%	30.7%	22.7%	21.7%	18.3%	24.3%	19.8%
50-74 %	24.1%	8.1% *	16.9% *	17.0%	22.0%	26.1%	13.7%	25.4%
75% or more	19.7%	16.8% *	--	16.1%	23.9%	26.6%	15.4% *	25.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.00%	2.38%	2.69%	1.32%	1.53%	1.83%	1.41%	1.15%
Industry group **								
Agric., fish., forest.	2.69%	0.00%	--	--	--	0.49%	--	3.46%
Mining and manufacturing	2.01%	6.45% *	5.24%	5.21%	4.10%	2.45%	4.00%	2.27%
Construction	2.71%	9.30% *	7.96%	3.82%	4.02%	3.68%	4.72%	2.57%
Utilities and transp.	2.68%	--	--	4.93% *	4.21%	4.29%	4.81%	3.18%
Wholesale trade	2.22%	--	6.78% *	5.32%	3.32%	1.06%	4.21%	2.40%
Fin. svcs. and real estate	1.48%	4.69% *	--	3.13% *	1.70%	2.49%	3.28%	1.71%
Retail trade	1.41%	8.42%	7.21% *	4.20%	2.54%	1.28%	4.43%	1.41%
Professional services	0.96%	2.75% *	4.74%	2.15%	1.92%	1.28%	2.66%	1.01%
Other services	0.90%	2.98% *	6.07%	1.87%	5.28%	0.48%	3.35%	0.95%
Ownership								
For profit, incorporated	1.08%	2.56%	3.33%	1.75%	2.22%	1.97%	1.76%	1.16%
For profit, unincorporated	1.40%	5.39%	4.78%	2.92%	2.78%	1.66%	2.70%	1.60%
Nonprofit	1.04%	4.60% *	3.36%	2.09%	1.63%	1.56%	2.56%	1.11%
Age of firm								
Less than 5 years	2.65%	5.72%	6.00%	3.94%	2.57%	--	4.38%	2.63%
5-9 years	2.42%	6.31%	6.75%	3.07%	3.85%	4.95% *	3.80%	2.58%
10-19 years	1.98%	4.63% *	5.62%	2.76%	4.55%	3.34%	2.94%	2.64%
20 or more years	1.28%	3.17%	3.72%	1.65%	1.71%	1.87%	1.82%	1.34%
Multi/single status								
2 or more locations	1.55%	--	5.67%	1.93%	1.17%	1.90%	2.63%	1.56%
1 location only	1.28%	2.39%	2.89%	1.53%	3.20%	7.87% *	1.55%	2.04%
Percent full-time employees								
Less than 25%	3.65%	--	--	4.86%	8.16%	4.07%	6.97%	4.23%
25-49 %	1.67%	--	5.84%	4.03%	2.54%	2.00%	5.19%	1.70%
50-74 %	1.40%	5.18% *	9.51% *	4.04%	3.64%	1.47%	4.48%	1.46%
75% or more	1.11%	2.69%	2.91%	1.47%	1.75%	1.79%	1.55%	1.25%
Union presence								
No union employees	0.95%	2.38%	2.76%	1.36%	1.68%	1.46%	1.45%	1.00%
Has union employees	1.08%	1.76% *	--	4.94%	3.03%	1.16%	4.91% *	1.10%
Percent low-wage employees								
50% or more low-wage	1.50%	4.26% *	8.82%	3.47%	2.98%	1.39%	4.79%	1.44%
Less than 50% low-wage	1.08%	2.48%	2.77%	1.41%	1.65%	1.90%	1.48%	1.22%
Percent women employees								
Less than 25%	1.58%	3.16%	4.17%	2.42%	4.29%	1.19%	2.32%	2.06%
25-49 %	1.25%	4.64% *	3.56%	2.81%	1.75%	1.69%	2.66%	1.39%
50-74 %	2.06%	5.58% *	4.04% *	2.40%	1.47%	1.85%	2.35%	1.92%
75% or more	1.18%	6.38%	5.39%	2.37%	2.63%	1.33%	3.33%	1.16%
Percent age 50 or older employees								
Less than 25%	1.10%	3.64%	3.67%	1.80%	3.37%	1.08%	1.98%	1.32%
25-49 %	0.93%	4.29%	5.31%	2.33%	1.48%	1.22%	2.86%	0.95%
50-74 %	2.01%	3.71% *	5.34% *	3.11%	3.99%	0.78%	2.79%	1.31%
75% or more	3.02%	7.73% *	--	4.49%	3.74%	3.13%	4.66% *	2.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.7%	19.6%	23.6%	20.2%	20.7%	20.7%	21.9%	20.6%
Industry group **								
Agric., fish., forest.	20.0%	--	--	--	22.3%	21.2%	13.0% *	21.8%
Mining and manufacturing	20.1%	6.5% *	24.9%	18.7%	22.6%	19.3%	20.9%	20.0%
Construction	20.0%	20.0% *	27.1%	21.0%	16.8%	18.5%	24.5%	17.7%
Utilities and transp.	21.0%	--	18.7%	15.9%	26.8%	19.6%	22.9%	20.8%
Wholesale trade	20.0%	18.2% *	19.3%	18.5%	20.9%	20.4%	18.1%	20.5%
Fin. svcs. and real estate	19.8%	11.0% *	18.7%	13.6%	16.1%	21.6%	15.1%	20.3%
Retail trade	25.8%	24.8%	25.7%	26.9%	24.5%	25.9%	26.4%	25.7%
Professional services	19.5%	21.1% *	20.9%	19.3%	19.8%	19.3%	21.6%	19.2%
Other services	21.7%	17.7%	29.7% *	24.6%	21.9%	20.4%	24.3%	21.1%
Ownership								
For profit, incorporated	21.7%	21.0%	25.8%	21.8%	22.2%	21.3%	24.0%	21.4%
For profit, unincorporated	21.8%	18.1%	23.0%	22.2%	22.4%	21.5%	20.5%	22.1%
Nonprofit	16.5%	13.5% *	11.9%	12.0%	15.8%	18.0%	13.1%	16.9%
Age of firm								
Less than 5 years	22.0%	17.9%	23.1%	28.0%	18.9%	16.7%	24.3%	19.9%
5-9 years	24.5%	23.5%	32.2%	24.2%	24.0%	15.9%	25.3%	24.0%
10-19 years	23.9%	28.4%	20.7%	22.6%	21.5%	26.6%	24.4%	23.7%
20 or more years	20.2%	13.9%	23.2%	18.2%	20.4%	20.4%	19.9%	20.2%
Multi/single status								
2 or more locations	20.7%	--	14.9%	16.7%	21.0%	20.8%	18.6%	20.7%
1 location only	21.0%	18.9%	24.7%	21.6%	20.3%	16.0%	22.4%	19.6%
Percent full-time employees								
Less than 25%	23.8%	--	26.4%	27.3%	20.7%	25.4%	22.3%	24.0%
25-49 %	21.3%	--	25.6%	26.4%	25.1%	18.5%	24.9%	20.8%
50-74 %	23.5%	15.2%	28.3%	18.6%	21.5%	25.0%	21.6%	23.8%
75% or more	20.3%	20.5%	22.8%	19.8%	20.5%	20.2%	21.8%	20.1%
Union presence								
No union employees	21.4%	20.4%	23.3%	20.6%	21.0%	21.7%	22.2%	21.3%
Has union employees	17.5%	--	--	11.3%	17.3%	17.8%	12.7% *	17.6%
Percent low-wage employees								
50% or more low-wage	23.4%	23.1%	19.8% *	21.0%	23.5%	23.9%	23.4%	23.4%
Less than 50% low-wage	20.4%	19.4%	23.8%	20.1%	20.4%	20.2%	21.8%	20.2%
Percent women employees								
Less than 25%	21.3%	21.3%	23.6%	21.6%	22.1%	20.4%	22.7%	20.9%
25-49 %	19.7%	19.2%	21.5%	21.7%	21.0%	19.0%	22.2%	19.4%
50-74 %	21.0%	19.2% *	14.6%	16.4%	19.2%	22.4%	17.5%	21.4%
75% or more	21.2%	18.2%	32.8%	20.4%	20.7%	20.6%	24.9%	20.4%
Percent age 50 or older employees								
Less than 25%	21.8%	16.7%	23.7%	22.5%	21.0%	22.1%	22.6%	21.6%
25-49 %	19.9%	18.2%	21.9%	18.3%	19.7%	20.2%	19.8%	19.9%
50-74 %	21.1%	21.2% *	28.5% *	17.2%	24.0%	19.1%	22.9%	20.4%
75% or more	21.1%	26.3%	13.8%	25.6%	22.0%	16.9%	23.5%	19.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.3.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, 2024

Characteristics	Total	Less than 10 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%	2.78%	2.49%	0.80%	0.74%	0.46%	1.26%	0.37%
Industry group **								
Agric., fish., forest.	1.92%	--	--	--	3.88%	1.76%	4.41% *	2.02%
Mining and manufacturing	0.79%	2.54% *	4.00%	1.87%	1.31%	1.10%	2.17%	0.84%
Construction	1.69%	6.80% *	5.31%	2.70%	3.56%	1.54%	3.31%	1.82%
Utilities and transp.	1.59%	--	4.89%	4.24%	5.63%	1.33%	4.87%	1.66%
Wholesale trade	0.90%	8.10% *	3.67%	2.44%	1.24%	1.03%	3.18%	0.78%
Fin. svcs. and real estate	0.65%	4.30% *	4.18%	3.08%	1.44%	0.70%	2.85%	0.64%
Retail trade	1.34%	5.71%	5.99%	2.67%	2.11%	1.74%	2.99%	1.47%
Professional services	0.61%	6.87% *	2.56%	1.19%	1.42%	0.71%	2.27%	0.60%
Other services	1.27%	3.26%	9.64% *	2.33%	1.51%	1.52%	4.29%	1.19%
Ownership								
For profit, incorporated	0.47%	3.59%	3.45%	1.02%	1.02%	0.57%	1.70%	0.47%
For profit, unincorporated	0.78%	3.62%	2.75%	1.88%	2.02%	0.88%	1.79%	0.87%
Nonprofit	0.66%	4.97% *	1.71%	1.52%	0.89%	1.01%	1.83%	0.71%
Age of firm								
Less than 5 years	1.83%	4.70%	5.82%	3.17%	2.66%	3.77%	3.03%	2.13%
5-9 years	1.42%	4.76%	3.06%	3.10%	2.07%	2.62%	2.59%	1.62%
10-19 years	1.40%	6.92%	3.01%	2.08%	2.28%	2.24%	2.90%	1.49%
20 or more years	0.39%	2.30%	3.89%	0.90%	0.85%	0.47%	1.68%	0.39%
Multi/single status								
2 or more locations	0.40%	--	3.70%	1.27%	0.93%	0.46%	2.65%	0.40%
1 location only	0.84%	2.77%	2.72%	0.97%	1.19%	3.40%	1.39%	0.93%
Percent full-time employees								
Less than 25%	1.79%	--	4.64%	4.26%	3.76%	2.54%	4.12%	1.98%
25-49 %	2.15%	--	5.57%	2.70%	1.64%	3.07%	3.78%	2.34%
50-74 %	1.09%	4.03%	3.88%	2.55%	1.53%	1.54%	2.17%	1.21%
75% or more	0.40%	3.21%	2.91%	0.88%	0.84%	0.48%	1.44%	0.39%
Union presence								
No union employees	0.42%	2.84%	2.53%	0.82%	0.78%	0.57%	1.28%	0.43%
Has union employees	0.64%	--	--	2.46%	1.94%	0.69%	5.65% *	0.64%
Percent low-wage employees								
50% or more low-wage	1.19%	5.99%	6.01% *	2.65%	1.46%	1.61%	3.19%	1.26%
Less than 50% low-wage	0.38%	2.96%	2.62%	0.84%	0.80%	0.47%	1.34%	0.38%
Percent women employees								
Less than 25%	0.65%	3.63%	2.10%	1.54%	1.93%	0.59%	1.46%	0.73%
25-49 %	0.57%	5.65%	3.65%	1.70%	1.05%	0.72%	2.19%	0.58%
50-74 %	0.73%	8.05% *	2.06%	1.31%	0.84%	0.95%	3.03%	0.74%
75% or more	1.03%	3.71%	8.69%	1.62%	2.19%	1.13%	3.67%	0.94%
Percent age 50 or older employees								
Less than 25%	0.62%	2.41%	1.94%	1.26%	1.13%	0.95%	1.20%	0.71%
25-49 %	0.42%	4.46%	2.72%	1.22%	1.01%	0.52%	1.57%	0.44%
50-74 %	1.78%	9.85% *	10.00% *	2.02%	2.83%	1.74%	5.16%	1.46%
75% or more	2.25%	5.62%	4.00%	5.86%	1.49%	2.29%	4.14%	1.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.3.c 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, 2024

Characteristics	Total	Less than 10 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%	14.3%	25.4%	20.1%	20.4%	21.6%	19.8%	21.1%
Industry group **								
Agric., fish., forest.	9.7% *	1.6% *	--	--	--	--	3.8% *	--
Mining and manufacturing	23.7%	--	--	20.0%	27.7%	23.5%	15.8%	25.1%
Construction	19.8%	25.0% *	34.1%	17.9%	20.6%	11.4%	28.9%	14.7%
Utilities and transp.	28.6%	--	2.6% *	--	31.0%	29.2%	19.0% *	29.6%
Wholesale trade	26.2%	--	--	21.1%	24.5%	27.6%	23.0%	27.2%
Fin. svcs. and real estate	18.0%	--	--	--	18.3%	18.9%	12.4%	18.7%
Retail trade	25.9%	--	34.3%	28.7%	25.5%	23.7%	27.6%	25.4%
Professional services	18.6%	16.6%	24.9%	18.2%	16.8%	19.4%	19.0%	18.4%
Other services	18.1%	12.5% *	27.9%	21.3%	13.1% *	21.4%	17.8%	18.2%
Ownership								
For profit, incorporated	22.0%	15.1%	27.1%	20.9%	22.6%	22.3%	21.3%	22.3%
For profit, unincorporated	21.1%	12.5%	19.7%	17.9%	23.7%	22.2%	15.9%	22.4%
Nonprofit	16.0%	--	11.9%	19.0%	13.6%	18.1%	12.6%	16.4%
Age of firm								
Less than 5 years	23.7%	--	30.5%	26.8%	29.2%	15.4%	25.7%	21.7%
5-9 years	26.3%	16.2% *	41.0%	27.9%	21.6%	--	26.6%	26.1%
10-19 years	23.0%	15.4% *	23.5%	20.7%	26.3%	23.4%	20.2%	24.4%
20 or more years	20.0%	12.1%	23.3%	18.4%	18.4%	21.5%	17.8%	20.5%
Multi/single status								
2 or more locations	22.0%	--	8.8% *	24.1%	23.2%	21.8%	15.5%	22.3%
1 location only	18.8%	14.2%	28.6%	18.8%	16.9%	14.5%	20.3%	17.1%
Percent full-time employees								
Less than 25%	14.0%	--	--	--	26.4%	16.9%	13.3% *	14.2%
25-49 %	19.1%	--	--	22.8% *	36.1%	15.4%	14.3% *	20.1%
50-74 %	21.1%	--	24.0%	25.5%	18.9%	19.6%	25.1%	19.6%
75% or more	21.1%	13.3%	26.1%	20.2%	20.1%	22.4%	19.4%	21.5%
Union presence								
No union employees	21.0%	14.3%	25.6%	20.3%	20.0%	22.3%	19.9%	21.3%
Has union employees	19.8%	--	--	--	26.0%	18.9%	--	20.1%
Percent low-wage employees								
50% or more low-wage	21.9%	12.5% *	31.7%	24.3%	22.2%	22.7%	19.5%	22.5%
Less than 50% low-wage	20.7%	14.6%	25.0%	19.9%	20.2%	21.5%	19.8%	21.0%
Percent women employees								
Less than 25%	24.6%	19.5%	25.7%	19.5%	28.2%	26.7%	23.2%	25.2%
25-49 %	22.4%	16.5% *	18.2% *	21.2%	25.4%	21.5%	18.8%	22.8%
50-74 %	18.0%	7.8% *	16.6%	22.0%	17.1%	19.3%	13.3%	19.0%
75% or more	18.6%	14.1% *	36.7%	18.7%	13.0% *	21.2%	21.7%	17.4%
Percent age 50 or older employees								
Less than 25%	20.8%	19.3%	26.4%	21.7%	17.5%	21.6%	22.7%	20.1%
25-49 %	21.3%	14.2% *	24.1%	19.4%	21.7%	21.5%	21.3%	21.3%
50-74 %	22.2%	18.7% *	20.6%	18.1%	28.5%	21.9%	19.0%	23.5%
75% or more	13.7%	--	--	17.9% *	24.8%	28.9%	8.6% *	25.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 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%	2.47%	2.92%	1.72%	2.09%	0.96%	1.57%	0.95%
Industry group **								
Agric., fish., forest.	3.59% *	1.42% *	--	--	--	--	2.12% *	--
Mining and manufacturing	2.07%	--	--	2.95%	4.14%	1.56%	4.45%	2.16%
Construction	2.98%	7.62% *	6.31%	4.69%	5.16%	2.36%	4.20%	3.08%
Utilities and transp.	3.90%	--	0.85% *	--	5.58%	5.72%	7.27% *	4.19%
Wholesale trade	2.50%	--	--	5.52%	4.72%	3.68%	4.52%	2.88%
Fin. svcs. and real estate	1.60%	--	--	--	3.20%	2.06%	3.68%	1.74%
Retail trade	2.21%	--	8.51%	6.83%	4.26%	1.83%	5.81%	2.15%
Professional services	1.02%	4.34%	4.90%	2.53%	1.84%	1.42%	2.43%	1.11%
Other services	2.93%	4.97% *	5.64%	3.85%	7.14% *	1.52%	3.85%	3.82%
Ownership								
For profit, incorporated	1.13%	3.05%	3.41%	2.02%	3.46%	1.21%	1.94%	1.35%
For profit, unincorporated	1.46%	3.62%	4.79%	3.10%	2.83%	2.40%	2.39%	1.73%
Nonprofit	1.34%	--	3.21%	5.33%	2.21%	1.68%	3.18%	1.46%
Age of firm								
Less than 5 years	3.49%	--	5.79%	6.16%	1.94%	0.34%	6.46%	2.92%
5-9 years	3.60%	5.61% *	5.92%	4.78%	5.03%	--	5.45%	4.67%
10-19 years	2.41%	6.41% *	5.35%	3.76%	4.08%	4.50%	3.88%	2.90%
20 or more years	0.89%	2.50%	3.41%	2.13%	2.40%	0.98%	1.70%	1.01%
Multi/single status								
2 or more locations	0.83%	--	4.46% *	3.56%	1.80%	0.97%	3.36%	0.85%
1 location only	1.74%	2.49%	2.70%	1.90%	4.00%	2.50%	1.70%	2.96%
Percent full-time employees								
Less than 25%	3.25%	--	--	--	6.18%	2.34%	5.49% *	3.82%
25-49 %	2.39%	--	--	8.07% *	4.74%	1.79%	4.99% *	2.81%
50-74 %	1.56%	--	5.05%	4.16%	3.03%	1.66%	3.85%	1.53%
75% or more	0.93%	2.62%	3.32%	1.79%	2.30%	1.11%	1.77%	1.08%
Union presence								
No union employees	0.89%	2.47%	2.98%	1.76%	2.20%	1.09%	1.59%	1.06%
Has union employees	1.82%	--	--	--	3.45%	1.94%	--	1.86%
Percent low-wage employees								
50% or more low-wage	2.17%	6.09% *	5.38%	3.84%	5.63%	1.70%	4.70%	2.45%
Less than 50% low-wage	0.87%	2.69%	3.10%	1.80%	2.24%	1.04%	1.66%	1.01%
Percent women employees								
Less than 25%	1.58%	3.39%	3.55%	2.73%	3.85%	2.62%	2.12%	2.06%
25-49 %	1.53%	8.33% *	10.53% *	2.62%	2.84%	2.05%	4.08%	1.64%
50-74 %	1.12%	3.66% *	3.87%	4.76%	2.98%	1.13%	2.38%	1.25%
75% or more	2.26%	5.22% *	4.78%	3.30%	3.95% *	1.72%	3.98%	2.59%
Percent age 50 or older employees								
Less than 25%	1.58%	3.26%	4.12%	2.28%	3.83%	1.79%	2.27%	1.92%
25-49 %	1.03%	6.93% *	5.66%	3.29%	1.94%	1.34%	2.91%	1.10%
50-74 %	1.79%	5.72% *	4.15%	3.29%	6.63%	1.21%	3.33%	2.08%
75% or more	3.11%	--	--	5.51% *	2.80%	2.78%	3.06% *	3.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.d Percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.9%	16.8%	23.7%	20.8%	22.1%	23.6%	20.6%	22.5%
Industry group **								
Agric., fish., forest.	16.8%	2.6% *	--	14.8%	20.3%	23.3%	7.1% *	20.9%
Mining and manufacturing	21.7%	12.4% *	20.4%	20.5%	25.0%	20.0%	20.9%	22.1%
Construction	20.9%	19.7%	23.8%	22.0%	17.9%	20.8%	23.4%	18.7%
Utilities and transp.	25.4%	29.3%	16.1%	16.2%	32.8%	24.6%	20.7%	27.7%
Wholesale trade	21.4%	17.8% *	18.8%	20.3%	25.5%	22.2%	17.6%	24.3%
Fin. svcs. and real estate	18.5%	9.9%	16.2%	13.3%	17.4%	25.1%	13.3%	20.7%
Retail trade	28.4%	25.1%	23.1%	27.9%	27.7%	29.9%	24.1%	29.7%
Professional services	20.0%	16.3%	26.1%	19.5%	19.7%	19.8%	20.9%	19.5%
Other services	22.5%	13.6%	30.6%	23.0%	21.4%	23.4%	21.8%	22.9%
Ownership								
For profit, incorporated	23.2%	17.4%	25.1%	22.3%	24.2%	24.5%	22.0%	23.8%
For profit, unincorporated	23.7%	18.7%	24.1%	21.7%	26.4%	24.6%	20.5%	25.5%
Nonprofit	15.7%	10.2% *	10.4%	13.5%	14.9%	20.0%	11.2%	16.7%
Age of firm								
Less than 5 years	26.2%	24.6%	30.9%	28.5%	22.0%	23.6%	28.6%	23.5%
5-9 years	26.8%	21.8%	34.1%	25.5%	27.5%	20.2%	26.3%	27.4%
10-19 years	23.2%	19.9%	22.7%	23.7%	24.4%	24.6%	22.0%	24.3%
20 or more years	21.0%	13.0%	21.5%	18.7%	21.3%	23.5%	18.1%	21.9%
Multi/single status								
2 or more locations	22.4%	--	14.7%	17.2%	23.3%	23.4%	17.4%	22.9%
1 location only	21.3%	16.3%	25.0%	22.1%	20.5%	27.1%	21.1%	21.5%
Percent full-time employees								
Less than 25%	24.7%	--	23.4%	22.4%	30.1%	23.0%	20.2%	26.4%
25-49 %	25.2%	12.4%	26.9%	25.8%	27.1%	22.0%	22.4%	26.1%
50-74 %	23.8%	16.8%	26.8%	19.4%	25.1%	26.2%	21.4%	24.8%
75% or more	21.4%	16.9%	23.2%	20.6%	21.3%	23.1%	20.4%	21.9%
Union presence								
No union employees	22.2%	17.2%	24.1%	21.0%	22.3%	24.4%	20.9%	22.9%
Has union employees	18.6%	--	10.3% *	15.8%	20.1%	19.6%	10.6% *	19.4%
Percent low-wage employees								
50% or more low-wage	24.2%	12.9%	28.5%	21.8%	24.7%	25.8%	22.5%	24.7%
Less than 50% low-wage	21.5%	17.1%	23.3%	20.6%	21.8%	23.1%	20.4%	22.1%
Percent women employees								
Less than 25%	22.7%	16.9%	23.3%	22.3%	25.6%	23.3%	21.1%	24.0%
25-49 %	22.2%	15.0%	21.7%	23.0%	25.3%	20.4%	20.9%	22.6%
50-74 %	21.1%	17.8% *	14.0%	17.2%	18.3%	25.9%	15.9%	22.5%
75% or more	21.5%	17.0%	33.0%	19.8%	19.2%	22.3%	23.5%	20.3%
Percent age 50 or older employees								
Less than 25%	22.9%	16.4%	24.6%	22.3%	20.9%	26.5%	21.7%	23.5%
25-49 %	21.1%	16.0%	22.8%	20.0%	22.5%	20.8%	19.7%	21.5%
50-74 %	21.3%	17.7% *	25.1% *	16.8%	24.2%	22.0%	20.2%	22.2%
75% or more	19.3%	17.5%	16.3%	23.9%	24.7%	19.5%	17.7%	23.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	1.94%	1.88%	0.73%	0.99%	1.00%	0.96%	0.61%
Industry group **								
Agric., fish., forest.	2.15%	1.97% *	--	4.10%	4.78%	1.81%	2.66% *	2.76%
Mining and manufacturing	1.02%	4.10% *	3.13%	2.25%	1.57%	1.68%	2.21%	1.13%
Construction	1.65%	5.17%	3.62%	2.23%	3.73%	2.17%	2.40%	2.17%
Utilities and transp.	3.12%	7.15%	3.91%	3.72%	5.33%	7.28%	4.07%	4.18%
Wholesale trade	1.42%	6.31% *	3.49%	3.01%	1.82%	2.32%	2.48%	1.55%
Fin. svcs. and real estate	1.11%	2.84%	4.04%	2.72%	1.74%	1.61%	2.19%	1.17%
Retail trade	1.60%	6.30%	4.74%	2.65%	2.05%	2.52%	2.65%	1.88%
Professional services	0.88%	4.34%	2.51%	1.09%	1.80%	1.57%	1.75%	1.01%
Other services	1.38%	2.71%	7.73%	1.74%	2.60%	1.68%	3.21%	1.40%
Ownership								
For profit, incorporated	0.68%	2.38%	2.40%	0.94%	1.48%	1.21%	1.23%	0.81%
For profit, unincorporated	1.11%	4.21%	2.80%	1.66%	2.41%	2.17%	1.75%	1.41%
Nonprofit	0.81%	3.47% *	1.74%	1.54%	1.00%	2.02%	1.53%	0.93%
Age of firm								
Less than 5 years	1.88%	4.72%	5.33%	2.68%	2.65%	4.18%	2.96%	2.12%
5-9 years	1.45%	3.47%	3.37%	2.66%	2.23%	4.03%	2.26%	1.71%
10-19 years	1.37%	5.15%	2.81%	1.78%	2.86%	2.68%	2.22%	1.65%
20 or more years	0.61%	1.67%	2.86%	0.86%	1.14%	1.08%	1.23%	0.70%
Multi/single status								
2 or more locations	0.70%	--	2.84%	1.21%	1.23%	1.01%	2.00%	0.74%
1 location only	0.75%	1.91%	2.06%	0.88%	1.52%	5.98%	1.06%	1.06%
Percent full-time employees								
Less than 25%	2.24%	--	6.41%	3.72%	4.66%	3.45%	3.60%	2.73%
25-49 %	1.23%	3.06%	4.99%	2.38%	1.67%	2.81%	3.02%	1.25%
50-74 %	1.38%	3.17%	4.13%	2.20%	2.02%	2.68%	2.10%	1.72%
75% or more	0.58%	2.23%	2.16%	0.82%	1.13%	1.10%	1.09%	0.68%
Union presence								
No union employees	0.55%	1.97%	1.91%	0.75%	1.08%	1.10%	0.97%	0.66%
Has union employees	1.37%	--	4.74% *	2.81%	2.00%	2.09%	3.37% *	1.43%
Percent low-wage employees								
50% or more low-wage	1.35%	2.96%	6.20%	2.24%	1.99%	2.38%	2.56%	1.56%
Less than 50% low-wage	0.55%	2.07%	1.98%	0.77%	1.08%	1.09%	1.02%	0.66%
Percent women employees								
Less than 25%	0.87%	2.36%	1.89%	1.41%	2.31%	1.47%	1.20%	1.23%
25-49 %	0.84%	4.28%	3.18%	1.61%	1.23%	1.62%	1.76%	0.96%
50-74 %	0.99%	6.06% *	2.19%	1.25%	0.97%	1.62%	2.29%	1.06%
75% or more	1.47%	3.25%	5.95%	1.38%	3.13%	2.49%	2.70%	1.67%
Percent age 50 or older employees								
Less than 25%	0.77%	2.12%	1.86%	1.11%	1.55%	1.51%	1.08%	1.00%
25-49 %	0.71%	3.29%	2.42%	1.20%	1.36%	1.29%	1.35%	0.83%
50-74 %	1.93%	6.36% *	7.66% *	1.72%	3.14%	1.99%	3.78%	1.76%
75% or more	2.34%	4.47%	3.20%	4.41%	2.03%	2.62%	3.10%	2.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.e Percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5%	22.0%	29.0%	21.6%	20.3%	20.3%	26.2%	20.2%
Industry group **								
Agric., fish., forest.	19.2%	--	--	--	--	19.1%	--	18.5%
Mining and manufacturing	21.2%	--	--	23.4%	23.8%	20.1%	25.4%	21.1%
Construction	23.7%	--	49.8%	20.1%	21.0%	18.8%	44.9%	18.5%
Utilities and transp.	20.2%	--	--	15.4% *	20.4%	20.4%	--	20.3%
Wholesale trade	20.4%	--	--	19.5%	16.9%	21.6%	22.1%	20.3%
Fin. svcs. and real estate	18.8%	--	22.3%	8.8%	15.7%	19.5%	17.3%	18.8%
Retail trade	20.1%	--	38.2%	29.6%	18.0%	19.3%	35.6%	19.4%
Professional services	18.9%	17.6% *	19.3%	21.0%	18.4%	19.0%	21.2%	18.9%
Other services	23.8%	16.0% *	22.9%	27.8%	29.9%	23.1%	24.1%	23.7%
Ownership								
For profit, incorporated	21.5%	21.4%	35.2%	22.3%	22.7%	21.0%	28.9%	21.2%
For profit, unincorporated	20.7%	21.9%	19.5%	24.1%	18.6%	21.1%	22.2%	20.6%
Nonprofit	16.9%	--	17.6%	14.5%	15.5%	17.2%	19.8%	16.8%
Age of firm								
Less than 5 years	20.7%	--	28.7%	26.6%	19.4%	17.0%	22.0%	20.0%
5-9 years	22.3%	--	34.1%	27.1%	19.8%	12.3%	28.5%	19.9%
10-19 years	24.9%	26.3% *	31.2%	27.5%	22.9%	25.3%	29.4%	24.2%
20 or more years	20.1%	26.6%	27.1%	18.7%	19.8%	20.1%	25.4%	20.0%
Multi/single status								
2 or more locations	20.2%	--	--	17.5%	19.3%	20.4%	20.3%	20.2%
1 location only	22.2%	22.0%	29.4%	23.2%	22.5%	14.4%	26.9%	20.2%
Percent full-time employees								
Less than 25%	20.9%	--	27.3%	14.5% *	14.6%	23.7%	25.5%	20.6%
25-49 %	18.7%	--	--	33.2%	26.8%	17.5%	23.6%	18.5%
50-74 %	20.1%	4.2% *	25.6%	26.0%	19.1%	20.0%	20.3%	20.1%
75% or more	20.6%	24.8%	29.4%	21.1%	20.4%	20.4%	26.9%	20.3%
Union presence								
No union employees	21.5%	22.0%	28.1%	22.0%	20.5%	21.6%	26.0%	21.3%
Has union employees	17.0%	--	--	--	16.4%	17.0%	--	16.9%
Percent low-wage employees								
50% or more low-wage	21.5%	--	--	24.6%	21.7%	21.2%	26.5%	21.3%
Less than 50% low-wage	20.4%	19.5%	29.5%	21.4%	20.2%	20.2%	26.2%	20.1%
Percent women employees								
Less than 25%	22.5%	29.1%	35.0%	22.1%	24.8%	20.9%	29.3%	21.8%
25-49 %	18.8%	26.2% *	40.0%	19.5%	18.4%	18.6%	27.1%	18.6%
50-74 %	21.2%	5.5% *	16.0%	19.8%	19.8%	21.6%	17.6%	21.3%
75% or more	20.0%	32.5% *	31.5%	25.7%	18.2%	19.7%	30.9%	19.5%
Percent age 50 or older employees								
Less than 25%	20.6%	16.8%	29.1%	26.0%	22.8%	19.4%	26.6%	20.2%
25-49 %	19.6%	30.3% *	35.0%	17.7%	18.3%	19.8%	29.7%	19.4%
50-74 %	23.4%	--	21.3%	21.1%	23.2%	23.6%	19.7%	23.5%
75% or more	19.3%	25.6% *	--	--	20.3%	19.7%	18.8% *	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	3.98%	3.27%	1.44%	0.95%	0.72%	1.81%	0.61%
Industry group **								
Agric., fish., forest.	2.47%	--	--	--	--	2.43%	--	2.39%
Mining and manufacturing	1.01%	--	--	3.40%	2.24%	1.14%	4.80%	1.03%
Construction	2.45%	--	8.23%	5.89%	2.64%	2.04%	6.04%	1.72%
Utilities and transp.	1.08%	--	--	5.99% *	2.02%	1.28%	--	1.11%
Wholesale trade	0.93%	--	--	3.13%	1.44%	1.21%	3.95%	0.95%
Fin. svcs. and real estate	0.74%	--	4.30%	2.60%	1.28%	0.85%	3.98%	0.75%
Retail trade	0.84%	--	7.38%	3.20%	1.65%	0.86%	4.92%	0.78%
Professional services	0.52%	5.55% *	3.65%	2.13%	1.10%	0.61%	2.27%	0.53%
Other services	1.67%	8.94% *	3.08%	3.82%	6.43%	2.05%	3.75%	1.73%
Ownership								
For profit, incorporated	0.72%	5.70%	4.37%	1.79%	1.41%	0.90%	2.52%	0.76%
For profit, unincorporated	0.62%	3.70%	3.63%	3.53%	1.17%	0.72%	2.14%	0.65%
Nonprofit	0.68%	--	1.13%	2.55%	1.16%	0.83%	3.14%	0.69%
Age of firm								
Less than 5 years	2.48%	--	5.20%	5.56%	4.22%	3.08%	4.44%	2.98%
5-9 years	2.19%	--	7.00%	3.67%	2.47%	3.02%	4.58%	2.10%
10-19 years	1.60%	8.88% *	6.09%	3.30%	2.52%	2.58%	3.73%	1.75%
20 or more years	0.65%	5.25%	4.94%	1.67%	1.10%	0.76%	2.54%	0.67%
Multi/single status								
2 or more locations	0.64%	--	--	2.30%	0.71%	0.72%	2.93%	0.65%
1 location only	1.45%	4.00%	3.43%	1.72%	2.59%	3.03%	1.96%	1.83%
Percent full-time employees								
Less than 25%	2.11%	--	2.30%	9.54% *	3.78%	2.38%	7.39%	2.15%
25-49 %	2.33%	--	--	4.81%	2.78%	2.49%	5.65%	2.39%
50-74 %	0.95%	1.65% *	5.88%	4.52%	1.61%	1.11%	3.48%	0.97%
75% or more	0.66%	4.52%	3.64%	1.50%	1.07%	0.84%	2.02%	0.71%
Union presence								
No union employees	0.64%	3.99%	3.31%	1.48%	1.00%	0.82%	1.81%	0.69%
Has union employees	0.57%	--	--	--	2.45%	0.59%	--	0.57%
Percent low-wage employees								
50% or more low-wage	1.20%	--	--	3.50%	2.02%	1.38%	6.48%	1.21%
Less than 50% low-wage	0.63%	3.83%	3.37%	1.52%	1.02%	0.80%	1.88%	0.67%
Percent women employees								
Less than 25%	0.81%	5.45%	5.90%	2.27%	2.80%	0.60%	3.20%	0.82%
25-49 %	0.63%	9.21% *	4.69%	2.77%	1.26%	0.72%	3.82%	0.63%
50-74 %	1.31%	2.79% *	3.01%	3.52%	1.21%	1.44%	2.84%	1.32%
75% or more	0.77%	9.98% *	6.23%	2.46%	1.75%	0.87%	3.66%	0.76%
Percent age 50 or older employees								
Less than 25%	0.65%	3.79%	3.76%	1.87%	2.30%	0.65%	2.19%	0.67%
25-49 %	0.43%	9.37% *	7.67%	2.27%	0.92%	0.49%	3.90%	0.43%
50-74 %	1.92%	--	3.87%	4.11%	2.66%	2.14%	3.68%	1.92%
75% or more	2.06%	10.97% *	--	--	1.56%	2.71%	7.28% *	2.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.7%	66.3%	65.3%	64.9%	59.5%	56.0%	66.0%	57.5%
Industry group **								
Agric., fish., forest.	58.7%	68.9%	78.5%	75.6%	46.4%	66.0%	72.9%	55.3%
Mining and manufacturing	55.0%	59.9%	67.5%	63.8%	56.2%	51.8%	65.1%	53.9%
Construction	59.2%	71.1%	65.0%	59.1%	58.9%	50.2%	64.7%	56.0%
Utilities and transp.	53.3%	79.2%	54.0%	62.9%	58.2%	48.4%	69.9%	51.1%
Wholesale trade	56.9%	59.2%	65.8%	61.3%	57.6%	52.8%	63.8%	55.0%
Fin. svcs. and real estate	55.1%	67.2%	61.7%	61.0%	54.0%	54.0%	64.5%	54.1%
Retail trade	63.9%	68.5%	72.2%	67.2%	68.8%	62.0%	70.1%	63.0%
Professional services	58.5%	64.3%	64.9%	66.7%	60.6%	55.1%	65.1%	57.4%
Other services	64.4%	65.0%	64.5%	70.5%	65.6%	62.9%	66.9%	64.0%
Ownership								
For profit, incorporated	58.4%	65.8%	65.7%	64.2%	59.3%	55.8%	65.8%	57.0%
For profit, unincorporated	59.0%	68.5%	64.2%	65.5%	57.1%	55.8%	65.5%	57.4%
Nonprofit	60.0%	66.7%	64.0%	67.5%	62.0%	57.3%	68.1%	59.2%
Age of firm								
Less than 5 years	59.7%	58.1%	60.5%	62.0%	58.7%	55.1%	61.1%	58.4%
5-9 years	63.2%	64.1%	64.4%	65.5%	63.5%	53.9%	64.9%	61.9%
10-19 years	62.3%	66.4%	67.8%	65.8%	60.0%	58.0%	67.0%	59.9%
20 or more years	58.1%	68.3%	65.2%	64.8%	59.2%	56.0%	66.4%	57.1%
Multi/single status								
2 or more locations	57.2%	46.8% *	67.9%	65.0%	59.8%	56.1%	64.7%	57.0%
1 location only	62.9%	67.0%	65.0%	64.9%	59.1%	54.9%	66.1%	59.9%
Percent full-time employees								
Less than 25%	64.6%	70.9%	72.1%	67.4%	58.5%	66.1%	71.9%	63.6%
25-49 %	70.1%	47.8%	76.6%	75.9%	69.6%	69.1%	69.2%	70.2%
50-74 %	64.2%	59.5%	74.5%	71.9%	69.1%	61.6%	68.2%	63.6%
75% or more	57.6%	67.7%	63.9%	63.7%	58.3%	54.6%	65.5%	56.1%
Union presence								
No union employees	59.9%	67.4%	65.9%	66.3%	60.0%	56.8%	66.8%	58.5%
Has union employees	53.5%	44.7% *	49.0%	42.6%	54.4%	54.0%	45.8%	53.7%
Percent low-wage employees								
50% or more low-wage	66.6%	65.5%	73.5%	73.1%	70.0%	64.6%	70.8%	66.1%
Less than 50% low-wage	57.9%	66.4%	64.7%	64.2%	58.6%	54.9%	65.6%	56.5%
Percent women employees								
Less than 25%	57.3%	64.6%	64.7%	61.9%	57.2%	52.0%	64.3%	54.9%
25-49 %	56.3%	65.4%	60.4%	62.6%	58.3%	54.2%	63.1%	55.5%
50-74 %	60.6%	62.3%	62.5%	66.9%	60.0%	59.8%	64.8%	60.1%
75% or more	61.6%	74.8%	74.0%	72.0%	64.3%	55.5%	73.9%	59.2%
Percent age 50 or older employees								
Less than 25%	61.3%	67.8%	66.0%	64.7%	62.9%	58.3%	67.1%	59.9%
25-49 %	55.9%	64.3%	61.0%	65.2%	57.9%	53.4%	63.5%	55.2%
50-74 %	61.6%	63.9%	66.8%	63.5%	54.9%	62.7%	64.5%	60.8%
75% or more	63.3%	68.0%	78.7%	69.7%	61.8%	54.0%	72.0%	56.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.78%	1.38%	0.90%	0.73%	0.89%	0.79%	0.60%
Industry group **								
Agric., fish., forest.	7.71%	9.22%	5.92%	5.12%	11.36%	6.29%	4.14%	8.81%
Mining and manufacturing	0.87%	7.97%	3.29%	1.84%	1.37%	1.31%	2.28%	0.93%
Construction	1.80%	4.46%	3.60%	3.63%	4.50%	1.57%	2.22%	2.55%
Utilities and transp.	1.59%	6.38%	5.13%	5.52%	3.08%	1.76%	3.74%	1.60%
Wholesale trade	1.07%	6.18%	3.68%	3.05%	2.03%	1.33%	2.47%	1.15%
Fin. svcs. and real estate	0.81%	6.05%	7.00%	3.07%	1.56%	0.95%	3.52%	0.80%
Retail trade	0.95%	6.95%	3.42%	2.78%	2.63%	1.13%	2.43%	1.01%
Professional services	0.55%	2.74%	2.12%	1.21%	1.26%	0.71%	1.24%	0.59%
Other services	1.73%	4.73%	4.14%	1.74%	2.36%	3.07%	2.25%	2.08%
Ownership								
For profit, incorporated	0.68%	1.98%	1.58%	1.09%	1.00%	1.19%	0.91%	0.84%
For profit, unincorporated	0.85%	4.36%	3.72%	1.71%	1.49%	1.22%	1.98%	0.91%
Nonprofit	0.87%	7.66%	4.14%	2.94%	1.51%	1.16%	2.76%	0.90%
Age of firm								
Less than 5 years	2.03%	5.18%	6.57%	3.68%	2.93%	3.18%	3.39%	2.36%
5-9 years	1.48%	4.44%	2.81%	3.05%	2.08%	4.81%	2.13%	2.01%
10-19 years	0.94%	3.20%	2.91%	1.50%	2.25%	1.20%	1.54%	1.19%
20 or more years	0.60%	2.67%	1.74%	1.18%	0.82%	0.95%	1.04%	0.68%
Multi/single status								
2 or more locations	0.68%	15.88% *	4.80%	1.41%	0.72%	0.91%	2.27%	0.70%
1 location only	0.74%	1.77%	1.45%	1.12%	1.48%	3.86%	0.84%	1.13%
Percent full-time employees								
Less than 25%	3.44%	17.88%	6.77%	2.96%	9.78%	3.08%	6.51%	3.76%
25-49 %	1.26%	8.25%	3.39%	1.91%	3.05%	1.78%	3.08%	1.37%
50-74 %	0.87%	4.21%	2.71%	2.38%	1.72%	1.10%	2.17%	0.93%
75% or more	0.60%	1.97%	1.54%	1.00%	0.78%	1.11%	0.87%	0.74%
Union presence								
No union employees	0.55%	1.73%	1.41%	0.73%	0.76%	1.13%	0.78%	0.69%
Has union employees	0.83%	14.34% *	6.61%	6.44%	2.38%	0.85%	5.73%	0.84%
Percent low-wage employees								
50% or more low-wage	1.04%	6.00%	4.81%	2.88%	3.05%	1.19%	2.67%	1.11%
Less than 50% low-wage	0.57%	1.87%	1.44%	0.94%	0.75%	1.04%	0.82%	0.69%
Percent women employees								
Less than 25%	0.74%	2.65%	1.87%	1.70%	1.61%	1.10%	1.16%	0.90%
25-49 %	0.56%	4.79%	2.96%	1.70%	1.19%	0.69%	1.81%	0.58%
50-74 %	1.22%	3.63%	3.80%	1.44%	1.39%	1.83%	1.87%	1.38%
75% or more	0.89%	4.03%	2.62%	1.54%	2.08%	1.09%	1.72%	0.93%
Percent age 50 or older employees								
Less than 25%	0.57%	2.43%	1.71%	1.54%	1.28%	0.75%	1.04%	0.64%
25-49 %	0.46%	4.65%	2.89%	1.17%	0.90%	0.59%	1.57%	0.48%
50-74 %	2.60%	4.06%	3.71%	2.02%	2.71%	4.07%	2.13%	3.41%
75% or more	3.08%	4.39%	5.11%	4.07%	3.40%	5.48%	3.14%	3.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.6%	54.3%	32.5%	24.7%	14.2%	5.3%	36.9%	8.9%
Industry group **								
Agric., fish., forest.	23.0%	--	--	39.2% *	18.6% *	1.8% *	58.0%	11.8% *
Mining and manufacturing	7.4%	55.0%	27.3%	12.7%	5.5%	3.8%	26.2%	5.0%
Construction	31.1%	56.9%	31.0%	30.8%	36.2% *	7.0% *	37.3%	27.0%
Utilities and transp.	15.9%	24.7% *	28.1% *	45.1%	15.0% *	8.5% *	33.7%	12.6%
Wholesale trade	14.9%	55.2%	44.2%	26.7%	7.0% *	2.5% *	44.9%	5.6%
Fin. svcs. and real estate	11.5%	68.6%	20.1% *	36.1%	13.7%	4.9%	42.3%	7.7%
Retail trade	6.5%	34.6% *	42.9%	15.7%	7.4%	0.8% *	31.6%	2.4%
Professional services	14.1%	60.5%	35.7%	25.9%	14.3%	5.0%	39.8%	9.1%
Other services	15.6%	54.6%	24.3%	18.9%	18.8% *	9.8% *	33.9%	12.0%
Ownership								
For profit, incorporated	13.5%	55.0%	34.0%	23.9%	14.6%	5.2%	37.3%	8.6%
For profit, unincorporated	12.5%	44.1%	25.7%	20.7%	7.7%	4.9%	31.6%	7.0%
Nonprofit	14.8%	67.4%	33.7%	33.9%	17.9%	5.9%	44.2%	11.6%
Age of firm								
Less than 5 years	16.8%	33.0%	27.6%	8.3% *	10.4% *	13.7% *	22.5%	11.3%
5-9 years	21.0%	43.2%	23.3%	21.1%	13.9%	14.2% *	30.0%	13.4%
10-19 years	24.3%	55.2%	26.6%	24.3%	19.2% *	13.6%	37.1%	17.0%
20 or more years	11.7%	59.4%	37.2%	26.9%	13.3%	4.8%	40.0%	7.9%
Multi/single status								
2 or more locations	7.5%	--	46.5%	26.7%	10.2%	5.0%	36.2%	6.6%
1 location only	28.4%	54.9%	30.7%	24.0%	20.3%	14.8% *	37.1%	19.8%
Percent full-time employees								
Less than 25%	16.4%	51.7%	35.9% *	40.6% *	12.5% *	7.1% *	40.3%	12.5% *
25-49 %	14.0%	51.1%	24.0% *	25.1%	5.4% *	11.5% *	35.1%	10.8% *
50-74 %	10.4%	54.6%	25.0%	24.3%	9.7%	4.1% *	35.7%	6.3%
75% or more	14.0%	54.4%	33.7%	24.5%	15.1%	5.2%	37.1%	9.2%
Union presence								
No union employees	14.9%	53.4%	32.3%	24.3%	13.9%	5.7%	36.4%	9.7%
Has union employees	7.4%	82.7%	39.2% *	34.4%	17.2%	4.1%	56.9%	6.0%
Percent low-wage employees								
50% or more low-wage	8.2%	54.0%	33.4%	21.1%	11.5%	1.4%	36.9%	4.3%
Less than 50% low-wage	14.3%	54.4%	32.4%	25.1%	14.5%	5.9%	36.9%	9.6%
Percent women employees								
Less than 25%	19.7%	55.5%	32.1%	26.3%	17.9%	6.1%	37.3%	12.7%
25-49 %	11.2%	48.4%	30.5%	20.0%	9.7%	7.5%	30.6%	8.7%
50-74 %	11.3%	60.7%	45.8%	28.7%	14.1%	4.1%	45.2%	7.2%
75% or more	13.4%	51.1%	23.7%	21.9%	15.9% *	3.3%	33.8%	8.3%
Percent age 50 or older employees								
Less than 25%	16.9%	53.0%	31.0%	26.0%	19.6%	6.1%	35.6%	11.8%
25-49 %	10.0%	47.7%	32.3%	23.8%	11.3%	4.8%	34.3%	7.3%
50-74 %	14.4%	63.5%	31.1%	25.1%	7.5%	5.9% *	40.1%	7.5% *
75% or more	26.6%	54.1%	54.7%	14.3% *	9.1% *	2.2% *	49.1%	5.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 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%	3.10%	2.39%	1.57%	1.84%	0.64%	1.49%	0.74%
Industry group **								
Agric., fish., forest.	5.19%	--	--	13.74% *	9.37% *	1.69% *	11.93%	4.97% *
Mining and manufacturing	0.88%	10.38%	7.06%	3.08%	1.60%	0.75%	4.00%	0.77%
Construction	4.52%	9.17%	6.29%	5.04%	13.90% *	3.24% *	4.50%	7.09%
Utilities and transp.	2.85%	11.86% *	11.95% *	9.97%	5.16% *	3.30% *	8.64%	2.88%
Wholesale trade	2.12%	9.83%	9.12%	6.47%	2.83% *	1.11% *	5.83%	1.29%
Fin. svcs. and real estate	1.35%	7.75%	6.53% *	6.48%	3.38%	1.15%	5.64%	1.21%
Retail trade	1.05%	12.01% *	8.67%	4.07%	2.07%	0.36% *	5.04%	0.63%
Professional services	0.88%	4.73%	3.81%	2.66%	1.99%	0.94%	2.34%	0.90%
Other services	3.55%	6.77%	5.30%	3.00%	6.22% *	3.82% *	3.67%	3.47%
Ownership								
For profit, incorporated	1.01%	3.48%	2.92%	1.90%	2.76%	0.76%	1.77%	0.96%
For profit, unincorporated	1.21%	7.64%	4.61%	3.68%	1.75%	1.36%	3.44%	1.07%
Nonprofit	1.43%	9.49%	7.10%	4.36%	2.64%	1.69%	4.63%	1.45%
Age of firm								
Less than 5 years	2.53%	7.90%	7.34%	3.02% *	4.15% *	11.89% *	3.96%	3.21%
5-9 years	2.65%	7.31%	5.58%	5.94%	3.64%	6.75% *	4.41%	2.67%
10-19 years	2.60%	6.14%	4.82%	3.21%	7.69% *	3.93%	2.95%	3.93%
20 or more years	0.77%	4.34%	3.37%	2.02%	1.72%	0.62%	2.06%	0.69%
Multi/single status								
2 or more locations	0.60%	--	7.62%	3.07%	1.06%	0.60%	4.44%	0.57%
1 location only	1.48%	3.11%	2.45%	1.84%	4.05%	8.79% *	1.58%	2.64%
Percent full-time employees								
Less than 25%	3.48%	13.36%	12.07% *	13.98% *	6.63% *	2.78% *	7.10%	3.89% *
25-49 %	3.95%	9.15%	9.34% *	4.92%	1.85% *	7.20% *	5.57%	4.60% *
50-74 %	1.27%	7.02%	6.33%	4.91%	2.78%	1.33% *	3.89%	1.24%
75% or more	0.89%	3.50%	2.67%	1.74%	2.13%	0.68%	1.67%	0.85%
Union presence								
No union employees	0.91%	3.07%	2.42%	1.60%	1.98%	0.81%	1.48%	0.90%
Has union employees	1.15%	12.97%	14.81% *	8.24%	3.68%	1.06%	10.90%	1.04%
Percent low-wage employees								
50% or more low-wage	1.15%	9.29%	8.89%	4.75%	3.14%	0.40%	5.00%	0.88%
Less than 50% low-wage	0.86%	3.30%	2.48%	1.67%	2.01%	0.76%	1.57%	0.84%
Percent women employees								
Less than 25%	1.53%	4.89%	3.62%	2.86%	4.91%	0.88%	2.49%	1.89%
25-49 %	0.97%	8.11%	5.88%	3.01%	1.57%	1.28%	3.11%	1.01%
50-74 %	1.50%	5.64%	5.63%	3.18%	2.13%	1.10%	3.18%	1.21%
75% or more	1.54%	6.85%	4.22%	3.14%	5.18% *	0.68%	3.24%	1.74%
Percent age 50 or older employees								
Less than 25%	1.22%	4.39%	3.08%	2.27%	4.00%	0.89%	2.03%	1.43%
25-49 %	0.65%	7.85%	4.86%	2.65%	1.30%	0.69%	2.93%	0.62%
50-74 %	4.14%	6.39%	6.26%	4.10%	1.67%	3.58% *	4.10%	3.03% *
75% or more	3.73%	7.91%	10.48%	5.63% *	3.16% *	1.11% *	5.82%	1.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.b Percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.6%	10.8%	16.6%	18.2%	40.5%	76.4%	14.9%	62.5%
Industry group **								
Agric., fish., forest.	32.0%	--	--	6.3% *	38.0% *	45.0%	11.5% *	38.5%
Mining and manufacturing	62.2%	16.8% *	21.4% *	18.6%	48.5%	85.3%	19.0%	67.9%
Construction	31.1%	11.9% *	22.2%	18.1%	25.7%	81.2%	18.2%	39.5%
Utilities and transp.	61.3%	21.9% *	11.5% *	25.3%	36.9%	85.3%	21.2% *	68.7%
Wholesale trade	50.8%	8.1% *	4.5% *	23.4%	45.7%	82.5%	9.8%	63.3%
Fin. svcs. and real estate	67.3%	8.4% *	25.6% *	25.0%	49.9%	81.5%	17.5%	73.5%
Retail trade	46.4%	6.6% *	18.0% *	17.2%	39.8%	56.4%	14.6%	51.5%
Professional services	55.0%	8.4%	16.0%	15.3%	43.2%	77.4%	13.9%	63.1%
Other services	52.7%	10.4%	13.8% *	16.8%	26.5%	75.9%	11.6%	60.8%
Ownership								
For profit, incorporated	54.8%	9.0%	14.2%	17.8%	40.8%	75.8%	13.5%	63.4%
For profit, unincorporated	50.9%	20.8% *	20.0%	21.9%	41.1%	79.4%	19.3%	60.0%
Nonprofit	56.6%	6.7% *	30.4% *	15.4%	39.4%	77.2%	17.4%	60.9%
Age of firm								
Less than 5 years	27.7%	17.8% *	19.9% *	26.3%	25.5%	89.2%	20.0%	35.0%
5-9 years	26.6%	6.4% *	17.8% *	21.0%	39.7%	39.2%	15.0%	36.4%
10-19 years	32.8%	11.7%	14.2%	17.0%	38.0%	60.8%	14.5%	43.2%
20 or more years	59.8%	9.9% *	16.8%	17.5%	41.8%	77.5%	14.5%	65.7%
Multi/single status								
2 or more locations	67.4%	1.4% *	10.0% *	17.8%	46.1%	76.6%	12.2%	69.1%
1 location only	23.6%	11.0%	17.4%	18.4%	32.2%	68.6%	15.3%	31.8%
Percent full-time employees								
Less than 25%	52.8%	20.4% *	15.2% *	37.3% *	29.8%	74.9%	17.9%	58.6%
25-49 %	53.3%	20.1% *	17.3% *	13.7%	18.8%	84.7%	16.1%	59.1%
50-74 %	56.8%	6.3% *	13.1% *	17.8%	46.3%	72.7%	12.2%	63.9%
75% or more	54.3%	11.1%	17.0%	18.2%	41.0%	76.7%	15.1%	62.6%
Union presence								
No union employees	50.4%	11.2%	16.7%	18.3%	41.3%	73.8%	15.1%	59.0%
Has union employees	75.0%	0.2% *	12.4% *	15.1% *	31.7%	83.8%	7.9% *	76.9%
Percent low-wage employees								
50% or more low-wage	48.7%	10.4% *	13.3% *	13.8%	34.0%	62.3%	12.7%	53.6%
Less than 50% low-wage	55.3%	10.9%	16.8%	18.6%	41.2%	78.5%	15.1%	63.8%
Percent women employees								
Less than 25%	43.9%	8.9%	16.0%	19.8%	39.1%	77.0%	15.2%	55.4%
25-49 %	62.2%	18.9% *	11.1% *	18.6%	43.8%	80.4%	15.4%	68.3%
50-74 %	56.9%	11.8% *	25.4%	17.8%	38.1%	70.9%	16.5%	61.7%
75% or more	52.7%	6.9%	14.6% *	15.0%	40.8%	81.4%	12.4%	62.8%
Percent age 50 or older employees								
Less than 25%	43.7%	10.5%	17.2%	19.2%	34.0%	65.0%	15.9%	51.3%
25-49 %	63.9%	19.8% *	18.8%	18.9%	47.3%	81.3%	17.6%	69.0%
50-74 %	56.3%	4.6% *	12.2% *	10.5%	36.3%	84.3%	9.1%	69.1%
75% or more	37.7%	8.9% *	13.4% *	19.0% *	37.5%	84.0%	10.9%	62.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.81%	2.10%	1.98%	1.31%	1.77%	2.04%	1.08%	1.88%
Industry group **								
Agric., fish., forest.	6.70%	--	--	4.21% *	13.50% *	12.45%	5.57% *	8.63%
Mining and manufacturing	2.18%	9.75% *	7.18% *	3.56%	4.04%	2.26%	3.86%	2.30%
Construction	3.48%	5.09% *	6.39%	4.28%	6.84%	5.18%	3.47%	5.52%
Utilities and transp.	4.08%	18.09% *	10.43% *	7.46%	8.74%	3.99%	8.35% *	4.38%
Wholesale trade	2.92%	4.42% *	2.00% *	5.23%	5.50%	3.39%	2.33%	3.34%
Fin. svcs. and real estate	2.40%	3.88% *	9.61% *	6.50%	4.37%	2.66%	4.34%	2.40%
Retail trade	3.53%	3.06% *	6.65% *	4.13%	4.86%	5.61%	3.46%	4.31%
Professional services	1.55%	2.49%	2.96%	1.86%	2.96%	2.13%	1.55%	1.74%
Other services	9.62%	2.90%	4.55% *	3.09%	3.98%	8.66%	2.07%	9.62%
Ownership								
For profit, incorporated	2.51%	1.66%	2.12%	1.56%	2.27%	2.74%	1.14%	2.59%
For profit, unincorporated	2.22%	8.77% *	4.30%	3.51%	3.75%	2.92%	3.20%	2.46%
Nonprofit	2.24%	3.01% *	9.67% *	2.96%	3.74%	2.81%	3.79%	2.36%
Age of firm								
Less than 5 years	3.33%	6.15% *	6.62% *	6.29%	5.94%	6.77%	3.96%	5.14%
5-9 years	2.75%	2.76% *	5.80% *	4.43%	5.93%	11.68%	2.97%	4.39%
10-19 years	2.55%	3.26%	3.36%	2.86%	5.59%	6.30%	2.05%	3.79%
20 or more years	1.98%	3.39% *	2.79%	1.59%	1.95%	2.09%	1.48%	1.99%
Multi/single status								
2 or more locations	1.96%	1.17% *	3.80% *	2.40%	1.92%	2.08%	2.22%	1.95%
1 location only	1.29%	2.14%	2.18%	1.55%	3.07%	7.45%	1.19%	2.28%
Percent full-time employees								
Less than 25%	4.65%	9.21% *	7.94% *	14.60% *	7.88%	4.88%	5.13%	4.97%
25-49 %	3.41%	7.14% *	8.35% *	2.88%	3.35%	2.73%	3.90%	3.58%
50-74 %	2.97%	4.74% *	5.83% *	4.13%	4.74%	4.73%	3.08%	3.46%
75% or more	2.14%	2.36%	2.20%	1.43%	2.00%	2.35%	1.20%	2.22%
Union presence								
No union employees	2.27%	2.16%	2.02%	1.33%	1.87%	2.76%	1.10%	2.41%
Has union employees	2.43%	0.22% *	9.06% *	6.77% *	5.11%	2.66%	4.09% *	2.46%
Percent low-wage employees								
50% or more low-wage	3.15%	3.49% *	5.65% *	3.02%	3.72%	5.05%	2.78%	3.61%
Less than 50% low-wage	1.98%	2.28%	2.09%	1.40%	1.93%	2.07%	1.15%	2.03%
Percent women employees								
Less than 25%	1.72%	2.11%	2.85%	2.25%	3.56%	3.06%	1.62%	2.30%
25-49 %	1.72%	8.87% *	3.83% *	2.95%	3.12%	2.11%	3.04%	1.81%
50-74 %	5.01%	3.60% *	5.31%	2.81%	3.10%	5.45%	2.39%	5.08%
75% or more	2.13%	2.01%	4.40% *	2.43%	4.18%	2.56%	1.99%	2.39%
Percent age 50 or older employees								
Less than 25%	1.70%	2.15%	2.71%	1.85%	2.82%	3.20%	1.48%	2.14%
25-49 %	1.21%	8.40% *	4.34%	2.31%	2.40%	1.41%	2.51%	1.27%
50-74 %	11.77%	1.82% *	3.68% *	2.32%	4.25%	8.17%	1.73%	10.73%
75% or more	4.87%	2.68% *	9.43% *	6.60% *	9.41%	6.11%	3.04%	6.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.5 Percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	62.1%	67.4%	65.3%	65.0%	60.9%	58.5%	66.3%	60.3%
Industry group **								
Agric., fish., forest.	56.9%	62.9%	79.2%	76.1%	40.0% *	71.2%	72.1%	51.9%
Mining and manufacturing	59.5%	58.4%	67.9%	63.7%	58.6%	54.1%	64.5%	58.1%
Construction	61.2%	72.5%	63.2%	58.6%	59.1%	57.7%	64.0%	59.0%
Utilities and transp.	62.4%	75.9%	54.6%	62.9%	62.3%	58.5%	70.1%	59.4%
Wholesale trade	60.8%	60.6%	66.5%	62.9%	61.7%	50.3%	65.5%	57.6%
Fin. svcs. and real estate	56.5%	67.9%	67.0%	61.9%	53.7%	52.3%	66.7%	53.4%
Retail trade	65.6%	70.1%	72.3%	66.7%	69.4%	63.2%	69.9%	64.4%
Professional services	62.9%	65.5%	64.8%	67.1%	61.7%	59.1%	65.4%	61.7%
Other services	63.9%	68.1%	63.3%	69.2%	65.2%	58.8%	67.3%	62.5%
Ownership								
For profit, incorporated	61.4%	66.5%	65.2%	64.3%	60.8%	57.2%	65.9%	59.4%
For profit, unincorporated	63.6%	67.7%	69.1%	65.1%	59.9%	62.6%	66.4%	62.1%
Nonprofit	63.6%	73.1%	58.8%	68.0%	62.0%	62.2%	69.0%	62.5%
Age of firm								
Less than 5 years	59.5%	54.7%	67.0%	59.0%	58.2%	70.8%	61.3%	57.7%
5-9 years	63.6%	65.7%	65.4%	63.7%	66.5%	50.4%	65.4%	61.8%
10-19 years	64.1%	68.3%	68.8%	66.4%	62.1%	55.7%	68.0%	61.1%
20 or more years	61.6%	69.6%	63.8%	65.3%	60.4%	58.9%	66.4%	60.2%
Multi/single status								
2 or more locations	60.6%	49.5% *	67.1%	66.2%	61.9%	58.6%	66.0%	60.2%
1 location only	63.7%	68.0%	65.1%	64.5%	59.8%	54.8%	66.3%	60.7%
Percent full-time employees								
Less than 25%	61.7%	66.0%	75.6%	67.4%	54.0%	65.5%	71.4%	59.1%
25-49 %	70.9%	46.2%	77.5%	77.1%	69.9%	66.7%	69.8%	71.2%
50-74 %	66.9%	61.1%	73.0%	71.5%	72.4%	62.6%	68.1%	66.4%
75% or more	61.2%	68.9%	63.9%	63.8%	59.7%	57.4%	65.9%	59.2%
Union presence								
No union employees	62.9%	67.8%	65.9%	66.4%	61.9%	58.1%	66.9%	61.0%
Has union employees	55.2%	--	50.1%	42.4%	52.9%	60.0%	50.3%	55.8%
Percent low-wage employees								
50% or more low-wage	66.9%	66.1%	72.6%	71.8%	71.0%	63.0%	69.9%	66.1%
Less than 50% low-wage	61.4%	67.5%	64.8%	64.4%	59.9%	57.3%	66.0%	59.4%
Percent women employees								
Less than 25%	61.1%	65.6%	64.4%	61.8%	59.4%	56.2%	64.5%	58.7%
25-49 %	59.3%	64.3%	60.5%	61.5%	59.6%	56.6%	62.3%	58.4%
50-74 %	62.4%	63.0%	63.7%	67.4%	62.0%	60.6%	65.4%	61.6%
75% or more	67.1%	77.6%	73.4%	73.2%	63.4%	57.2%	75.2%	63.1%
Percent age 50 or older employees								
Less than 25%	63.0%	69.0%	65.0%	64.3%	63.0%	59.8%	67.1%	61.2%
25-49 %	60.8%	61.6%	62.3%	65.5%	60.9%	57.0%	63.2%	60.1%
50-74 %	60.7%	67.6%	67.6%	64.6%	53.7%	57.5%	66.3%	56.9%
75% or more	70.2%	69.5%	77.7%	73.3%	65.4%	63.2%	72.8%	65.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	1.84%	1.44%	1.05%	1.11%	0.87%	0.84%	0.64%
Industry group **								
Agric., fish., forest.	10.30%	10.81%	6.13%	5.47%	12.65% *	8.41%	4.44%	12.08%
Mining and manufacturing	1.31%	8.96%	3.43%	2.11%	2.04%	3.07%	2.53%	1.50%
Construction	2.52%	4.83%	4.03%	4.32%	5.96%	2.94%	2.52%	4.14%
Utilities and transp.	2.70%	6.64%	5.86%	7.12%	4.53%	4.09%	3.83%	3.32%
Wholesale trade	1.76%	6.41%	3.79%	3.69%	2.96%	3.87%	2.58%	2.35%
Fin. svcs. and real estate	1.48%	6.43%	4.74%	3.86%	2.67%	1.79%	3.18%	1.49%
Retail trade	1.56%	7.09%	3.93%	3.16%	3.88%	2.15%	2.70%	1.79%
Professional services	0.85%	2.87%	2.39%	1.35%	1.83%	1.55%	1.38%	1.06%
Other services	1.27%	4.48%	4.55%	1.92%	3.03%	1.50%	2.31%	1.43%
Ownership								
For profit, incorporated	0.65%	2.10%	1.74%	1.28%	1.55%	1.02%	0.99%	0.80%
For profit, unincorporated	1.12%	4.73%	3.08%	2.04%	2.10%	1.56%	1.96%	1.34%
Nonprofit	1.38%	6.23%	3.77%	3.39%	2.17%	2.43%	2.67%	1.55%
Age of firm								
Less than 5 years	2.32%	5.70%	5.99%	4.37%	3.48%	11.23%	3.29%	3.21%
5-9 years	1.85%	4.67%	3.03%	3.58%	2.22%	6.41%	2.38%	2.77%
10-19 years	1.23%	3.45%	3.30%	1.68%	3.01%	1.46%	1.72%	1.74%
20 or more years	0.63%	2.62%	1.90%	1.39%	1.30%	0.94%	1.10%	0.73%
Multi/single status								
2 or more locations	0.63%	16.38% *	5.13%	1.61%	1.06%	0.89%	2.48%	0.65%
1 location only	0.86%	1.80%	1.50%	1.31%	2.03%	3.65%	0.89%	1.47%
Percent full-time employees								
Less than 25%	6.00%	19.79%	7.46%	4.11%	11.72%	2.93%	7.64%	7.09%
25-49 %	1.96%	9.40%	3.87%	1.93%	3.67%	4.87%	3.50%	2.34%
50-74 %	1.57%	4.36%	2.72%	2.48%	2.22%	2.85%	2.28%	1.96%
75% or more	0.57%	2.01%	1.62%	1.17%	1.20%	0.93%	0.92%	0.70%
Union presence								
No union employees	0.53%	1.85%	1.46%	0.84%	1.18%	0.96%	0.84%	0.66%
Has union employees	2.01%	--	7.58%	7.51%	3.04%	2.08%	5.79%	2.15%
Percent low-wage employees								
50% or more low-wage	1.75%	6.59%	5.39%	3.18%	4.36%	2.33%	2.95%	2.01%
Less than 50% low-wage	0.55%	1.91%	1.50%	1.11%	1.15%	0.93%	0.87%	0.69%
Percent women employees								
Less than 25%	1.05%	2.80%	2.03%	2.04%	2.46%	1.47%	1.28%	1.52%
25-49 %	0.92%	5.02%	3.25%	1.89%	1.63%	1.49%	1.91%	1.03%
50-74 %	0.96%	3.96%	3.60%	1.62%	2.09%	1.47%	1.88%	1.10%
75% or more	1.44%	3.20%	2.93%	1.71%	3.13%	1.79%	1.66%	1.71%
Percent age 50 or older employees								
Less than 25%	0.83%	2.58%	1.89%	1.82%	1.81%	1.41%	1.15%	1.06%
25-49 %	0.71%	4.93%	2.64%	1.36%	1.32%	1.10%	1.59%	0.79%
50-74 %	1.77%	3.63%	4.11%	2.13%	3.98%	2.80%	2.14%	2.37%
75% or more	2.50%	4.72%	5.44%	4.52%	3.69%	5.88%	3.40%	2.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.2%	58.9%	65.1%	64.5%	57.6%	55.3%	64.2%	55.9%
Industry group **								
Agric., fish., forest.	63.0%	--	63.0%	69.0%	62.8%	60.6%	--	61.8%
Mining and manufacturing	52.6%	68.6%	66.1%	64.6%	53.9%	51.4%	67.9%	52.2%
Construction	55.1%	62.5%	72.0%	61.3%	58.1%	48.8%	68.1%	52.1%
Utilities and transp.	48.9%	93.5%	--	62.9%	52.2%	47.0%	69.2%	48.1%
Wholesale trade	53.5%	--	54.3%	56.4%	53.3%	53.3%	51.1%	53.7%
Fin. svcs. and real estate	54.4%	--	--	58.5%	54.4%	54.4%	56.0%	54.4%
Retail trade	62.1%	--	71.6%	69.5%	68.0%	61.1%	71.2%	61.8%
Professional services	55.4%	53.8%	65.1%	64.4%	59.2%	54.1%	63.2%	55.1%
Other services	64.9%	46.6% *	73.3%	77.9%	66.7%	64.3%	64.1%	64.9%
Ownership								
For profit, incorporated	56.1%	58.7%	68.7%	63.6%	57.3%	55.3%	65.2%	55.8%
For profit, unincorporated	55.1%	71.9%	50.1%	67.0%	53.6%	54.2%	61.6%	54.6%
Nonprofit	57.4%	30.1% *	80.4%	65.1%	62.0%	56.0%	64.1%	57.2%
Age of firm								
Less than 5 years	60.0%	81.0%	43.4%	72.2%	60.0%	53.6%	60.3%	59.9%
5-9 years	62.0%	--	60.3%	73.3%	59.4%	60.4%	62.5%	61.9%
10-19 years	58.9%	54.9%	62.4%	63.2%	56.7%	59.5%	61.7%	58.3%
20 or more years	55.9%	58.7%	73.5%	62.7%	57.6%	55.2%	66.5%	55.6%
Multi/single status								
2 or more locations	55.7%	--	76.2%	60.0%	57.4%	55.3%	56.9%	55.7%
1 location only	60.3%	59.8%	64.4%	66.3%	57.9%	55.0%	65.2%	58.2%
Percent full-time employees								
Less than 25%	67.5%	100.0%	57.4%	67.3%	72.7%	66.4%	74.7%	67.2%
25-49 %	69.4%	--	72.8%	69.2%	68.4%	69.6%	66.1%	69.5%
50-74 %	62.2%	--	86.9%	73.8%	65.6%	61.2%	68.8%	62.0%
75% or more	54.8%	60.1%	63.5%	63.5%	56.3%	53.9%	63.6%	54.5%
Union presence								
No union employees	57.3%	64.3%	65.9%	65.5%	57.6%	56.3%	66.0%	56.8%
Has union employees	52.9%	0.4% *	--	43.7%	58.0%	53.0%	22.3% *	53.1%
Percent low-wage employees								
50% or more low-wage	66.4%	60.7%	79.9%	82.7%	68.1%	65.6%	76.9%	66.1%
Less than 50% low-wage	55.3%	58.8%	64.4%	63.5%	56.8%	54.3%	63.4%	54.9%
Percent women employees								
Less than 25%	53.1%	55.5%	66.6%	62.3%	54.0%	50.9%	63.2%	52.2%
25-49 %	54.5%	70.7%	59.3%	68.0%	56.7%	53.6%	68.0%	54.2%
50-74 %	59.3%	57.4%	59.0%	64.8%	57.0%	59.4%	61.9%	59.2%
75% or more	57.5%	50.1% *	77.9%	66.1%	65.5%	55.1%	65.6%	57.1%
Percent age 50 or older employees								
Less than 25%	59.3%	59.5%	71.0%	66.5%	62.6%	57.5%	67.2%	58.7%
25-49 %	53.4%	78.4%	56.2%	64.1%	55.0%	52.6%	64.5%	53.2%
50-74 %	62.3%	30.1% *	61.2%	55.4%	57.0%	63.8%	50.9%	62.8%
75% or more	54.5%	55.4%	--	57.7%	56.7%	52.5%	66.2%	53.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.89%	6.26%	4.10%	1.44%	0.84%	1.16%	2.26%	0.93%
Industry group **								
Agric., fish., forest.	6.23%	--	5.13%	2.67%	10.28%	8.27%	--	6.48%
Mining and manufacturing	1.09%	10.61%	8.70%	3.38%	1.88%	1.35%	4.99%	1.11%
Construction	1.58%	7.82%	7.26%	3.52%	2.74%	1.78%	4.28%	1.45%
Utilities and transp.	1.68%	8.55%	--	5.85%	2.18%	1.80%	10.56%	1.61%
Wholesale trade	1.16%	--	8.85%	4.84%	2.26%	1.39%	5.93%	1.18%
Fin. svcs. and real estate	0.97%	--	--	4.51%	1.62%	1.08%	10.54%	0.95%
Retail trade	1.04%	--	6.31%	4.75%	3.17%	1.11%	4.51%	1.05%
Professional services	0.69%	8.36%	4.29%	2.47%	1.73%	0.78%	2.76%	0.71%
Other services	2.97%	14.14% *	8.65%	3.33%	2.37%	3.63%	7.68%	3.06%
Ownership								
For profit, incorporated	1.23%	5.17%	3.54%	1.77%	1.07%	1.56%	2.13%	1.29%
For profit, unincorporated	1.14%	10.65%	8.14%	2.69%	1.92%	1.39%	5.90%	1.13%
Nonprofit	1.09%	17.33% *	8.63%	4.83%	1.87%	1.29%	8.96%	1.09%
Age of firm								
Less than 5 years	4.13%	7.55%	11.47%	4.62%	5.15%	3.27%	10.60%	2.90%
5-9 years	2.29%	--	7.25%	3.56%	3.39%	2.12%	4.41%	2.67%
10-19 years	1.35%	6.29%	5.65%	3.36%	2.73%	1.57%	3.17%	1.48%
20 or more years	0.99%	11.84%	3.88%	1.77%	0.91%	1.22%	3.08%	1.02%
Multi/single status								
2 or more locations	1.01%	--	9.62%	2.67%	0.96%	1.18%	5.04%	1.02%
1 location only	1.42%	6.33%	4.28%	1.70%	1.70%	5.39%	2.46%	1.69%
Percent full-time employees								
Less than 25%	3.31%	0.00%	9.13%	3.90%	5.85%	4.05%	8.75%	3.40%
25-49 %	1.67%	--	5.11%	6.04%	3.65%	1.88%	5.89%	1.72%
50-74 %	1.00%	--	7.45%	6.82%	2.53%	1.08%	7.15%	1.00%
75% or more	1.10%	7.00%	4.38%	1.53%	0.90%	1.45%	2.46%	1.16%
Union presence								
No union employees	1.08%	5.21%	4.22%	1.44%	0.88%	1.52%	2.16%	1.16%
Has union employees	0.88%	0.50% *	--	3.13%	3.32%	0.91%	9.66% *	0.88%
Percent low-wage employees								
50% or more low-wage	1.11%	11.04%	5.62%	2.89%	3.28%	1.21%	4.71%	1.13%
Less than 50% low-wage	1.01%	6.75%	4.24%	1.49%	0.88%	1.33%	2.36%	1.06%
Percent women employees								
Less than 25%	0.99%	6.58%	4.59%	2.19%	1.47%	1.34%	2.58%	1.04%
25-49 %	0.68%	12.93%	5.28%	3.52%	1.71%	0.74%	5.02%	0.68%
50-74 %	2.16%	8.81%	9.88%	2.98%	1.53%	2.55%	5.82%	2.23%
75% or more	1.12%	18.23% *	5.44%	3.25%	1.95%	1.27%	6.18%	1.13%
Percent age 50 or older employees								
Less than 25%	0.72%	5.91%	3.68%	2.18%	1.32%	0.83%	2.32%	0.73%
25-49 %	0.58%	10.93%	9.12%	2.02%	1.18%	0.66%	4.91%	0.58%
50-74 %	4.18%	13.56% *	5.61%	5.34%	1.85%	4.35%	6.72%	4.14%
75% or more	4.67%	8.94%	--	6.71%	5.87%	5.94%	7.80%	4.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,540	23,840	23,208	22,708	24,430	25,010	23,170	24,734
Industry group **								
Agric., fish., forest.	17,845	--	22,151	21,060	15,180	22,576	19,552	17,611
Mining and manufacturing	23,426	25,237	25,134	22,751	23,848	23,224	24,204	23,363
Construction	21,443	20,684	21,767	19,614	19,426	25,931	21,544	21,401
Utilities and transp.	24,964	21,075	31,779	22,327	24,238	25,335	25,965	24,898
Wholesale trade	23,945	25,438	21,782	24,355	23,684	24,050	23,379	24,072
Fin. svcs. and real estate	26,350	26,193	24,147	26,951	27,190	26,168	25,910	26,383
Retail trade	23,869	21,100	24,889	23,426	23,638	23,994	22,670	24,020
Professional services	25,746	26,389	21,394	22,942	25,459	26,506	23,147	26,140
Other services	23,214	19,873	24,329	22,706	25,047	22,995	22,435	23,357
Ownership								
For profit, incorporated	24,104	24,763	22,929	22,343	23,424	24,592	23,391	24,209
For profit, unincorporated	24,163	23,812	24,498	22,725	24,648	24,267	23,077	24,364
Nonprofit	26,771	17,000	23,201	24,505	27,160	27,486	21,705	27,195
Age of firm								
Less than 5 years	23,291	24,389	26,938	20,713	21,664	27,507	23,631	22,994
5-9 years	22,779	19,612	22,623	23,386	23,453	22,925	22,052	23,336
10-19 years	23,732	26,160	21,005	22,656	23,378	24,564	23,302	23,921
20 or more years	24,735	22,770	23,482	22,864	24,822	25,039	23,241	24,868
Multi/single status								
2 or more locations	24,912	21,177	20,886	23,647	25,017	24,990	22,578	24,963
1 location only	23,424	24,015	23,459	22,378	23,593	25,633	23,258	23,550
Percent full-time employees								
Less than 25%	26,817	40,058	26,162	24,407	27,888	25,002	30,844	26,233
25-49 %	23,880	22,865	22,652	23,481	22,738	24,711	23,020	24,046
50-74 %	24,750	25,981	23,871	21,327	23,588	25,235	23,775	24,886
75% or more	24,499	23,120	23,125	22,744	24,435	24,988	22,998	24,711
Union presence								
No union employees	24,409	24,641	23,178	23,138	24,482	24,730	23,373	24,588
Has union employees	25,013	14,481	23,663	19,815	23,980	25,710	20,553	25,204
Percent low-wage employees								
50% or more low-wage	23,403	25,538	23,425	22,055	26,228	22,697	22,632	23,506
Less than 50% low-wage	24,629	23,655	23,196	22,745	24,313	25,209	23,210	24,831
Percent women employees								
Less than 25%	23,430	25,018	24,401	21,775	22,387	24,281	23,744	23,345
25-49 %	25,118	22,955	22,837	23,504	24,580	25,599	23,224	25,295
50-74 %	24,464	25,167	22,050	23,924	25,148	24,417	23,341	24,575
75% or more	25,368	19,564	21,897	23,037	26,772	25,842	21,210	25,938
Percent age 50 or older employees								
Less than 25%	23,527	24,401	22,158	21,529	23,398	24,247	22,600	23,727
25-49 %	25,222	22,707	24,710	23,621	24,811	25,576	23,453	25,358
50-74 %	24,405	22,348	23,784	24,818	25,399	24,268	23,452	24,612
75% or more	24,572	27,191	24,759	24,245	28,656	22,405	26,349	23,767

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	162.60	934.98	608.78	486.43	370.94	216.36	391.15	180.01
Industry group **								
Agric., fish., forest.	1,415.54	--	1,467.04	2,272.54	1,258.25	1,425.43	1,375.39	1,549.49
Mining and manufacturing	299.88	1,525.14	1,576.94	796.33	754.54	333.15	724.50	317.61
Construction	872.03	2,075.32	1,625.34	1,619.42	1,279.08	1,364.17	922.27	1,167.47
Utilities and transp.	611.17	2,358.02	2,717.92	1,028.99	701.63	800.67	1,919.50	639.53
Wholesale trade	450.48	3,210.98	1,100.92	1,002.29	1,082.50	519.16	1,273.72	472.57
Fin. svcs. and real estate	360.83	3,108.29	1,548.44	1,002.50	1,020.99	406.97	1,381.00	373.71
Retail trade	399.94	2,338.52	1,552.09	1,316.90	672.01	485.30	1,023.98	434.16
Professional services	243.38	1,370.76	907.44	622.99	727.91	263.09	693.88	258.69
Other services	454.33	2,095.19	1,665.17	864.33	847.46	555.83	1,165.48	508.62
Ownership								
For profit, incorporated	190.74	934.59	757.63	635.77	442.58	250.85	443.10	211.26
For profit, unincorporated	386.82	1,811.20	1,235.29	911.16	925.50	494.58	821.55	432.98
Nonprofit	363.88	3,188.04	1,301.17	820.19	775.58	392.55	1,603.96	350.61
Age of firm								
Less than 5 years	826.05	834.49	2,598.43	1,740.87	1,250.80	1,556.77	1,350.51	982.34
5-9 years	747.36	1,725.31	1,759.96	1,123.40	1,432.25	2,416.99	968.50	1,079.81
10-19 years	492.37	1,759.64	1,344.00	739.30	1,019.46	759.90	933.29	577.25
20 or more years	183.08	1,441.24	636.13	673.77	423.98	226.80	487.25	196.86
Multi/single status								
2 or more locations	190.09	2,770.43	2,310.55	712.13	432.96	220.45	1,031.76	193.75
1 location only	345.56	980.61	600.99	591.92	686.60	1,142.45	420.28	519.48
Percent full-time employees								
Less than 25%	1,489.52	1,994.16	4,055.66	4,979.22	2,294.21	1,308.15	4,399.36	1,609.32
25-49 %	510.03	1,775.44	2,334.46	1,131.77	1,571.33	617.36	1,074.69	571.03
50-74 %	412.18	1,890.68	1,672.20	1,413.24	1,166.32	480.16	1,294.86	432.33
75% or more	177.54	1,046.78	657.92	527.15	392.10	240.18	415.58	197.57
Union presence								
No union employees	174.90	820.81	631.39	355.22	382.68	256.38	380.29	198.01
Has union employees	398.13	2,761.82	2,320.83	2,160.59	1,375.36	353.68	2,030.45	402.65
Percent low-wage employees								
50% or more low-wage	571.28	3,667.24	1,902.57	2,133.72	1,525.69	545.18	1,978.12	590.80
Less than 50% low-wage	170.80	949.71	633.73	501.29	375.60	234.67	394.18	190.23
Percent women employees								
Less than 25%	307.92	1,193.79	1,022.65	830.34	657.04	391.13	550.71	359.64
25-49 %	259.38	1,825.22	1,076.35	817.97	572.45	314.64	750.89	273.08
50-74 %	342.65	1,697.59	1,298.36	734.38	894.08	414.33	900.56	374.22
75% or more	348.99	2,628.06	1,143.40	844.95	673.57	403.76	1,141.67	339.13
Percent age 50 or older employees								
Less than 25%	272.70	956.47	919.96	757.15	636.40	363.43	485.96	317.85
25-49 %	181.94	1,944.54	788.11	607.16	505.27	205.18	681.37	188.19
50-74 %	685.99	2,885.05	1,596.86	908.87	1,113.33	1,001.21	1,307.73	825.53
75% or more	1,088.98	1,855.68	3,531.97	1,399.40	2,476.26	1,253.64	1,507.17	1,244.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.D.1.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23,870	23,885	24,103	21,843	22,212	24,710	23,124	24,021
Industry group **								
Agric., fish., forest.	13,931	--	--	27,116	--	--	--	12,568
Mining and manufacturing	22,314	26,589	27,155	22,171	19,244	22,679	25,143	21,414
Construction	20,127	22,046	24,736	19,016	15,369	25,855	23,032	18,493
Utilities and transp.	23,021	--	--	23,469	25,388	20,019	--	22,483
Wholesale trade	23,029	--	23,925	25,653	21,788	23,645	22,477	23,239
Fin. svcs. and real estate	25,377	31,532	21,467	26,002	26,071	24,818	26,758	25,135
Retail trade	24,264	--	22,584	19,824	23,735	25,411	21,115	24,879
Professional services	25,641	22,781	23,237	20,478	23,801	27,174	21,667	26,338
Other services	22,695	21,695	23,068	23,260	24,928	22,267	22,781	22,685
Ownership								
For profit, incorporated	23,068	24,120	23,902	21,412	21,149	23,700	23,212	23,036
For profit, unincorporated	23,076	--	23,168	22,194	23,564	23,114	22,214	23,430
Nonprofit	26,926	19,345	27,243	23,449	24,772	27,798	24,460	27,091
Age of firm								
Less than 5 years	20,556	24,143	21,104	18,272	17,905	30,550	20,693	20,331
5-9 years	20,205	--	24,970	21,777	17,369	14,839	22,126	17,999
10-19 years	22,331	24,418	22,122	20,740	23,292	21,678	22,629	22,153
20 or more years	24,337	24,724	24,874	22,611	22,582	24,948	24,057	24,372
Multi/single status								
2 or more locations	24,363	--	--	24,109	23,145	24,640	22,868	24,399
1 location only	22,659	24,574	23,912	21,152	20,884	26,457	23,152	22,115
Percent full-time employees								
Less than 25%	26,222	--	--	29,557	21,916	27,881	--	25,969
25-49 %	23,149	--	23,454	24,447	18,772	26,617	23,972	22,967
50-74 %	25,238	26,180	28,061	18,328	26,947	25,560	23,850	25,422
75% or more	23,530	23,216	23,741	22,083	22,101	24,339	22,930	23,662
Union presence								
No union employees	23,474	24,007	24,230	21,728	22,810	23,992	23,184	23,553
Has union employees	25,121	--	--	24,516	18,565	26,058	21,484	25,213
Percent low-wage employees								
50% or more low-wage	23,211	--	24,010	16,999	25,086	24,371	18,618	24,437
Less than 50% low-wage	23,925	24,639	24,114	22,263	22,028	24,739	23,605	23,988
Percent women employees								
Less than 25%	22,707	26,687	24,005	21,344	19,819	24,064	24,115	21,955
25-49 %	24,582	20,867	23,591	21,890	24,568	25,429	22,726	24,872
50-74 %	23,647	20,085	24,497	22,799	22,146	24,053	21,926	23,812
75% or more	25,040	20,228	24,378	21,694	25,045	25,787	21,594	25,533
Percent age 50 or older employees								
Less than 25%	22,539	23,035	22,393	20,891	21,438	23,616	21,724	22,819
25-49 %	24,930	24,673	25,451	22,919	22,298	26,002	24,193	25,016
50-74 %	23,260	21,297	26,366	21,673	23,723	23,212	23,154	23,278
75% or more	27,363	30,186	31,465	21,126	28,491	24,530	29,762	24,765

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.D.1.a 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	336.96	1,610.71	886.81	619.91	850.47	546.47	658.45	391.60
Industry group **								
Agric., fish., forest.	2,541.59	--	--	1,265.95	--	--	--	2,141.54
Mining and manufacturing	1,023.46	3,590.68	2,244.53	1,143.29	2,453.46	1,307.06	1,357.86	1,226.15
Construction	1,597.54	984.38	2,248.37	1,257.59	2,157.94	3,567.95	1,446.98	2,077.05
Utilities and transp.	1,497.18	--	--	2,869.67	2,173.09	2,012.09	--	1,409.29
Wholesale trade	1,079.13	--	1,948.86	2,496.37	1,081.60	1,966.71	2,296.91	1,201.43
Fin. svcs. and real estate	737.31	5,021.14	1,254.86	1,411.94	1,689.31	812.61	2,937.08	701.98
Retail trade	510.31	--	3,165.65	986.92	981.17	529.96	1,629.94	471.60
Professional services	505.67	2,820.44	1,168.01	1,482.59	1,144.93	525.58	1,222.86	512.01
Other services	481.01	2,641.83	2,875.23	1,224.46	1,304.66	695.54	1,626.89	502.74
Ownership								
For profit, incorporated	344.51	1,662.71	1,080.02	585.89	1,093.26	463.90	721.12	388.25
For profit, unincorporated	839.79	--	1,828.79	1,904.04	1,646.01	1,060.54	1,942.28	869.92
Nonprofit	607.62	3,749.63	1,738.59	1,222.26	1,634.17	645.79	1,649.65	632.28
Age of firm								
Less than 5 years	1,333.91	1,032.11	786.40	3,614.26	3,038.59	3,019.29	1,728.86	2,086.64
5-9 years	1,421.45	--	2,020.21	2,357.74	2,047.23	1,909.73	1,754.41	1,943.29
10-19 years	820.36	3,064.11	2,946.35	1,166.71	1,085.06	1,498.35	1,619.43	880.57
20 or more years	412.59	2,834.26	1,143.04	670.28	1,056.26	608.52	843.04	455.38
Multi/single status								
2 or more locations	466.43	--	--	934.66	1,315.35	551.03	2,089.31	478.35
1 location only	511.37	1,640.29	874.17	717.46	970.09	2,158.30	693.14	749.64
Percent full-time employees								
Less than 25%	1,547.73	--	--	1,526.10	1,846.32	1,011.18	--	1,663.85
25-49 %	1,386.82	--	4,169.74	2,545.09	2,013.42	2,262.81	1,787.02	1,645.15
50-74 %	662.52	3,523.29	3,697.49	2,421.61	3,839.09	637.87	2,761.42	645.80
75% or more	375.64	1,841.41	920.24	596.18	917.79	630.17	666.88	442.45
Union presence								
No union employees	342.33	1,651.79	903.71	637.24	791.85	579.16	675.97	399.95
Has union employees	777.11	--	--	2,390.72	2,648.81	660.37	2,539.70	793.13
Percent low-wage employees								
50% or more low-wage	1,340.44	--	2,643.29	3,160.77	2,581.98	1,576.18	2,679.43	1,325.15
Less than 50% low-wage	351.79	1,568.04	941.11	570.52	876.70	584.41	650.67	405.73
Percent women employees								
Less than 25%	733.35	2,417.72	1,324.46	761.54	1,706.86	910.56	1,011.96	946.08
25-49 %	490.68	2,529.65	2,133.01	1,156.69	1,166.01	539.81	1,142.36	517.73
50-74 %	513.73	1,379.05	1,650.01	1,311.36	939.04	782.01	1,010.05	594.31
75% or more	739.87	3,981.42	2,269.08	2,022.99	1,293.58	862.48	2,062.54	731.44
Percent age 50 or older employees								
Less than 25%	621.98	1,688.19	1,132.84	690.42	1,539.37	983.01	725.24	796.11
25-49 %	449.97	2,908.88	1,477.78	1,217.25	1,105.21	508.30	1,209.05	480.09
50-74 %	461.40	3,877.14	2,678.40	1,149.62	2,035.64	362.31	1,948.16	436.60
75% or more	2,115.88	4,085.22	2,161.87	3,361.78	3,606.67	2,317.63	3,001.60	2,057.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,717	22,889	23,701	22,524	24,570	25,241	23,165	24,898
Industry group **								
Agric., fish., forest.	18,434	--	20,641	--	15,715	23,472	19,016	18,373
Mining and manufacturing	23,477	20,506	22,186	22,755	24,664	23,176	22,689	23,512
Construction	22,025	18,068	21,406	18,926	21,061	28,194	21,065	22,314
Utilities and transp.	25,343	--	30,727	22,336	24,267	25,760	27,207	25,232
Wholesale trade	24,167	29,459	20,487	24,120	23,905	24,160	23,996	24,199
Fin. svcs. and real estate	26,533	20,770	26,995	27,677	26,886	26,483	25,625	26,583
Retail trade	23,804	21,769	26,546	24,296	24,137	23,645	23,999	23,785
Professional services	25,592	25,619	21,418	23,009	25,263	26,275	23,120	25,911
Other services	23,815	19,033	25,331	21,254	24,320	24,399	22,293	24,165
Ownership								
For profit, incorporated	24,393	24,180	23,444	22,101	23,623	24,954	23,500	24,497
For profit, unincorporated	24,328	23,408	25,729	22,664	24,907	24,326	23,359	24,471
Nonprofit	26,638	16,395	22,250	24,377	26,813	27,700	20,877	27,163
Age of firm								
Less than 5 years	24,202	25,187	30,988	20,938	22,580	27,773	25,565	23,256
5-9 years	24,283	16,949	24,518	23,725	25,775	25,577	22,900	25,096
10-19 years	23,749	25,309	22,148	22,806	22,624	25,136	23,557	23,820
20 or more years	24,855	21,194	22,824	22,492	24,998	25,234	22,627	25,019
Multi/single status								
2 or more locations	25,191	17,433	23,056	23,282	25,386	25,253	23,720	25,214
1 location only	23,118	23,012	23,759	22,257	23,304	24,866	23,091	23,136
Percent full-time employees								
Less than 25%	26,057	--	23,289	17,737	29,901	23,417	22,135	26,426
25-49 %	23,579	--	21,711	23,250	22,000	24,136	23,255	23,632
50-74 %	24,244	25,422	21,358	21,055	23,192	24,862	22,885	24,423
75% or more	24,761	22,450	23,915	22,632	24,554	25,300	23,196	24,941
Union presence								
No union employees	24,606	24,050	23,641	23,225	24,410	25,023	23,518	24,758
Has union employees	25,105	--	24,660	18,991	25,906	25,809	19,335	25,345
Percent low-wage employees								
50% or more low-wage	23,135	21,633	19,589	23,822	26,709	22,312	20,722	23,322
Less than 50% low-wage	24,841	23,009	23,807	22,458	24,412	25,496	23,294	25,027
Percent women employees								
Less than 25%	23,692	24,936	25,898	21,320	23,199	24,526	24,087	23,614
25-49 %	25,233	20,573	22,774	23,579	24,512	25,753	22,689	25,438
50-74 %	24,691	24,596	22,773	24,234	25,058	24,702	23,716	24,777
75% or more	25,396	18,159	20,906	23,163	26,612	26,016	20,643	25,984
Percent age 50 or older employees								
Less than 25%	23,757	24,426	23,580	21,185	23,070	24,653	23,276	23,839
25-49 %	25,212	19,169	24,761	23,339	25,097	25,518	22,816	25,365
50-74 %	25,323	21,664	22,236	25,873	25,798	25,830	23,232	25,834
75% or more	24,124	25,737	21,616	25,127	30,268	22,569	24,428	24,037

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	184.86	1,301.69	852.40	645.76	448.70	215.75	529.20	198.00
Industry group **								
Agric., fish., forest.	1,663.07	--	1,142.88	--	1,404.90	995.36	1,408.48	1,816.59
Mining and manufacturing	328.09	1,675.51	1,411.88	1,009.47	828.92	355.42	691.63	341.18
Construction	1,181.82	2,940.37	2,334.93	1,929.98	1,156.52	947.73	1,308.38	1,512.72
Utilities and transp.	711.33	--	2,565.66	1,119.63	966.87	882.64	2,016.10	743.45
Wholesale trade	539.10	3,993.97	1,583.99	1,188.04	1,375.15	584.70	1,717.16	553.78
Fin. svcs. and real estate	420.39	2,084.99	2,661.90	1,254.74	1,273.74	468.84	1,632.64	433.85
Retail trade	526.80	3,655.13	1,785.91	1,706.97	946.92	613.12	1,438.75	559.88
Professional services	284.05	1,607.81	1,011.08	729.50	915.47	298.39	804.19	306.63
Other services	647.97	2,641.61	2,225.97	1,133.01	1,203.60	915.79	1,627.57	725.20
Ownership								
For profit, incorporated	222.28	1,305.62	1,096.41	849.87	524.50	256.34	592.61	239.53
For profit, unincorporated	475.39	1,514.44	1,731.68	1,006.47	1,179.18	584.66	920.21	529.50
Nonprofit	434.45	3,525.78	1,013.42	1,047.19	833.74	442.81	2,097.72	395.25
Age of firm								
Less than 5 years	1,013.89	1,176.20	2,561.18	1,633.96	1,293.62	1,940.36	1,762.54	1,035.62
5-9 years	822.84	937.49	1,554.16	1,298.91	1,438.60	2,453.52	1,086.64	1,104.90
10-19 years	625.50	2,262.23	1,558.75	937.77	1,338.95	884.10	1,125.86	749.46
20 or more years	202.59	1,954.50	921.11	895.40	499.18	224.10	689.82	211.87
Multi/single status								
2 or more locations	191.89	1,064.00	2,091.76	878.26	434.33	219.30	1,162.07	194.30
1 location only	466.09	1,330.23	908.43	797.36	913.05	1,260.02	578.41	677.59
Percent full-time employees								
Less than 25%	2,411.53	--	3,399.46	4,889.14	1,477.91	550.66	2,459.31	2,501.43
25-49 %	496.70	--	3,339.48	1,289.75	1,069.03	643.80	1,554.13	520.49
50-74 %	566.73	2,112.22	1,623.98	1,435.62	1,314.79	746.18	1,293.92	621.23
75% or more	197.60	1,517.63	927.03	698.05	467.04	230.27	584.13	211.11
Union presence								
No union employees	198.23	1,068.62	868.83	441.24	484.36	260.64	489.03	216.85
Has union employees	461.41	--	4,184.36	2,205.69	1,079.27	360.81	2,652.85	458.70
Percent low-wage employees								
50% or more low-wage	629.62	2,281.15	2,574.04	1,964.57	1,851.31	441.55	1,405.56	666.06
Less than 50% low-wage	193.35	1,411.39	868.04	668.50	446.83	227.76	550.80	207.37
Percent women employees								
Less than 25%	358.85	1,565.03	1,650.04	1,040.60	665.93	371.58	753.87	400.78
25-49 %	315.53	2,570.86	1,298.81	1,021.32	744.23	369.61	995.52	328.47
50-74 %	359.45	1,994.81	1,282.62	954.29	1,097.00	410.68	1,044.80	383.80
75% or more	448.69	3,250.46	1,176.51	978.09	1,051.97	484.51	1,629.21	432.27
Percent age 50 or older employees								
Less than 25%	338.11	1,227.08	1,428.93	985.22	756.50	435.91	647.16	383.65
25-49 %	200.50	1,904.26	1,012.05	718.44	576.32	221.99	821.83	205.51
50-74 %	819.51	4,706.68	2,284.32	1,124.68	1,440.23	1,209.51	1,952.53	882.71
75% or more	1,217.46	1,563.26	3,392.72	1,510.50	3,361.78	1,229.52	1,387.29	1,492.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.D.1.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,629	26,745	19,554	25,526	26,475	23,790	23,273	24,901
Industry group **								
Agric., fish., forest.	19,421	--	--	25,292	--	--	--	--
Mining and manufacturing	24,450	26,222	--	24,812	24,309	24,297	25,658	24,318
Construction	21,003	29,059	17,523	24,207	23,759	17,947	20,686	21,254
Utilities and transp.	23,802	19,172	--	18,566	23,593	24,536	19,168	24,151
Wholesale trade	23,681	17,642	23,536	24,306	26,500	23,636	21,854	24,219
Fin. svcs. and real estate	26,544	27,974	--	23,352	29,694	25,618	24,596	26,677
Retail trade	23,178	--	22,446	26,253	20,233	23,234	20,926	23,709
Professional services	26,910	32,070	18,807	26,738	28,340	26,697	25,239	27,352
Other services	21,831	22,936	21,452	27,005	26,533	17,222	22,608	21,715
Ownership								
For profit, incorporated	24,078	26,950	19,376	25,372	25,359	23,357	23,315	24,257
For profit, unincorporated	24,634	25,929	22,054	24,739	24,356	24,870	23,884	24,769
Nonprofit	27,196	--	18,683	27,488	31,204	24,902	21,755	27,633
Age of firm								
Less than 5 years	24,561	--	25,259	26,992	25,767	--	21,855	26,828
5-9 years	20,017	--	--	24,059	19,509	--	18,847	21,560
10-19 years	25,364	32,172	18,144	24,577	26,605	25,820	23,314	26,589
20 or more years	24,679	24,887	22,392	26,035	26,767	23,673	24,222	24,736
Multi/single status								
2 or more locations	23,972	--	14,861	24,994	25,724	23,633	20,103	24,202
1 location only	26,079	26,814	20,998	25,763	27,234	32,005	24,223	27,379
Percent full-time employees								
Less than 25%	30,301	--	--	--	--	22,076	40,075	26,004
25-49 %	26,431	20,479	--	22,209	30,197	26,758	21,217	28,012
50-74 %	25,623	--	23,599	29,140	21,919	25,835	26,825	25,369
75% or more	24,369	25,374	19,148	24,772	26,615	23,554	22,312	24,765
Union presence								
No union employees	24,770	27,238	18,939	25,329	26,560	23,852	23,161	25,116
Has union employees	23,764	--	23,868	28,669	24,708	23,570	24,424	23,686
Percent low-wage employees								
50% or more low-wage	25,801	36,361	28,550	27,706	24,349	22,184	34,577	23,016
Less than 50% low-wage	24,552	24,387	19,193	25,447	26,543	23,912	22,164	25,014
Percent women employees								
Less than 25%	23,047	21,858	20,590	25,433	23,167	22,718	21,584	23,561
25-49 %	24,986	29,298	--	26,955	24,909	24,551	26,791	24,782
50-74 %	24,966	32,700	17,673	24,252	29,941	23,347	24,018	25,135
75% or more	25,837	24,610	20,300	25,421	28,167	24,480	22,548	26,482
Percent age 50 or older employees								
Less than 25%	23,727	26,728	18,866	24,934	26,785	22,382	21,693	24,313
25-49 %	25,816	27,358	19,291	27,173	26,577	25,281	24,999	25,904
50-74 %	23,510	26,272	23,916	23,329	25,420	22,012	25,058	23,130
75% or more	22,440	25,748	--	24,382	22,342	--	25,261	19,964

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	450.27	1,806.44	1,404.16	982.95	768.51	612.27	1,093.00	491.05
Industry group **								
Agric., fish., forest.	3,849.85	--	--	1,466.00	--	--	--	--
Mining and manufacturing	759.66	564.11	--	3,200.17	1,341.34	1,078.03	957.59	826.90
Construction	1,959.49	2,832.84	3,421.48	3,339.67	2,105.20	4,379.68	2,113.97	3,079.23
Utilities and transp.	1,240.98	1,089.85	--	2,590.01	780.07	1,976.10	1,104.20	1,291.77
Wholesale trade	927.91	1,562.73	2,301.68	2,006.06	2,385.18	1,139.62	1,674.87	1,080.01
Fin. svcs. and real estate	1,094.40	2,227.09	--	3,262.48	2,309.09	973.81	2,454.03	1,159.48
Retail trade	1,106.34	--	1,142.72	2,404.53	1,241.72	1,453.66	2,078.51	1,286.62
Professional services	851.71	3,030.37	2,151.15	998.99	1,688.26	854.97	2,502.21	807.61
Other services	1,669.56	1,872.24	2,888.17	2,263.14	1,208.03	957.76	1,811.72	1,914.14
Ownership								
For profit, incorporated	521.76	2,005.13	1,645.04	1,274.05	724.99	735.14	1,291.95	564.64
For profit, unincorporated	793.02	2,189.55	2,745.85	1,840.43	1,640.43	1,161.64	1,482.67	896.08
Nonprofit	1,530.27	--	2,937.20	1,487.92	2,061.25	1,756.47	2,897.65	1,602.71
Age of firm								
Less than 5 years	1,573.97	--	2,195.36	4,036.77	843.11	--	2,137.40	1,981.67
5-9 years	2,161.36	--	--	2,853.78	2,727.68	--	3,110.20	2,628.09
10-19 years	1,366.57	3,807.42	1,807.11	2,354.22	1,666.59	1,268.58	2,884.82	1,048.32
20 or more years	491.46	1,733.44	1,130.05	1,079.04	881.75	641.98	850.72	542.87
Multi/single status								
2 or more locations	551.24	--	805.78	2,219.33	1,198.71	614.69	2,280.90	560.94
1 location only	728.47	2,125.61	1,454.45	1,002.31	1,029.54	1,151.29	1,149.88	827.58
Percent full-time employees								
Less than 25%	3,677.95	--	--	--	--	1,915.30	2,312.83	3,537.17
25-49 %	1,346.52	2,825.13	--	1,400.04	1,346.32	1,132.60	2,098.01	1,173.58
50-74 %	878.03	--	774.90	1,572.97	1,351.13	678.81	3,775.04	711.97
75% or more	489.60	1,304.41	1,466.26	997.84	814.12	684.46	982.67	545.06
Union presence								
No union employees	478.42	1,823.13	1,450.87	1,033.10	800.51	652.94	1,182.97	516.53
Has union employees	1,253.89	--	914.24	1,452.73	1,360.26	1,542.53	1,970.34	1,379.78
Percent low-wage employees								
50% or more low-wage	2,320.47	3,725.13	2,328.91	3,729.95	1,853.42	2,091.12	3,539.50	1,814.63
Less than 50% low-wage	455.94	1,241.64	1,406.87	1,004.10	788.83	635.25	911.08	505.29
Percent women employees								
Less than 25%	837.68	1,522.84	2,263.14	1,793.56	975.90	1,673.43	1,123.12	1,054.57
25-49 %	560.84	2,496.75	--	1,524.00	984.71	753.97	1,383.11	597.39
50-74 %	1,243.92	4,138.39	1,982.30	1,713.65	2,220.22	1,223.95	3,586.99	1,311.60
75% or more	787.63	3,400.11	2,572.77	1,264.15	855.66	1,196.10	1,756.44	794.19
Percent age 50 or older employees								
Less than 25%	706.13	2,654.55	1,611.01	1,004.57	622.74	1,007.39	1,363.28	767.26
25-49 %	650.27	3,790.62	3,693.26	2,363.54	1,495.30	661.78	2,448.46	669.57
50-74 %	1,475.63	3,545.00	1,915.16	1,597.38	2,195.34	2,176.98	1,929.23	1,725.18
75% or more	2,281.31	2,197.67	--	2,865.55	3,035.09	--	1,995.21	3,469.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.D.1.d Average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23,858	24,587	23,397	22,700	24,172	24,304	23,465	24,003
Industry group **								
Agric., fish., forest.	18,384	--	21,323	20,559	16,475	24,809	19,096	18,252
Mining and manufacturing	23,928	25,303	25,100	22,668	24,624	23,473	24,206	23,855
Construction	20,333	22,750	23,285	19,507	18,584	25,397	22,720	18,846
Utilities and transp.	23,771	20,687	30,461	22,819	23,298	24,369	25,824	23,310
Wholesale trade	23,734	26,079	21,384	24,979	23,532	22,720	23,245	24,037
Fin. svcs. and real estate	26,807	26,494	24,588	26,752	27,051	26,912	26,053	26,975
Retail trade	22,224	22,606	24,936	23,891	22,911	21,251	23,159	21,990
Professional services	25,098	26,268	21,530	23,030	25,072	27,183	23,169	25,928
Other services	23,122	21,206	24,470	22,566	25,719	21,538	23,140	23,115
Ownership								
For profit, incorporated	23,269	25,027	23,334	22,237	22,964	23,600	23,556	23,153
For profit, unincorporated	24,012	24,216	24,633	22,931	24,654	23,898	23,313	24,350
Nonprofit	26,322	20,077	22,357	24,619	26,806	28,307	22,955	26,897
Age of firm								
Less than 5 years	23,348	24,752	27,627	21,220	22,129	25,549	23,794	22,850
5-9 years	22,472	19,161	23,646	23,499	21,500	23,797	22,179	22,780
10-19 years	23,962	27,029	21,202	22,779	22,548	26,381	23,656	24,170
20 or more years	23,971	23,937	23,544	22,745	24,764	24,073	23,563	24,076
Multi/single status								
2 or more locations	24,163	--	21,304	23,489	24,644	24,193	22,560	24,276
1 location only	23,521	24,792	23,653	22,439	23,671	26,502	23,597	23,447
Percent full-time employees								
Less than 25%	26,991	40,058	--	19,677	28,560	21,270	31,945	25,869
25-49 %	23,586	22,340	24,368	23,593	23,339	24,326	23,825	23,504
50-74 %	24,247	26,228	23,747	21,651	23,717	24,813	23,815	24,417
75% or more	23,755	23,945	23,318	22,793	24,037	24,261	23,288	23,928
Union presence								
No union employees	24,079	24,824	23,406	23,157	24,306	24,519	23,500	24,318
Has union employees	22,423	19,292	23,245	19,810	23,334	23,270	22,908	22,356
Percent low-wage employees								
50% or more low-wage	23,461	26,103	23,719	22,267	27,042	21,696	22,832	23,631
Less than 50% low-wage	23,899	24,411	23,377	22,728	23,946	24,741	23,515	24,045
Percent women employees								
Less than 25%	22,795	25,425	25,031	21,807	21,507	23,247	24,111	22,033
25-49 %	24,536	23,823	22,594	23,648	24,319	25,728	23,298	24,914
50-74 %	23,735	25,009	21,763	23,964	25,275	22,923	23,389	23,822
75% or more	25,209	22,201	21,995	22,524	26,660	27,297	21,881	26,383
Percent age 50 or older employees								
Less than 25%	23,065	24,409	22,684	21,580	23,478	23,668	22,830	23,159
25-49 %	24,341	23,400	24,913	23,718	24,526	24,565	23,683	24,513
50-74 %	24,798	25,086	23,113	24,778	24,888	25,393	24,093	25,163
75% or more	26,481	27,188	25,503	21,714	25,958	31,783	26,477	26,488

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.d Standard errors for average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	258.84	855.60	671.24	568.11	496.83	449.94	401.99	323.57
Industry group **								
Agric., fish., forest.	1,762.92	--	1,158.58	2,292.63	1,470.23	667.75	1,463.33	2,018.90
Mining and manufacturing	466.24	1,640.15	1,840.26	918.70	839.24	614.32	797.13	551.04
Construction	1,052.73	1,311.45	1,536.84	1,831.06	1,476.26	3,964.08	882.30	1,374.02
Utilities and transp.	679.27	2,437.61	3,185.75	1,227.67	935.95	971.34	2,258.78	610.33
Wholesale trade	874.66	3,567.60	1,157.11	1,214.85	2,038.46	1,480.14	1,487.36	1,083.01
Fin. svcs. and real estate	806.64	3,372.80	2,171.78	1,299.50	1,105.37	1,426.97	1,656.69	911.02
Retail trade	440.49	2,439.63	1,830.89	1,454.70	927.52	299.52	1,101.95	460.19
Professional services	408.83	1,533.35	968.45	704.05	915.46	575.51	774.47	473.92
Other services	655.34	1,102.99	1,819.82	931.80	895.59	1,223.34	994.21	823.91
Ownership								
For profit, incorporated	318.22	973.30	811.33	740.09	642.53	521.52	477.41	401.31
For profit, unincorporated	564.96	2,143.12	1,534.07	1,074.46	988.71	1,073.43	977.36	689.24
Nonprofit	527.89	2,315.56	1,372.53	937.76	907.13	746.33	1,087.67	579.36
Age of firm								
Less than 5 years	1,044.55	833.78	3,282.11	2,021.67	1,508.96	2,722.59	1,542.92	1,355.20
5-9 years	779.52	1,823.33	1,343.29	1,236.80	1,205.53	3,192.09	938.51	1,259.25
10-19 years	596.98	1,901.59	1,569.22	852.71	965.35	1,113.11	1,055.61	695.50
20 or more years	316.59	1,082.61	692.64	790.61	610.11	481.64	454.48	382.10
Multi/single status								
2 or more locations	341.46	--	2,493.08	840.60	636.73	460.25	1,152.08	356.24
1 location only	395.33	893.32	656.24	689.08	786.29	2,041.76	424.87	662.59
Percent full-time employees								
Less than 25%	2,314.27	1,994.16	--	4,595.98	2,192.95	812.05	4,645.16	2,793.18
25-49 %	852.69	2,172.61	2,332.46	1,121.08	1,682.83	2,180.25	1,087.87	1,083.56
50-74 %	756.28	2,101.97	1,825.26	1,582.31	1,571.95	1,273.33	1,442.65	893.83
75% or more	278.20	915.17	725.25	623.55	516.47	495.89	418.74	350.87
Union presence								
No union employees	248.50	880.65	690.37	400.44	505.06	482.94	418.50	305.72
Has union employees	955.00	1,350.81	2,903.04	2,462.84	1,691.20	1,072.24	1,407.08	1,064.58
Percent low-wage employees								
50% or more low-wage	875.12	4,028.86	2,028.07	2,314.09	1,752.64	413.86	2,148.60	945.10
Less than 50% low-wage	271.72	830.26	701.62	588.15	494.31	510.69	399.32	344.80
Percent women employees								
Less than 25%	509.25	1,337.28	1,058.81	980.75	901.05	1,114.65	605.88	683.62
25-49 %	489.50	1,566.46	1,184.52	906.02	882.14	903.01	769.13	593.32
50-74 %	420.63	1,893.15	1,547.38	857.08	898.16	551.44	1,034.79	459.93
75% or more	568.00	1,628.33	1,237.19	944.95	908.18	1,008.98	868.96	614.36
Percent age 50 or older employees								
Less than 25%	408.49	1,050.31	1,000.72	887.57	907.04	619.35	534.90	533.10
25-49 %	278.85	1,901.95	879.66	681.22	443.57	436.51	752.79	290.82
50-74 %	973.96	2,372.80	1,660.78	979.08	1,517.27	3,060.54	1,112.33	1,369.88
75% or more	1,354.73	2,105.15	3,718.59	1,441.26	1,695.59	4,130.98	1,685.40	2,270.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.e Average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,968	19,977	22,227	22,746	24,749	25,189	21,636	25,080
Industry group **								
Agric., fish., forest.	16,720	--	--	--	--	21,082	--	16,423
Mining and manufacturing	23,211	--	--	23,108	23,220	23,186	24,192	23,192
Construction	23,393	--	14,311	20,167	21,963	26,020	15,330	24,572
Utilities and transp.	25,384	--	--	20,355	25,554	25,426	26,438	25,363
Wholesale trade	24,084	--	26,066	22,969	23,789	24,341	24,024	24,087
Fin. svcs. and real estate	26,159	22,863	23,529	27,401	27,321	25,992	25,417	26,175
Retail trade	25,314	--	24,691	20,698	24,508	25,650	20,131	25,496
Professional services	26,139	27,263	20,616	22,479	25,900	26,348	23,008	26,233
Other services	23,295	--	22,948	24,040	22,933	23,531	18,511	23,519
Ownership								
For profit, incorporated	24,630	22,828	20,016	22,826	23,956	24,866	22,345	24,697
For profit, unincorporated	24,255	21,934	24,228	21,921	24,642	24,321	22,177	24,370
Nonprofit	27,054	--	27,134	23,781	27,761	27,297	18,302	27,360
Age of firm								
Less than 5 years	23,129	16,856	25,480	18,325	20,253	27,640	22,798	23,268
5-9 years	23,536	25,778	--	22,710	25,288	20,522	21,385	24,218
10-19 years	23,352	22,405	20,100	22,036	24,376	23,219	21,632	23,636
20 or more years	25,121	17,970	23,009	23,377	24,894	25,262	21,478	25,191
Multi/single status								
2 or more locations	25,188	--	--	24,223	25,368	25,188	22,665	25,201
1 location only	23,154	20,067	22,524	22,071	23,449	25,231	21,475	23,744
Percent full-time employees								
Less than 25%	26,563	--	--	32,882	22,725	26,107	--	26,687
25-49 %	24,173	--	--	23,048	19,905	24,814	20,060	24,479
50-74 %	25,058	--	25,222	18,998	23,467	25,371	23,493	25,097
75% or more	24,957	19,043	22,135	22,523	24,908	25,167	21,523	25,073
Union presence								
No union employees	24,656	23,408	21,949	23,055	24,682	24,794	22,653	24,736
Has union employees	25,819	--	25,038	19,847	25,781	26,048	--	25,996
Percent low-wage employees								
50% or more low-wage	23,346	--	--	19,741	24,661	23,274	20,623	23,405
Less than 50% low-wage	25,070	19,908	22,277	22,824	24,754	25,318	21,677	25,187
Percent women employees								
Less than 25%	24,016	22,902	21,081	21,628	23,445	24,532	21,929	24,169
25-49 %	25,397	--	24,457	22,589	24,869	25,573	22,663	25,438
50-74 %	24,909	26,398	22,958	23,754	24,999	24,940	23,075	24,951
75% or more	25,459	--	21,077	24,816	26,971	25,573	18,719	25,742
Percent age 50 or older employees								
Less than 25%	24,038	24,360	18,587	21,259	23,256	24,511	21,296	24,200
25-49 %	25,573	--	24,105	23,227	25,046	25,762	22,337	25,629
50-74 %	24,111	--	28,767	25,010	26,558	24,025	20,662	24,325
75% or more	23,066	27,212	17,391	28,438	32,163	21,200	25,401	22,899

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.e Standard errors for average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	217.21	2,948.54	1,422.26	757.43	578.46	250.14	1,155.26	223.17
Industry group **								
Agric., fish., forest.	2,748.25	--	--	--	--	2,200.84	--	2,845.05
Mining and manufacturing	368.90	--	--	1,496.60	1,132.85	370.28	1,744.91	373.90
Construction	1,205.33	--	2,796.38	2,835.52	1,859.80	1,447.90	2,094.71	1,223.79
Utilities and transp.	771.39	--	--	2,041.10	1,044.68	869.05	3,502.02	783.71
Wholesale trade	475.84	--	2,255.04	1,619.30	1,140.99	538.81	1,933.36	490.61
Fin. svcs. and real estate	381.01	681.15	2,042.98	1,465.13	1,676.63	367.48	2,229.47	386.09
Retail trade	491.48	--	2,509.64	2,285.71	927.15	529.58	2,474.18	494.86
Professional services	301.08	2,311.54	2,709.56	1,231.18	1,163.36	293.32	1,502.30	307.42
Other services	647.10	--	1,535.22	1,758.34	1,581.10	746.71	3,836.88	689.65
Ownership								
For profit, incorporated	250.82	2,828.95	1,996.12	982.04	596.50	296.63	1,161.07	258.65
For profit, unincorporated	520.73	1,872.68	2,037.62	1,534.70	1,613.71	544.42	1,301.17	545.34
Nonprofit	485.61	--	2,139.40	1,313.89	1,422.85	440.83	4,062.71	432.92
Age of firm								
Less than 5 years	1,104.21	1,585.29	3,240.76	2,273.55	2,054.82	1,670.32	2,320.58	1,246.57
5-9 years	1,706.31	2,089.65	--	2,533.17	2,301.37	1,932.15	3,470.75	1,884.45
10-19 years	844.16	3,797.10	2,520.20	1,187.90	1,946.29	889.11	1,900.73	936.23
20 or more years	232.98	3,968.57	1,505.80	981.91	607.96	261.56	1,755.58	236.14
Multi/single status								
2 or more locations	233.37	--	--	1,229.21	585.99	254.73	2,197.57	234.72
1 location only	701.43	3,105.49	1,444.16	904.52	1,295.67	1,287.16	1,281.04	821.59
Percent full-time employees								
Less than 25%	1,302.40	--	--	3,378.34	3,603.73	1,286.90	--	1,323.86
25-49 %	571.86	--	--	3,430.86	3,049.02	516.37	2,531.63	574.50
50-74 %	460.11	--	1,182.67	2,028.98	1,713.35	467.88	2,302.69	466.36
75% or more	240.10	3,345.30	1,541.86	730.84	616.94	278.38	1,281.36	246.95
Union presence								
No union employees	253.09	2,165.70	1,524.44	749.90	601.95	304.22	894.34	263.94
Has union employees	357.73	--	2,211.72	2,306.85	1,742.75	342.34	--	336.67
Percent low-wage employees								
50% or more low-wage	736.41	--	--	1,590.41	2,378.79	790.99	3,235.75	748.41
Less than 50% low-wage	229.00	3,122.22	1,460.40	775.23	595.20	266.75	1,196.64	235.73
Percent women employees								
Less than 25%	344.04	2,369.29	2,705.69	1,192.88	931.65	393.07	1,241.92	360.47
25-49 %	299.03	--	2,201.74	1,663.65	694.33	329.85	2,685.27	299.89
50-74 %	536.56	2,562.92	1,983.30	1,238.50	1,643.91	595.39	1,409.44	553.27
75% or more	445.97	--	2,723.69	1,635.74	1,006.82	439.50	3,686.37	400.32
Percent age 50 or older employees								
Less than 25%	356.97	2,290.08	1,761.36	856.34	714.45	451.22	1,160.10	376.36
25-49 %	226.85	--	1,726.85	1,322.17	849.17	226.95	1,546.56	228.89
50-74 %	857.51	--	3,971.01	2,387.06	1,277.06	932.23	4,261.12	929.84
75% or more	1,166.45	1,796.23	763.25	1,237.38	4,426.21	802.26	1,822.39	1,203.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.D.2 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,216	6,878	8,903	8,308	7,154	6,959	7,984	7,107
Industry group **								
Agric., fish., forest.	4,971	--	--	9,108	4,151	5,848	6,491	4,762
Mining and manufacturing	5,607	5,722	7,399	7,912	6,697	4,748	6,981	5,495
Construction	6,086	6,782	6,570	6,066	6,094	5,719	6,839	5,777
Utilities and transp.	6,344	--	8,589	5,234	6,986	6,321	6,984	6,301
Wholesale trade	6,831	5,541 *	9,553	9,014	6,058	6,398	7,819	6,610
Fin. svcs. and real estate	6,809	7,226 *	11,220	8,193	6,628	6,609	8,644	6,672
Retail trade	7,221	5,110 *	9,785	10,875	10,834	6,280	8,118	7,108
Professional services	7,660	10,104	8,731	9,482	8,003	7,032	9,093	7,442
Other services	9,296	3,176	9,995	8,753	6,940	10,382	7,301	9,664
Ownership								
For profit, incorporated	7,227	7,434	8,763	8,230	7,157	6,971	8,056	7,104
For profit, unincorporated	7,162	6,000	11,175	10,032	6,362	6,517	8,868	6,845
Nonprofit	7,214	3,979 *	6,480	6,524	7,850	7,206	5,965	7,319
Age of firm								
Less than 5 years	8,730	5,726	15,234	8,952	7,479	6,038	9,376	8,164
5-9 years	7,526	5,017	9,527	8,012	7,709	6,040	7,303	7,697
10-19 years	8,833	10,235	7,543	10,189	7,294	9,301	9,125	8,705
20 or more years	6,966	5,015	8,252	7,731	7,077	6,847	7,361	6,931
Multi/single status								
2 or more locations	6,986	--	5,654 *	8,821	6,827	6,962	6,460	6,998
1 location only	7,905	7,134	9,254	8,127	7,619	6,856	8,210	7,672
Percent full-time employees								
Less than 25%	11,389	19,485	--	7,073	16,451	7,515	11,727 *	11,340
25-49 %	8,734	6,975	6,731	10,707	9,417	8,142	7,865	8,902
50-74 %	7,328	3,730 *	8,223	9,648	7,969	7,261	5,706	7,554
75% or more	7,112	7,214	9,022	8,155	6,793	6,897	8,168	6,963
Union presence								
No union employees	7,758	7,363	9,048	9,199	7,397	7,526	8,343	7,657
Has union employees	5,256	--	6,721 *	2,304 *	5,047	5,541	3,347	5,338
Percent low-wage employees								
50% or more low-wage	7,527	7,998 *	4,433 *	8,700	11,231	6,601	6,734	7,632
Less than 50% low-wage	7,192	6,756	9,156	8,286	6,887	6,989	8,076	7,066
Percent women employees								
Less than 25%	6,845	5,772	8,938	7,679	6,987	6,217	7,506	6,668
25-49 %	6,311	5,072	8,667	8,170	6,713	5,940	7,486	6,201
50-74 %	8,126	10,721	7,760	8,916	7,239	8,157	9,028	8,037
75% or more	7,884	5,148	10,610	9,864	8,130	7,502	8,585	7,788
Percent age 50 or older employees								
Less than 25%	6,972	6,464	8,134	7,772	6,508	6,821	7,648	6,826
25-49 %	6,858	6,399	10,883	9,298	6,962	6,448	8,753	6,712
50-74 %	9,547	7,822 *	7,531	7,418	9,402	10,344	7,478	9,998
75% or more	6,697	7,692	11,464	7,441	9,097	4,893	8,377	5,936

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	233.99	966.27	629.44	429.34	321.24	359.53	384.07	264.23
Industry group **								
Agric., fish., forest.	834.36	--	--	1,336.86	951.85	1,150.91	1,604.03	867.36
Mining and manufacturing	211.29	1,431.52	1,477.14	857.34	428.83	209.62	712.94	218.92
Construction	549.82	1,471.74	940.85	1,354.67	1,124.02	468.17	649.39	706.89
Utilities and transp.	371.53	--	1,386.91	1,270.66	954.59	416.74	972.97	389.32
Wholesale trade	362.24	2,058.95 *	1,140.87	1,115.16	562.84	504.04	907.92	393.41
Fin. svcs. and real estate	273.91	2,220.91 *	1,882.67	1,076.63	560.84	316.87	1,110.23	276.95
Retail trade	259.96	1,615.35 *	2,046.61	1,077.46	903.31	235.56	1,004.15	264.79
Professional services	226.40	2,109.97	1,134.88	429.95	703.84	196.35	841.92	225.94
Other services	1,079.94	859.81	1,776.09	832.55	1,266.48	1,338.36	1,074.02	1,192.81
Ownership								
For profit, incorporated	317.70	1,191.54	793.42	538.29	372.70	480.00	482.01	361.95
For profit, unincorporated	245.78	1,223.02	1,171.93	730.68	353.74	310.33	673.69	254.05
Nonprofit	354.83	1,855.26 *	1,038.13	945.11	1,020.78	327.18	865.62	375.46
Age of firm								
Less than 5 years	789.64	1,159.39	2,422.88	797.92	744.50	711.36	1,526.67	558.67
5-9 years	498.57	1,449.41	1,373.57	1,058.45	807.48	901.20	840.59	601.60
10-19 years	458.80	2,226.82	1,318.93	759.75	504.23	774.40	1,059.42	467.15
20 or more years	276.20	848.76	655.22	551.50	403.60	384.00	376.33	299.87
Multi/single status								
2 or more locations	298.22	--	2,073.73 *	468.28	260.80	368.50	734.55	303.89
1 location only	345.73	1,019.26	622.60	546.66	694.44	1,279.46	422.15	511.39
Percent full-time employees								
Less than 25%	2,446.65	1,616.77	--	1,804.27	3,503.06	374.58	3,591.70 *	2,759.31
25-49 %	382.53	1,246.02	1,479.75	1,060.46	868.30	494.79	879.05	423.88
50-74 %	386.89	1,135.13 *	1,237.62	1,137.98	688.64	505.12	793.04	422.46
75% or more	261.59	1,139.23	689.27	467.73	266.66	409.55	423.29	296.68
Union presence								
No union employees	272.24	1,000.36	651.96	284.99	346.66	459.52	391.95	315.35
Has union employees	221.27	--	2,062.58 *	758.21 *	631.17	225.21	975.68	226.27
Percent low-wage employees								
50% or more low-wage	640.00	2,536.51 *	1,505.32 *	903.56	2,523.05	403.16	1,329.55	700.91
Less than 50% low-wage	247.88	1,032.09	645.64	450.82	259.05	387.66	399.85	280.77
Percent women employees								
Less than 25%	246.27	905.33	1,108.98	791.01	455.96	308.48	516.39	276.63
25-49 %	152.61	1,016.05	1,054.78	468.01	342.09	181.93	571.90	156.85
50-74 %	648.03	2,711.19	1,514.55	558.56	374.97	902.49	1,230.06	709.72
75% or more	403.10	1,405.37	904.67	742.33	1,629.31	312.74	813.25	444.71
Percent age 50 or older employees								
Less than 25%	194.24	802.09	956.28	721.07	475.06	201.32	471.67	211.70
25-49 %	135.69	1,392.77	976.97	486.37	289.29	156.55	560.97	138.04
50-74 %	1,256.36	3,543.14 *	1,021.51	565.94	1,488.01	1,787.73	1,432.96	1,380.25
75% or more	1,017.41	2,100.72	3,060.66	1,300.88	863.33	1,074.17	1,568.70	1,069.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,290	4,624	7,786	9,807	7,487	8,627	7,250	8,500
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	6,108	--	7,276 *	7,085	6,531	5,133	6,984	5,829
Construction	6,388	--	5,216	9,512	5,396 *	7,124	6,457	6,348
Utilities and transp.	6,048	--	--	9,512	6,049	4,724	--	5,754
Wholesale trade	7,883	--	13,218	13,290 *	4,515 *	7,135	9,728	7,182
Fin. svcs. and real estate	7,824	--	--	14,011	8,646	6,595	9,741	7,487
Retail trade	6,804	--	--	11,642	12,215	5,617	6,549	6,854
Professional services	7,505	2,471 *	9,942	9,510	8,039	7,195	7,556	7,496
Other services	12,009	--	3,972	8,897	8,862	13,886	5,324	12,832
Ownership								
For profit, incorporated	8,619	4,896	7,529	9,858	7,444	9,253	7,064	8,964
For profit, unincorporated	8,443	--	9,957	10,991	7,674	8,055	8,177	8,553
Nonprofit	7,123	10,036	--	7,043	7,485	7,062	6,818	7,144
Age of firm								
Less than 5 years	8,574	--	14,257	8,197	5,505	--	8,850	8,121
5-9 years	6,976	--	8,259	8,331	8,169	--	6,584	7,427
10-19 years	7,901	2,415 *	7,197 *	10,103	8,630	8,893	5,971	9,054
20 or more years	8,381	6,855 *	6,645	10,075	7,375	8,633	7,533	8,488
Multi/single status								
2 or more locations	8,339	--	11,588	11,585	6,794	8,505	8,532	8,334
1 location only	8,168	4,699	7,549	9,266	8,472	11,706	7,109	9,336
Percent full-time employees								
Less than 25%	8,425	--	--	--	7,836	8,224	--	8,786
25-49 %	8,769	--	--	12,920	7,759	7,811	7,485	9,053
50-74 %	6,395	--	--	7,093	12,314	6,265	4,442	6,653
75% or more	8,693	5,211	8,063	9,921	7,193	9,394	7,671	8,920
Union presence								
No union employees	9,241	4,760	7,670	9,863	7,995	10,406	7,205	9,796
Has union employees	5,279	--	--	8,514	4,384 *	5,285	8,490 *	5,197
Percent low-wage employees								
50% or more low-wage	5,492	--	1,881 *	8,565	7,866	5,217	4,005	5,889
Less than 50% low-wage	8,524	4,818	8,479	9,915	7,463	8,928	7,597	8,707
Percent women employees								
Less than 25%	6,753	5,281 *	5,566	9,788	6,915	6,225	6,144	7,078
25-49 %	6,925	--	9,133	8,587	7,892	6,185	8,037	6,751
50-74 %	10,490	2,910 *	9,204	11,226	7,411	11,300	7,575	10,771
75% or more	7,586	--	12,550	9,941	8,518	6,736	9,919	7,252
Percent age 50 or older employees								
Less than 25%	6,718	4,916	6,349	9,469	6,172	6,417	7,107	6,584
25-49 %	7,486	--	9,994	10,535	8,071	6,825	7,971	7,429
50-74 %	12,487	3,073 *	8,329	8,494	9,099	14,330	5,804	13,619
75% or more	8,296	--	9,941	--	9,642	5,911	9,431 *	7,067

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	964.61	1,061.37	921.94	667.35	598.97	1,537.49	544.91	1,124.62
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	487.38	--	2,337.80 *	1,202.14	980.21	490.66	1,200.07	486.84
Construction	987.67	--	1,482.93	899.52	2,059.21 *	1,182.38	1,153.42	1,394.49
Utilities and transp.	748.25	--	--	1,632.24	1,391.59	826.18	--	746.58
Wholesale trade	1,297.59	--	1,885.19	4,118.23 *	1,716.07 *	947.02	1,861.55	1,565.32
Fin. svcs. and real estate	1,032.97	--	--	2,393.62	2,193.40	1,056.07	2,556.83	1,075.12
Retail trade	548.44	--	--	1,072.41	1,713.48	465.73	1,368.11	598.23
Professional services	461.76	966.43 *	2,100.61	1,000.68	774.07	628.49	1,023.17	512.21
Other services	1,976.99	--	1,098.21	1,707.77	1,036.88	1,357.43	1,041.55	1,726.71
Ownership								
For profit, incorporated	1,327.26	1,261.94	976.46	725.83	845.32	2,013.18	595.28	1,541.44
For profit, unincorporated	673.44	--	2,584.52	1,565.92	823.62	910.48	1,597.47	688.39
Nonprofit	662.00	1,658.97	--	1,950.47	967.82	857.74	1,474.08	699.50
Age of firm								
Less than 5 years	1,355.07	--	1,138.38	2,185.69	1,017.23	--	1,991.68	1,340.17
5-9 years	883.10	--	1,911.94	1,896.25	1,865.53	--	1,318.85	1,158.19
10-19 years	702.49	901.79 *	2,167.97 *	1,156.47	1,130.83	1,564.32	1,000.78	893.09
20 or more years	1,137.16	2,121.31 *	1,039.06	890.20	722.76	1,628.48	715.17	1,259.20
Multi/single status								
2 or more locations	1,332.91	--	1,591.99	1,242.31	869.37	1,615.78	1,284.43	1,365.55
1 location only	499.43	1,147.78	972.59	735.48	661.01	3,441.42	590.08	807.15
Percent full-time employees								
Less than 25%	859.96	--	--	--	1,269.72	661.93	--	953.82
25-49 %	974.79	--	--	2,502.23	1,026.92	1,755.94	1,735.09	1,122.16
50-74 %	674.42	--	--	1,607.84	2,409.27	788.31	1,024.19	752.45
75% or more	1,149.34	1,281.84	1,010.96	713.92	638.47	1,843.79	611.07	1,354.99
Union presence								
No union employees	1,099.66	1,083.42	933.68	692.59	562.15	1,760.43	551.61	1,277.47
Has union employees	376.37	--	--	2,014.17	1,576.65 *	358.48	3,327.57 *	371.83
Percent low-wage employees								
50% or more low-wage	519.44	--	996.90 *	1,445.24	1,423.90	592.98	1,052.39	594.98
Less than 50% low-wage	1,012.70	1,105.45	928.14	713.30	631.40	1,602.79	572.77	1,179.27
Percent women employees								
Less than 25%	482.65	1,704.44 *	1,051.92	984.65	1,233.27	443.24	748.57	635.68
25-49 %	508.49	--	1,453.46	1,053.40	1,220.24	629.89	903.05	560.53
50-74 %	1,838.45	1,226.08 *	2,418.74	1,430.10	632.54	2,076.24	1,417.07	1,904.74
75% or more	590.50	--	1,665.21	1,961.30	949.69	722.07	1,485.22	620.89
Percent age 50 or older employees								
Less than 25%	367.88	1,150.70	1,168.57	860.44	1,023.05	407.35	725.28	422.57
25-49 %	424.43	--	1,788.79	1,187.03	756.97	545.59	1,114.66	454.67
50-74 %	1,930.40	1,416.14 *	1,680.35	1,508.94	1,105.92	1,084.55	1,017.63	1,436.09
75% or more	1,670.05	--	338.98	--	1,191.50	824.04	2,858.55 *	811.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,930	7,687	10,318	7,686	7,103	6,553	8,482	6,749
Industry group **								
Agric., fish., forest.	5,016	--	--	--	4,011	6,046	--	4,707
Mining and manufacturing	5,358	--	8,659	7,997	6,601	4,515	7,802	5,252
Construction	6,122	8,476	8,470	5,397 *	6,447	5,802	7,606	5,675
Utilities and transp.	5,895	--	8,097	4,734	5,649	6,021	7,816	5,781
Wholesale trade	6,632	5,949 *	7,631	8,481	6,117	6,318	7,561	6,457
Fin. svcs. and real estate	6,743	--	10,954	6,826	6,289	6,764	8,179	6,663
Retail trade	7,301	--	13,223	10,455	10,527	6,398	9,084	7,130
Professional services	7,574	11,765	8,936	9,045	7,904	6,928	9,518	7,324
Other services	8,595	2,637 *	13,055	8,162	8,242	8,830	7,993	8,734
Ownership								
For profit, incorporated	6,859	8,750	10,345	7,518	7,147	6,446	8,771	6,637
For profit, unincorporated	6,850	7,231	11,916	9,866	6,099	6,213	9,036	6,527
Nonprofit	7,347	3,258 *	7,695	6,166	7,979	7,465	5,937	7,475
Age of firm								
Less than 5 years	8,938	5,857	16,164	9,119	7,888	5,903	9,873	8,289
5-9 years	7,937	7,603 *	12,687	7,150	8,021	6,080	8,107	7,838
10-19 years	9,127	12,250	9,069	10,113	6,828	9,660	10,456	8,635
20 or more years	6,591	4,396	9,352	6,953	7,061	6,398	7,423	6,530
Multi/single status								
2 or more locations	6,673	--	7,003 *	8,501	6,754	6,586	7,293	6,663
1 location only	7,799	7,846	10,614	7,399	7,643	5,482	8,639	7,231
Percent full-time employees								
Less than 25%	13,672	--	--	5,895 *	19,231	8,434	6,396	14,356
25-49 %	8,885	--	--	10,180	9,201	8,474	9,492	8,786
50-74 %	8,045	5,934 *	9,804	10,795	7,260	8,130	7,029	8,179
75% or more	6,732	7,988	10,397	7,492	6,681	6,385	8,601	6,517
Union presence								
No union employees	7,435	8,453	10,605	8,839	7,343	6,943	9,044	7,209
Has union employees	5,162	--	--	1,872 *	5,095	5,539	2,392 *	5,277
Percent low-wage employees								
50% or more low-wage	8,094	--	9,007	8,983	12,298	7,066	6,484	8,219
Less than 50% low-wage	6,838	7,870	10,352	7,620	6,719	6,508	8,588	6,629
Percent women employees								
Less than 25%	6,699	6,786	12,527	7,081	6,635	5,983	8,699	6,302
25-49 %	6,055	4,663	8,676	7,925	6,304	5,746	7,435	5,944
50-74 %	7,453	11,691 *	8,954	8,043	6,930	7,278	9,738	7,251
75% or more	8,372	5,370 *	9,630	9,313	10,210	7,869	7,756	8,448
Percent age 50 or older employees								
Less than 25%	7,121	6,885	10,560	6,965	6,870	6,990	8,243	6,929
25-49 %	6,668	7,608	11,768	8,977	6,636	6,304	9,262	6,502
50-74 %	7,994	10,695 *	6,337	6,902	9,176	7,348	7,989	7,995
75% or more	5,892	5,097 *	--	--	8,980	4,826	7,150	5,529

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	134.38	1,489.21	865.91	536.84	389.54	126.64	552.24	134.16
Industry group **								
Agric., fish., forest.	930.27	--	--	--	953.31	1,199.93	--	911.68
Mining and manufacturing	236.51	--	1,650.09	1,095.91	495.66	223.63	738.59	241.62
Construction	786.13	2,098.42	1,796.74	1,653.62 *	1,383.87	465.72	1,064.43	926.78
Utilities and transp.	379.09	--	1,571.60	1,218.98	882.29	432.51	827.05	392.50
Wholesale trade	404.89	3,049.69 *	1,169.64	1,061.67	441.36	628.85	1,116.82	434.53
Fin. svcs. and real estate	251.02	--	2,208.60	782.53	512.92	300.97	1,008.21	257.53
Retail trade	308.00	--	3,188.52	1,593.72	997.73	269.00	1,545.54	303.36
Professional services	281.70	2,998.86	992.88	479.66	966.17	186.69	1,165.44	275.58
Other services	405.54	909.75 *	2,151.84	770.30	548.35	447.17	1,512.00	361.31
Ownership								
For profit, incorporated	151.17	1,926.21	1,146.89	667.50	339.93	150.09	714.57	143.01
For profit, unincorporated	281.81	1,552.79	1,367.49	884.64	422.53	351.33	746.53	292.80
Nonprofit	470.11	1,951.61 *	1,048.64	1,098.65	1,441.56	302.21	1,157.64	497.20
Age of firm								
Less than 5 years	1,035.99	1,574.47	3,872.29	796.57	926.98	590.83	2,278.03	644.84
5-9 years	675.19	2,393.13 *	1,962.71	1,252.21	1,019.39	1,062.82	1,310.65	744.00
10-19 years	579.81	3,119.20	1,295.13	992.68	589.86	836.28	1,482.77	549.81
20 or more years	135.34	952.44	896.57	658.77	496.60	123.64	496.06	140.61
Multi/single status								
2 or more locations	112.62	--	2,778.42 *	490.45	276.77	126.75	827.02	113.66
1 location only	455.93	1,515.17	898.90	684.62	880.58	794.97	614.14	624.56
Percent full-time employees								
Less than 25%	3,469.65	--	--	1,768.90 *	2,501.06	690.78	1,613.25	3,522.95
25-49 %	419.76	--	--	1,141.28	1,115.45	531.98	1,076.24	454.40
50-74 %	474.23	2,122.07 *	1,745.51	1,328.06	577.42	638.07	1,298.87	504.81
75% or more	126.79	1,735.55	946.55	568.47	252.81	127.65	606.82	120.27
Union presence								
No union employees	148.36	1,545.26	870.31	323.36	422.39	143.85	552.90	148.14
Has union employees	241.96	--	--	684.76 *	653.93	228.44	1,025.01 *	246.36
Percent low-wage employees								
50% or more low-wage	845.40	--	1,775.83	1,235.53	3,091.43	485.13	1,095.79	902.29
Less than 50% low-wage	126.79	1,619.62	885.67	558.15	244.04	131.38	576.35	121.55
Percent women employees								
Less than 25%	297.29	1,282.60	1,703.36	959.83	501.78	314.59	774.65	307.08
25-49 %	157.23	876.62	1,360.06	533.60	343.88	182.99	729.65	157.46
50-74 %	225.68	3,790.68 *	1,324.24	547.09	404.38	206.57	1,740.70	180.30
75% or more	485.86	1,974.58 *	821.81	719.17	1,909.48	361.05	1,082.35	526.39
Percent age 50 or older employees								
Less than 25%	223.00	1,072.89	1,433.68	874.41	329.22	239.63	664.75	232.28
25-49 %	135.45	1,316.36	1,222.56	556.97	322.52	148.02	631.73	135.76
50-74 %	811.51	6,130.48 *	1,274.37	650.89	2,101.79	473.14	2,300.87	838.86
75% or more	1,113.16	1,929.70 *	--	--	1,056.04	1,260.47	1,803.92	1,217.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,092	7,371	6,462	9,529	6,973	6,729	7,357	7,038
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	6,668	--	--	9,897	7,246	6,452	4,655	6,889
Construction	5,436	--	6,365	6,031	6,201	4,317 *	5,567	5,333
Utilities and transp.	9,109	--	--	--	10,364	9,299	--	9,646
Wholesale trade	6,731	--	--	--	9,509	6,294	5,707 *	7,033
Fin. svcs. and real estate	5,770	--	--	7,034	5,941	5,461	7,481	5,652
Retail trade	7,839	--	--	11,375	8,217	7,284	8,160	7,763
Professional services	8,487	12,319	6,592 *	12,048	8,453	7,480	9,712	8,164
Other services	5,496	--	5,763	10,698	2,750 *	6,023	7,083	5,259 *
Ownership								
For profit, incorporated	7,131	7,286	6,319	9,975	6,858	6,796	7,249	7,103
For profit, unincorporated	7,420	--	--	8,236	6,340	7,294	9,854	6,982
Nonprofit	6,640	--	3,284	8,452	7,699	5,906	4,444	6,817
Age of firm								
Less than 5 years	7,412	--	--	--	10,654	--	--	7,052
5-9 years	6,440	--	3,931	13,051	5,018	--	5,869	7,193
10-19 years	8,682	13,924	5,085 *	10,622	8,067	7,397	8,759	8,636
20 or more years	6,840	4,797 *	8,046	8,593	6,785	6,713	6,800	6,845
Multi/single status								
2 or more locations	6,701	--	--	6,655	7,245	6,781	3,219 *	6,908
1 location only	7,953	8,083	8,203	10,812	6,697	3,974	8,598	7,501
Percent full-time employees								
Less than 25%	9,095 *	--	--	3,880	--	3,889	20,254	4,189
25-49 %	7,956	--	--	--	12,348	5,865	3,584 *	9,283
50-74 %	7,026	--	--	12,423	7,028	7,131	4,149 *	7,634
75% or more	7,032	7,260	6,418	9,590	6,792	6,754	7,285	6,983
Union presence								
No union employees	7,251	7,732	6,577	9,998	6,972	6,819	7,756	7,143
Has union employees	6,111	--	--	--	6,983	6,406	--	6,449
Percent low-wage employees								
50% or more low-wage	7,860	--	--	6,717	8,971	5,694	12,556 *	6,369
Less than 50% low-wage	7,041	5,882	6,345	9,631	6,909	6,807	6,847	7,078
Percent women employees								
Less than 25%	7,884	3,665 *	6,840	8,765	9,021	7,950	5,943	8,566
25-49 %	7,325	--	--	8,788	7,536	7,229	6,828	7,381
50-74 %	6,771	--	3,844 *	9,952	8,607	5,286	8,604 *	6,445
75% or more	6,031	--	9,818	12,313	3,470 *	6,838	9,449	5,362
Percent age 50 or older employees								
Less than 25%	6,543	7,045 *	5,831	10,228	5,602 *	6,248	6,473	6,563
25-49 %	7,180	--	--	8,625	7,100	7,070	7,885	7,104
50-74 %	8,226	--	10,706	8,944	10,928	6,778	8,664	8,119
75% or more	8,655	--	--	--	--	2,671	--	7,648

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	383.61	1,826.82	1,406.07	852.75	1,029.98	370.67	910.03	422.62
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	677.73	--	--	2,590.65	1,527.58	443.44	1,096.08	704.98
Construction	643.13	--	1,095.05	1,235.79	1,430.86	1,379.86 *	784.95	975.87
Utilities and transp.	989.45	--	--	--	1,583.22	1,097.37	--	944.74
Wholesale trade	754.09	--	--	--	960.72	878.54	1,999.79 *	743.90
Fin. svcs. and real estate	690.79	--	--	1,350.56	562.85	960.82	1,448.84	720.75
Retail trade	655.24	--	--	1,758.85	1,284.99	725.07	2,172.77	636.41
Professional services	629.06	3,172.22	3,127.46 *	1,160.35	1,102.51	623.45	2,253.67	556.02
Other services	1,429.67	--	1,638.40	2,762.15	1,994.87 *	1,288.60	1,348.26	1,588.89 *
Ownership								
For profit, incorporated	513.42	2,018.59	1,675.71	1,084.37	1,471.39	487.33	1,081.91	580.17
For profit, unincorporated	432.77	--	--	1,042.04	645.31	505.12	1,590.02	413.30
Nonprofit	764.16	--	618.05	2,083.30	1,591.45	600.28	798.80	814.19
Age of firm								
Less than 5 years	1,134.15	--	--	--	1,767.54	--	--	1,082.21
5-9 years	981.46	--	631.90	1,174.98	778.91	--	1,353.97	1,252.35
10-19 years	1,164.57	3,242.28	2,618.45 *	2,035.59	1,342.08	1,794.17	2,469.23	1,139.63
20 or more years	421.48	1,719.07 *	1,274.73	947.92	1,258.20	380.60	910.70	460.34
Multi/single status								
2 or more locations	323.70	--	--	954.62	639.89	376.54	1,020.71 *	321.89
1 location only	1,078.53	2,012.28	1,067.76	1,051.65	1,981.03	862.78	953.30	1,645.43
Percent full-time employees								
Less than 25%	3,439.26 *	--	--	383.43	--	615.55	1,357.40	417.98
25-49 %	1,147.23	--	--	--	3,343.53	379.72	1,269.23 *	1,323.90
50-74 %	651.44	--	--	1,733.32	836.36	691.61	1,666.12 *	633.64
75% or more	422.19	1,849.24	1,504.10	951.91	1,100.38	416.65	916.78	471.59
Union presence								
No union employees	423.87	1,890.43	1,613.24	854.37	1,075.64	363.49	991.64	467.87
Has union employees	896.47	--	--	--	1,953.26	1,082.27	--	981.12
Percent low-wage employees								
50% or more low-wage	1,451.62	--	--	741.05	1,580.74	773.93	4,024.89 *	748.04
Less than 50% low-wage	396.42	1,507.87	1,430.87	880.51	1,057.20	392.44	816.95	445.96
Percent women employees								
Less than 25%	555.61	1,211.92 *	1,044.10	1,469.05	1,064.02	812.33	708.73	645.45
25-49 %	485.15	--	--	1,411.40	1,077.10	551.63	1,836.78	494.49
50-74 %	748.12	--	2,564.10 *	1,283.37	1,446.04	595.72	3,144.78 *	695.05
75% or more	1,247.19	--	2,438.68	1,789.08	1,648.05 *	618.41	1,513.39	1,308.20
Percent age 50 or older employees								
Less than 25%	716.09	2,281.55 *	1,580.81	1,347.13	1,878.83 *	526.08	1,062.88	871.32
25-49 %	440.82	--	--	1,212.96	870.52	516.87	2,063.41	435.30
50-74 %	1,043.77	--	2,687.88	1,410.19	1,689.07	1,367.44	2,067.11	1,199.18
75% or more	2,310.70	--	--	--	--	229.91	--	2,199.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,188	6,949	8,782	8,297	7,852	8,542	7,978	8,265
Industry group **								
Agric., fish., forest.	5,790	--	--	8,942	4,708	8,811	7,011	5,565
Mining and manufacturing	7,286	5,037	5,947	8,440	8,321	5,520	6,564	7,475
Construction	6,328	7,056	6,423	6,151	6,182	7,218	6,741	6,071
Utilities and transp.	7,290	--	7,591	5,214	7,965	9,452	6,470	7,474
Wholesale trade	7,873	6,083 *	9,521	9,822	7,063	6,644	8,221	7,657
Fin. svcs. and real estate	7,840	6,963 *	9,005	8,093	7,362	8,104	8,078	7,787
Retail trade	8,852	5,494 *	11,131	10,900	12,889	7,589	8,785	8,869
Professional services	9,000	9,887	8,781	9,150	8,912	8,766	8,949	9,023
Other services	8,673	3,107	10,074	8,377	6,435	11,077	7,596	9,092
Ownership								
For profit, incorporated	8,257	7,422	8,894	8,394	7,998	8,374	8,133	8,307
For profit, unincorporated	8,290	4,906	10,170	9,734	7,009	9,500	8,186	8,340
Nonprofit	7,799	5,597 *	6,275	6,173	8,112	9,000	6,259	8,062
Age of firm								
Less than 5 years	8,702	5,580	15,941	8,783	7,406	--	8,800	8,591
5-9 years	8,074	5,100 *	10,984	7,583	9,412	6,773	7,559	8,614
10-19 years	9,799	10,417	7,600	10,432	8,249	11,761	9,283	10,150
20 or more years	7,804	5,171	7,942	7,697	7,713	8,214	7,345	7,922
Multi/single status								
2 or more locations	8,123	--	5,616 *	8,699	7,585	8,446	6,512	8,237
1 location only	8,259	7,215	9,170	8,163	8,135	10,421	8,193	8,323
Percent full-time employees								
Less than 25%	14,148	19,485	--	6,982 *	17,765	8,128	11,976 *	14,639
25-49 %	9,580	--	7,593	10,465	9,682	10,590	7,700	10,223
50-74 %	8,836	3,768 *	7,847	9,917	8,861	10,213	5,719	10,062
75% or more	7,948	7,315	8,921	8,123	7,287	8,261	8,169	7,866
Union presence								
No union employees	8,622	7,140	8,869	9,241	8,368	8,769	8,232	8,783
Has union employees	5,365	--	--	2,318 *	4,632	7,449	4,011	5,552
Percent low-wage employees								
50% or more low-wage	9,077	8,446 *	4,069 *	8,544	13,090	8,153	6,768	9,702
Less than 50% low-wage	8,095	6,775	9,069	8,281	7,439	8,607	8,075	8,103
Percent women employees								
Less than 25%	7,834	5,299	8,840	7,799	7,845	8,617	7,346	8,116
25-49 %	7,923	4,914	8,795	8,176	7,633	8,295	7,552	8,037
50-74 %	8,263	10,754	7,012	8,683	7,547	8,244	8,953	8,090
75% or more	9,261	6,566	10,553	9,775	8,592	10,049	9,090	9,321
Percent age 50 or older employees								
Less than 25%	7,460	5,828	8,114	7,624	6,429	8,343	7,467	7,457
25-49 %	8,704	6,174	11,151	9,384	8,231	8,647	8,673	8,712
50-74 %	9,151	10,115 *	6,928	8,019	10,161	9,047	8,119	9,685
75% or more	8,509	7,738 *	--	6,322	11,408	7,363	8,377	8,728

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	243.57	1,101.91	714.14	499.31	555.08	313.29	432.75	293.72
Industry group **								
Agric., fish., forest.	1,372.35	--	--	1,413.99	1,393.38	1,440.30	1,709.45	1,499.66
Mining and manufacturing	439.01	1,299.32	1,150.23	1,001.42	797.17	451.37	675.86	520.14
Construction	851.51	1,807.17	1,075.22	1,599.87	1,485.77	1,460.46	742.33	1,267.93
Utilities and transp.	992.99	--	1,327.96	1,553.96	1,523.25	1,751.42	1,084.88	1,206.13
Wholesale trade	597.62	2,279.74 *	1,235.55	1,492.05	786.30	743.69	1,029.04	722.52
Fin. svcs. and real estate	494.10	2,414.68 *	2,099.58	767.46	979.86	733.90	1,164.01	545.04
Retail trade	446.95	2,162.60 *	2,178.52	1,232.44	1,107.38	274.29	1,138.54	481.77
Professional services	494.54	2,394.01	1,301.23	466.64	1,180.41	623.17	962.11	573.28
Other services	709.48	790.78	1,944.47	890.01	1,540.36	759.84	1,149.75	899.05
Ownership								
For profit, incorporated	289.23	1,334.04	883.62	643.37	697.17	340.84	545.58	342.17
For profit, unincorporated	392.11	1,273.19	1,442.60	801.58	472.65	863.12	723.08	465.42
Nonprofit	774.45	2,360.97 *	1,196.75	983.79	1,537.55	1,031.80	776.33	889.40
Age of firm								
Less than 5 years	999.94	1,203.89	3,368.71	956.83	901.28	--	1,757.71	777.60
5-9 years	629.73	1,551.90 *	1,492.71	1,157.73	900.88	1,250.66	981.36	778.81
10-19 years	644.23	2,694.37	1,553.72	873.95	623.51	1,237.99	1,262.38	656.02
20 or more years	281.48	887.53	718.99	639.71	712.88	306.35	395.07	340.21
Multi/single status								
2 or more locations	237.16	--	2,194.71 *	475.74	486.96	295.72	869.29	243.35
1 location only	441.46	1,159.07	708.93	637.80	1,024.23	2,821.88	472.27	744.57
Percent full-time employees								
Less than 25%	3,094.80	1,616.77	--	2,351.39 *	3,198.72	1,355.84	4,045.24 *	3,526.92
25-49 %	614.82	--	1,900.63	1,105.10	1,022.83	1,581.36	1,015.98	751.45
50-74 %	701.08	1,264.42 *	1,335.74	1,280.14	1,185.54	1,257.64	864.11	878.80
75% or more	242.97	1,299.93	783.28	543.01	461.82	316.97	477.12	281.09
Union presence								
No union employees	249.62	1,137.96	740.37	317.62	621.55	337.58	447.35	301.72
Has union employees	710.14	--	--	855.47 *	777.81	906.80	1,168.28	792.69
Percent low-wage employees								
50% or more low-wage	1,101.44	2,799.54 *	1,529.45 *	967.43	3,231.58	675.15	1,456.06	1,307.32
Less than 50% low-wage	240.62	1,183.47	734.56	527.64	446.88	345.95	451.67	284.60
Percent women employees								
Less than 25%	449.11	1,000.72	1,294.14	952.29	775.77	747.16	600.96	624.17
25-49 %	321.55	1,136.05	1,136.84	519.58	585.58	575.31	625.38	374.96
50-74 %	382.40	3,027.73	1,590.04	496.64	403.64	465.94	1,415.97	314.13
75% or more	984.62	1,284.10	994.26	862.80	2,539.28	928.63	677.87	1,311.45
Percent age 50 or older employees								
Less than 25%	336.93	861.20	1,087.73	822.57	700.59	380.94	538.74	420.28
25-49 %	296.57	1,520.10	1,067.32	546.54	496.04	521.41	618.52	337.44
50-74 %	981.74	4,234.65 *	1,039.96	569.27	2,045.73	1,123.46	1,627.72	1,206.54
75% or more	1,119.05	2,338.21 *	--	780.05	875.09	882.06	1,742.10	774.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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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-- 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.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,606	6,512	9,534	8,361	6,290	6,557	8,014	6,559
Industry group **								
Agric., fish., forest.	3,258	--	--	--	--	3,866	--	3,275
Mining and manufacturing	4,887	--	--	5,655	5,382	4,633	8,967	4,809
Construction	5,660	--	--	5,627	5,829	5,468	7,353	5,412
Utilities and transp.	6,010	--	--	5,315	5,615	6,027	8,701	5,957
Wholesale trade	6,147	--	--	7,219	5,363	6,344	5,886	6,161
Fin. svcs. and real estate	6,375	--	--	8,420 *	5,937	6,257	10,594	6,280
Retail trade	5,789	--	--	10,726	8,376	5,490	4,653 *	5,829
Professional services	6,846	11,671	8,440	11,220	6,968	6,626	9,982	6,751
Other services	9,851	--	9,220	12,340	8,529	10,125	5,658 *	10,048
Ownership								
For profit, incorporated	6,578	7,516	7,815	7,494	6,185	6,584	7,570	6,549
For profit, unincorporated	6,467	11,085	13,201	11,194	5,655	6,076	11,476	6,190
Nonprofit	6,846	--	--	8,756	7,405	6,791	5,162 *	6,905
Age of firm								
Less than 5 years	8,812	--	13,737	9,746	7,701	5,881	12,305	7,342
5-9 years	6,175	--	4,994	10,593	6,108	4,019	5,957	6,244
10-19 years	7,239	9,448	7,279	8,966	6,144	7,478	8,383	7,051
20 or more years	6,544	4,372 *	10,647	7,878	6,299	6,533	7,449	6,527
Multi/single status								
2 or more locations	6,567	--	--	9,266	6,115	6,594	6,205	6,569
1 location only	6,929	6,726	9,658	7,947	6,660	5,207	8,298	6,447
Percent full-time employees								
Less than 25%	7,353	--	--	--	6,362	7,333	--	7,232
25-49 %	7,890	12,778	--	11,644	8,170	7,487	--	7,847
50-74 %	6,405	--	12,327	7,708	7,132	6,308	5,614 *	6,425
75% or more	6,598	6,717 *	9,539	8,303	6,206	6,562	8,161	6,545
Union presence								
No union employees	7,115	8,863	10,014	9,015	6,296	7,145	8,972	7,040
Has union employees	5,222	0	--	2,212 *	6,207	5,277	--	5,278
Percent low-wage employees								
50% or more low-wage	5,985	--	--	10,402	7,652	5,707	6,389	5,976
Less than 50% low-wage	6,645	6,665	9,595	8,308	6,223	6,615	8,079	6,596
Percent women employees								
Less than 25%	5,933	8,234	9,454	7,134	5,957	5,635	8,298	5,759
25-49 %	5,539	--	--	8,132	5,698	5,451	6,983	5,517
50-74 %	8,043	--	10,120	9,894	6,880	8,127	9,438	8,011
75% or more	7,096	--	11,089	10,171	7,311	7,030	6,706 *	7,112
Percent age 50 or older employees								
Less than 25%	6,433	10,073	8,276	8,556	6,649	6,129	8,673	6,301
25-49 %	6,123	--	10,083	8,946	5,916	6,043	9,141	6,070
50-74 %	9,841	--	--	4,511	7,679	10,623	4,684 *	10,161
75% or more	5,267	--	--	--	6,092	4,575	--	5,046

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	372.91	1,738.00	1,173.14	692.98	240.07	461.73	784.61	386.59
Industry group **								
Agric., fish., forest.	646.29	--	--	--	--	760.63	--	673.63
Mining and manufacturing	203.34	--	--	1,079.13	367.41	227.22	2,216.98	198.24
Construction	397.90	--	--	1,680.91	619.16	487.77	1,107.82	427.22
Utilities and transp.	365.61	--	--	1,114.44	507.19	411.25	1,701.50	368.46
Wholesale trade	463.49	--	--	1,024.55	731.09	605.09	1,407.39	482.33
Fin. svcs. and real estate	311.88	--	--	3,026.72 *	470.75	335.59	2,398.21	305.32
Retail trade	248.00	--	--	1,553.63	849.42	247.49	1,491.00 *	250.65
Professional services	175.35	2,249.80	1,725.70	960.43	532.48	183.11	1,107.78	175.99
Other services	1,754.11	--	1,191.05	1,329.87	719.52	1,897.25	2,255.72 *	1,761.46
Ownership								
For profit, incorporated	522.94	1,704.25	1,313.52	715.34	249.03	630.51	722.40	539.61
For profit, unincorporated	295.65	2,011.01	1,377.09	1,606.75	494.87	310.02	1,165.29	282.61
Nonprofit	288.24	--	--	2,060.78	767.64	300.82	2,169.14 *	282.92
Age of firm								
Less than 5 years	1,026.72	--	1,671.47	667.22	1,190.13	672.37	1,725.18	635.66
5-9 years	698.88	--	913.03	1,828.35	1,044.51	703.04	960.51	869.79
10-19 years	471.48	1,805.61	1,945.62	1,088.62	718.47	721.61	1,060.65	513.76
20 or more years	409.41	2,194.48 *	1,328.65	930.95	263.34	482.26	1,155.76	417.58
Multi/single status								
2 or more locations	416.88	--	--	1,270.28	213.00	471.40	1,030.54	418.84
1 location only	433.06	1,844.29	1,206.23	784.51	591.33	778.64	898.40	475.64
Percent full-time employees								
Less than 25%	444.59	--	--	--	1,269.56	292.07	--	445.09
25-49 %	443.62	1,142.02	--	2,809.15	1,069.26	431.20	--	458.69
50-74 %	418.50	--	1,153.93	1,835.48	658.93	478.60	1,938.21 *	425.90
75% or more	419.61	2,052.91 *	1,278.10	751.19	257.43	521.97	865.37	435.38
Union presence								
No union employees	472.88	1,249.72	1,155.53	639.19	251.07	619.05	627.08	495.51
Has union employees	187.75	0.00	--	1,243.92 *	791.46	191.57	--	186.97
Percent low-wage employees								
50% or more low-wage	386.61	--	--	1,266.21	654.43	423.59	1,403.34	393.44
Less than 50% low-wage	393.91	1,879.98	1,204.98	708.72	248.70	488.73	815.57	408.76
Percent women employees								
Less than 25%	209.56	1,862.16	1,408.05	906.25	374.18	247.11	776.68	210.32
25-49 %	154.09	--	--	948.18	323.64	173.65	1,197.40	155.45
50-74 %	1,029.35	--	2,790.81	1,931.75	665.62	1,212.09	1,823.52	1,056.62
75% or more	277.91	--	1,556.36	1,410.79	497.78	303.03	2,369.39 *	270.56
Percent age 50 or older employees								
Less than 25%	191.72	1,773.44	942.65	1,062.89	402.89	229.71	727.52	198.43
25-49 %	134.81	--	2,219.65	1,074.63	326.35	146.32	1,309.80	134.17
50-74 %	1,959.63	--	--	1,113.76	712.65	2,032.05	1,815.10 *	1,940.66
75% or more	1,093.99	--	--	--	644.54	1,080.98	--	1,080.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.4%	28.9%	38.4%	36.6%	29.3%	27.8%	34.5%	28.7%
Industry group **								
Agric., fish., forest.	27.9%	--	--	--	27.3%	25.9%	33.2%	27.0%
Mining and manufacturing	23.9%	22.7%	29.4%	34.8%	28.1%	20.4%	28.8%	23.5%
Construction	28.4%	32.8%	30.2%	30.9%	31.4%	22.1%	31.7%	27.0%
Utilities and transp.	25.4%	--	27.0%	23.4%	28.8%	24.9%	26.9%	25.3%
Wholesale trade	28.5%	21.8%	43.9%	37.0%	25.6%	26.6%	33.4%	27.5%
Fin. svcs. and real estate	25.8%	27.6%	46.5%	30.4%	24.4%	25.3%	33.4%	25.3%
Retail trade	30.3%	24.2% *	39.3%	46.4%	45.8%	26.2%	35.8%	29.6%
Professional services	29.8%	38.3%	40.8%	41.3%	31.4%	26.5%	39.3%	28.5%
Other services	40.0%	16.0%	41.1%	38.6%	27.7%	45.1%	32.5%	41.4%
Ownership								
For profit, incorporated	30.0%	30.0%	38.2%	36.8%	30.6%	28.3%	34.4%	29.3%
For profit, unincorporated	29.6%	25.2%	45.6%	44.1%	25.8%	26.9%	38.4%	28.1%
Nonprofit	26.9%	23.4% *	27.9%	26.6%	28.9%	26.2%	27.5%	26.9%
Age of firm								
Less than 5 years	37.5%	23.5%	56.6%	43.2%	34.5%	21.9%	39.7%	35.5%
5-9 years	33.0%	25.6%	42.1%	34.3%	32.9%	26.3%	33.1%	33.0%
10-19 years	37.2%	39.1%	35.9%	45.0%	31.2%	37.9%	39.2%	36.4%
20 or more years	28.2%	22.0%	35.1%	33.8%	28.5%	27.3%	31.7%	27.9%
Multi/single status								
2 or more locations	28.0%	--	27.1%	37.3%	27.3%	27.9%	28.6%	28.0%
1 location only	33.7%	29.7%	39.4%	36.3%	32.3%	26.7%	35.3%	32.6%
Percent full-time employees								
Less than 25%	42.5%	48.6%	--	29.0%	59.0%	30.1%	38.0%	43.2%
25-49 %	36.6%	30.5%	29.7%	45.6%	41.4%	32.9%	34.2%	37.0%
50-74 %	29.6%	14.4%	34.4%	45.2%	33.8%	28.8%	24.0%	30.4%
75% or more	29.0%	31.2%	39.0%	35.9%	27.8%	27.6%	35.5%	28.2%
Union presence								
No union employees	31.8%	29.9%	39.0%	39.8%	30.2%	30.4%	35.7%	31.1%
Has union employees	21.0%	--	28.4%	11.6%	21.0%	21.6%	16.3%	21.2%
Percent low-wage employees								
50% or more low-wage	32.2%	31.3%	18.9% *	39.4%	42.8%	29.1%	29.8%	32.5%
Less than 50% low-wage	29.2%	28.6%	39.5%	36.4%	28.3%	27.7%	34.8%	28.5%
Percent women employees								
Less than 25%	29.2%	23.1%	36.6%	35.3%	31.2%	25.6%	31.6%	28.6%
25-49 %	25.1%	22.1%	37.9%	34.8%	27.3%	23.2%	32.2%	24.5%
50-74 %	33.2%	42.6%	35.2%	37.3%	28.8%	33.4%	38.7%	32.7%
75% or more	31.1%	26.3%	48.5%	42.8%	30.4%	29.0%	40.5%	30.0%
Percent age 50 or older employees								
Less than 25%	29.6%	26.5%	36.7%	36.1%	27.8%	28.1%	33.8%	28.8%
25-49 %	27.2%	28.2%	44.0%	39.4%	28.1%	25.2%	37.3%	26.5%
50-74 %	39.1%	35.0% *	31.7%	29.9%	37.0%	42.6%	31.9%	40.6%
75% or more	27.3%	28.3%	46.3%	30.7%	31.7%	21.8%	31.8%	25.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.01%	3.54%	2.31%	1.50%	1.23%	1.57%	1.45%	1.14%
Industry group **								
Agric., fish., forest.	3.37%	--	--	--	5.12%	4.83%	8.27%	3.52%
Mining and manufacturing	0.85%	5.63%	5.11%	3.38%	1.86%	0.83%	2.83%	0.88%
Construction	2.10%	7.51%	4.73%	5.06%	5.24%	1.87%	3.28%	2.60%
Utilities and transp.	1.42%	--	3.29%	5.41%	3.97%	1.57%	2.85%	1.50%
Wholesale trade	1.36%	6.19%	5.33%	4.22%	2.06%	1.93%	3.36%	1.48%
Fin. svcs. and real estate	1.03%	7.44%	8.71%	4.10%	2.26%	1.18%	4.40%	1.04%
Retail trade	1.32%	7.63% *	7.85%	4.92%	3.74%	1.39%	4.40%	1.38%
Professional services	0.82%	7.15%	4.66%	1.84%	2.40%	0.73%	3.13%	0.81%
Other services	4.95%	3.44%	5.50%	3.33%	5.56%	6.16%	3.69%	5.54%
Ownership								
For profit, incorporated	1.39%	4.28%	2.83%	1.75%	1.63%	2.11%	1.79%	1.59%
For profit, unincorporated	1.05%	5.65%	5.44%	3.26%	1.61%	1.24%	3.10%	1.06%
Nonprofit	1.21%	7.48% *	4.52%	3.40%	3.42%	1.16%	2.81%	1.28%
Age of firm								
Less than 5 years	2.98%	4.92%	6.84%	4.70%	2.98%	1.90%	5.45%	2.54%
5-9 years	2.37%	7.61%	5.67%	4.64%	4.28%	4.16%	3.83%	2.99%
10-19 years	1.68%	7.47%	5.18%	2.99%	2.25%	2.53%	3.80%	1.75%
20 or more years	1.19%	3.05%	2.63%	1.80%	1.50%	1.67%	1.45%	1.29%
Multi/single status								
2 or more locations	1.30%	--	7.91%	2.07%	1.00%	1.61%	2.89%	1.33%
1 location only	1.31%	3.68%	2.35%	1.89%	2.81%	4.30%	1.58%	1.94%
Percent full-time employees								
Less than 25%	7.61%	1.79%	--	8.65%	8.10%	1.94%	7.34%	8.68%
25-49 %	1.46%	5.20%	7.15%	3.73%	3.78%	1.88%	3.71%	1.60%
50-74 %	1.50%	4.24%	5.74%	3.96%	2.44%	1.93%	3.40%	1.62%
75% or more	1.14%	4.24%	2.51%	1.62%	1.07%	1.79%	1.60%	1.29%
Union presence								
No union employees	1.19%	3.65%	2.39%	1.21%	1.33%	2.04%	1.48%	1.39%
Has union employees	0.84%	--	7.44%	2.86%	2.29%	0.92%	4.07%	0.85%
Percent low-wage employees								
50% or more low-wage	2.48%	7.03%	6.85% *	4.67%	8.12%	2.03%	4.69%	2.72%
Less than 50% low-wage	1.07%	3.87%	2.33%	1.56%	1.03%	1.69%	1.51%	1.22%
Percent women employees								
Less than 25%	0.95%	3.18%	3.78%	2.80%	1.93%	1.31%	1.93%	1.09%
25-49 %	0.64%	4.75%	4.70%	1.93%	1.37%	0.74%	2.52%	0.65%
50-74 %	2.90%	9.03%	5.90%	2.32%	1.26%	4.07%	4.42%	3.18%
75% or more	1.54%	4.89%	3.19%	3.31%	5.86%	1.20%	2.70%	1.67%
Percent age 50 or older employees								
Less than 25%	0.81%	2.97%	3.53%	2.59%	2.18%	0.93%	1.84%	0.89%
25-49 %	0.52%	5.59%	4.02%	1.96%	1.14%	0.59%	2.27%	0.53%
50-74 %	5.84%	13.07% *	3.73%	2.39%	4.98%	8.85%	5.22%	6.61%
75% or more	3.30%	6.35%	10.42%	5.10%	4.68%	4.17%	4.78%	3.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.D.3.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.7%	19.4%	32.3%	44.9%	33.7%	34.9%	31.4%	35.4%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	27.4%	--	26.8%	32.0%	33.9%	22.6%	27.8%	27.2%
Construction	31.7%	--	21.1% *	50.0%	35.1% *	27.6%	28.0%	34.3%
Utilities and transp.	26.3%	--	31.1%	40.5%	23.8%	23.6%	30.6%	25.6%
Wholesale trade	34.2%	--	55.2%	51.8%	20.7% *	30.2%	43.3%	30.9%
Fin. svcs. and real estate	30.8%	--	--	53.9%	33.2%	26.6%	36.4%	29.8%
Retail trade	28.0%	--	--	58.7%	51.5%	22.1%	31.0%	27.6%
Professional services	29.3%	10.8% *	42.8%	46.4%	33.8%	26.5%	34.9%	28.5%
Other services	52.9%	--	17.2% *	38.3%	35.5%	62.4%	23.4%	56.6%
Ownership								
For profit, incorporated	37.4%	20.3%	31.5%	46.0%	35.2%	39.0%	30.4%	38.9%
For profit, unincorporated	36.6%	--	43.0% *	49.5%	32.6%	34.8%	36.8%	36.5%
Nonprofit	26.5%	51.9%	--	30.0%	30.2%	25.4%	27.9%	26.4%
Age of firm								
Less than 5 years	41.7%	--	67.6%	44.9%	30.7%	--	42.8%	39.9%
5-9 years	34.5%	--	33.1%	38.3%	47.0%	--	29.8%	41.3%
10-19 years	35.4%	9.9% *	32.5% *	48.7%	37.1%	41.0%	26.4%	40.9%
20 or more years	34.4%	27.7%	26.7%	44.6%	32.7%	34.6%	31.3%	34.8%
Multi/single status								
2 or more locations	34.2%	--	42.6%	48.1%	29.4%	34.5%	37.3%	34.2%
1 location only	36.0%	19.1%	31.6%	43.8%	40.6%	44.2%	30.7%	42.2%
Percent full-time employees								
Less than 25%	32.1%	--	--	--	35.8%	29.5%	--	33.8%
25-49 %	37.9%	--	--	52.9%	41.3%	29.3%	31.2%	39.4%
50-74 %	25.3%	--	--	38.7%	45.7%	24.5%	18.6%	26.2%
75% or more	36.9%	22.4%	34.0%	44.9%	32.5%	38.6%	33.5%	37.7%
Union presence								
No union employees	39.4%	19.8%	31.7%	45.4%	35.1%	43.4%	31.1%	41.6%
Has union employees	21.0%	--	--	34.7%	23.6%	20.3%	39.5% *	20.6%
Percent low-wage employees								
50% or more low-wage	23.7%	--	7.8% *	50.4%	31.4%	21.4%	21.5% *	24.1%
Less than 50% low-wage	35.6%	19.6%	35.2%	44.5%	33.9%	36.1%	32.2%	36.3%
Percent women employees								
Less than 25%	29.7%	19.8% *	23.2%	45.9%	34.9%	25.9%	25.5%	32.2%
25-49 %	28.2%	--	38.7%	39.2%	32.1%	24.3%	35.4%	27.1%
50-74 %	44.4%	14.5% *	37.6% *	49.2%	33.5%	47.0%	34.5%	45.2%
75% or more	30.3%	--	51.5%	45.8%	34.0%	26.1%	45.9%	28.4%
Percent age 50 or older employees								
Less than 25%	29.8%	21.3%	28.4%	45.3%	28.8%	27.2%	32.7%	28.9%
25-49 %	30.0%	--	39.3%	46.0%	36.2%	26.2%	32.9%	29.7%
50-74 %	53.7%	14.4% *	31.6%	39.2%	38.4%	61.7%	25.1%	58.5%
75% or more	30.3%	--	31.6%	--	33.8%	24.1%	31.7%	28.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.24%	4.11%	4.01%	2.59%	2.12%	6.81%	2.37%	4.95%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1.84%	--	7.66%	4.61%	2.63%	2.14%	4.10%	1.99%
Construction	4.30%	--	6.54% *	4.29%	12.03% *	5.02%	5.67%	6.22%
Utilities and transp.	2.87%	--	2.06%	5.39%	6.09%	2.70%	3.67%	3.18%
Wholesale trade	4.82%	--	7.36%	12.30%	7.10% *	3.00%	7.13%	5.67%
Fin. svcs. and real estate	4.15%	--	--	7.54%	7.04%	4.72%	9.96%	4.39%
Retail trade	2.43%	--	--	4.74%	6.40%	1.96%	7.65%	2.54%
Professional services	1.85%	4.77% *	9.39%	4.40%	2.61%	2.33%	5.12%	1.98%
Other services	8.53%	--	5.40% *	6.27%	4.97%	4.81%	4.55%	7.37%
Ownership								
For profit, incorporated	5.82%	4.63%	4.08%	2.75%	3.08%	8.96%	2.44%	6.76%
For profit, unincorporated	3.08%	--	13.17% *	5.53%	4.20%	3.97%	7.97%	2.96%
Nonprofit	2.45%	8.11%	--	7.82%	3.04%	3.08%	6.65%	2.56%
Age of firm								
Less than 5 years	6.41%	--	4.22%	10.13%	3.70%	--	9.66%	5.28%
5-9 years	4.68%	--	8.67%	10.37%	7.99%	--	6.04%	7.10%
10-19 years	3.22%	4.40% *	10.26% *	4.25%	5.25%	6.06%	5.06%	3.65%
20 or more years	4.99%	6.37%	4.11%	3.29%	2.45%	7.21%	2.75%	5.54%
Multi/single status								
2 or more locations	5.86%	--	5.78%	4.10%	2.63%	7.15%	4.10%	6.00%
1 location only	2.13%	4.33%	4.27%	3.09%	3.46%	11.55%	2.59%	3.29%
Percent full-time employees								
Less than 25%	4.05%	--	--	--	4.69%	3.22%	--	4.72%
25-49 %	3.32%	--	--	7.18%	4.29%	4.90%	7.56%	3.61%
50-74 %	2.63%	--	--	7.95%	4.15%	3.06%	5.00%	2.90%
75% or more	5.07%	4.80%	4.43%	2.82%	2.32%	8.31%	2.63%	6.00%
Union presence								
No union employees	4.87%	4.18%	4.07%	2.69%	2.15%	8.08%	2.41%	5.71%
Has union employees	1.37%	--	--	6.62%	5.99%	1.37%	12.51% *	1.34%
Percent low-wage employees								
50% or more low-wage	2.94%	--	4.56% *	4.76%	8.15%	3.22%	7.02% *	3.27%
Less than 50% low-wage	4.45%	4.18%	4.09%	2.74%	2.19%	7.14%	2.46%	5.20%
Percent women employees								
Less than 25%	1.83%	5.95% *	4.35%	3.84%	4.72%	1.63%	3.03%	2.31%
25-49 %	2.13%	--	7.88%	3.82%	4.55%	2.55%	3.89%	2.29%
50-74 %	8.30%	6.32% *	11.70% *	5.52%	2.81%	9.74%	6.81%	8.70%
75% or more	2.68%	--	6.39%	8.07%	3.55%	3.11%	5.55%	2.73%
Percent age 50 or older employees								
Less than 25%	1.63%	4.80%	5.55%	4.11%	3.52%	2.13%	3.50%	1.79%
25-49 %	1.70%	--	8.25%	3.79%	2.69%	2.06%	4.97%	1.79%
50-74 %	8.95%	7.07% *	5.98%	6.54%	5.95%	5.56%	4.43%	7.01%
75% or more	4.35%	--	1.46%	--	5.49%	3.32%	6.82%	3.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 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%	33.6%	43.5%	34.1%	28.9%	26.0%	36.6%	27.1%
Industry group **								
Agric., fish., forest.	27.2%	--	--	--	25.5%	25.8%	--	25.6%
Mining and manufacturing	22.8%	--	39.0%	35.1%	26.8%	19.5%	34.4%	22.3%
Construction	27.8%	46.9%	39.6%	28.5%	30.6%	20.6%	36.1%	25.4%
Utilities and transp.	23.3%	--	26.3%	21.2%	23.3%	23.4%	28.7%	22.9%
Wholesale trade	27.4%	20.2% *	37.2%	35.2%	25.6%	26.2%	31.5%	26.7%
Fin. svcs. and real estate	25.4%	--	40.6%	24.7%	23.4%	25.5%	31.9%	25.1%
Retail trade	30.7%	36.5%	49.8%	43.0%	43.6%	27.1%	37.9%	30.0%
Professional services	29.6%	45.9%	41.7%	39.3%	31.3%	26.4%	41.2%	28.3%
Other services	36.1%	13.9%	51.5%	38.4%	33.9%	36.2%	35.9%	36.1%
Ownership								
For profit, incorporated	28.1%	36.2%	44.1%	34.0%	30.3%	25.8%	37.3%	27.1%
For profit, unincorporated	28.2%	30.9%	46.3%	43.5%	24.5%	25.5%	38.7%	26.7%
Nonprofit	27.6%	19.9% *	34.6%	25.3%	29.8%	26.9%	28.4%	27.5%
Age of firm								
Less than 5 years	36.9%	23.3%	52.2%	43.6%	34.9%	21.3%	38.6%	35.6%
5-9 years	32.7%	44.9% *	51.7%	30.1%	31.1%	23.8%	35.4%	31.2%
10-19 years	38.4%	48.4%	40.9%	44.3%	30.2%	38.4%	44.4%	36.2%
20 or more years	26.5%	20.7%	41.0%	30.9%	28.2%	25.4%	32.8%	26.1%
Multi/single status								
2 or more locations	26.5%	--	30.4% *	36.5%	26.6%	26.1%	30.7%	26.4%
1 location only	33.7%	34.1%	44.7%	33.2%	32.8%	22.0%	37.4%	31.3%
Percent full-time employees								
Less than 25%	52.5%	--	--	33.2%	64.3%	36.0%	28.9%	54.3%
25-49 %	37.7%	--	48.3%	43.8%	41.8%	35.1%	40.8%	37.2%
50-74 %	33.2%	23.3% *	45.9%	51.3%	31.3%	32.7%	30.7%	33.5%
75% or more	27.2%	35.6%	43.5%	33.1%	27.2%	25.2%	37.1%	26.1%
Union presence								
No union employees	30.2%	35.1%	44.9%	38.1%	30.1%	27.7%	38.5%	29.1%
Has union employees	20.6%	--	--	9.9%	19.7%	21.5%	12.4% *	20.8%
Percent low-wage employees								
50% or more low-wage	35.0%	--	46.0%	37.7%	46.0%	31.7%	31.3%	35.2%
Less than 50% low-wage	27.5%	34.2%	43.5%	33.9%	27.5%	25.5%	36.9%	26.5%
Percent women employees								
Less than 25%	28.3%	27.2%	48.4%	33.2%	28.6%	24.4%	36.1%	26.7%
25-49 %	24.0%	22.7%	38.1%	33.6%	25.7%	22.3%	32.8%	23.4%
50-74 %	30.2%	47.5%	39.3%	33.2%	27.7%	29.5%	41.1%	29.3%
75% or more	33.0%	29.6%	46.1%	40.2%	38.4%	30.2%	37.6%	32.5%
Percent age 50 or older employees								
Less than 25%	30.0%	28.2%	44.8%	32.9%	29.8%	28.4%	35.4%	29.1%
25-49 %	26.4%	39.7%	47.5%	38.5%	26.4%	24.7%	40.6%	25.6%
50-74 %	31.6%	49.4% *	28.5%	26.7%	35.6%	28.4%	34.4%	30.9%
75% or more	24.4%	19.8% *	--	--	29.7%	21.4%	29.3%	23.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	5.48%	2.86%	1.83%	1.44%	0.54%	2.01%	0.52%
Industry group **								
Agric., fish., forest.	3.59%	--	--	--	4.86%	4.92%	--	3.45%
Mining and manufacturing	0.95%	--	6.20%	4.39%	1.99%	0.91%	3.02%	0.97%
Construction	2.81%	11.06%	6.54%	6.41%	6.44%	2.05%	5.20%	3.18%
Utilities and transp.	1.36%	--	4.27%	5.17%	3.40%	1.56%	2.80%	1.42%
Wholesale trade	1.51%	8.11% *	6.03%	4.25%	1.73%	2.39%	3.84%	1.65%
Fin. svcs. and real estate	0.97%	--	8.67%	2.86%	2.31%	1.13%	4.11%	0.99%
Retail trade	1.63%	6.71%	11.17%	6.29%	4.19%	1.73%	6.05%	1.69%
Professional services	1.01%	10.11%	4.81%	2.19%	3.33%	0.69%	4.38%	0.97%
Other services	1.56%	3.65%	4.94%	3.03%	2.91%	1.92%	4.83%	1.60%
Ownership								
For profit, incorporated	0.61%	6.97%	3.68%	2.12%	1.34%	0.67%	2.62%	0.59%
For profit, unincorporated	1.16%	6.93%	5.51%	4.03%	1.85%	1.36%	3.16%	1.20%
Nonprofit	1.57%	8.63% *	4.30%	3.95%	4.88%	1.02%	3.50%	1.67%
Age of firm								
Less than 5 years	3.55%	6.20%	10.12%	4.65%	3.62%	1.23%	7.13%	2.88%
5-9 years	2.96%	14.00% *	6.20%	5.29%	4.96%	2.90%	5.61%	3.35%
10-19 years	2.07%	10.12%	5.61%	3.83%	2.52%	2.50%	5.22%	1.93%
20 or more years	0.53%	3.57%	3.33%	2.12%	1.80%	0.54%	1.85%	0.55%
Multi/single status								
2 or more locations	0.48%	--	11.26% *	2.29%	1.12%	0.55%	3.59%	0.49%
1 location only	1.61%	5.54%	2.89%	2.33%	3.17%	2.33%	2.21%	2.19%
Percent full-time employees								
Less than 25%	8.94%	--	--	6.84%	5.87%	3.16%	6.67%	8.73%
25-49 %	1.61%	--	5.74%	4.31%	4.29%	2.06%	4.13%	1.75%
50-74 %	1.72%	7.44% *	6.97%	4.55%	2.52%	2.25%	5.24%	1.81%
75% or more	0.50%	6.36%	3.10%	1.93%	1.01%	0.55%	2.19%	0.48%
Union presence								
No union employees	0.58%	5.66%	2.82%	1.39%	1.54%	0.62%	2.03%	0.59%
Has union employees	0.85%	--	--	2.70%	2.60%	0.89%	4.60% *	0.86%
Percent low-wage employees								
50% or more low-wage	3.11%	--	6.80%	5.01%	9.55%	2.28%	4.72%	3.29%
Less than 50% low-wage	0.49%	5.91%	2.92%	1.91%	0.97%	0.55%	2.09%	0.48%
Percent women employees								
Less than 25%	1.09%	4.18%	4.39%	3.42%	2.22%	1.25%	2.64%	1.15%
25-49 %	0.66%	5.77%	5.98%	2.27%	1.39%	0.74%	3.22%	0.65%
50-74 %	0.93%	12.79%	4.89%	2.32%	1.31%	0.98%	6.28%	0.81%
75% or more	1.65%	6.65%	3.65%	3.94%	6.35%	1.19%	3.44%	1.79%
Percent age 50 or older employees								
Less than 25%	0.86%	3.90%	4.34%	3.14%	1.52%	1.09%	2.45%	0.91%
25-49 %	0.54%	6.84%	4.41%	2.32%	1.27%	0.57%	2.57%	0.53%
50-74 %	2.96%	19.32% *	4.95%	2.57%	6.90%	2.61%	8.17%	3.12%
75% or more	3.75%	6.81% *	--	--	6.06%	4.78%	6.49%	4.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.D.3.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.8%	27.6%	33.0%	37.3%	26.3%	28.3%	31.6%	28.3%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	27.3%	--	--	39.9%	29.8%	26.6%	18.1%	28.3%
Construction	25.9%	--	--	24.9%	26.1%	24.1%	26.9%	25.1%
Utilities and transp.	38.3%	--	--	--	43.9%	37.9%	--	39.9%
Wholesale trade	28.4%	--	--	--	35.9%	26.6%	26.1% *	29.0%
Fin. svcs. and real estate	21.7%	--	--	--	20.0%	21.3%	--	21.2%
Retail trade	33.8%	--	--	43.3%	40.6%	31.3%	39.0%	32.7%
Professional services	31.5%	38.4%	35.1% *	45.1%	29.8%	28.0%	38.5%	29.8%
Other services	25.2% *	--	26.9%	39.6% *	10.4% *	35.0%	31.3%	24.2% *
Ownership								
For profit, incorporated	29.6%	27.0%	32.6%	39.3%	27.0%	29.1%	31.1%	29.3%
For profit, unincorporated	30.1%	--	51.4%	33.3%	26.0%	29.3%	41.3%	28.2%
Nonprofit	24.4%	--	--	30.7%	24.7%	23.7%	20.4%	24.7%
Age of firm								
Less than 5 years	30.2%	--	--	--	41.3%	15.7%	--	26.3%
5-9 years	32.2%	--	--	54.2%	25.7%	--	31.1%	33.4%
10-19 years	34.2%	43.3%	28.0% *	43.2%	30.3%	28.6%	37.6%	32.5%
20 or more years	27.7%	19.3% *	35.9%	33.0%	25.3%	28.4%	28.1%	27.7%
Multi/single status								
2 or more locations	28.0%	--	--	26.6%	28.2%	28.7%	16.0%	28.5%
1 location only	30.5%	30.1%	39.1%	42.0%	24.6%	12.4%	35.5%	27.4%
Percent full-time employees								
Less than 25%	30.0%	--	--	11.8%	48.2%	17.6%	50.5%	16.1%
25-49 %	30.1%	--	--	--	40.9%	21.9%	16.9% *	33.1%
50-74 %	27.4%	1.6% *	--	42.6%	32.1%	27.6%	15.5% *	30.1%
75% or more	28.9%	28.6%	33.5%	38.7%	25.5%	28.7%	32.6%	28.2%
Union presence								
No union employees	29.3%	28.4%	34.7%	39.5%	26.3%	28.6%	33.5%	28.4%
Has union employees	25.7%	--	--	--	28.3%	27.2%	--	27.2%
Percent low-wage employees								
50% or more low-wage	30.5%	--	--	24.2%	36.8%	25.7%	36.3%	27.7%
Less than 50% low-wage	28.7%	24.1%	33.1%	37.8%	26.0%	28.5%	30.9%	28.3%
Percent women employees								
Less than 25%	34.2%	16.8% *	33.2%	34.5%	38.9%	35.0%	27.5%	36.4%
25-49 %	29.3%	--	--	32.6%	30.3%	29.4%	25.5%	29.8%
50-74 %	27.1%	46.8%	21.7% *	41.0%	28.7%	22.6%	35.8%	25.6%
75% or more	23.3%	--	48.4%	48.4%	12.3% *	27.9%	41.9%	20.2%
Percent age 50 or older employees								
Less than 25%	27.6%	26.4% *	30.9%	41.0%	20.9% *	27.9%	29.8%	27.0%
25-49 %	27.8%	--	--	31.7%	26.7%	28.0%	31.5%	27.4%
50-74 %	35.0%	--	44.8%	38.3%	43.0%	30.8%	34.6%	35.1%
75% or more	38.6%	--	--	41.4%	--	--	--	38.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.D.3.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.52%	5.74%	5.68%	3.63%	3.81%	1.49%	3.18%	1.69%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	2.87%	--	--	6.01%	6.41%	2.09%	4.55%	2.96%
Construction	3.12%	--	--	7.20%	6.08%	3.27%	5.27%	3.78%
Utilities and transp.	4.53%	--	--	--	7.06%	5.41%	--	4.60%
Wholesale trade	2.82%	--	--	--	2.82%	3.65%	8.20% *	2.77%
Fin. svcs. and real estate	2.42%	--	--	--	3.03%	3.29%	--	2.49%
Retail trade	2.73%	--	--	7.25%	5.22%	3.58%	8.39%	2.89%
Professional services	1.83%	8.41%	12.95% *	4.02%	3.14%	2.06%	6.10%	1.71%
Other services	7.80% *	--	5.92%	12.26% *	7.68% *	7.16%	5.15%	8.74% *
Ownership								
For profit, incorporated	2.20%	6.26%	6.90%	4.69%	6.25%	2.00%	3.74%	2.55%
For profit, unincorporated	2.23%	--	7.17%	5.97%	3.85%	2.65%	7.56%	2.20%
Nonprofit	2.23%	--	--	6.93%	4.57%	1.73%	2.91%	2.36%
Age of firm								
Less than 5 years	5.05%	--	--	--	6.15%	0.61%	--	3.97%
5-9 years	5.07%	--	--	5.84%	4.53%	--	8.48%	4.50%
10-19 years	4.06%	7.39%	11.81% *	8.32%	6.38%	7.67%	6.67%	5.00%
20 or more years	1.69%	6.59% *	5.29%	4.02%	4.52%	1.52%	3.72%	1.84%
Multi/single status								
2 or more locations	1.31%	--	--	4.43%	2.91%	1.51%	4.39%	1.32%
1 location only	4.18%	6.08%	4.22%	4.58%	7.21%	2.98%	3.22%	5.99%
Percent full-time employees								
Less than 25%	8.99%	--	--	0.86%	3.28%	2.75%	1.68%	2.59%
25-49 %	3.81%	--	--	--	10.21%	1.78%	6.96% *	4.29%
50-74 %	2.64%	1.40% *	--	4.67%	3.91%	2.97%	6.18% *	2.59%
75% or more	1.71%	6.65%	6.25%	4.00%	4.04%	1.68%	3.55%	1.90%
Union presence								
No union employees	1.65%	5.86%	6.68%	3.66%	3.96%	1.35%	3.42%	1.84%
Has union employees	3.93%	--	--	--	7.17%	4.81%	--	4.31%
Percent low-wage employees								
50% or more low-wage	3.82%	--	--	4.03%	7.71%	1.94%	9.53%	2.12%
Less than 50% low-wage	1.59%	5.85%	5.93%	3.75%	3.89%	1.59%	3.26%	1.78%
Percent women employees								
Less than 25%	2.61%	5.52% *	4.98%	6.47%	4.68%	4.24%	3.50%	3.12%
25-49 %	1.96%	--	--	5.08%	4.22%	2.29%	6.85%	1.99%
50-74 %	2.25%	7.49%	12.33% *	4.98%	4.69%	2.07%	8.30%	2.15%
75% or more	5.10%	--	6.93%	5.96%	5.70% *	2.04%	5.76%	5.11%
Percent age 50 or older employees								
Less than 25%	3.28%	8.06% *	6.80%	5.62%	7.22% *	2.32%	4.10%	3.93%
25-49 %	1.48%	--	--	5.28%	2.96%	1.75%	6.33%	1.49%
50-74 %	4.36%	--	8.31%	5.35%	7.85%	6.67%	7.78%	5.10%
75% or more	8.31%	--	--	6.15%	--	--	--	5.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.D.3.d Percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.3%	28.3%	37.5%	36.5%	32.5%	35.1%	34.0%	34.4%
Industry group **								
Agric., fish., forest.	31.5%	--	--	--	28.6%	35.5%	36.7%	30.5%
Mining and manufacturing	30.5%	19.9%	23.7%	37.2%	33.8%	23.5%	27.1%	31.3%
Construction	31.1%	31.0%	27.6%	31.5%	33.3%	28.4%	29.7%	32.2%
Utilities and transp.	30.7%	--	24.9%	22.8%	34.2%	38.8%	25.1%	32.1%
Wholesale trade	33.2%	23.3%	44.5%	39.3%	30.0%	29.2%	35.4%	31.9%
Fin. svcs. and real estate	29.2%	26.3% *	36.6%	30.3%	27.2%	30.1%	31.0%	28.9%
Retail trade	39.8%	24.3% *	44.6%	45.6%	56.3%	35.7%	37.9%	40.3%
Professional services	35.9%	37.6%	40.8%	39.7%	35.5%	32.3%	38.6%	34.8%
Other services	37.5%	14.7%	41.2%	37.1%	25.0%	51.4%	32.8%	39.3%
Ownership								
For profit, incorporated	35.5%	29.7%	38.1%	37.7%	34.8%	35.5%	34.5%	35.9%
For profit, unincorporated	34.5%	20.3%	41.3%	42.4%	28.4%	39.8%	35.1%	34.3%
Nonprofit	29.6%	27.9% *	28.1%	25.1%	30.3%	31.8%	27.3%	30.0%
Age of firm								
Less than 5 years	37.3%	22.5%	57.7%	41.4%	33.5%	--	37.0%	37.6%
5-9 years	35.9%	26.6% *	46.5%	32.3%	43.8%	28.5%	34.1%	37.8%
10-19 years	40.9%	38.5%	35.8%	45.8%	36.6%	44.6%	39.2%	42.0%
20 or more years	32.6%	21.6%	33.7%	33.8%	31.1%	34.1%	31.2%	32.9%
Multi/single status								
2 or more locations	33.6%	--	26.4% *	37.0%	30.8%	34.9%	28.9%	33.9%
1 location only	35.1%	29.1%	38.8%	36.4%	34.4%	39.3%	34.7%	35.5%
Percent full-time employees								
Less than 25%	52.4%	48.6%	--	35.5%	62.2%	38.2%	37.5%	56.6%
25-49 %	40.6%	--	31.2%	44.4%	41.5%	43.5%	32.3%	43.5%
50-74 %	36.4%	14.4% *	33.0%	45.8%	37.4%	41.2%	24.0%	41.2%
75% or more	33.5%	30.5%	38.3%	35.6%	30.3%	34.1%	35.1%	32.9%
Union presence								
No union employees	35.8%	28.8%	37.9%	39.9%	34.4%	35.8%	35.0%	36.1%
Has union employees	23.9%	--	--	11.7%	19.8%	32.0%	17.5%	24.8%
Percent low-wage employees								
50% or more low-wage	38.7%	32.4%	17.2% *	38.4%	48.4%	37.6%	29.6%	41.1%
Less than 50% low-wage	33.9%	27.8%	38.8%	36.4%	31.1%	34.8%	34.3%	33.7%
Percent women employees								
Less than 25%	34.4%	20.8%	35.3%	35.8%	36.5%	37.1%	30.5%	36.8%
25-49 %	32.3%	20.6%	38.9%	34.6%	31.4%	32.2%	32.4%	32.3%
50-74 %	34.8%	43.0%	32.2%	36.2%	29.9%	36.0%	38.3%	34.0%
75% or more	36.7%	29.6%	48.0%	43.4%	32.2%	36.8%	41.5%	35.3%
Percent age 50 or older employees								
Less than 25%	32.3%	23.9%	35.8%	35.3%	27.4%	35.3%	32.7%	32.2%
25-49 %	35.8%	26.4%	44.8%	39.6%	33.6%	35.2%	36.6%	35.5%
50-74 %	36.9%	40.3% *	30.0%	32.4%	40.8%	35.6%	33.7%	38.5%
75% or more	32.1%	28.5%	--	29.1%	43.9%	23.2%	31.6%	33.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.D.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.94%	4.04%	2.56%	1.71%	2.18%	1.35%	1.63%	1.13%
Industry group **								
Agric., fish., forest.	5.01%	--	--	--	6.57%	5.41%	8.89%	5.42%
Mining and manufacturing	1.77%	4.89%	4.16%	3.94%	3.30%	1.68%	2.81%	2.09%
Construction	3.29%	8.26%	4.83%	5.88%	7.14%	5.40%	3.48%	5.19%
Utilities and transp.	3.97%	--	3.28%	6.29%	6.55%	7.48%	3.26%	4.98%
Wholesale trade	2.13%	6.63%	5.86%	5.33%	2.74%	2.17%	3.79%	2.52%
Fin. svcs. and real estate	2.02%	7.98% *	8.63%	3.17%	3.83%	3.23%	4.09%	2.28%
Retail trade	1.84%	9.47% *	7.61%	5.55%	3.48%	1.41%	4.79%	1.97%
Professional services	1.70%	8.15%	5.16%	1.99%	3.96%	2.09%	3.56%	1.93%
Other services	3.30%	3.49%	5.99%	3.61%	6.41%	3.11%	4.07%	4.43%
Ownership								
For profit, incorporated	1.15%	4.77%	3.07%	2.02%	3.13%	1.56%	2.01%	1.41%
For profit, unincorporated	1.86%	5.63%	6.45%	3.74%	2.53%	3.36%	3.28%	2.27%
Nonprofit	2.63%	9.41% *	5.13%	3.45%	5.18%	3.50%	2.93%	2.97%
Age of firm								
Less than 5 years	3.67%	4.99%	8.39%	5.29%	3.40%	--	6.09%	3.63%
5-9 years	2.95%	8.38% *	5.63%	4.99%	5.45%	5.66%	4.39%	3.99%
10-19 years	2.29%	8.87%	5.66%	3.40%	3.29%	3.62%	4.43%	2.43%
20 or more years	1.10%	3.31%	2.90%	2.04%	2.70%	1.43%	1.59%	1.32%
Multi/single status								
2 or more locations	0.98%	--	8.16% *	2.17%	1.78%	1.32%	3.32%	1.02%
1 location only	1.67%	4.19%	2.60%	2.17%	4.19%	9.51%	1.77%	2.83%
Percent full-time employees								
Less than 25%	7.98%	1.79%	--	8.70%	6.72%	5.40%	8.32%	7.96%
25-49 %	2.33%	--	8.34%	4.34%	4.37%	4.28%	4.21%	2.85%
50-74 %	2.40%	4.69% *	6.18%	4.31%	3.49%	3.65%	3.74%	2.59%
75% or more	0.97%	4.86%	2.78%	1.85%	1.97%	1.46%	1.80%	1.14%
Union presence								
No union employees	0.98%	4.13%	2.66%	1.33%	2.46%	1.32%	1.67%	1.20%
Has union employees	3.02%	--	--	3.19%	2.81%	4.98%	4.71%	3.36%
Percent low-wage employees								
50% or more low-wage	3.73%	7.47%	6.83% *	4.87%	9.80%	2.71%	5.06%	4.31%
Less than 50% low-wage	0.94%	4.43%	2.57%	1.79%	1.90%	1.49%	1.71%	1.13%
Percent women employees								
Less than 25%	1.72%	3.46%	4.36%	3.31%	3.21%	4.40%	2.22%	2.44%
25-49 %	1.31%	4.96%	4.96%	2.08%	2.24%	2.36%	2.72%	1.49%
50-74 %	1.43%	10.10%	5.86%	2.21%	1.40%	1.85%	5.02%	1.23%
75% or more	3.75%	5.23%	3.47%	3.74%	9.16%	2.57%	2.62%	4.75%
Percent age 50 or older employees								
Less than 25%	1.34%	3.19%	3.92%	2.93%	3.21%	1.33%	2.08%	1.67%
25-49 %	1.14%	5.86%	4.13%	2.17%	1.99%	1.92%	2.43%	1.29%
50-74 %	3.82%	14.76% *	4.06%	2.31%	6.62%	8.36%	6.00%	4.83%
75% or more	3.63%	7.02%	--	4.36%	4.23%	4.34%	5.25%	4.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.D.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.5%	32.6%	42.9%	36.8%	25.4%	26.0%	37.0%	26.2%
Industry group **								
Agric., fish., forest.	19.5%	--	--	--	21.8%	18.3%	--	19.9%
Mining and manufacturing	21.1%	--	--	24.5%	23.2%	20.0%	37.1%	20.7%
Construction	24.2%	--	51.0%	27.9% *	26.5%	21.0%	48.0%	22.0%
Utilities and transp.	23.7%	--	--	26.1%	22.0%	23.7%	32.9%	23.5%
Wholesale trade	25.5%	--	--	31.4%	22.5%	26.1%	24.5%	25.6%
Fin. svcs. and real estate	24.4%	--	--	30.7% *	21.7%	24.1%	41.7%	24.0%
Retail trade	22.9%	--	--	51.8%	34.2%	21.4%	23.1% *	22.9%
Professional services	26.2%	42.8%	40.9%	49.9%	26.9%	25.1%	43.4%	25.7%
Other services	42.3%	--	40.2%	51.3%	37.2%	43.0%	30.6%	42.7%
Ownership								
For profit, incorporated	26.7%	32.9%	39.0%	32.8%	25.8%	26.5%	33.9%	26.5%
For profit, unincorporated	26.7%	50.5%	54.5%	51.1%	22.9%	25.0%	51.7%	25.4%
Nonprofit	25.3%	--	--	36.8%	26.7%	24.9%	28.2%	25.2%
Age of firm								
Less than 5 years	38.1%	--	--	53.2%	38.0%	21.3%	54.0%	31.6%
5-9 years	26.2%	--	--	46.6%	24.2%	19.6%	27.9%	25.8%
10-19 years	31.0%	42.2%	36.2% *	40.7%	25.2%	32.2%	38.8%	29.8%
20 or more years	26.1%	24.3% *	46.3%	33.7%	25.3%	25.9%	34.7%	25.9%
Multi/single status								
2 or more locations	26.1%	--	43.6%	38.3%	24.1%	26.2%	27.4%	26.1%
1 location only	29.9%	33.5%	42.9%	36.0%	28.4%	20.6%	38.6%	27.2%
Percent full-time employees								
Less than 25%	27.7%	--	--	--	28.0% *	28.1%	--	27.1%
25-49 %	32.6%	51.2%	--	50.5%	41.0%	30.2%	42.2%	32.1%
50-74 %	25.6%	--	--	40.6%	30.4%	24.9%	23.9% *	25.6%
75% or more	26.4%	35.3%	43.1%	36.9%	24.9%	26.1%	37.9%	26.1%
Union presence								
No union employees	28.9%	37.9%	45.6%	39.1%	25.5%	28.8%	39.6%	28.5%
Has union employees	20.2%	0.0%	--	11.1% *	24.1%	20.3%	--	20.3%
Percent low-wage employees								
50% or more low-wage	25.6%	--	--	52.7%	31.0%	24.5%	31.0%	25.5%
Less than 50% low-wage	26.5%	33.5%	43.1%	36.4%	25.1%	26.1%	37.3%	26.2%
Percent women employees								
Less than 25%	24.7%	36.0%	44.8%	33.0%	25.4%	23.0%	37.8%	23.8%
25-49 %	21.8%	--	--	36.0%	22.9%	21.3%	30.8%	21.7%
50-74 %	32.3%	--	44.1% *	41.7%	27.5%	32.6%	40.9%	32.1%
75% or more	27.9%	--	52.6%	41.0%	27.1%	27.5%	35.8%	27.6%
Percent age 50 or older employees								
Less than 25%	26.8%	41.4%	44.5%	40.2%	28.6%	25.0%	40.7%	26.0%
25-49 %	23.9%	--	41.8%	38.5%	23.6%	23.5%	40.9%	23.7%
50-74 %	40.8%	--	41.7%	18.0%	28.9%	44.2%	22.7%	41.8%
75% or more	22.8%	--	54.0%	--	18.9%	21.6%	--	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.61%	5.39%	5.31%	2.89%	0.93%	1.99%	2.88%	1.67%
Industry group **								
Agric., fish., forest.	2.97%	--	--	--	3.64%	4.04%	--	3.19%
Mining and manufacturing	0.84%	--	--	3.96%	1.90%	0.91%	7.18%	0.82%
Construction	1.86%	--	6.64%	8.39% *	3.76%	1.98%	5.92%	1.78%
Utilities and transp.	1.33%	--	--	4.21%	1.83%	1.50%	3.49%	1.34%
Wholesale trade	1.78%	--	--	5.44%	2.70%	2.32%	5.21%	1.85%
Fin. svcs. and real estate	1.16%	--	--	11.11% *	2.10%	1.21%	12.44%	1.12%
Retail trade	1.26%	--	--	5.32%	3.82%	1.25%	9.05% *	1.27%
Professional services	0.66%	8.41%	10.08%	4.05%	1.66%	0.72%	4.99%	0.66%
Other services	8.10%	--	4.95%	4.73%	3.65%	8.90%	6.87%	8.25%
Ownership								
For profit, incorporated	2.28%	6.09%	6.27%	3.10%	1.12%	2.74%	3.05%	2.35%
For profit, unincorporated	1.19%	10.08%	7.30%	4.88%	1.90%	1.23%	5.35%	1.11%
Nonprofit	0.99%	--	--	8.77%	2.39%	1.09%	7.44%	0.99%
Age of firm								
Less than 5 years	4.52%	--	--	5.89%	5.26%	1.74%	9.01%	2.93%
5-9 years	3.29%	--	--	8.70%	4.37%	3.21%	5.70%	3.87%
10-19 years	1.86%	7.06%	12.71% *	4.74%	2.59%	2.75%	5.01%	1.97%
20 or more years	1.77%	8.17% *	4.15%	3.69%	1.02%	2.08%	3.67%	1.80%
Multi/single status								
2 or more locations	1.80%	--	4.10%	5.32%	0.95%	2.04%	5.61%	1.81%
1 location only	1.59%	5.61%	5.43%	3.36%	2.03%	2.36%	3.14%	1.68%
Percent full-time employees								
Less than 25%	2.48%	--	--	--	8.95% *	1.49%	--	2.44%
25-49 %	1.80%	4.84%	--	5.83%	4.99%	1.85%	6.82%	1.85%
50-74 %	1.66%	--	--	8.79%	2.95%	1.87%	7.55% *	1.69%
75% or more	1.82%	6.21%	5.80%	3.03%	0.98%	2.26%	3.15%	1.88%
Union presence								
No union employees	2.08%	4.83%	4.96%	2.88%	0.95%	2.73%	2.77%	2.18%
Has union employees	0.64%	0.00%	--	5.53% *	3.88%	0.65%	--	0.64%
Percent low-wage employees								
50% or more low-wage	2.01%	--	--	4.50%	4.15%	2.21%	8.47%	2.04%
Less than 50% low-wage	1.70%	5.73%	5.45%	2.94%	0.95%	2.11%	2.97%	1.76%
Percent women employees								
Less than 25%	0.78%	6.70%	4.01%	3.92%	1.77%	0.84%	2.93%	0.77%
25-49 %	0.64%	--	--	5.01%	1.37%	0.71%	6.30%	0.64%
50-74 %	4.62%	--	13.29% *	7.27%	2.18%	5.47%	8.04%	4.74%
75% or more	1.11%	--	6.71%	6.89%	2.05%	1.26%	8.22%	1.12%
Percent age 50 or older employees								
Less than 25%	0.94%	6.50%	4.11%	4.27%	1.76%	1.16%	3.12%	0.98%
25-49 %	0.51%	--	10.28%	4.58%	1.20%	0.54%	6.11%	0.50%
50-74 %	9.31%	--	8.00%	5.08%	2.92%	10.01%	5.42%	9.43%
75% or more	4.00%	--	3.48%	--	2.76%	4.82%	--	4.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	21.6%	20.0%	19.8%	22.5%	25.4%	19.8%	24.4%
Industry group **								
Agric., fish., forest.	20.9%	15.7% *	--	11.8% *	25.9%	19.7%	13.0%	22.8%
Mining and manufacturing	25.3%	25.2% *	16.9%	20.1%	23.2%	27.9%	19.2%	26.0%
Construction	23.9%	15.1%	19.2%	24.9%	24.8%	28.8%	19.3%	26.5%
Utilities and transp.	26.8%	9.2% *	22.1%	22.5% *	22.2%	30.4%	14.0%	28.6%
Wholesale trade	23.2%	30.3%	17.7%	18.6%	22.4%	25.7%	20.3%	23.9%
Fin. svcs. and real estate	25.7%	21.4%	15.2%	22.0%	25.9%	26.7%	18.9%	26.4%
Retail trade	19.0%	16.6% *	17.9%	17.2%	14.4%	20.1%	16.7%	19.3%
Professional services	24.2%	24.8%	21.3%	18.5%	23.3%	25.9%	21.5%	24.6%
Other services	21.8%	23.3%	24.2%	18.1%	18.8%	23.0%	21.1%	21.9%
Ownership								
For profit, incorporated	23.9%	22.4%	19.9%	20.1%	22.3%	25.6%	20.1%	24.6%
For profit, unincorporated	23.7%	18.1%	18.0%	18.7%	24.6%	26.6%	18.4%	25.0%
Nonprofit	22.8%	22.1% *	24.6%	20.2%	21.5%	23.7%	20.2%	23.0%
Age of firm								
Less than 5 years	23.6%	28.2%	21.0%	22.3%	22.9%	28.1%	23.3%	23.9%
5-9 years	19.9%	20.9%	19.7%	17.5%	19.9%	25.6%	19.5%	20.3%
10-19 years	22.0%	23.9%	18.9%	19.2%	21.9%	25.1%	19.9%	23.1%
20 or more years	24.1%	19.0%	20.3%	20.1%	22.8%	25.4%	19.2%	24.6%
Multi/single status								
2 or more locations	24.4%	42.4% *	17.9%	18.7%	22.1%	25.3%	19.5%	24.6%
1 location only	21.7%	20.9%	20.2%	20.3%	23.1%	28.2%	19.8%	23.4%
Percent full-time employees								
Less than 25%	21.4%	26.2% *	20.8%	23.3%	28.6% *	16.5%	21.1% *	21.4%
25-49 %	15.3%	30.4%	14.1%	15.4%	15.7%	14.4%	18.2%	14.8%
50-74 %	20.2%	26.2%	13.9%	16.5%	16.9%	21.4%	19.1%	20.3%
75% or more	24.5%	20.6%	20.8%	20.3%	23.1%	26.5%	19.9%	25.3%
Union presence								
No union employees	22.8%	20.9%	19.4%	18.3%	22.1%	24.8%	19.1%	23.6%
Has union employees	27.8%	35.3% *	35.2%	44.2%	26.5%	27.0%	35.5%	27.5%
Percent low-wage employees								
50% or more low-wage	17.3%	23.7%	17.6%	13.8%	16.7%	17.5%	17.9%	17.2%
Less than 50% low-wage	24.4%	21.4%	20.1%	20.3%	23.0%	26.4%	19.9%	25.2%
Percent women employees								
Less than 25%	25.0%	23.4%	20.3%	22.5%	24.4%	28.0%	20.8%	26.5%
25-49 %	25.2%	19.8%	22.9%	20.8%	22.9%	26.8%	21.1%	25.6%
50-74 %	22.3%	24.7%	20.5%	17.5%	21.8%	23.0%	20.1%	22.6%
75% or more	21.8%	16.5%	15.9%	15.2%	20.1%	25.2%	15.8%	23.0%
Percent age 50 or older employees								
Less than 25%	21.9%	22.0%	20.5%	20.6%	20.9%	23.0%	19.7%	22.5%
25-49 %	25.4%	25.2%	21.0%	19.1%	23.4%	27.2%	20.9%	25.8%
50-74 %	23.0%	22.4%	18.8%	19.3%	25.0%	23.6%	20.3%	23.7%
75% or more	18.8%	14.6%	11.7% *	17.0%	16.3%	25.4%	13.8%	22.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	1.60%	1.08%	0.87%	0.59%	0.42%	0.65%	0.33%
Industry group **								
Agric., fish., forest.	2.82%	7.21% *	--	3.92% *	4.11%	3.50%	3.38%	3.10%
Mining and manufacturing	0.78%	7.92% *	2.61%	1.37%	1.09%	1.21%	1.99%	0.84%
Construction	1.68%	3.54%	3.12%	4.11%	3.46%	1.81%	1.84%	2.41%
Utilities and transp.	1.66%	4.46% *	4.15%	6.83% *	2.93%	1.96%	2.54%	1.78%
Wholesale trade	0.88%	5.60%	2.47%	1.82%	1.78%	1.22%	1.93%	0.97%
Fin. svcs. and real estate	0.73%	4.80%	2.91%	2.49%	1.36%	0.90%	2.10%	0.76%
Retail trade	0.88%	5.01% *	3.08%	1.85%	1.18%	1.15%	1.83%	0.97%
Professional services	0.52%	2.53%	1.84%	0.92%	1.15%	0.71%	1.09%	0.57%
Other services	0.80%	4.56%	3.54%	1.51%	1.72%	1.02%	2.01%	0.86%
Ownership								
For profit, incorporated	0.36%	1.82%	1.35%	1.06%	0.72%	0.51%	0.77%	0.41%
For profit, unincorporated	0.77%	3.33%	1.81%	1.26%	1.40%	1.27%	1.30%	0.88%
Nonprofit	0.75%	7.17% *	3.51%	3.05%	1.44%	0.92%	2.41%	0.79%
Age of firm								
Less than 5 years	1.45%	4.72%	3.87%	2.49%	2.40%	2.80%	2.38%	1.73%
5-9 years	1.17%	3.88%	2.61%	2.07%	2.01%	3.12%	1.80%	1.52%
10-19 years	0.76%	2.95%	2.39%	1.19%	1.69%	1.02%	1.34%	0.94%
20 or more years	0.34%	2.35%	1.44%	1.22%	0.66%	0.45%	0.85%	0.37%
Multi/single status								
2 or more locations	0.35%	18.46% *	3.80%	1.06%	0.60%	0.42%	1.97%	0.35%
1 location only	0.62%	1.55%	1.13%	1.12%	1.16%	3.02%	0.69%	0.98%
Percent full-time employees								
Less than 25%	3.75%	18.27% *	5.56%	3.15%	11.34% *	2.49%	6.57% *	4.19%
25-49 %	0.88%	7.86%	3.08%	1.49%	2.15%	1.13%	2.39%	0.93%
50-74 %	0.72%	3.82%	1.88%	2.10%	1.37%	0.93%	1.80%	0.78%
75% or more	0.34%	1.77%	1.22%	0.97%	0.60%	0.50%	0.71%	0.38%
Union presence								
No union employees	0.32%	1.49%	1.08%	0.55%	0.60%	0.49%	0.62%	0.36%
Has union employees	0.81%	17.11% *	8.32%	7.98%	2.28%	0.76%	6.55%	0.81%
Percent low-wage employees								
50% or more low-wage	1.05%	5.37%	4.65%	1.75%	3.16%	1.27%	2.44%	1.14%
Less than 50% low-wage	0.31%	1.68%	1.12%	0.93%	0.58%	0.46%	0.67%	0.35%
Percent women employees								
Less than 25%	0.69%	2.52%	1.68%	1.82%	1.27%	1.05%	1.01%	0.84%
25-49 %	0.48%	3.96%	2.69%	1.25%	0.96%	0.61%	1.53%	0.51%
50-74 %	0.52%	3.14%	2.40%	1.03%	0.93%	0.68%	1.37%	0.56%
75% or more	0.83%	3.77%	1.96%	1.13%	1.82%	1.16%	1.46%	0.92%
Percent age 50 or older employees								
Less than 25%	0.52%	2.06%	1.47%	1.60%	0.94%	0.74%	0.86%	0.61%
25-49 %	0.42%	4.33%	2.18%	0.88%	0.76%	0.56%	1.26%	0.45%
50-74 %	0.75%	4.27%	2.58%	1.55%	2.37%	0.76%	1.88%	0.83%
75% or more	2.66%	2.79%	3.77% *	2.91%	2.25%	5.56%	2.07%	3.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	46.4%	21.3%	13.0%	8.8%	2.1%	26.3%	4.3%
Industry group **								
Agric., fish., forest.	8.3% *	--	--	--	6.0% *	0.0%	39.1% *	--
Mining and manufacturing	4.5%	22.7% *	18.2% *	5.6% *	2.1% *	4.4%	15.5%	3.6%
Construction	26.2%	41.6%	19.8% *	36.8% *	32.3% *	5.4% *	30.3%	24.5% *
Utilities and transp.	4.6% *	--	11.6% *	8.2% *	9.7% *	1.5% *	19.6% *	3.6% *
Wholesale trade	11.5%	56.5%	12.9% *	11.7% *	11.5% *	5.5% *	27.4%	7.9% *
Fin. svcs. and real estate	5.7%	43.3%	8.2% *	9.3% *	6.3% *	4.0% *	20.0%	4.7% *
Retail trade	3.3%	35.1% *	33.4% *	8.1% *	2.0% *	0.0%	27.7%	0.2% *
Professional services	4.6%	39.0%	27.7% *	5.7%	3.6% *	0.8%	25.1%	1.5%
Other services	9.4% *	66.4%	18.2%	11.2% *	21.1% *	0.7% *	33.1%	5.1% *
Ownership								
For profit, incorporated	7.7%	45.6%	23.0%	14.7% *	10.9% *	2.4%	28.0%	4.7%
For profit, unincorporated	5.2%	38.7%	10.8% *	4.6% *	5.5% *	1.9% *	16.2%	3.1%
Nonprofit	5.3%	63.0%	24.6%	15.2% *	5.6% *	0.6% *	31.2%	3.1%
Age of firm								
Less than 5 years	8.3% *	37.7%	0.4% *	1.6% *	1.8% *	0.1%	15.7% *	1.8% *
5-9 years	15.1%	51.3%	11.2% *	23.1% *	4.4% *	0.0%	29.3%	4.2% *
10-19 years	13.0%	40.8%	35.1%	8.4%	6.9% *	3.9% *	29.8%	5.6%
20 or more years	6.0%	52.3%	21.7%	14.5% *	9.8%	2.0%	26.0%	4.2%
Multi/single status								
2 or more locations	3.5%	--	44.2% *	6.9%	7.8%	2.1%	21.9% *	3.1%
1 location only	17.5%	47.4%	18.8%	15.2%	10.3% *	0.1% *	27.0%	10.3% *
Percent full-time employees								
Less than 25%	3.8% *	--	--	12.0% *	0.3% *	0.0%	24.5% *	0.8% *
25-49 %	5.2%	20.6% *	22.7% *	15.4% *	2.2% *	0.0%	22.9%	1.8% *
50-74 %	6.4%	71.0%	25.9%	6.8% *	2.5% *	0.4% *	46.6%	0.7% *
75% or more	7.2%	43.5%	20.6%	13.4%	9.6%	2.3%	24.4%	4.7%
Union presence								
No union employees	6.6%	42.6%	19.9%	6.9%	7.0% *	2.2%	22.8%	3.7%
Has union employees	8.6%	90.8%	41.4% *	54.6% *	23.9% *	1.6% *	71.3%	5.9% *
Percent low-wage employees								
50% or more low-wage	5.5%	33.6% *	54.6%	13.5% *	--	0.5% *	36.3%	1.4% *
Less than 50% low-wage	7.1%	47.8%	19.4%	13.0%	9.1%	2.2%	25.6%	4.5%
Percent women employees								
Less than 25%	12.4%	52.3%	21.2%	17.9% *	13.5%	2.8%	29.2%	8.0%
25-49 %	5.1%	37.4%	22.5%	8.0% *	6.2% *	2.8%	21.6%	3.6%
50-74 %	4.4%	37.4%	29.6% *	9.0%	2.7%	1.7% *	27.0%	2.2% *
75% or more	6.6% *	55.8%	8.9%	9.5% *	14.5% *	0.4% *	23.8%	--
Percent age 50 or older employees								
Less than 25%	11.3%	49.1%	25.0%	19.4% *	14.5% *	2.4% *	30.2%	7.2%
25-49 %	3.8%	39.7%	12.2% *	5.4%	5.0%	2.2%	16.2%	2.9%
50-74 %	8.1% *	47.8%	26.0%	11.9% *	8.4% *	0.6% *	30.4%	3.2% *
75% or more	11.9% *	47.0%	15.1% *	--	1.5% *	0.2% *	37.5%	0.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 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%	4.36%	3.41%	3.42%	2.28%	0.37%	2.01%	0.73%
Industry group **								
Agric., fish., forest.	3.84% *	--	--	--	5.11% *	0.00%	13.40% *	--
Mining and manufacturing	0.77%	11.59% *	7.61% *	2.17% *	1.28% *	1.00%	3.90%	0.76%
Construction	5.93%	11.21%	7.37% *	13.65% *	10.22% *	3.85% *	5.43%	8.20% *
Utilities and transp.	1.55% *	--	6.96% *	6.12% *	6.25% *	0.90% *	8.86% *	1.50% *
Wholesale trade	2.54%	12.12%	5.96% *	3.67% *	6.65% *	3.15% *	5.81%	2.81% *
Fin. svcs. and real estate	1.37%	12.87%	4.77% *	4.86% *	2.74% *	1.64% *	5.74%	1.40% *
Retail trade	0.95%	16.00% *	10.61% *	4.35% *	1.99% *	0.00%	6.65%	0.18% *
Professional services	0.66%	6.38%	8.33% *	1.54%	1.32% *	0.23%	3.65%	0.37%
Other services	3.27% *	9.40%	5.41%	4.35% *	13.87% *	0.38% *	5.82%	3.28% *
Ownership								
For profit, incorporated	0.96%	4.71%	4.35%	4.75% *	3.52% *	0.50%	2.32%	1.01%
For profit, unincorporated	0.93%	9.85%	4.98% *	2.01% *	2.02% *	0.70% *	3.66%	0.80%
Nonprofit	1.15%	14.98%	7.32%	5.46% *	2.22% *	0.32% *	8.40%	0.83%
Age of firm								
Less than 5 years	2.63% *	10.77%	0.45% *	1.12% *	0.97% *	0.01%	5.39% *	0.78% *
5-9 years	3.19%	10.91%	4.59% *	8.50% *	2.33% *	0.00%	6.02%	1.75% *
10-19 years	1.91%	7.04%	10.46%	2.46%	2.93% *	1.89% *	4.44%	1.58%
20 or more years	0.79%	6.96%	3.64%	4.93% *	2.90%	0.38%	2.64%	0.81%
Multi/single status								
2 or more locations	0.50%	--	16.99% *	1.74%	2.05%	0.39%	7.00% *	0.47%
1 location only	2.13%	4.33%	2.79%	4.49%	4.59% *	0.05% *	2.06%	3.56% *
Percent full-time employees								
Less than 25%	1.60% *	--	--	6.12% *	0.33% *	0.00%	12.00% *	0.45% *
25-49 %	1.25%	10.90% *	10.98% *	5.02% *	1.25% *	0.00%	6.14%	0.77% *
50-74 %	1.22%	7.12%	7.19%	2.98% *	1.49% *	0.23% *	6.07%	0.30% *
75% or more	0.80%	4.98%	3.72%	3.82%	2.53%	0.43%	2.18%	0.83%
Union presence								
No union employees	0.69%	4.04%	3.49%	1.07%	2.31% *	0.42%	1.83%	0.71%
Has union employees	2.08%	6.85%	15.70% *	17.28% *	8.51% *	0.79% *	8.57%	2.05% *
Percent low-wage employees								
50% or more low-wage	1.35%	10.94% *	14.60%	6.24% *	--	0.29% *	7.93%	0.56% *
Less than 50% low-wage	0.76%	4.65%	3.37%	3.60%	2.41%	0.41%	2.08%	0.79%
Percent women employees								
Less than 25%	1.77%	5.86%	4.61%	6.74% *	3.77%	0.78%	2.92%	2.12%
25-49 %	0.70%	9.62%	6.43%	2.39% *	2.17% *	0.63%	3.58%	0.67%
50-74 %	0.88%	7.80%	10.92% *	2.55%	0.75%	0.82% *	4.82%	0.68% *
75% or more	2.59% *	11.63%	2.66%	3.81% *	10.76% *	0.20% *	6.12%	--
Percent age 50 or older employees								
Less than 25%	1.75%	5.14%	5.43%	6.30% *	5.54% *	0.80% *	2.93%	2.03%
25-49 %	0.47%	9.74%	4.03% *	1.18%	1.31%	0.47%	2.86%	0.45%
50-74 %	2.43% *	11.72%	6.69%	4.19% *	4.22% *	0.33% *	5.75%	1.51% *
75% or more	3.59% *	9.67%	12.93% *	--	1.09% *	0.17% *	7.44%	0.25% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.4.b Percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.4%	16.2%	16.1%	17.9%	44.7%	79.8%	16.1%	67.9%
Industry group **								
Agric., fish., forest.	32.4% *	--	--	--	24.7% *	59.9%	12.7% *	35.1% *
Mining and manufacturing	70.0%	8.6% *	25.1% *	18.9%	55.3%	87.0%	17.4%	74.3%
Construction	36.3%	21.0% *	16.9% *	16.3% *	24.9%	85.6%	15.9%	44.6%
Utilities and transp.	73.9%	--	16.8% *	19.9% *	41.7%	91.4%	23.0% *	77.3%
Wholesale trade	60.3%	13.3% *	8.5% *	31.0%	59.1%	82.1%	17.2%	70.0%
Fin. svcs. and real estate	70.4%	8.3% *	41.6% *	30.6%	51.5%	80.9%	22.5% *	74.0%
Retail trade	53.3%	21.3% *	19.3% *	14.6%	45.5%	62.4%	16.2%	57.9%
Professional services	62.3%	12.1% *	14.8%	16.0%	46.8%	81.0%	13.9%	69.6%
Other services	52.9%	28.3% *	9.2% *	9.5%	24.1%	73.1%	15.2% *	59.8%
Ownership								
For profit, incorporated	61.4%	12.0%	12.2%	18.1%	46.4%	78.4%	13.6%	68.4%
For profit, unincorporated	61.9%	17.7% *	33.2%	20.4%	47.8%	87.1%	20.7%	69.6%
Nonprofit	61.3%	45.7% *	17.7% *	13.6% *	37.0%	81.2%	26.9% *	64.2%
Age of firm								
Less than 5 years	25.9%	4.6% *	32.1% *	17.5% *	24.8%	93.6%	16.4% *	34.2%
5-9 years	28.8%	6.8% *	24.3% *	14.2%	51.6%	26.6% *	16.0%	38.7%
10-19 years	37.7%	18.8% *	17.9% *	16.6%	45.4%	57.4%	17.5%	46.6%
20 or more years	66.5%	19.6% *	11.5%	18.8%	45.0%	81.3%	15.5%	71.0%
Multi/single status								
2 or more locations	73.0%	--	6.0% *	21.6%	51.5%	80.1%	16.9%	74.3%
1 location only	26.6%	16.4%	17.2%	16.6%	35.0%	68.4%	16.0%	34.7%
Percent full-time employees								
Less than 25%	40.6%	0.0%	--	35.8% *	11.5% *	77.2%	13.4% *	44.5% *
25-49 %	50.1%	20.3% *	27.6% *	20.5%	17.5% *	78.9%	21.4%	55.6%
50-74 %	62.1%	13.9% *	8.4% *	12.2% *	51.6%	75.6%	12.4% *	69.0%
75% or more	61.9%	16.8%	16.3%	17.9%	45.7%	80.3%	16.4%	68.3%
Union presence								
No union employees	57.3%	12.9%	15.6%	18.6%	46.8%	76.6%	15.1%	64.6%
Has union employees	76.3%	--	23.3% *	13.3% *	26.4%	87.8%	29.9% *	78.3%
Percent low-wage employees								
50% or more low-wage	50.1%	10.9% *	9.9% *	8.4% *	34.2%	63.5%	9.1% *	55.5%
Less than 50% low-wage	62.3%	16.8%	16.5%	18.5%	45.4%	81.2%	16.6%	68.8%
Percent women employees								
Less than 25%	52.0%	16.1%	15.9%	18.0%	45.4%	80.5%	16.8%	61.4%
25-49 %	67.6%	12.6% *	13.0% *	13.6%	47.5%	82.8%	11.7%	72.9%
50-74 %	62.0%	11.3% *	24.1% *	19.3%	46.1%	74.1%	15.5%	66.7%
75% or more	63.6%	28.2% *	10.7% *	22.4%	36.0%	84.4%	21.2%	69.4%
Percent age 50 or older employees								
Less than 25%	47.5%	15.0%	12.8%	15.8%	35.9%	68.8%	15.0%	54.5%
25-49 %	71.5%	9.6% *	25.1%	19.8%	54.8%	84.4%	17.1%	75.7%
50-74 %	57.3%	27.2% *	11.9% *	17.1%	30.6%	82.3%	18.7% *	65.7%
75% or more	55.9%	12.5% *	9.2% *	37.6% *	43.5%	88.6%	11.9% *	75.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.56%	3.86%	2.67%	1.81%	2.37%	1.64%	1.64%	1.61%
Industry group **								
Agric., fish., forest.	12.04% *	--	--	--	16.09% *	15.35%	7.99% *	14.10% *
Mining and manufacturing	2.37%	5.97% *	11.05% *	4.38%	4.56%	2.11%	4.76%	2.36%
Construction	4.44%	10.22% *	6.77% *	6.02% *	5.69%	4.31%	3.78%	6.31%
Utilities and transp.	4.42%	--	14.74% *	9.71% *	8.26%	2.47%	8.04% *	4.54%
Wholesale trade	3.16%	9.05% *	3.93% *	6.97%	6.36%	3.59%	4.70%	3.28%
Fin. svcs. and real estate	2.80%	4.36% *	17.26% *	8.34%	5.52%	3.14%	7.52% *	2.84%
Retail trade	4.66%	9.13% *	9.61% *	4.30%	7.08%	6.54%	4.65%	5.42%
Professional services	1.93%	5.05% *	4.15%	2.34%	4.40%	2.01%	2.37%	2.04%
Other services	9.52%	13.09% *	3.40% *	2.36%	5.70%	9.14%	5.29% *	9.80%
Ownership								
For profit, incorporated	2.08%	3.06%	2.48%	2.22%	3.04%	2.18%	1.53%	2.13%
For profit, unincorporated	2.65%	6.02% *	8.95%	4.11%	5.02%	2.18%	4.00%	2.71%
Nonprofit	2.79%	19.97% *	8.55% *	4.13% *	4.91%	2.59%	8.62% *	2.94%
Age of firm								
Less than 5 years	4.12%	2.36% *	15.50% *	5.71% *	7.10%	3.47%	6.28% *	5.69%
5-9 years	4.26%	3.73% *	9.44% *	3.75%	8.21%	11.30% *	4.40%	6.52%
10-19 years	3.00%	6.04% *	5.68% *	3.05%	5.68%	6.90%	3.19%	3.90%
20 or more years	1.68%	7.13% *	2.34%	2.48%	2.80%	1.64%	2.21%	1.70%
Multi/single status								
2 or more locations	1.58%	--	3.47% *	3.34%	2.45%	1.67%	3.93%	1.57%
1 location only	2.00%	4.04%	2.89%	2.10%	4.03%	9.10%	1.79%	3.28%
Percent full-time employees								
Less than 25%	11.54%	0.00%	--	18.50% *	7.34% *	7.62%	8.15% *	13.43% *
25-49 %	3.82%	10.96% *	12.04% *	5.96%	5.64% *	4.69%	5.96%	4.35%
50-74 %	3.77%	6.62% *	4.19% *	3.94% *	6.23%	5.36%	3.87% *	4.30%
75% or more	1.71%	4.61%	2.91%	1.96%	2.54%	1.74%	1.82%	1.75%
Union presence								
No union employees	1.96%	2.62%	2.69%	1.67%	2.56%	2.21%	1.42%	2.02%
Has union employees	2.78%	--	13.77% *	7.49% *	5.52%	2.39%	11.90% *	2.86%
Percent low-wage employees								
50% or more low-wage	4.85%	6.08% *	5.22% *	2.71% *	9.26%	6.66%	3.14% *	5.54%
Less than 50% low-wage	1.62%	4.21%	2.80%	1.91%	2.43%	1.62%	1.74%	1.65%
Percent women employees								
Less than 25%	2.27%	4.82%	3.66%	3.06%	3.72%	3.36%	2.18%	2.78%
25-49 %	1.92%	6.41% *	4.91% *	2.82%	4.07%	1.97%	2.63%	1.95%
50-74 %	4.19%	3.78% *	8.61% *	3.92%	4.28%	4.48%	3.48%	4.16%
75% or more	3.23%	15.77% *	3.33% *	3.95%	6.66%	2.78%	6.04%	3.55%
Percent age 50 or older employees								
Less than 25%	2.38%	4.24%	2.79%	2.55%	3.77%	3.42%	1.88%	2.80%
25-49 %	1.29%	4.81% *	6.91%	2.84%	2.86%	1.31%	2.95%	1.27%
50-74 %	10.09%	12.61% *	4.70% *	5.02%	5.23%	8.62%	5.72% *	10.16%
75% or more	10.07%	4.90% *	7.15% *	12.67% *	11.57%	6.93%	3.80% *	8.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.3%	20.6%	20.1%	19.9%	21.4%	22.7%	19.6%	22.0%
Industry group **								
Agric., fish., forest.	20.2%	--	--	11.8% *	27.2%	15.5% *	12.7%	22.6%
Mining and manufacturing	21.7%	27.0% *	16.2%	19.9%	21.0%	25.7%	19.4%	22.4%
Construction	22.9%	13.8%	20.0%	25.2%	25.2%	25.2%	19.7%	25.5%
Utilities and transp.	21.1%	10.5% *	21.0%	24.1% *	22.0%	21.6%	13.7%	24.1%
Wholesale trade	19.9%	29.3%	17.1%	17.1%	18.1%	25.1%	19.1%	20.5%
Fin. svcs. and real estate	23.9%	21.6%	13.0%	20.6%	25.0%	26.7%	18.4%	25.6%
Retail trade	17.0%	14.3% *	17.6%	17.6%	13.2%	17.7%	16.3%	17.2%
Professional services	21.8%	24.2%	21.6%	18.5%	22.2%	23.2%	21.6%	21.8%
Other services	21.5%	19.6%	25.0%	19.4%	19.4%	24.0%	20.4%	22.0%
Ownership								
For profit, incorporated	21.5%	21.9%	20.2%	20.0%	20.7%	23.4%	20.1%	22.2%
For profit, unincorporated	19.8%	18.6%	16.2%	18.9%	22.8%	18.6%	18.3%	20.6%
Nonprofit	21.5%	14.1%	26.7%	20.7%	22.4%	21.2%	18.1%	22.2%
Age of firm								
Less than 5 years	24.1%	30.9%	19.7%	23.7%	23.0%	--	24.5%	23.8%
5-9 years	19.5%	21.3%	18.5%	18.4%	16.8%	28.9%	19.4%	19.5%
10-19 years	21.0%	22.6%	18.3%	19.4%	20.0%	26.2%	19.5%	22.2%
20 or more years	21.3%	17.3%	21.1%	19.9%	22.0%	22.2%	19.0%	22.0%
Multi/single status								
2 or more locations	21.4%	39.7% *	18.5%	18.1%	20.6%	22.5%	18.8%	21.6%
1 location only	21.1%	20.0%	20.3%	20.6%	22.4%	28.4%	19.7%	22.7%
Percent full-time employees								
Less than 25%	25.7%	30.7% *	18.4% *	23.8%	33.4% *	14.8%	22.1% *	26.6% *
25-49 %	16.6%	29.4% *	12.5%	14.4%	16.1%	19.2%	17.2%	16.3%
50-74 %	18.5%	24.7%	14.3%	17.5%	16.0%	19.5%	19.1%	18.3%
75% or more	21.7%	19.6%	21.0%	20.3%	21.8%	23.5%	19.7%	22.6%
Union presence								
No union employees	20.6%	20.6%	19.7%	18.3%	20.7%	22.8%	19.2%	21.2%
Has union employees	27.2%	--	31.6%	44.9%	27.8%	22.5%	29.7%	26.9%
Percent low-wage employees								
50% or more low-wage	16.8%	23.8%	18.1%	14.4%	16.9%	16.6%	18.4%	16.5%
Less than 50% low-wage	21.9%	20.3%	20.2%	20.4%	21.9%	24.2%	19.7%	22.8%
Percent women employees								
Less than 25%	22.8%	21.9%	20.2%	23.0%	22.7%	25.6%	20.5%	24.5%
25-49 %	22.7%	21.0%	22.4%	21.7%	21.8%	24.6%	21.7%	23.1%
50-74 %	20.3%	25.1%	21.3%	17.3%	19.6%	20.8%	20.6%	20.2%
75% or more	18.3%	13.2%	16.5%	14.1%	21.4%	21.8%	14.5%	20.1%
Percent age 50 or older employees								
Less than 25%	21.0%	21.3%	21.2%	21.4%	20.3%	21.1%	19.9%	21.4%
25-49 %	21.8%	27.2%	19.8%	19.0%	21.0%	24.2%	21.0%	22.0%
50-74 %	22.2%	18.1%	19.2%	18.2%	26.7%	24.4%	18.7%	24.6%
75% or more	14.7%	14.4%	12.1% *	13.7%	15.6%	21.2% *	13.7%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	1.62%	1.22%	1.03%	0.86%	0.81%	0.70%	0.57%
Industry group **								
Agric., fish., forest.	3.81%	--	--	4.19% *	4.91%	5.21% *	3.59%	4.32%
Mining and manufacturing	0.97%	9.12% *	2.71%	1.55%	1.49%	1.99%	2.30%	1.06%
Construction	2.42%	3.87%	3.62%	4.88%	4.67%	2.53%	2.12%	4.02%
Utilities and transp.	2.84%	5.21% *	4.60%	8.89% *	4.40%	2.81%	2.89%	3.69%
Wholesale trade	1.33%	5.76%	2.52%	2.02%	2.38%	3.77%	2.02%	1.76%
Fin. svcs. and real estate	1.09%	5.24%	2.56%	2.98%	2.15%	1.32%	2.34%	1.17%
Retail trade	1.46%	4.64% *	3.11%	2.11%	1.39%	2.32%	1.87%	1.77%
Professional services	0.72%	2.65%	2.10%	1.03%	1.65%	1.21%	1.20%	0.89%
Other services	1.04%	3.80%	3.92%	1.70%	2.17%	1.65%	1.98%	1.19%
Ownership								
For profit, incorporated	0.55%	1.94%	1.49%	1.25%	1.08%	0.98%	0.85%	0.70%
For profit, unincorporated	0.85%	3.85%	2.03%	1.51%	1.55%	1.35%	1.51%	1.01%
Nonprofit	1.29%	4.13%	3.49%	3.57%	2.17%	1.87%	1.89%	1.50%
Age of firm								
Less than 5 years	1.87%	5.30%	5.12%	2.97%	2.96%	--	2.87%	2.35%
5-9 years	1.36%	4.19%	2.33%	2.49%	1.99%	3.38%	1.96%	1.88%
10-19 years	0.94%	3.23%	2.72%	1.34%	1.89%	1.26%	1.49%	1.23%
20 or more years	0.56%	2.17%	1.61%	1.45%	1.02%	0.88%	0.89%	0.67%
Multi/single status								
2 or more locations	0.57%	19.10% *	4.10%	1.20%	0.89%	0.83%	2.17%	0.59%
1 location only	0.72%	1.54%	1.28%	1.33%	1.50%	3.03%	0.73%	1.27%
Percent full-time employees								
Less than 25%	6.91%	20.34% *	6.32% *	4.78%	13.87% *	1.79%	7.78% *	8.44% *
25-49 %	1.32%	9.05% *	3.39%	1.49%	2.58%	2.56%	2.71%	1.52%
50-74 %	1.32%	3.91%	1.94%	2.40%	1.72%	2.56%	1.89%	1.68%
75% or more	0.49%	1.78%	1.38%	1.15%	0.85%	0.87%	0.77%	0.61%
Union presence								
No union employees	0.43%	1.61%	1.22%	0.62%	0.89%	0.90%	0.69%	0.54%
Has union employees	2.18%	--	9.26%	9.22%	3.08%	1.81%	5.98%	2.35%
Percent low-wage employees								
50% or more low-wage	1.74%	5.92%	5.22%	1.97%	4.75%	2.55%	2.71%	2.07%
Less than 50% low-wage	0.45%	1.68%	1.26%	1.10%	0.82%	0.72%	0.72%	0.57%
Percent women employees								
Less than 25%	0.99%	2.58%	1.89%	2.21%	1.88%	1.47%	1.12%	1.46%
25-49 %	0.71%	4.58%	2.89%	1.41%	1.29%	1.02%	1.70%	0.75%
50-74 %	0.81%	3.49%	2.93%	1.18%	1.11%	1.46%	1.57%	0.93%
75% or more	1.10%	2.46%	2.17%	1.19%	2.71%	1.30%	1.21%	1.43%
Percent age 50 or older employees								
Less than 25%	0.75%	2.14%	1.65%	1.91%	1.32%	1.39%	0.95%	1.00%
25-49 %	0.56%	4.85%	2.51%	1.02%	0.99%	0.83%	1.43%	0.59%
50-74 %	1.47%	3.47%	2.93%	1.56%	3.48%	2.51%	1.72%	2.03%
75% or more	1.78%	3.06%	4.12% *	2.86%	2.79%	8.34% *	2.29%	2.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.5%	28.7%	19.4%	19.4%	24.0%	26.2%	20.8%	25.7%
Industry group **								
Agric., fish., forest.	22.7%	--	--	--	--	24.1%	--	23.2%
Mining and manufacturing	27.2%	14.8%	--	20.7%	25.3%	28.3%	18.3%	27.5%
Construction	26.0%	23.5%	16.2% *	23.2%	23.6%	29.5%	17.8%	27.9%
Utilities and transp.	29.6%	--	--	17.7%	22.5%	31.7%	15.1% *	30.2%
Wholesale trade	25.9%	--	27.7%	22.7%	26.9%	25.8%	28.4%	25.8%
Fin. svcs. and real estate	26.6%	--	--	25.7%	26.9%	26.7%	21.1%	26.7%
Retail trade	21.2%	--	--	15.1%	16.3%	21.9%	18.8%	21.3%
Professional services	25.9%	29.8%	19.9%	18.7%	24.6%	26.6%	20.9%	26.1%
Other services	22.0%	45.2% *	18.3% *	11.3%	17.4%	22.6%	26.5% *	21.9%
Ownership								
For profit, incorporated	25.7%	26.6%	17.9%	20.2%	24.5%	26.3%	20.0%	26.0%
For profit, unincorporated	26.9%	16.2% *	23.3%	17.9%	26.8%	28.3%	18.6%	27.6%
Nonprofit	23.6%	67.8%	17.9% *	17.2%	20.3%	24.4%	29.2% *	23.5%
Age of firm								
Less than 5 years	22.2%	10.2% *	24.4%	17.3%	22.9%	28.7%	18.9%	24.0%
5-9 years	21.2%	--	25.2% *	13.2%	24.3%	19.5%	20.1%	21.6%
10-19 years	24.0%	31.7%	21.8%	18.0%	24.7%	24.3%	22.2%	24.3%
20 or more years	25.8%	32.2% *	15.6%	20.9%	23.9%	26.3%	20.6%	25.9%
Multi/single status								
2 or more locations	25.8%	--	12.0% *	21.0%	23.8%	26.2%	23.9%	25.8%
1 location only	23.5%	27.8%	19.8%	18.7%	24.6%	28.1%	20.4%	24.8%
Percent full-time employees								
Less than 25%	17.2%	0.0%	--	22.3%	13.7%	17.1%	16.3% *	17.2%
25-49 %	14.2%	--	--	21.1%	14.4%	13.5%	23.0%	13.8%
50-74 %	21.4%	--	10.4% *	11.6%	17.9%	22.2%	19.8%	21.4%
75% or more	26.5%	27.7%	19.8%	19.8%	25.0%	27.3%	20.9%	26.8%
Union presence								
No union employees	24.7%	23.0%	18.2%	18.4%	24.1%	25.5%	18.8%	25.1%
Has union employees	27.9%	--	--	40.0%	23.5%	27.7%	65.5%	27.7%
Percent low-wage employees								
50% or more low-wage	17.7%	23.0% *	--	9.5%	16.4%	18.1%	13.9%	17.8%
Less than 50% low-wage	26.3%	29.2%	19.6%	19.9%	24.6%	27.0%	21.2%	26.5%
Percent women employees								
Less than 25%	27.5%	36.6%	20.8%	20.6%	26.8%	28.7%	22.7%	27.9%
25-49 %	26.5%	14.2% *	26.4%	16.4%	24.1%	27.4%	17.2%	26.7%
50-74 %	23.8%	21.9%	18.4%	18.4%	25.1%	23.9%	18.0%	24.0%
75% or more	24.5%	45.0% *	12.3% *	20.7%	18.1%	25.9%	24.0%	24.5%
Percent age 50 or older employees								
Less than 25%	23.1%	27.6%	16.4%	17.5%	22.0%	24.0%	18.5%	23.4%
25-49 %	27.2%	14.8% *	25.8%	19.7%	25.7%	27.8%	20.7%	27.3%
50-74 %	23.7%	62.5%	16.8%	27.4%	21.9%	23.4%	32.8%	23.3%
75% or more	23.9%	16.7%	--	--	17.3%	26.1%	13.8%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	5.88%	2.23%	1.17%	0.77%	0.50%	1.72%	0.42%
Industry group **								
Agric., fish., forest.	3.62%	--	--	--	--	3.44%	--	3.75%
Mining and manufacturing	1.06%	2.45%	--	2.81%	1.56%	1.34%	3.53%	1.08%
Construction	1.43%	4.23%	5.63% *	4.38%	1.88%	2.15%	3.26%	1.53%
Utilities and transp.	1.94%	--	--	3.31%	3.33%	2.14%	5.47% *	1.97%
Wholesale trade	1.02%	--	5.48%	3.62%	2.10%	1.21%	5.04%	1.04%
Fin. svcs. and real estate	0.92%	--	--	4.25%	1.60%	1.06%	4.56%	0.93%
Retail trade	0.87%	--	--	3.05%	2.12%	0.94%	5.30%	0.88%
Professional services	0.71%	8.12%	3.22%	1.85%	1.61%	0.82%	2.49%	0.73%
Other services	1.18%	15.90% *	6.15% *	2.03%	1.90%	1.25%	7.99% *	1.20%
Ownership								
For profit, incorporated	0.50%	4.65%	2.80%	1.55%	0.88%	0.61%	1.73%	0.52%
For profit, unincorporated	1.15%	6.27% *	2.82%	2.00%	2.52%	1.46%	2.47%	1.22%
Nonprofit	0.89%	18.15%	8.55% *	2.85%	1.47%	1.03%	9.33% *	0.87%
Age of firm								
Less than 5 years	1.76%	5.10% *	3.67%	3.70%	3.45%	3.06%	3.55%	2.18%
5-9 years	2.25%	--	9.21% *	2.12%	3.30%	3.79%	4.58%	2.56%
10-19 years	1.28%	5.91%	4.37%	2.43%	2.90%	1.43%	2.91%	1.42%
20 or more years	0.44%	11.38% *	2.59%	1.52%	0.78%	0.52%	2.68%	0.45%
Multi/single status								
2 or more locations	0.44%	--	4.91% *	2.13%	0.81%	0.50%	3.88%	0.44%
1 location only	1.20%	5.95%	2.34%	1.41%	1.69%	4.18%	1.88%	1.48%
Percent full-time employees								
Less than 25%	2.47%	0.00%	--	2.57%	3.73%	3.18%	6.01% *	2.57%
25-49 %	1.10%	--	--	5.00%	2.53%	1.17%	4.56%	1.11%
50-74 %	0.79%	--	6.01% *	3.18%	2.14%	0.85%	5.78%	0.80%
75% or more	0.48%	6.60%	2.40%	1.29%	0.83%	0.61%	1.88%	0.50%
Union presence								
No union employees	0.46%	3.90%	2.17%	1.09%	0.80%	0.59%	1.35%	0.48%
Has union employees	0.80%	--	--	4.45%	2.48%	0.82%	13.47%	0.79%
Percent low-wage employees								
50% or more low-wage	1.11%	10.20% *	--	1.68%	1.91%	1.28%	4.01%	1.13%
Less than 50% low-wage	0.44%	6.35%	2.32%	1.22%	0.81%	0.55%	1.80%	0.46%
Percent women employees								
Less than 25%	0.93%	6.93%	3.36%	1.95%	1.37%	1.28%	2.26%	0.99%
25-49 %	0.63%	6.27% *	7.05%	2.25%	1.47%	0.71%	3.04%	0.64%
50-74 %	0.65%	5.37%	4.08%	2.04%	1.51%	0.74%	2.61%	0.66%
75% or more	1.18%	19.76% *	4.19% *	3.09%	1.68%	1.37%	6.73%	1.19%
Percent age 50 or older employees								
Less than 25%	0.67%	5.66%	2.89%	1.72%	1.15%	0.81%	1.90%	0.69%
25-49 %	0.55%	6.29% *	4.08%	1.65%	1.13%	0.64%	2.46%	0.56%
50-74 %	0.76%	16.04%	4.11%	4.95%	1.52%	0.71%	8.07%	0.63%
75% or more	4.73%	4.72%	--	--	3.68%	6.14%	3.78%	5.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16,931	15,497	16,383	15,512	17,211	17,183	15,583	17,116
Industry group **								
Agric., fish., forest.	14,225	--	16,224	14,396	13,137	17,361	15,035	14,099
Mining and manufacturing	16,514	12,603	16,573	16,174	17,441	16,177	15,640	16,590
Construction	15,774	11,611	17,932	15,153	14,408	17,994	15,295	16,022
Utilities and transp.	16,785	16,558	17,885	13,832	16,801	17,071	14,971	16,978
Wholesale trade	16,472	17,025	16,101	15,734	17,466	16,251	15,735	16,621
Fin. svcs. and real estate	17,672	18,829	17,222	17,058	17,909	17,659	16,973	17,733
Retail trade	15,752	13,310	17,103	16,247	16,290	15,651	15,598	15,769
Professional services	17,637	16,532	14,799	14,993	17,881	18,195	15,066	17,970
Other services	16,836	17,045	16,103	15,471	17,275	16,943	16,147	16,947
Ownership								
For profit, incorporated	16,547	16,090	16,328	15,358	16,677	16,740	15,618	16,677
For profit, unincorporated	16,551	14,063	16,615	15,516	17,250	16,676	15,435	16,809
Nonprofit	18,883	13,808	16,237	16,493	18,859	19,355	15,648	19,087
Age of firm								
Less than 5 years	15,788	15,960	17,340	13,937	15,768	18,545	15,418	16,080
5-9 years	15,953	13,729	19,339	15,494	15,747	15,198	17,210	15,081
10-19 years	15,947	16,105	15,115	14,294	16,488	16,721	14,494	16,515
20 or more years	17,115	15,510	16,018	16,041	17,524	17,217	15,714	17,240
Multi/single status								
2 or more locations	17,129	--	13,843	15,248	17,410	17,190	14,869	17,182
1 location only	16,303	15,410	16,681	15,623	16,909	16,885	15,704	16,757
Percent full-time employees								
Less than 25%	15,647	--	--	16,401	13,970	16,177	15,543	15,655
25-49 %	16,069	19,274	14,791	15,272	15,933	16,072	16,704	15,984
50-74 %	17,345	18,018	17,106	15,263	17,209	17,521	17,273	17,353
75% or more	16,925	14,857	16,339	15,525	17,295	17,183	15,397	17,141
Union presence								
No union employees	16,753	15,936	16,221	15,296	17,142	17,011	15,490	16,964
Has union employees	17,652	--	20,509	19,583	17,888	17,632	17,264	17,665
Percent low-wage employees								
50% or more low-wage	16,113	18,664	16,456	15,729	17,515	15,791	16,129	16,112
Less than 50% low-wage	17,013	15,221	16,380	15,497	17,192	17,356	15,548	17,223
Percent women employees								
Less than 25%	16,251	14,041	16,811	15,560	16,398	16,569	15,476	16,463
25-49 %	16,913	16,342	17,194	15,385	17,184	17,004	16,106	16,990
50-74 %	17,172	17,008	15,631	15,972	17,607	17,266	15,701	17,314
75% or more	17,544	15,341	14,970	14,889	18,041	18,036	14,897	17,851
Percent age 50 or older employees								
Less than 25%	16,176	16,323	15,353	14,433	16,024	16,748	14,736	16,440
25-49 %	17,296	12,858	17,703	16,305	17,773	17,315	16,272	17,376
50-74 %	17,701	15,096	16,764	16,621	17,703	18,411	16,144	18,090
75% or more	16,441	16,649	15,982	17,978	20,676	14,223	16,566	16,378

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	116.68	690.91	497.18	284.70	231.77	157.06	300.64	125.19
Industry group **								
Agric., fish., forest.	641.25	--	1,184.29	1,061.29	883.82	899.95	827.44	715.83
Mining and manufacturing	246.16	2,357.94	955.01	584.78	561.13	259.42	673.84	260.15
Construction	546.09	1,705.60	2,008.31	885.05	796.80	758.66	1,219.73	532.30
Utilities and transp.	371.98	2,283.96	2,021.36	1,451.31	652.49	456.32	1,460.93	371.34
Wholesale trade	372.20	1,639.19	986.93	935.12	915.81	426.83	690.91	423.38
Fin. svcs. and real estate	228.56	2,475.10	1,114.38	932.46	748.30	234.82	893.67	235.11
Retail trade	330.02	796.86	1,381.23	1,029.76	525.97	403.31	865.56	354.36
Professional services	200.91	910.04	866.27	521.22	454.40	253.81	506.32	214.06
Other services	517.64	1,672.74	728.74	495.39	521.79	800.77	618.28	586.47
Ownership								
For profit, incorporated	142.76	929.64	627.52	357.67	305.99	185.47	389.38	152.35
For profit, unincorporated	232.65	734.57	906.03	583.33	450.58	325.52	462.55	260.03
Nonprofit	313.50	1,499.33	1,019.98	699.93	517.48	433.62	790.12	328.14
Age of firm								
Less than 5 years	616.10	1,972.68	1,067.90	1,478.25	833.72	2,119.25	1,005.04	754.17
5-9 years	606.25	1,146.99	2,352.52	1,007.34	724.06	968.72	1,145.25	557.64
10-19 years	338.31	1,171.38	853.75	659.11	554.47	665.67	554.89	392.69
20 or more years	128.81	1,093.14	538.53	329.52	277.75	162.70	375.56	135.54
Multi/single status								
2 or more locations	136.88	--	976.14	537.92	282.91	160.23	658.82	138.82
1 location only	217.92	702.15	528.75	336.06	404.71	675.60	332.36	286.90
Percent full-time employees								
Less than 25%	579.25	--	--	1,561.31	1,147.67	666.64	1,812.82	605.99
25-49 %	480.05	2,999.22	1,625.70	1,792.15	1,001.90	581.78	1,775.12	487.85
50-74 %	291.86	1,712.26	1,070.25	1,059.02	763.19	342.51	914.53	307.91
75% or more	129.61	731.12	541.02	301.38	250.53	177.87	321.30	139.53
Union presence								
No union employees	135.45	610.41	493.47	286.92	240.70	201.41	287.99	149.24
Has union employees	226.28	--	2,718.53	1,280.04	825.57	224.59	2,531.04	217.63
Percent low-wage employees								
50% or more low-wage	384.37	2,584.33	1,904.67	1,378.82	1,149.35	421.86	1,257.22	403.33
Less than 50% low-wage	121.76	698.97	510.59	288.37	235.01	165.80	309.20	130.68
Percent women employees								
Less than 25%	190.24	1,201.57	665.14	415.82	421.65	255.90	446.60	207.50
25-49 %	188.46	1,246.94	1,530.00	710.46	482.19	207.03	790.24	192.45
50-74 %	253.22	1,315.22	706.00	661.79	452.83	336.03	606.67	269.17
75% or more	305.38	1,516.06	1,110.86	551.24	482.39	425.14	620.28	326.71
Percent age 50 or older employees								
Less than 25%	166.63	886.15	626.20	462.15	372.25	215.59	418.68	179.48
25-49 %	154.31	1,666.09	1,004.76	397.72	321.79	192.66	579.19	160.20
50-74 %	516.71	1,844.66	957.88	671.53	755.95	812.64	774.06	584.87
75% or more	668.23	1,033.93	1,588.81	1,043.26	1,515.77	895.18	872.08	904.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.d Average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16,285	15,638	16,569	15,583	16,688	16,402	15,743	16,465
Industry group **								
Agric., fish., forest.	14,723	--	15,898	14,464	14,070	18,547	14,868	14,694
Mining and manufacturing	16,187	--	16,564	15,843	16,676	16,106	15,390	16,386
Construction	15,406	12,345	18,892	15,427	14,263	16,192	16,037	14,865
Utilities and transp.	16,151	16,717	16,732	15,221	15,873	16,738	15,462	16,416
Wholesale trade	16,476	16,203	16,018	15,734	18,331	15,430	15,350	16,998
Fin. svcs. and real estate	17,266	19,956	17,919	17,316	17,439	16,761	17,628	17,188
Retail trade	15,307	13,479	15,991	16,562	16,074	14,933	15,536	15,262
Professional services	16,923	17,011	15,229	15,034	16,970	18,534	15,392	17,448
Other services	15,932	16,365	16,216	14,964	17,279	15,149	15,822	15,969
Ownership								
For profit, incorporated	15,918	16,365	16,622	15,454	16,082	15,807	15,865	15,936
For profit, unincorporated	16,035	13,772	16,456	15,636	16,469	16,497	15,297	16,389
Nonprofit	18,390	13,760	16,275	16,359	18,785	19,746	15,650	18,874
Age of firm								
Less than 5 years	15,562	16,449	17,389	13,684	16,242	17,088	15,158	15,900
5-9 years	15,975	13,968	19,752	15,285	15,296	15,666	17,434	14,715
10-19 years	15,713	16,739	15,760	14,625	15,121	17,625	14,950	16,153
20 or more years	16,463	15,338	16,116	16,111	17,157	16,302	15,788	16,629
Multi/single status								
2 or more locations	16,471	--	14,146	15,659	16,929	16,458	15,427	16,541
1 location only	16,047	15,542	16,892	15,553	16,416	14,825	15,796	16,286
Percent full-time employees								
Less than 25%	13,985	--	--	15,306	13,156	14,186	15,436	13,803
25-49 %	15,789	--	15,597	16,038	16,004	13,397	17,621	15,170
50-74 %	17,359	18,486	17,033	15,221	18,012	17,499	17,346	17,363
75% or more	16,219	14,908	16,534	15,595	16,711	16,309	15,536	16,449
Union presence								
No union employees	16,188	16,253	16,378	15,375	16,632	16,270	15,673	16,372
Has union employees	17,077	--	20,580	19,454	17,114	17,088	16,919	17,100
Percent low-wage employees								
50% or more low-wage	15,626	19,687	16,988	15,998	15,804	15,177	16,517	15,480
Less than 50% low-wage	16,372	15,304	16,551	15,549	16,748	16,732	15,689	16,616
Percent women employees								
Less than 25%	15,676	14,044	16,859	15,814	15,397	15,739	15,619	15,712
25-49 %	16,607	17,211	17,796	15,434	16,602	16,860	16,495	16,638
50-74 %	16,140	17,245	15,764	15,691	17,372	15,548	15,866	16,191
75% or more	17,198	15,267	14,583	15,027	17,887	19,023	14,741	17,942
Percent age 50 or older employees								
Less than 25%	15,755	16,860	15,366	14,582	15,942	16,247	14,966	16,011
25-49 %	16,748	13,615	18,298	16,367	17,025	16,652	16,602	16,783
50-74 %	16,579	15,132	16,869	16,370	17,418	16,131	16,058	16,865
75% or more	16,894	15,925	16,199	17,841	19,795	15,125	15,981	18,237

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.d Standard errors for average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	157.55	744.85	571.74	322.14	285.51	265.12	333.16	178.56
Industry group **								
Agric., fish., forest.	613.71	--	1,218.85	1,169.30	291.39	1,152.60	847.09	701.10
Mining and manufacturing	338.77	--	990.17	635.12	516.71	490.97	741.34	369.40
Construction	748.37	2,006.19	2,188.48	991.00	989.79	2,118.52	1,379.04	722.73
Utilities and transp.	605.53	2,390.08	2,085.90	1,809.18	907.24	881.98	1,526.21	579.26
Wholesale trade	653.17	1,725.35	1,043.41	1,134.37	1,517.09	699.91	704.63	887.29
Fin. svcs. and real estate	458.38	2,980.77	1,822.01	1,179.27	921.26	589.43	1,218.75	489.64
Retail trade	308.39	804.45	1,095.52	1,140.53	648.24	313.89	888.80	323.49
Professional services	302.44	909.28	998.84	574.97	538.37	562.01	552.83	358.82
Other services	449.75	1,772.11	791.83	539.98	660.58	874.27	655.96	556.47
Ownership								
For profit, incorporated	188.06	999.88	680.45	396.84	386.98	266.71	420.99	207.32
For profit, unincorporated	358.51	827.41	1,368.34	683.42	580.82	775.98	557.05	442.87
Nonprofit	407.36	1,537.83	1,046.19	875.65	483.25	880.04	864.13	442.21
Age of firm								
Less than 5 years	812.15	2,134.93	1,642.15	1,737.74	979.25	862.91	1,291.36	996.48
5-9 years	751.98	1,060.72	2,690.46	1,120.19	628.77	1,391.89	1,290.29	615.57
10-19 years	456.98	1,131.50	984.67	745.48	766.73	1,250.82	608.91	606.88
20 or more years	176.06	1,161.33	587.33	369.25	339.67	262.41	406.12	195.85
Multi/single status								
2 or more locations	203.89	--	1,017.64	590.94	368.39	271.98	611.75	213.81
1 location only	247.89	757.33	615.65	383.56	439.48	840.88	374.28	327.04
Percent full-time employees								
Less than 25%	751.28	--	--	1,246.87	1,335.02	934.26	2,149.31	795.82
25-49 %	993.81	--	1,627.68	2,023.85	1,236.18	2,155.10	1,909.33	1,107.80
50-74 %	541.92	1,849.80	1,096.85	1,225.66	946.62	849.62	1,007.86	638.18
75% or more	167.87	779.43	630.59	339.62	307.46	276.31	355.96	190.11
Union presence								
No union employees	166.08	636.59	569.99	323.87	313.05	295.90	315.68	195.52
Has union employees	511.05	--	2,736.36	1,520.89	599.86	599.86	2,760.36	423.46
Percent low-wage employees								
50% or more low-wage	346.32	2,962.15	2,042.76	1,457.53	784.18	275.61	1,372.15	328.69
Less than 50% low-wage	170.92	745.66	589.72	325.88	300.50	314.79	343.00	196.35
Percent women employees								
Less than 25%	272.67	1,284.63	721.36	460.47	472.89	571.85	485.48	322.94
25-49 %	338.91	1,102.91	1,604.26	776.44	655.89	428.16	829.74	367.05
50-74 %	247.97	1,466.70	1,005.16	789.61	496.85	293.11	742.09	260.16
75% or more	457.78	1,595.43	1,049.20	632.80	511.76	1,094.80	661.54	534.26
Percent age 50 or older employees								
Less than 25%	236.09	935.91	688.77	521.61	486.49	373.02	448.79	275.46
25-49 %	240.44	1,720.12	1,194.34	460.30	339.18	426.51	657.29	252.87
50-74 %	487.33	1,950.00	999.04	747.07	999.04	705.75	853.25	597.52
75% or more	827.92	1,057.46	1,744.97	1,364.87	2,027.81	2,306.20	896.16	1,370.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.E.1.e Average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17,374	14,509	15,507	15,217	17,909	17,416	14,752	17,463
Industry group **								
Agric., fish., forest.	12,348	--	--	--	--	16,291	19,832	12,182
Mining and manufacturing	16,678	--	--	17,817	18,176	16,188	16,954	16,673
Construction	16,391	--	12,501	13,799	14,760	18,272	11,172	17,233
Utilities and transp.	17,024	--	--	11,089	17,631	17,114	--	17,135
Wholesale trade	16,469	--	17,407	15,734	16,559	16,468	17,788	16,403
Fin. svcs. and real estate	17,867	13,527	16,210	16,250	18,453	17,894	15,296	17,957
Retail trade	16,264	--	22,490	14,621	16,647	16,250	16,113	16,268
Professional services	18,061	13,856	12,751	14,810	19,018	18,112	13,474	18,208
Other services	17,752	23,099	14,978	18,496	17,264	17,768	19,225	17,712
Ownership								
For profit, incorporated	16,992	14,138	14,278	14,933	17,501	17,044	14,125	17,080
For profit, unincorporated	16,948	15,422	16,868	15,046	18,138	16,719	15,848	17,048
Nonprofit	19,152	15,505	--	16,942	18,960	19,268	15,634	19,186
Age of firm								
Less than 5 years	16,332	--	17,287	15,355	14,192	18,605	16,116	16,480
5-9 years	15,893	--	--	16,693	16,373	14,302	16,145	15,803
10-19 years	16,328	--	12,227	13,121	18,442	16,027	12,596	16,953
20 or more years	17,484	17,424	15,241	15,750	17,988	17,470	15,218	17,522
Multi/single status								
2 or more locations	17,413	--	--	13,826	17,898	17,406	12,118	17,443
1 location only	17,038	14,491	15,761	15,940	17,936	17,820	15,220	17,701
Percent full-time employees								
Less than 25%	16,992	--	--	--	16,360	16,982	--	17,021
25-49 %	16,253	17,302	--	11,465	15,691	16,493	--	16,397
50-74 %	17,336	--	--	15,414	16,613	17,530	16,673	17,348
75% or more	17,415	14,524	15,490	15,227	18,082	17,436	14,703	17,512
Union presence								
No union employees	17,219	13,771	15,510	14,972	17,783	17,280	14,558	17,338
Has union employees	17,821	--	--	20,168	19,806	17,716	--	17,810
Percent low-wage employees								
50% or more low-wage	16,634	--	--	12,287	19,988	16,274	12,380	16,701
Less than 50% low-wage	17,434	14,614	15,595	15,291	17,781	17,516	14,838	17,526
Percent women employees								
Less than 25%	16,778	14,009	16,493	14,637	17,719	16,768	14,637	16,915
25-49 %	17,075	--	11,574	15,128	17,866	17,037	13,577	17,138
50-74 %	17,933	16,075	15,389	17,109	17,968	18,035	15,152	18,035
75% or more	17,760	--	--	14,211	18,254	17,796	15,851	17,806
Percent age 50 or older employees								
Less than 25%	16,638	13,326	15,281	13,855	16,192	17,014	13,641	16,818
25-49 %	17,541	--	15,387	16,055	18,479	17,450	14,588	17,592
50-74 %	18,792	14,439	16,355	18,446	18,197	19,082	16,749	18,897
75% or more	16,036	20,023	13,431	18,388	21,609	14,118	19,501	15,623

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.E.1.e Standard errors for average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	159.80	1,778.08	864.29	607.67	381.49	182.81	689.34	162.60
Industry group **								
Agric., fish., forest.	2,378.27	--	--	--	--	880.82	1,819.15	2,425.32
Mining and manufacturing	329.70	--	--	1,654.30	964.60	289.94	1,471.69	334.88
Construction	713.99	--	1,503.11	1,843.38	1,265.84	807.44	1,527.34	679.44
Utilities and transp.	451.95	--	--	1,771.96	860.14	501.47	--	443.15
Wholesale trade	416.61	--	1,392.95	1,588.91	846.18	506.34	1,826.56	425.81
Fin. svcs. and real estate	251.09	1,065.75	511.73	880.17	1,158.33	242.64	769.96	256.40
Retail trade	615.93	--	2,117.31	1,972.83	882.23	692.38	3,146.78	626.27
Professional services	256.98	2,500.43	1,255.64	1,245.57	691.51	282.69	1,172.20	259.40
Other services	870.63	2,216.37	1,228.70	805.62	726.92	1,020.50	1,498.18	896.21
Ownership								
For profit, incorporated	196.82	2,377.88	1,371.63	831.89	478.38	221.86	974.22	198.95
For profit, unincorporated	302.73	1,515.89	880.08	983.01	671.04	357.85	744.09	321.94
Nonprofit	427.85	498.26	--	729.98	1,030.42	487.01	1,574.33	431.94
Age of firm								
Less than 5 years	773.45	--	1,319.58	1,331.72	1,264.68	2,212.34	1,113.40	1,071.81
5-9 years	953.70	--	--	1,935.31	1,414.23	1,140.28	2,227.07	1,025.39
10-19 years	479.53	--	1,105.55	1,392.18	616.83	588.33	1,220.15	460.17
20 or more years	170.87	2,361.03	1,128.83	735.92	461.26	188.78	989.53	172.53
Multi/single status								
2 or more locations	170.78	--	--	1,142.68	425.96	186.35	2,156.40	170.73
1 location only	443.59	1,806.96	856.12	670.08	796.88	848.46	678.15	537.96
Percent full-time employees								
Less than 25%	652.92	--	--	--	1,773.11	730.38	--	664.54
25-49 %	444.92	1,168.38	--	1,690.57	1,277.96	471.05	--	442.27
50-74 %	332.15	--	--	2,089.95	1,089.64	339.93	1,477.38	336.92
75% or more	180.28	2,054.80	889.11	652.62	408.83	208.73	744.17	183.70
Union presence								
No union employees	199.91	1,655.34	866.25	618.42	373.23	245.72	697.14	204.71
Has union employees	244.36	--	--	1,649.54	2,120.30	235.04	--	244.99
Percent low-wage employees								
50% or more low-wage	666.98	--	--	1,380.99	2,020.86	684.38	1,750.07	673.94
Less than 50% low-wage	163.98	1,974.12	872.77	622.67	376.49	189.20	711.59	166.89
Percent women employees								
Less than 25%	260.14	1,546.77	1,659.39	926.82	701.08	283.54	1,122.65	265.74
25-49 %	225.80	--	1,483.75	1,724.79	666.36	235.02	1,947.42	225.50
50-74 %	361.52	2,961.26	847.45	910.27	830.49	416.11	942.40	369.73
75% or more	406.35	--	--	1,020.15	927.94	463.59	1,668.81	413.66
Percent age 50 or older employees								
Less than 25%	226.22	1,890.27	1,470.92	980.44	552.20	251.03	1,071.02	226.08
25-49 %	195.18	--	974.12	755.56	516.73	213.75	1,060.88	197.61
50-74 %	724.82	240.24	2,601.78	830.70	1,051.09	874.75	1,527.48	742.85
75% or more	1,000.07	2,132.29	351.30	1,042.01	2,255.02	965.74	1,917.85	1,053.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,707	4,698	5,626	5,485	4,873	4,450	5,274	4,629
Industry group **								
Agric., fish., forest.	3,406	--	--	4,689	2,931	4,697	3,587	3,378
Mining and manufacturing	3,969	3,314	4,300	5,482	4,579	3,415	4,818	3,895
Construction	4,689	1,786 *	6,786	5,165	5,247	3,465	4,822	4,620
Utilities and transp.	4,444	--	5,623	4,753	5,034	4,142	4,790	4,407
Wholesale trade	4,464	4,760	5,398	5,008	4,562	4,062	5,317	4,293
Fin. svcs. and real estate	4,642	5,337 *	5,416	4,122	4,783	4,586	5,141	4,598
Retail trade	5,383	4,045 *	6,574	6,510	6,803	5,040	5,757	5,342
Professional services	4,800	5,410	5,381	5,717	4,864	4,574	5,267	4,739
Other services	5,248	6,668	5,564	6,240	5,014	5,055	6,158	5,102
Ownership								
For profit, incorporated	4,691	5,313	5,805	5,300	5,028	4,383	5,456	4,584
For profit, unincorporated	4,892	3,583	5,830	6,306	4,705	4,507	5,359	4,784
Nonprofit	4,627	2,183 *	3,057	5,249	4,531	4,702	3,437	4,702
Age of firm								
Less than 5 years	5,639	6,427	6,789	5,424	5,093	4,069	6,243	5,161
5-9 years	5,574	5,951	8,580	5,060	5,400	3,425	6,866	4,679
10-19 years	5,545	4,478	5,647	5,871	4,983	6,224	5,171	5,691
20 or more years	4,550	4,151	4,781	5,438	4,805	4,374	4,850	4,523
Multi/single status								
2 or more locations	4,541	--	3,682	5,312	4,728	4,460	4,954	4,532
1 location only	5,231	4,547	5,854	5,558	5,094	4,045	5,327	5,159
Percent full-time employees								
Less than 25%	5,058	--	--	5,436	4,961	5,064	5,580	5,022
25-49 %	5,119	--	4,503	6,409	5,552	4,490	6,373 *	4,953
50-74 %	5,211	5,508	5,681	6,455	5,532	4,999	5,622	5,164
75% or more	4,636	4,328	5,650	5,403	4,805	4,368	5,210	4,554
Union presence								
No union employees	4,962	5,017	5,740	5,604	4,899	4,768	5,461	4,879
Has union employees	3,670	--	--	3,252	4,614	3,616	1,904 *	3,728
Percent low-wage employees								
50% or more low-wage	5,154	4,274 *	4,741	6,333	6,060	4,899	5,355	5,137
Less than 50% low-wage	4,662	4,735	5,660	5,425	4,796	4,394	5,268	4,575
Percent women employees								
Less than 25%	4,749	3,963	5,097	5,696	5,077	4,203	4,903	4,707
25-49 %	4,235	5,594	6,809	5,150	4,727	3,807	6,038	4,062
50-74 %	4,963	3,959	5,110	5,229	5,041	4,940	4,762	4,983
75% or more	5,055	6,449	6,307	5,752	4,512	4,995	6,041	4,941
Percent age 50 or older employees								
Less than 25%	4,848	4,806	4,980	5,200	4,573	4,853	4,963	4,827
25-49 %	4,596	6,467	6,769	5,902	5,029	4,195	6,168	4,473
50-74 %	4,916	4,787	5,394	5,181	4,828	4,856	5,182	4,850
75% or more	4,091	3,025 *	--	5,463	6,621	3,389	3,302	4,492

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.44	568.03	358.78	193.13	170.62	83.94	208.13	73.55
Industry group **								
Agric., fish., forest.	454.22	--	--	774.51	356.05	1,235.64	929.08	494.74
Mining and manufacturing	140.67	561.36	787.29	642.75	237.26	154.98	436.39	147.61
Construction	364.65	801.99 *	1,491.79	407.67	812.96	324.19	778.01	379.17
Utilities and transp.	282.98	--	1,016.55	548.12	906.35	292.61	749.06	302.19
Wholesale trade	190.24	955.29	661.44	681.56	350.61	228.90	392.53	208.78
Fin. svcs. and real estate	180.53	2,329.15 *	781.35	804.65	398.29	210.14	697.61	185.98
Retail trade	199.64	1,391.55 *	1,495.38	557.36	680.54	228.93	641.60	210.70
Professional services	116.60	768.55	660.68	350.17	270.79	144.87	325.79	124.94
Other services	276.63	1,970.79	558.90	435.93	818.98	311.22	648.60	297.91
Ownership								
For profit, incorporated	85.11	729.64	459.49	210.02	247.22	98.25	262.84	89.59
For profit, unincorporated	187.96	780.55	577.29	445.19	340.39	281.44	367.15	213.63
Nonprofit	155.80	890.93 *	639.96	789.25	223.78	204.18	455.72	162.05
Age of firm								
Less than 5 years	332.54	1,499.71	630.54	460.99	521.26	588.47	565.76	360.57
5-9 years	458.01	942.16	1,615.36	757.15	549.07	469.25	821.89	450.72
10-19 years	277.87	901.49	685.32	446.60	443.38	620.82	342.85	360.93
20 or more years	72.31	893.25	378.19	234.57	200.31	81.59	269.52	75.01
Multi/single status								
2 or more locations	73.36	--	756.77	247.96	164.94	85.30	424.52	74.41
1 location only	179.55	563.51	381.74	254.59	360.73	419.18	232.18	260.42
Percent full-time employees								
Less than 25%	298.43	--	--	1,092.23	568.94	383.69	962.14	311.94
25-49 %	413.38	--	1,086.79	892.16	786.99	261.14	2,695.66 *	284.63
50-74 %	257.87	1,457.45	1,000.19	616.84	392.45	334.28	749.78	274.71
75% or more	73.49	541.15	388.22	205.73	186.50	87.04	211.99	78.23
Union presence								
No union employees	77.45	563.12	364.41	197.17	178.92	97.29	204.63	83.46
Has union employees	143.19	--	--	749.18	605.64	141.32	666.28 *	144.32
Percent low-wage employees								
50% or more low-wage	193.50	1,963.06 *	867.95	604.51	388.02	236.04	751.08	199.97
Less than 50% low-wage	73.60	597.40	370.56	202.02	178.73	88.92	216.55	78.07
Percent women employees								
Less than 25%	126.94	757.32	444.68	279.24	309.32	157.17	265.61	144.67
25-49 %	127.36	1,594.29	1,070.43	373.33	289.99	138.43	594.88	123.02
50-74 %	114.06	952.15	615.55	495.84	260.75	133.11	389.29	119.12
75% or more	208.56	1,249.14	760.38	466.57	595.20	231.59	516.51	224.04
Percent age 50 or older employees								
Less than 25%	124.75	663.65	439.02	245.58	328.00	162.19	254.49	140.13
25-49 %	94.66	1,709.01	744.08	357.49	219.56	103.35	397.02	95.85
50-74 %	192.32	1,353.16	722.87	444.94	433.73	213.80	546.92	198.14
75% or more	443.07	980.51 *	--	774.19	847.04	487.69	830.56	533.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,407	4,730	5,516	5,453	5,261	5,597	5,265	5,455
Industry group **								
Agric., fish., forest.	3,761	--	--	4,291	3,160	7,673	3,562	3,801
Mining and manufacturing	4,738	2,835	3,611	5,671	5,159	3,690	4,630	4,765
Construction	5,108	1,584 *	7,033	5,158	5,451	3,888	4,747	5,418
Utilities and transp.	5,972	--	5,000	5,367	7,157	5,369	4,832	6,410
Wholesale trade	5,144	4,651	5,376	5,311	5,624	4,271	5,464	4,996
Fin. svcs. and real estate	5,340	--	4,874	3,785	5,644	5,668	4,946	5,426
Retail trade	6,420	4,093 *	5,740	6,199	8,146	6,377	5,530	6,595
Professional services	5,156	5,649	5,462	5,432	4,728	5,192	5,353	5,089
Other services	5,822	6,667 *	5,614	6,254	4,583	6,480	6,178	5,704
Ownership								
For profit, incorporated	5,551	5,474	5,796	5,382	5,503	5,629	5,550	5,552
For profit, unincorporated	5,661	3,151	5,424	6,177	5,503	6,284	5,046	5,955
Nonprofit	4,429	2,237 *	2,986	4,645	4,298	4,996	3,291	4,630
Age of firm								
Less than 5 years	5,674	6,834	6,845	4,969	5,284	--	6,282	5,167
5-9 years	5,926	6,481	8,730	4,610	6,474	3,998	6,877	5,104
10-19 years	5,936	4,436	5,906	6,020	5,370	7,471	5,241	6,337
20 or more years	5,247	4,061	4,624	5,471	5,152	5,456	4,840	5,347
Multi/single status								
2 or more locations	5,548	--	3,731	5,474	5,476	5,626	5,272	5,567
1 location only	5,226	4,555	5,755	5,445	5,017	4,759	5,263	5,191
Percent full-time employees								
Less than 25%	5,334	--	--	6,824	5,421	4,953	5,378	5,329
25-49 %	6,199	--	5,094	6,721	5,563	5,536	6,867 *	5,973
50-74 %	6,817	5,516	5,464	6,591	6,559	7,423	5,602	7,201
75% or more	5,241	4,323	5,540	5,344	5,177	5,304	5,188	5,258
Union presence								
No union employees	5,520	5,119	5,649	5,560	5,354	5,685	5,473	5,537
Has union employees	4,490	--	--	3,481	4,555	5,136	1,757 *	4,888
Percent low-wage employees								
50% or more low-wage	5,964	4,173 *	4,986	6,401	6,247	5,958	5,496	6,040
Less than 50% low-wage	5,334	4,776	5,539	5,375	5,195	5,499	5,248	5,365
Percent women employees								
Less than 25%	5,384	4,032	4,897	5,825	5,576	5,361	4,867	5,706
25-49 %	5,508	5,873 *	6,865	5,015	5,518	5,392	6,111	5,339
50-74 %	5,282	3,639	4,931	4,846	5,187	5,641	4,706	5,391
75% or more	5,540	6,530	5,999	5,956	4,381	6,093	5,948	5,417
Percent age 50 or older employees								
Less than 25%	5,320	4,899	4,688	5,195	4,561	6,168	4,874	5,464
25-49 %	5,632	6,851	6,995	5,778	5,925	4,945	6,310	5,467
50-74 %	5,235	4,791	5,304	5,321	5,007	5,708	5,218	5,244
75% or more	4,371	2,544 *	--	5,709	7,827	4,575	2,957 *	6,451

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	128.41	640.91	418.32	207.20	276.50	197.86	238.37	151.62
Industry group **								
Agric., fish., forest.	667.71	--	--	791.67	441.31	775.46	961.97	798.58
Mining and manufacturing	242.35	487.01	703.10	723.23	301.40	238.23	462.42	279.30
Construction	536.52	858.53 *	1,734.32	452.44	1,118.00	703.08	905.26	619.04
Utilities and transp.	577.78	--	963.81	565.75	845.84	1,121.56	842.31	696.75
Wholesale trade	325.84	1,086.06	696.63	919.01	427.10	356.15	433.62	422.42
Fin. svs. and real estate	328.95	--	1,113.09	913.19	596.51	333.78	906.28	342.72
Retail trade	318.87	1,461.32 *	1,531.91	571.63	727.75	411.65	655.75	367.19
Professional services	217.01	838.19	774.21	277.63	434.57	397.63	372.01	261.78
Other services	474.84	2,182.96 *	591.24	491.49	982.34	613.06	709.07	582.39
Ownership								
For profit, incorporated	161.92	824.31	510.77	240.88	410.94	221.19	296.58	192.10
For profit, unincorporated	321.18	811.27	821.76	527.67	449.97	964.18	439.09	414.75
Nonprofit	205.07	927.81 *	656.89	499.67	286.69	354.49	492.69	217.64
Age of firm								
Less than 5 years	426.47	1,616.10	1,015.25	460.60	660.65	--	733.73	465.23
5-9 years	597.65	967.57	1,889.61	785.83	703.03	683.75	957.39	652.31
10-19 years	358.41	1,083.47	825.18	543.36	567.39	1,048.82	404.23	494.46
20 or more years	144.93	962.06	414.99	234.71	339.95	187.55	301.82	164.63
Multi/single status								
2 or more locations	144.43	--	815.82	281.54	249.61	202.79	476.66	150.63
1 location only	222.83	635.83	452.42	266.56	501.91	659.32	266.06	352.49
Percent full-time employees								
Less than 25%	500.45	--	--	855.23	723.38	898.87	1,137.33	544.76
25-49 %	934.46	--	1,039.57	1,004.06	983.56	735.70	3,099.97 *	650.71
50-74 %	449.30	1,610.58	1,003.00	709.58	697.96	680.75	826.32	508.94
75% or more	132.94	609.59	459.68	218.05	300.34	188.30	242.43	157.88
Union presence								
No union employees	136.07	635.59	428.16	210.67	297.44	219.29	234.62	164.74
Has union employees	411.49	--	--	886.06	832.72	460.07	679.01 *	407.44
Percent low-wage employees								
50% or more low-wage	290.77	2,324.65 *	885.24	651.49	509.37	390.91	814.51	314.41
Less than 50% low-wage	140.08	670.83	434.38	216.99	291.98	230.43	248.94	168.08
Percent women employees								
Less than 25%	214.89	811.86	487.01	326.49	476.67	437.26	298.36	287.06
25-49 %	262.06	1,924.67 *	1,175.21	405.36	439.55	410.84	669.78	274.74
50-74 %	190.55	1,090.18	805.79	408.63	390.94	249.94	459.14	206.48
75% or more	470.68	1,304.87	757.95	538.32	982.75	739.78	571.04	583.35
Percent age 50 or older employees								
Less than 25%	210.05	753.93	476.16	284.55	456.18	338.29	285.41	262.42
25-49 %	178.36	1,859.04	916.89	372.17	333.19	209.64	463.69	190.46
50-74 %	357.41	1,428.08	825.18	456.39	666.02	619.43	608.96	441.58
75% or more	691.80	1,092.32 *	--	679.22	673.96	490.67	929.51 *	535.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,226	4,476	6,145	5,620	4,356	4,108	5,320	4,189
Industry group **								
Agric., fish., forest.	2,067	--	--	--	--	2,011	4,296	2,017
Mining and manufacturing	3,583	--	--	4,544	4,023	3,370	5,804	3,540
Construction	3,987	--	5,393	5,202	4,749	3,399	5,241	3,784
Utilities and transp.	3,868	--	--	3,540	3,137	3,984	--	3,846
Wholesale trade	3,919	--	--	4,162	3,450	4,007	4,535	3,888
Fin. svcs. and real estate	4,305	--	6,201	5,174	3,787	4,303	5,639	4,258
Retail trade	4,190	--	--	8,113	4,580	3,922	--	4,109
Professional services	4,588	--	4,994	7,002	5,034	4,422	4,845	4,580
Other services	4,667	--	--	6,157	6,202	4,400	5,965	4,631
Ownership								
For profit, incorporated	4,082	4,172	5,874	4,941	4,370	3,978	4,885	4,057
For profit, unincorporated	4,299	--	6,474	6,813	3,797	4,079	6,294	4,117
Nonprofit	4,735	--	--	7,281 *	4,850	4,636	4,662	4,736
Age of firm								
Less than 5 years	5,553	--	6,728	7,973	4,455	4,025	6,140	5,148
5-9 years	4,624	--	--	7,644	3,908	2,328	6,809	3,841
10-19 years	4,907	--	4,486	5,346	4,431	5,267	4,879	4,911
20 or more years	4,156	--	6,029	5,304	4,367	4,074	4,921	4,143
Multi/single status								
2 or more locations	4,107	--	--	4,751	3,971	4,117	3,385	4,111
1 location only	5,247	4,492	6,288	6,071	5,252	3,722	5,664	5,095
Percent full-time employees								
Less than 25%	4,834	--	--	--	3,610	5,109	--	4,796
25-49 %	4,409	--	--	--	5,512	4,326	--	4,437
50-74 %	4,202	--	--	5,970	4,770	4,037	5,783	4,173
75% or more	4,216	4,362	6,127	5,657	4,305	4,097	5,326	4,176
Union presence								
No union employees	4,503	4,318	6,153	5,788	4,329	4,435	5,396	4,463
Has union employees	3,429	--	--	--	4,761	3,380	--	3,431
Percent low-wage employees								
50% or more low-wage	4,289	--	--	5,470	5,790	4,066	--	4,294
Less than 50% low-wage	4,221	4,440	6,216	5,623	4,267	4,111	5,368	4,180
Percent women employees								
Less than 25%	4,166	--	6,416	5,224	4,418	3,924	5,113	4,105
25-49 %	3,563	--	6,291	5,853	3,798	3,447	5,568	3,526
50-74 %	4,728	--	5,434	6,777	4,819	4,626	4,948	4,720
75% or more	4,754	--	--	4,753	4,694	4,728	6,608	4,709
Percent age 50 or older employees								
Less than 25%	4,330	4,289	6,643	5,219	4,599	4,154	5,387	4,267
25-49 %	4,133	--	5,890	6,405	4,183	4,043	5,446	4,110
50-74 %	4,607	4,715	--	4,168 *	4,517	4,604	4,934	4,590
75% or more	3,839	--	--	--	5,343	3,252	5,030	3,697

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.38	746.32	520.47	493.92	168.77	83.80	347.71	75.74
Industry group **								
Agric., fish., forest.	516.16	--	--	--	--	299.77	147.03	516.38
Mining and manufacturing	156.52	--	--	1,174.05	319.10	175.55	1,129.70	156.37
Construction	317.83	--	670.38	936.39	635.16	351.88	842.76	326.97
Utilities and transp.	267.47	--	--	901.95	457.50	298.45	--	271.22
Wholesale trade	223.25	--	--	583.29	475.85	275.05	730.97	231.45
Fin. svcs. and real estate	199.18	--	458.40	1,257.13	242.04	229.87	560.65	200.50
Retail trade	201.69	--	--	1,500.20	512.82	204.69	--	196.59
Professional services	134.77	--	969.95	1,334.00	256.88	149.60	590.02	137.89
Other services	261.99	--	--	766.97	895.47	273.23	1,000.64	266.57
Ownership								
For profit, incorporated	85.23	855.80	865.87	404.28	216.29	95.98	446.23	86.79
For profit, unincorporated	186.24	--	544.88	698.51	325.08	207.47	503.41	181.85
Nonprofit	212.88	--	--	2,597.42 *	339.56	235.96	723.44	214.84
Age of firm								
Less than 5 years	476.29	--	711.98	1,166.55	562.91	595.38	683.83	522.47
5-9 years	512.12	--	--	1,077.04	394.92	474.00	1,290.14	425.14
10-19 years	392.72	--	866.86	577.31	569.58	671.28	551.36	449.28
20 or more years	76.27	--	732.80	714.09	185.03	83.22	468.08	77.16
Multi/single status								
2 or more locations	76.53	--	--	504.46	161.83	84.91	586.55	76.87
1 location only	272.46	759.52	524.46	692.22	365.64	486.32	366.79	343.27
Percent full-time employees								
Less than 25%	322.99	--	--	--	728.02	350.16	--	328.54
25-49 %	263.51	--	--	--	873.84	281.02	--	267.58
50-74 %	201.98	--	--	1,116.03	376.16	226.65	1,321.36	203.61
75% or more	82.54	823.44	528.78	543.06	185.38	93.40	368.79	84.20
Union presence								
No union employees	85.17	756.94	521.36	507.19	174.82	99.14	348.47	87.41
Has union employees	124.89	--	--	--	565.66	125.21	--	125.14
Percent low-wage employees								
50% or more low-wage	230.76	--	--	747.89	621.82	241.39	--	233.45
Less than 50% low-wage	78.15	794.45	523.00	506.20	169.96	88.65	356.51	79.63
Percent women employees								
Less than 25%	129.19	--	835.81	498.29	336.88	140.96	509.05	133.01
25-49 %	111.44	--	904.51	918.52	294.10	120.98	872.93	111.77
50-74 %	138.49	--	801.32	1,634.32	293.80	149.33	663.44	141.31
75% or more	186.83	--	--	743.08	308.36	217.77	1,063.53	189.43
Percent age 50 or older employees								
Less than 25%	119.59	1,156.90	856.75	458.47	342.56	134.89	528.01	122.87
25-49 %	103.32	--	653.57	963.18	215.45	114.34	529.42	104.14
50-74 %	169.47	450.29	--	1,430.17 *	391.08	188.04	989.16	171.67
75% or more	542.69	--	--	--	1,458.59	514.30	1,299.25	563.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.8%	30.3%	34.3%	35.4%	28.3%	25.9%	33.8%	27.0%
Industry group **								
Agric., fish., forest.	23.9%	0.5% *	--	32.6%	22.3%	27.1%	23.9%	24.0%
Mining and manufacturing	24.0%	26.3%	25.9%	33.9%	26.3%	21.1%	30.8%	23.5%
Construction	29.7%	15.4% *	37.8%	34.1%	36.4%	19.3%	31.5%	28.8%
Utilities and transp.	26.5%	--	31.4%	34.4%	30.0%	24.3%	32.0%	26.0%
Wholesale trade	27.1%	28.0%	33.5%	31.8%	26.1%	25.0%	33.8%	25.8%
Fin. svcs. and real estate	26.3%	28.3% *	31.4%	24.2%	26.7%	26.0%	30.3%	25.9%
Retail trade	34.2%	30.4% *	38.4%	40.1%	41.8%	32.2%	36.9%	33.9%
Professional services	27.2%	32.7%	36.4%	38.1%	27.2%	25.1%	35.0%	26.4%
Other services	31.2%	39.1%	34.6%	40.3%	29.0%	29.8%	38.1%	30.1%
Ownership								
For profit, incorporated	28.4%	33.0%	35.6%	34.5%	30.1%	26.2%	34.9%	27.5%
For profit, unincorporated	29.6%	25.5%	35.1%	40.6%	27.3%	27.0%	34.7%	28.5%
Nonprofit	24.5%	15.8% *	18.8%	31.8%	24.0%	24.3%	22.0%	24.6%
Age of firm								
Less than 5 years	35.7%	40.3%	39.2%	38.9%	32.3%	21.9%	40.5%	32.1%
5-9 years	34.9%	43.3%	44.4%	32.7%	34.3%	22.5%	39.9%	31.0%
10-19 years	34.8%	27.8%	37.4%	41.1%	30.2%	37.2%	35.7%	34.5%
20 or more years	26.6%	26.8%	29.9%	33.9%	27.4%	25.4%	30.9%	26.2%
Multi/single status								
2 or more locations	26.5%	--	26.6%	34.8%	27.2%	25.9%	33.3%	26.4%
1 location only	32.1%	29.5%	35.1%	35.6%	30.1%	24.0%	33.9%	30.8%
Percent full-time employees								
Less than 25%	32.3%	--	--	33.1%	35.5%	31.3%	35.9%	32.1%
25-49 %	31.9%	--	30.4%	42.0%	34.8%	27.9%	38.2% *	31.0%
50-74 %	30.0%	30.6%	33.2%	42.3%	32.1%	28.5%	32.5%	29.8%
75% or more	27.4%	29.1%	34.6%	34.8%	27.8%	25.4%	33.8%	26.6%
Union presence								
No union employees	29.6%	31.5%	35.4%	36.6%	28.6%	28.0%	35.3%	28.8%
Has union employees	20.8%	--	--	16.6%	25.8%	20.5%	11.0% *	21.1%
Percent low-wage employees								
50% or more low-wage	32.0%	22.9% *	28.8%	40.3%	34.6%	31.0%	33.2%	31.9%
Less than 50% low-wage	27.4%	31.1%	34.6%	35.0%	27.9%	25.3%	33.9%	26.6%
Percent women employees								
Less than 25%	29.2%	28.2%	30.3%	36.6%	31.0%	25.4%	31.7%	28.6%
25-49 %	25.0%	34.2%	39.6%	33.5%	27.5%	22.4%	37.5%	23.9%
50-74 %	28.9%	23.3%	32.7%	32.7%	28.6%	28.6%	30.3%	28.8%
75% or more	28.8%	42.0%	42.1%	38.6%	25.0%	27.7%	40.6%	27.7%
Percent age 50 or older employees								
Less than 25%	30.0%	29.4%	32.4%	36.0%	28.5%	29.0%	33.7%	29.4%
25-49 %	26.6%	50.3%	38.2%	36.2%	28.3%	24.2%	37.9%	25.7%
50-74 %	27.8%	31.7%	32.2%	31.2%	27.3%	26.4%	32.1%	26.8%
75% or more	24.9%	18.2%	--	30.4%	32.0%	23.8%	19.9%	27.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	3.07%	1.83%	1.27%	1.03%	0.49%	1.17%	0.44%
Industry group **								
Agric., fish., forest.	2.71%	0.53% *	--	7.16%	2.57%	6.26%	6.48%	2.98%
Mining and manufacturing	0.86%	6.16%	4.53%	3.52%	1.83%	0.88%	2.58%	0.90%
Construction	2.23%	6.27% *	6.58%	3.41%	5.52%	1.96%	4.18%	2.58%
Utilities and transp.	1.65%	--	5.30%	2.73%	5.66%	1.57%	4.33%	1.74%
Wholesale trade	1.10%	4.17%	4.42%	3.65%	2.13%	1.33%	2.92%	1.14%
Fin. svcs. and real estate	1.07%	9.79% *	4.79%	5.11%	2.57%	1.23%	3.72%	1.11%
Retail trade	1.48%	10.11% *	7.04%	4.10%	4.22%	1.80%	4.02%	1.59%
Professional services	0.59%	4.39%	3.75%	2.32%	1.30%	0.71%	2.00%	0.62%
Other services	1.83%	9.36%	3.05%	2.46%	5.18%	2.05%	3.30%	1.96%
Ownership								
For profit, incorporated	0.53%	3.60%	2.36%	1.43%	1.56%	0.61%	1.45%	0.56%
For profit, unincorporated	1.14%	6.03%	2.96%	2.88%	2.18%	1.55%	2.26%	1.26%
Nonprofit	0.73%	6.31% *	3.25%	4.68%	1.13%	0.90%	2.43%	0.76%
Age of firm								
Less than 5 years	2.26%	8.09%	3.97%	5.75%	3.09%	2.52%	3.74%	2.47%
5-9 years	2.42%	5.85%	4.31%	4.71%	4.13%	2.93%	3.73%	2.95%
10-19 years	1.59%	5.01%	4.43%	2.88%	2.87%	2.60%	2.29%	1.99%
20 or more years	0.43%	4.77%	2.32%	1.49%	1.17%	0.48%	1.53%	0.45%
Multi/single status								
2 or more locations	0.44%	--	4.71%	1.63%	1.08%	0.50%	2.54%	0.44%
1 location only	1.07%	3.08%	1.94%	1.66%	2.14%	2.38%	1.29%	1.55%
Percent full-time employees								
Less than 25%	1.78%	--	--	9.04%	2.86%	2.17%	5.37%	1.85%
25-49 %	2.44%	--	6.35%	7.52%	5.34%	1.73%	13.92% *	1.87%
50-74 %	1.41%	6.20%	5.44%	3.06%	2.09%	1.84%	3.40%	1.53%
75% or more	0.44%	3.15%	1.98%	1.35%	1.12%	0.51%	1.22%	0.47%
Union presence								
No union employees	0.47%	3.13%	1.76%	1.28%	1.09%	0.58%	1.13%	0.51%
Has union employees	0.80%	--	--	4.14%	3.29%	0.80%	3.54% *	0.81%
Percent low-wage employees								
50% or more low-wage	1.33%	8.25% *	6.39%	5.28%	2.67%	1.67%	4.24%	1.40%
Less than 50% low-wage	0.43%	3.31%	1.88%	1.31%	1.08%	0.50%	1.22%	0.45%
Percent women employees								
Less than 25%	0.79%	4.46%	2.76%	1.79%	2.10%	0.90%	1.72%	0.89%
25-49 %	0.73%	8.18%	3.82%	2.13%	1.81%	0.80%	2.71%	0.72%
50-74 %	0.76%	4.79%	3.42%	3.51%	1.34%	0.95%	2.38%	0.80%
75% or more	1.12%	5.47%	3.65%	2.93%	3.36%	1.09%	2.58%	1.18%
Percent age 50 or older employees								
Less than 25%	0.77%	4.00%	2.65%	1.74%	2.15%	0.96%	1.75%	0.85%
25-49 %	0.54%	8.64%	3.41%	2.30%	1.40%	0.57%	2.09%	0.55%
50-74 %	1.23%	5.92%	3.46%	2.62%	2.27%	1.71%	2.47%	1.33%
75% or more	2.27%	5.32%	--	3.50%	3.99%	3.34%	4.58%	2.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.E.3.d Percent of total premiums for purchased plans 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.2%	30.2%	33.3%	35.0%	31.5%	34.1%	33.4%	33.1%
Industry group **								
Agric., fish., forest.	25.5%	0.5% *	--	--	22.5%	41.4%	24.0%	25.9%
Mining and manufacturing	29.3%	--	21.8%	35.8%	30.9%	22.9%	30.1%	29.1%
Construction	33.2%	12.8% *	37.2%	33.4%	38.2%	24.0%	29.6%	36.4%
Utilities and transp.	37.0%	--	29.9%	35.3%	45.1%	32.1%	31.2%	39.0%
Wholesale trade	31.2%	28.7%	33.6%	33.8%	30.7%	27.7%	35.6%	29.4%
Fin. svcs. and real estate	30.9%	--	27.2%	21.9%	32.4%	33.8%	28.1%	31.6%
Retail trade	41.9%	30.4% *	35.9%	37.4%	50.7%	42.7%	35.6%	43.2%
Professional services	30.5%	33.2%	35.9%	36.1%	27.9%	28.0%	34.8%	29.2%
Other services	36.5%	40.7%	34.6%	41.8%	26.5%	42.8%	39.0%	35.7%
Ownership								
For profit, incorporated	34.9%	33.4%	34.9%	34.8%	34.2%	35.6%	35.0%	34.8%
For profit, unincorporated	35.3%	22.9%	33.0%	39.5%	33.4%	38.1%	33.0%	36.3%
Nonprofit	24.1%	16.3% *	18.3%	28.4%	22.9%	25.3%	21.0%	24.5%
Age of firm								
Less than 5 years	36.5%	41.5%	39.4%	36.3%	32.5%	--	41.4%	32.5%
5-9 years	37.1%	46.4%	44.2%	30.2%	42.3%	25.5%	39.4%	34.7%
10-19 years	37.8%	26.5%	37.5%	41.2%	35.5%	42.4%	35.1%	39.2%
20 or more years	31.9%	26.5%	28.7%	34.0%	30.0%	33.5%	30.7%	32.2%
Multi/single status								
2 or more locations	33.7%	--	26.4%	35.0%	32.3%	34.2%	34.2%	33.7%
1 location only	32.6%	29.3%	34.1%	35.0%	30.6%	32.1%	33.3%	31.9%
Percent full-time employees								
Less than 25%	38.1%	--	--	44.6%	41.2%	34.9%	34.8%	38.6%
25-49 %	39.3%	--	32.7%	41.9%	34.8%	41.3%	39.0% *	39.4%
50-74 %	39.3%	29.8%	32.1%	43.3%	36.4%	42.4%	32.3%	41.5%
75% or more	32.3%	29.0%	33.5%	34.3%	31.0%	32.5%	33.4%	32.0%
Union presence								
No union employees	34.1%	31.5%	34.5%	36.2%	32.2%	34.9%	34.9%	33.8%
Has union employees	26.3%	--	--	17.9%	26.6%	30.1%	10.4% *	28.6%
Percent low-wage employees								
50% or more low-wage	38.2%	21.2% *	29.4%	40.0%	39.5%	39.3%	33.3%	39.0%
Less than 50% low-wage	32.6%	31.2%	33.5%	34.6%	31.0%	32.9%	33.5%	32.3%
Percent women employees								
Less than 25%	34.3%	28.7%	29.0%	36.8%	36.2%	34.1%	31.2%	36.3%
25-49 %	33.2%	34.1%	38.6%	32.5%	33.2%	32.0%	37.0%	32.1%
50-74 %	32.7%	21.1%	31.3%	30.9%	29.9%	36.3%	29.7%	33.3%
75% or more	32.2%	42.8%	41.1%	39.6%	24.5%	32.0%	40.4%	30.2%
Percent age 50 or older employees								
Less than 25%	33.8%	29.1%	30.5%	35.6%	28.6%	38.0%	32.6%	34.1%
25-49 %	33.6%	50.3%	38.2%	35.3%	34.8%	29.7%	38.0%	32.6%
50-74 %	31.6%	31.7%	31.4%	32.5%	28.7%	35.4%	32.5%	31.1%
75% or more	25.9%	16.0% *	--	32.0%	39.5%	30.2%	18.5%	35.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.E.3.d Standard errors for percent of total premiums for purchased plans 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, 2024

Characteristics	Total	Less than 10 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%	3.44%	2.12%	1.38%	1.68%	1.15%	1.34%	0.92%
Industry group **								
Agric., fish., forest.	3.65%	0.53% *	--	--	2.84%	4.05%	6.78%	4.33%
Mining and manufacturing	1.38%	--	4.22%	4.09%	1.83%	1.25%	2.84%	1.57%
Construction	3.10%	5.99% *	7.30%	3.75%	7.70%	3.43%	4.62%	4.14%
Utilities and transp.	3.59%	--	5.96%	2.96%	4.50%	7.63%	5.15%	4.41%
Wholesale trade	1.86%	4.98%	4.69%	4.52%	3.38%	1.97%	3.21%	2.11%
Fin. svcs. and real estate	2.06%	--	6.21%	5.73%	3.92%	2.25%	4.45%	2.29%
Retail trade	1.95%	10.51% *	8.64%	4.26%	4.00%	2.49%	4.37%	2.21%
Professional services	1.20%	4.89%	4.23%	2.02%	2.18%	2.19%	2.27%	1.40%
Other services	3.07%	10.73%	3.23%	2.74%	6.23%	2.50%	3.64%	3.84%
Ownership								
For profit, incorporated	0.98%	3.99%	2.59%	1.65%	2.61%	1.25%	1.63%	1.19%
For profit, unincorporated	1.86%	6.74%	4.26%	3.45%	2.85%	4.57%	2.84%	2.35%
Nonprofit	1.22%	6.60% *	3.35%	3.06%	1.55%	2.43%	2.62%	1.34%
Age of firm								
Less than 5 years	3.08%	8.50%	7.40%	6.29%	3.71%	--	5.17%	3.32%
5-9 years	3.07%	6.79%	5.03%	5.06%	5.38%	3.66%	4.36%	4.18%
10-19 years	1.80%	5.77%	5.03%	3.31%	3.38%	3.30%	2.63%	2.31%
20 or more years	0.90%	5.23%	2.52%	1.55%	1.99%	1.21%	1.71%	1.03%
Multi/single status								
2 or more locations	0.87%	--	4.96%	1.94%	1.61%	1.18%	2.90%	0.91%
1 location only	1.34%	3.46%	2.28%	1.77%	3.07%	4.60%	1.48%	2.17%
Percent full-time employees								
Less than 25%	2.48%	--	--	5.78%	3.10%	4.77%	6.60%	2.65%
25-49 %	5.37%	--	6.36%	8.51%	6.65%	4.05%	15.31% *	4.49%
50-74 %	2.02%	6.70%	5.49%	3.04%	3.84%	2.75%	3.72%	2.21%
75% or more	0.82%	3.55%	2.32%	1.47%	1.82%	1.21%	1.40%	0.99%
Union presence								
No union employees	0.81%	3.48%	2.06%	1.39%	1.83%	1.21%	1.29%	0.99%
Has union employees	2.52%	--	--	4.99%	4.64%	3.34%	3.74% *	2.58%
Percent low-wage employees								
50% or more low-wage	1.68%	9.41% *	6.67%	5.56%	3.29%	2.17%	4.54%	1.82%
Less than 50% low-wage	0.83%	3.70%	2.20%	1.44%	1.77%	1.33%	1.40%	1.01%
Percent women employees								
Less than 25%	1.40%	4.75%	3.03%	2.07%	3.28%	3.00%	1.92%	1.88%
25-49 %	1.37%	9.44%	4.13%	2.39%	2.41%	2.28%	3.03%	1.50%
50-74 %	1.16%	5.47%	4.57%	3.34%	1.91%	1.54%	2.84%	1.25%
75% or more	2.74%	5.68%	4.20%	3.37%	5.66%	3.47%	2.93%	3.22%
Percent age 50 or older employees								
Less than 25%	1.30%	4.49%	2.90%	2.05%	3.02%	1.66%	1.99%	1.58%
25-49 %	1.09%	9.11%	4.11%	2.44%	2.10%	1.43%	2.41%	1.22%
50-74 %	2.00%	6.23%	4.09%	2.69%	3.44%	4.64%	2.72%	2.68%
75% or more	3.51%	6.38% *	--	2.53%	3.64%	2.70%	5.44%	2.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.e Percent of total premiums for self-insured plans 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.3%	30.8%	39.6%	36.9%	24.3%	23.6%	36.1%	24.0%
Industry group **								
Agric., fish., forest.	16.7%	--	--	--	--	12.3%	--	16.6%
Mining and manufacturing	21.5%	--	--	25.5%	22.1%	20.8%	34.2%	21.2%
Construction	24.3%	--	43.1%	37.7%	32.2%	18.6%	46.9%	22.0%
Utilities and transp.	22.7%	--	--	31.9%	17.8%	23.3%	35.3%	22.4%
Wholesale trade	23.8%	--	--	26.4%	20.8%	24.3%	25.5%	23.7%
Fin. svcs. and real estate	24.1%	32.7%	38.3%	31.8%	20.5%	24.0%	36.9%	23.7%
Retail trade	25.8%	--	47.2%	55.5%	27.5%	24.1%	47.3%	25.3%
Professional services	25.4%	--	39.2%	47.3%	26.5%	24.4%	36.0%	25.2%
Other services	26.3%	--	--	33.3%	35.9%	24.8%	31.0%	26.1%
Ownership								
For profit, incorporated	24.0%	29.5%	41.1%	33.1%	25.0%	23.3%	34.6%	23.8%
For profit, unincorporated	25.4%	--	38.4%	45.3%	20.9%	24.4%	39.7%	24.1%
Nonprofit	24.7%	1.7% *	--	43.0% *	25.6%	24.1%	29.8%	24.7%
Age of firm								
Less than 5 years	34.0%	--	38.9%	51.9%	31.4%	21.6%	38.1%	31.2%
5-9 years	29.1%	--	45.3%	45.8%	23.9%	16.3%	42.2%	24.3%
10-19 years	30.1%	--	--	40.7%	24.0%	32.9%	38.7%	29.0%
20 or more years	23.8%	29.6%	39.6%	33.7%	24.3%	23.3%	32.3%	23.6%
Multi/single status								
2 or more locations	23.6%	--	30.6%	34.4%	22.2%	23.7%	27.9%	23.6%
1 location only	30.8%	31.0%	39.9%	38.1%	29.3%	20.9%	37.2%	28.8%
Percent full-time employees								
Less than 25%	28.5%	--	--	--	22.1%	30.1%	--	28.2%
25-49 %	27.1%	--	--	42.4%	35.1%	26.2%	--	27.1%
50-74 %	24.2%	--	--	38.7%	28.7%	23.0%	34.7%	24.1%
75% or more	24.2%	30.0%	39.6%	37.1%	23.8%	23.5%	36.2%	23.8%
Union presence								
No union employees	26.1%	31.4%	39.7%	38.7%	24.3%	25.7%	37.1%	25.7%
Has union employees	19.2%	--	--	--	24.0%	19.1%	--	19.3%
Percent low-wage employees								
50% or more low-wage	25.8%	--	--	44.5%	29.0%	25.0%	--	25.7%
Less than 50% low-wage	24.2%	30.4%	39.9%	36.8%	24.0%	23.5%	36.2%	23.9%
Percent women employees								
Less than 25%	24.8%	--	38.9%	35.7%	24.9%	23.4%	34.9%	24.3%
25-49 %	20.9%	--	54.4%	38.7%	21.3%	20.2%	41.0%	20.6%
50-74 %	26.4%	32.5%	35.3%	39.6%	26.8%	25.7%	32.7%	26.2%
75% or more	26.8%	--	47.5%	33.4%	25.7%	26.6%	41.7%	26.4%
Percent age 50 or older employees								
Less than 25%	26.0%	32.2%	43.5%	37.7%	28.4%	24.4%	39.5%	25.4%
25-49 %	23.6%	--	38.3%	39.9%	22.6%	23.2%	37.3%	23.4%
50-74 %	24.5%	--	35.1%	22.6% *	24.8%	24.1%	29.5%	24.3%
75% or more	23.9%	--	--	--	24.7%	23.0%	25.8%	23.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.E.3.e Standard errors for percent of total premiums for self-insured plans 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	3.64%	2.33%	3.02%	1.07%	0.45%	1.75%	0.42%
Industry group **								
Agric., fish., forest.	3.34%	--	--	--	--	1.67%	--	3.40%
Mining and manufacturing	0.98%	--	--	4.82%	2.60%	1.00%	5.75%	0.98%
Construction	2.35%	--	7.77%	7.95%	3.77%	2.11%	5.47%	2.19%
Utilities and transp.	1.42%	--	--	6.14%	2.67%	1.51%	5.15%	1.44%
Wholesale trade	1.32%	--	--	5.04%	2.75%	1.58%	4.60%	1.37%
Fin. svcs. and real estate	1.13%	2.83%	2.04%	7.14%	1.50%	1.28%	2.20%	1.12%
Retail trade	1.91%	--	2.77%	4.25%	3.50%	2.08%	4.22%	1.92%
Professional services	0.64%	--	6.69%	7.87%	1.30%	0.69%	3.34%	0.65%
Other services	1.60%	--	--	4.46%	5.47%	1.55%	4.69%	1.63%
Ownership								
For profit, incorporated	0.52%	4.38%	4.04%	2.59%	1.50%	0.56%	2.45%	0.52%
For profit, unincorporated	1.15%	--	2.43%	3.39%	2.04%	1.19%	2.36%	1.11%
Nonprofit	0.91%	1.84% *	--	14.89% *	1.58%	0.96%	4.47%	0.92%
Age of firm								
Less than 5 years	2.60%	--	2.20%	6.25%	4.60%	2.50%	2.37%	3.24%
5-9 years	3.00%	--	4.92%	6.46%	2.74%	4.18%	4.36%	2.84%
10-19 years	2.53%	--	--	5.48%	3.20%	3.59%	3.71%	2.74%
20 or more years	0.42%	4.97%	4.31%	4.15%	1.18%	0.45%	2.57%	0.43%
Multi/single status								
2 or more locations	0.43%	--	2.80%	2.58%	1.10%	0.46%	2.28%	0.43%
1 location only	1.61%	3.70%	2.38%	4.22%	2.24%	2.27%	1.91%	1.94%
Percent full-time employees								
Less than 25%	2.19%	--	--	--	3.54%	2.44%	--	2.23%
25-49 %	1.62%	--	--	8.36%	5.70%	1.69%	--	1.63%
50-74 %	1.21%	--	--	8.42%	1.96%	1.32%	7.01%	1.21%
75% or more	0.46%	4.03%	2.36%	3.27%	1.16%	0.50%	1.84%	0.47%
Union presence								
No union employees	0.51%	4.02%	2.33%	3.05%	1.14%	0.56%	1.67%	0.51%
Has union employees	0.63%	--	--	--	2.67%	0.65%	--	0.63%
Percent low-wage employees								
50% or more low-wage	1.48%	--	--	4.80%	3.13%	1.66%	--	1.49%
Less than 50% low-wage	0.44%	3.91%	2.34%	3.08%	1.12%	0.47%	1.79%	0.44%
Percent women employees								
Less than 25%	0.73%	--	4.14%	3.37%	2.23%	0.70%	3.08%	0.75%
25-49 %	0.67%	--	6.75%	3.47%	2.03%	0.70%	4.03%	0.67%
50-74 %	0.89%	5.65%	3.68%	9.74%	1.62%	0.96%	3.26%	0.90%
75% or more	0.85%	--	2.45%	4.34%	1.48%	0.99%	4.16%	0.86%
Percent age 50 or older employees								
Less than 25%	0.75%	5.21%	3.89%	2.76%	2.15%	0.83%	2.55%	0.76%
25-49 %	0.57%	--	2.45%	5.80%	1.34%	0.61%	2.69%	0.57%
50-74 %	1.09%	--	6.34%	7.52% *	2.40%	1.21%	5.09%	1.09%
75% or more	2.83%	--	--	--	6.33%	3.57%	5.53%	3.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.6%	12.1%	14.7%	15.3%	18.0%	18.6%	14.3%	18.1%
Industry group **								
Agric., fish., forest.	20.4%	15.4% *	--	12.7%	27.6% *	14.2%	14.1%	21.9% *
Mining and manufacturing	19.7%	14.9% *	15.6%	16.1%	20.6%	20.3%	15.7%	20.1%
Construction	16.9%	13.7%	15.8%	16.1%	16.4%	21.0%	16.0%	17.4%
Utilities and transp.	19.8%	11.7% *	23.9%	14.6%	19.6%	21.1%	16.1%	20.3%
Wholesale trade	20.0%	10.4%	16.4%	20.2%	20.0%	21.6%	16.0%	21.0%
Fin. svcs. and real estate	19.2%	11.5% *	23.1%	17.0%	20.0%	19.3%	16.5%	19.5%
Retail trade	17.1%	14.9%	9.9%	15.7%	16.7%	17.9%	13.2%	17.6%
Professional services	17.3%	10.9%	13.8%	14.8%	16.1%	19.0%	13.4%	18.0%
Other services	13.8%	11.7%	11.3%	11.4%	15.6%	14.1%	11.9%	14.1%
Ownership								
For profit, incorporated	17.7%	11.9%	14.4%	15.7%	18.4%	18.6%	14.2%	18.3%
For profit, unincorporated	17.3%	13.4%	17.8%	15.8%	18.3%	17.7%	16.1%	17.6%
Nonprofit	17.3%	11.2% *	11.4%	12.3%	16.5%	19.0%	11.7%	17.8%
Age of firm								
Less than 5 years	16.7%	13.7%	18.5%	15.8%	18.4%	16.9%	15.6%	17.7%
5-9 years	16.9%	15.0%	15.8%	17.0%	16.6%	20.5%	15.6%	17.9%
10-19 years	15.7%	9.7%	13.3%	15.0%	18.2%	17.0%	13.1%	17.0%
20 or more years	17.9%	12.7%	14.5%	15.1%	18.0%	18.6%	14.4%	18.3%
Multi/single status								
2 or more locations	18.4%	10.8% *	14.2%	16.3%	18.1%	18.6%	15.8%	18.4%
1 location only	15.5%	12.1%	14.8%	14.9%	17.8%	16.9%	14.1%	16.7%
Percent full-time employees								
Less than 25%	14.0%	--	7.1% *	9.3%	12.8%	17.4%	7.0%	15.0%
25-49 %	14.6%	21.7% *	9.3%	8.7%	14.6%	16.5%	12.6%	14.9%
50-74 %	15.7%	14.4%	11.6%	11.6%	14.0%	17.0%	12.6%	16.1%
75% or more	18.0%	11.6%	15.3%	16.0%	18.6%	18.9%	14.6%	18.6%
Union presence								
No union employees	17.3%	11.7%	14.7%	15.4%	17.9%	18.4%	14.1%	18.0%
Has union employees	18.8%	20.0% *	15.8% *	13.3%	19.0%	19.0%	18.8%	18.8%
Percent low-wage employees								
50% or more low-wage	16.1%	10.8%	8.8%	13.1%	13.3%	17.9%	11.4%	16.7%
Less than 50% low-wage	17.7%	12.2%	15.1%	15.5%	18.4%	18.6%	14.5%	18.3%
Percent women employees								
Less than 25%	17.7%	12.0%	14.9%	15.6%	18.4%	20.0%	14.9%	18.6%
25-49 %	18.6%	14.8%	16.8%	16.6%	18.8%	19.0%	15.8%	18.9%
50-74 %	17.1%	13.1%	17.0%	15.5%	18.2%	17.2%	15.1%	17.3%
75% or more	16.6%	8.7%	10.1%	12.8%	15.7%	19.3%	10.3%	17.8%
Percent age 50 or older employees								
Less than 25%	16.7%	10.1%	13.6%	14.7%	16.2%	18.7%	13.2%	17.6%
25-49 %	18.7%	10.5%	18.0%	15.6%	18.7%	19.4%	15.6%	19.0%
50-74 %	15.4%	13.7%	14.4%	17.2%	20.1%	13.7%	15.2%	15.5%
75% or more	17.9%	17.4%	9.6% *	13.3%	21.9%	20.6%	14.2%	20.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 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%	1.08%	0.81%	0.49%	0.45%	0.71%	0.47%	0.49%
Industry group **								
Agric., fish., forest.	5.58%	7.38% *	--	2.64%	8.87% *	3.79%	2.54%	6.59% *
Mining and manufacturing	0.46%	5.74% *	2.04%	1.11%	0.95%	0.59%	1.43%	0.49%
Construction	0.88%	3.63%	2.41%	1.40%	1.80%	1.32%	1.55%	1.07%
Utilities and transp.	0.98%	3.96% *	3.10%	2.47%	2.71%	1.10%	2.07%	1.06%
Wholesale trade	0.72%	2.42%	2.14%	2.67%	1.13%	0.91%	1.55%	0.81%
Fin. svcs. and real estate	0.62%	4.25% *	4.79%	2.24%	1.32%	0.73%	2.49%	0.64%
Retail trade	0.87%	4.41%	1.95%	1.52%	1.93%	1.13%	1.48%	0.96%
Professional services	0.30%	1.62%	1.17%	0.75%	0.58%	0.42%	0.73%	0.32%
Other services	1.67%	2.52%	1.45%	0.91%	1.06%	2.85%	1.04%	2.05%
Ownership								
For profit, incorporated	0.56%	1.22%	0.85%	0.60%	0.59%	0.95%	0.53%	0.68%
For profit, unincorporated	0.57%	2.95%	2.54%	1.00%	1.18%	0.84%	1.34%	0.63%
Nonprofit	0.61%	3.81% *	2.01%	1.35%	0.80%	0.92%	1.44%	0.65%
Age of firm								
Less than 5 years	1.24%	2.95%	4.41%	2.10%	1.28%	2.34%	2.24%	1.22%
5-9 years	1.03%	3.03%	2.49%	2.47%	1.08%	2.87%	1.38%	1.46%
10-19 years	0.60%	1.62%	1.39%	1.00%	1.48%	0.77%	0.87%	0.78%
20 or more years	0.49%	1.73%	0.94%	0.57%	0.50%	0.76%	0.62%	0.56%
Multi/single status								
2 or more locations	0.57%	3.84% *	1.81%	0.89%	0.52%	0.74%	1.14%	0.59%
1 location only	0.40%	1.11%	0.88%	0.59%	0.81%	1.64%	0.52%	0.60%
Percent full-time employees								
Less than 25%	1.08%	--	2.86% *	1.63%	2.29%	1.17%	1.80%	1.18%
25-49 %	0.87%	8.99% *	1.71%	1.09%	1.32%	1.38%	2.36%	0.94%
50-74 %	0.40%	2.77%	1.71%	1.38%	0.95%	0.46%	1.30%	0.41%
75% or more	0.49%	1.20%	0.91%	0.55%	0.49%	0.87%	0.52%	0.59%
Union presence								
No union employees	0.48%	1.03%	0.82%	0.49%	0.46%	0.95%	0.47%	0.60%
Has union employees	0.44%	8.27% *	5.42% *	2.62%	1.61%	0.45%	3.46%	0.44%
Percent low-wage employees								
50% or more low-wage	0.89%	2.87%	2.10%	1.62%	1.24%	1.22%	1.37%	0.97%
Less than 50% low-wage	0.45%	1.15%	0.85%	0.52%	0.47%	0.80%	0.50%	0.54%
Percent women employees								
Less than 25%	0.35%	1.78%	1.06%	0.73%	0.79%	0.50%	0.70%	0.41%
25-49 %	0.41%	2.72%	1.88%	1.33%	0.84%	0.52%	1.10%	0.44%
50-74 %	1.18%	2.61%	2.34%	1.01%	1.05%	1.73%	1.24%	1.33%
75% or more	0.45%	1.75%	1.46%	1.02%	0.85%	0.67%	0.90%	0.49%
Percent age 50 or older employees								
Less than 25%	0.35%	1.20%	0.90%	0.78%	0.63%	0.55%	0.58%	0.41%
25-49 %	0.29%	2.23%	2.00%	0.72%	0.63%	0.37%	0.96%	0.31%
50-74 %	2.46%	2.90%	1.87%	1.22%	1.75%	3.70%	1.31%	3.08%
75% or more	1.30%	3.66%	3.03% *	2.79%	2.60%	1.16%	2.53%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.9%	40.5%	22.2%	10.7%	8.0%	3.2%	22.3%	4.8%
Industry group **								
Agric., fish., forest.	11.1% *	97.3%	--	8.4% *	8.1% *	--	37.2% *	7.0% *
Mining and manufacturing	5.3%	23.5% *	15.6% *	--	--	5.1%	10.4%	4.9%
Construction	22.9%	72.0%	27.7% *	17.4%	20.2% *	14.2% *	37.3%	15.4%
Utilities and transp.	4.2%	--	11.6% *	2.2% *	--	3.4% *	10.3% *	3.6% *
Wholesale trade	6.9%	31.8% *	21.1% *	7.1% *	6.4% *	3.8% *	16.8%	4.9%
Fin. svcs. and real estate	5.9%	42.8% *	16.5% *	26.9% *	3.2% *	3.3% *	23.4% *	4.3% *
Retail trade	3.1%	42.6% *	33.0% *	10.1% *	0.1% *	0.1% *	25.0%	0.7% *
Professional services	5.9%	32.0%	28.0%	9.0%	7.2% *	2.6%	22.4%	3.8%
Other services	9.5% *	38.0% *	15.3%	9.2% *	21.4% *	3.2% *	19.3%	7.9% *
Ownership								
For profit, incorporated	7.1%	36.4%	24.6%	10.7%	10.0%	3.1%	22.6%	5.0%
For profit, unincorporated	6.8%	44.3%	11.2% *	5.3% *	3.8% *	5.0% *	16.5%	4.5% *
Nonprofit	6.0%	65.0%	31.2% *	20.0%	5.6% *	2.5%	34.4%	4.3%
Age of firm								
Less than 5 years	9.6%	27.5% *	9.9% *	7.0% *	6.5% *	0.0%	13.6% *	6.5% *
5-9 years	9.3%	16.6% *	10.8% *	14.6% *	4.9% *	1.5% *	16.1% *	4.6% *
10-19 years	9.5%	39.6%	22.6% *	6.8% *	6.4% *	3.6% *	19.2%	5.7%
20 or more years	6.4%	49.1%	26.9%	11.7%	8.7%	3.2%	26.1%	4.7%
Multi/single status								
2 or more locations	3.9%	0.0%	31.8% *	6.4%	5.3%	3.3%	14.6%	3.7%
1 location only	16.3%	41.7%	21.1%	12.5%	12.3% *	0.2% *	23.6%	10.8%
Percent full-time employees								
Less than 25%	3.2% *	--	--	8.6% *	3.2% *	0.8% *	23.8% *	1.8% *
25-49 %	7.4% *	--	34.0% *	10.8% *	12.1% *	0.6% *	37.8% *	3.4% *
50-74 %	5.0%	41.4%	28.0%	9.7% *	5.7% *	1.2% *	31.3%	2.0% *
75% or more	7.1%	39.8%	21.4%	10.8%	8.2%	3.6%	21.1%	5.2%
Union presence								
No union employees	7.1%	36.4%	21.0%	8.8%	7.4%	3.5%	19.4%	5.0%
Has union employees	6.3%	--	--	46.1%	14.3% *	2.5%	74.0%	4.0%
Percent low-wage employees								
50% or more low-wage	4.3%	58.0%	30.4% *	7.6% *	4.5% *	1.5% *	30.3%	2.0% *
Less than 50% low-wage	7.2%	39.0%	21.9%	10.9%	8.3%	3.4%	21.8%	5.1%
Percent women employees								
Less than 25%	10.2%	44.2%	26.6%	10.2%	10.4%	4.0% *	24.1%	6.4%
25-49 %	5.8%	36.6%	16.7%	3.8% *	7.8% *	3.9%	16.9%	4.7%
50-74 %	5.2%	46.2%	24.0% *	14.0% *	3.0% *	2.4%	25.2%	3.2%
75% or more	7.3% *	27.6%	14.0% *	17.3%	12.9% *	2.6%	20.8%	5.7% *
Percent age 50 or older employees								
Less than 25%	9.3%	35.0%	28.3%	12.2%	14.0% *	3.3%	24.0%	6.5%
25-49 %	4.5%	18.4% *	12.9% *	8.4% *	4.7%	3.4%	11.2%	3.9%
50-74 %	8.6%	47.6%	22.3%	13.7% *	6.2% *	1.9% *	26.7%	4.1% *
75% or more	18.8%	59.3%	--	--	0.5% *	1.5% *	53.2%	1.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 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%	5.19%	3.02%	1.68%	1.95%	0.44%	2.01%	0.59%
Industry group **								
Agric., fish., forest.	6.39% *	3.09%	--	6.20% *	7.57% *	--	13.86% *	5.49% *
Mining and manufacturing	1.04%	10.43% *	6.08% *	--	--	1.05%	2.90%	1.10%
Construction	3.86%	13.38%	9.05% *	5.05%	8.05% *	8.00% *	7.07%	4.49%
Utilities and transp.	1.17%	--	6.80% *	1.61% *	--	1.37% *	5.00% *	1.16% *
Wholesale trade	1.37%	11.02% *	6.58% *	3.17% *	3.05% *	1.67% *	4.19%	1.41%
Fin. svcs. and real estate	1.44%	20.92% *	10.33% *	12.38% *	1.31% *	1.22% *	8.69% *	1.33% *
Retail trade	0.75%	13.75% *	11.82% *	3.66% *	0.10% *	0.04% *	5.78%	0.37% *
Professional services	0.71%	7.02%	6.77%	2.26%	2.23% *	0.46%	3.33%	0.64%
Other services	3.08% *	12.69% *	4.29%	3.48% *	11.64% *	1.73% *	4.89%	3.48% *
Ownership								
For profit, incorporated	0.75%	6.04%	3.62%	2.09%	2.93%	0.49%	2.30%	0.78%
For profit, unincorporated	1.41%	11.88%	4.95% *	2.41% *	1.35% *	2.31% *	4.35%	1.40% *
Nonprofit	0.99%	13.31%	10.41% *	5.72%	1.87% *	0.70%	7.77%	0.80%
Age of firm								
Less than 5 years	2.55%	10.95% *	5.13% *	4.41% *	3.70% *	0.00%	4.60% *	2.99% *
5-9 years	2.47%	6.81% *	5.26% *	6.94% *	2.20% *	1.30% *	5.20% *	1.52% *
10-19 years	1.59%	9.21%	8.21% *	2.09% *	2.56% *	1.34% *	3.89%	1.44%
20 or more years	0.66%	7.74%	3.83%	2.23%	2.49%	0.46%	2.80%	0.66%
Multi/single status								
2 or more locations	0.43%	0.00%	11.81% *	1.46%	1.26%	0.45%	4.27%	0.42%
1 location only	1.86%	5.27%	3.01%	2.26%	4.30% *	0.10% *	2.22%	2.86%
Percent full-time employees								
Less than 25%	1.21% *	--	--	5.28% *	2.13% *	0.45% *	12.73% *	0.72% *
25-49 %	2.46% *	--	13.95% *	6.86% *	7.38% *	0.44% *	11.62% *	1.97% *
50-74 %	0.89%	8.79%	8.35%	4.00% *	2.84% *	0.49% *	5.19%	0.62% *
75% or more	0.66%	6.13%	3.27%	1.81%	2.15%	0.51%	2.19%	0.68%
Union presence								
No union employees	0.67%	4.65%	2.99%	1.59%	2.06%	0.55%	1.77%	0.72%
Has union employees	1.18%	--	--	10.49%	6.01% *	0.66%	8.52%	0.89%
Percent low-wage employees								
50% or more low-wage	0.88%	12.75%	11.06% *	3.14% *	1.83% *	0.67% *	6.57%	0.62% *
Less than 50% low-wage	0.64%	5.56%	3.11%	1.78%	2.07%	0.48%	2.10%	0.65%
Percent women employees								
Less than 25%	1.16%	9.07%	4.65%	2.16%	2.60%	1.26% *	3.17%	1.13%
25-49 %	0.86%	10.90%	4.85%	1.30% *	2.58% *	0.85%	3.64%	0.88%
50-74 %	0.81%	10.29%	8.09% *	5.04% *	0.95% *	0.65%	4.85%	0.69%
75% or more	2.28% *	7.99%	5.84% *	4.99%	9.56% *	0.78%	4.45%	2.51% *
Percent age 50 or older employees								
Less than 25%	1.28%	6.25%	4.88%	2.27%	4.69% *	0.87%	2.80%	1.42%
25-49 %	0.55%	6.75% *	4.25% *	2.93% *	1.36%	0.57%	2.18%	0.57%
50-74 %	1.93%	13.24%	5.41%	4.92% *	3.91% *	0.76% *	5.86%	1.51% *
75% or more	5.03%	10.10%	--	--	0.45% *	1.47% *	9.18%	0.92% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.b Percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.3%	12.5%	17.5%	19.3%	42.9%	77.0%	16.1%	65.2%
Industry group **								
Agric., fish., forest.	21.0% *	0.0%	--	10.5% *	14.7% *	52.6% *	3.4% *	23.7% *
Mining and manufacturing	66.6%	16.4% *	20.3% *	16.8%	51.0%	85.9%	16.0%	71.0%
Construction	37.4%	13.7% *	15.0% *	16.9%	29.1%	86.6%	15.3%	48.9%
Utilities and transp.	72.6%	--	10.3% *	33.6%	52.8%	88.6%	21.1% *	78.1%
Wholesale trade	55.5%	13.2% *	5.9% *	26.3%	48.8%	79.1%	15.8% *	63.5%
Fin. svcs. and real estate	67.4%	17.5% *	40.8% *	24.2% *	46.3%	79.3%	28.1% *	70.9%
Retail trade	46.5%	5.0% *	17.1% *	16.3% *	37.7%	54.5%	10.9% *	50.4%
Professional services	62.7%	15.2% *	17.3%	18.2%	44.5%	80.3%	17.0%	68.6%
Other services	49.7%	10.1% *	9.1% *	14.3%	26.6%	68.5%	9.5%	56.1%
Ownership								
For profit, incorporated	58.5%	12.4%	12.5%	18.5%	41.9%	75.4%	14.2%	64.7%
For profit, unincorporated	56.4%	17.6% *	38.6% *	20.4%	46.8%	80.6%	25.0%	63.7%
Nonprofit	64.8%	2.7% *	3.5% *	22.9%	42.4%	81.7%	10.6%	68.2%
Age of firm								
Less than 5 years	29.3%	8.2% *	48.2% *	15.1% *	23.1%	96.0%	27.1% *	31.1%
5-9 years	27.0%	20.5% *	17.3% *	14.8%	41.8%	34.3% *	17.4%	33.7%
10-19 years	38.0%	19.6% *	18.3% *	22.0%	41.2%	56.6%	19.4%	45.3%
20 or more years	63.9%	8.3% *	11.2%	19.6%	44.2%	78.3%	12.9%	68.4%
Multi/single status								
2 or more locations	69.9%	--	7.4% *	22.4%	49.7%	77.2%	16.9%	71.1%
1 location only	25.8%	12.6%	18.7%	18.0%	32.4%	68.8%	16.0%	33.3%
Percent full-time employees								
Less than 25%	55.3%	--	--	41.4% *	25.4% *	71.2%	22.2% *	57.6%
25-49 %	60.3%	--	11.6% *	16.8% *	22.6%	86.4%	14.5% *	66.4%
50-74 %	61.4%	10.2% *	2.6% *	21.8% *	57.4%	71.6%	10.9%	67.3%
75% or more	59.1%	13.2%	18.7%	19.0%	42.6%	77.5%	16.6%	65.1%
Union presence								
No union employees	54.8%	12.8%	18.1%	19.4%	44.3%	73.4%	16.4%	61.2%
Has union employees	77.3%	--	1.1% *	18.1% *	28.8%	86.6%	10.5% *	79.6%
Percent low-wage employees								
50% or more low-wage	48.3%	16.9% *	7.9% *	7.3% *	40.9%	56.0%	9.4% *	51.7%
Less than 50% low-wage	60.4%	12.1%	17.8%	20.2%	43.0%	79.6%	16.6%	66.6%
Percent women employees								
Less than 25%	52.1%	6.8% *	13.1%	21.5%	43.1%	80.6%	14.6%	62.4%
25-49 %	65.4%	17.8% *	9.7% *	16.2%	46.0%	81.5%	13.4%	70.4%
50-74 %	57.6%	20.3% *	35.6% *	19.8%	39.5%	69.1%	23.2%	60.9%
75% or more	61.7%	5.8% *	13.5% *	17.0%	42.0%	80.4%	14.1%	67.2%
Percent age 50 or older employees								
Less than 25%	47.6%	15.2%	14.9%	20.4%	32.6%	65.3%	17.4%	53.2%
25-49 %	69.1%	10.4% *	20.4% *	19.9%	51.5%	83.1%	16.4%	73.2%
50-74 %	50.7%	5.2% *	20.4% *	12.1% *	36.6%	77.3%	12.4%	60.3%
75% or more	52.7%	17.7% *	--	25.0% *	48.6%	89.6%	16.6% *	71.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.20%	2.93%	3.83%	1.72%	2.39%	1.57%	1.80%	1.32%
Industry group **								
Agric., fish., forest.	11.65% *	0.00%	--	8.27% *	12.39% *	19.46% *	2.30% *	14.46% *
Mining and manufacturing	2.49%	10.09% *	8.66% *	4.07%	4.98%	2.34%	4.09%	2.60%
Construction	4.41%	11.17% *	6.00% *	4.16%	6.13%	4.53%	4.09%	5.65%
Utilities and transp.	4.17%	--	9.72% *	9.98%	13.20%	3.13%	7.76% *	4.22%
Wholesale trade	3.32%	9.73% *	2.77% *	7.09%	5.94%	3.69%	4.99% *	3.65%
Fin. svcs. and real estate	3.02%	13.01% *	18.67% *	7.68% *	6.29%	3.48%	11.70% *	3.16%
Retail trade	4.60%	3.67% *	11.98% *	5.37% *	7.91%	6.55%	4.10% *	5.29%
Professional services	1.77%	5.66% *	4.60%	3.00%	3.90%	2.10%	2.56%	1.89%
Other services	5.25%	4.96% *	4.95% *	3.41%	5.44%	5.83%	2.66%	5.59%
Ownership								
For profit, incorporated	1.52%	3.56%	2.55%	1.99%	2.92%	2.00%	1.66%	1.69%
For profit, unincorporated	2.98%	7.38% *	12.37% *	4.01%	6.05%	3.46%	6.04%	3.21%
Nonprofit	2.48%	1.92% *	1.89% *	5.76%	4.81%	2.60%	2.93%	2.50%
Age of firm								
Less than 5 years	6.22%	4.50% *	19.22% *	5.43% *	6.54%	2.73%	12.34% *	5.79%
5-9 years	3.82%	10.44% *	7.55% *	4.30%	7.63%	14.09% *	4.31%	5.93%
10-19 years	3.41%	8.12% *	5.64% *	3.97%	7.35%	6.72%	3.40%	4.41%
20 or more years	1.33%	2.64% *	2.59%	2.19%	2.70%	1.60%	1.68%	1.41%
Multi/single status								
2 or more locations	1.37%	--	4.39% *	3.51%	2.74%	1.59%	4.42%	1.39%
1 location only	1.79%	3.01%	4.20%	1.92%	3.73%	9.02%	1.97%	2.83%
Percent full-time employees								
Less than 25%	6.73%	--	--	17.62% *	7.72% *	6.99%	10.76% *	6.92%
25-49 %	4.20%	--	10.75% *	6.67% *	6.41%	4.52%	6.45% *	4.30%
50-74 %	3.58%	5.08% *	1.59% *	7.60% *	5.82%	4.99%	3.27%	4.01%
75% or more	1.33%	3.48%	4.18%	1.80%	2.61%	1.71%	1.99%	1.45%
Union presence								
No union employees	1.39%	3.06%	3.95%	1.77%	2.54%	1.99%	1.87%	1.56%
Has union employees	2.30%	--	1.21% *	7.02% *	6.70%	2.15%	5.54% *	2.27%
Percent low-wage employees								
50% or more low-wage	4.81%	7.81% *	5.68% *	2.59% *	7.13%	6.82%	3.04% *	5.37%
Less than 50% low-wage	1.20%	3.11%	3.96%	1.82%	2.51%	1.37%	1.90%	1.30%
Percent women employees								
Less than 25%	1.92%	2.57% *	3.14%	2.67%	3.52%	2.63%	2.04%	2.19%
25-49 %	2.02%	8.92% *	4.08% *	3.62%	4.42%	2.21%	3.31%	2.09%
50-74 %	2.75%	6.99% *	12.15% *	4.09%	4.83%	3.53%	5.74%	2.96%
75% or more	2.79%	3.67% *	6.21% *	3.42%	6.20%	3.16%	3.03%	3.06%
Percent age 50 or older employees								
Less than 25%	2.21%	4.53%	3.34%	2.60%	3.39%	3.54%	2.24%	2.59%
25-49 %	1.36%	9.46% *	9.71% *	2.80%	3.27%	1.43%	4.29%	1.38%
50-74 %	4.94%	4.74% *	6.14% *	3.71% *	6.34%	5.90%	3.08%	5.49%
75% or more	7.02%	6.29% *	--	11.76% *	11.86%	5.34%	5.19% *	6.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.7%	12.0%	14.6%	15.1%	17.7%	18.8%	14.1%	17.7%
Industry group **								
Agric., fish., forest.	22.9% *	--	--	12.2%	32.8% *	13.2% *	15.2%	25.5% *
Mining and manufacturing	18.8%	14.6% *	15.9%	16.4%	20.4%	20.2%	16.2%	19.5%
Construction	15.9%	13.7%	16.8%	16.2%	15.7%	17.1%	16.4%	15.5%
Utilities and transp.	16.4%	13.6% *	24.5%	13.0%	15.7%	19.9%	16.1%	16.5%
Wholesale trade	19.3%	10.1%	16.4%	19.9%	20.2%	24.6%	15.3%	21.9%
Fin. svcs. and real estate	19.6%	10.4% *	20.0%	17.5%	21.3%	21.0%	14.9%	21.1%
Retail trade	17.5%	15.6% *	10.0%	15.7%	17.5%	19.1%	13.8%	18.4%
Professional services	15.4%	10.3%	13.5%	14.4%	16.1%	17.7%	13.0%	16.4%
Other services	14.5%	12.3%	11.6%	11.5%	15.4%	17.3%	12.3%	15.5%
Ownership								
For profit, incorporated	17.1%	11.6%	14.6%	15.6%	18.5%	19.3%	14.1%	18.4%
For profit, unincorporated	16.6%	13.8%	14.7%	16.0%	17.3%	18.7%	15.2%	17.3%
Nonprofit	14.9%	12.8% *	14.5%	11.3%	15.7%	16.6%	12.9%	15.3%
Age of firm								
Less than 5 years	16.3%	14.4%	13.2%	17.3%	18.8%	--	14.3%	18.5%
5-9 years	16.9%	13.0%	16.2%	17.9%	16.7%	20.7%	15.2%	18.6%
10-19 years	14.9%	9.1%	12.9%	14.2%	17.9%	18.1%	12.5%	16.7%
20 or more years	17.1%	13.2%	15.1%	14.8%	17.6%	18.9%	14.6%	17.8%
Multi/single status								
2 or more locations	18.0%	10.7% *	14.5%	15.7%	17.5%	18.9%	15.2%	18.2%
1 location only	15.2%	12.1%	14.6%	14.9%	17.9%	16.8%	14.0%	16.6%
Percent full-time employees								
Less than 25%	12.6%	--	6.1% *	8.7%	12.6%	19.7%	6.6% *	14.3%
25-49 %	12.6%	24.4% *	10.0%	8.5%	14.0%	14.1%	13.0%	12.4%
50-74 %	14.6%	14.2%	12.7%	11.0%	11.6%	17.9%	12.8%	15.3%
75% or more	17.1%	11.5%	15.1%	15.8%	18.5%	19.1%	14.4%	18.3%
Union presence								
No union employees	16.5%	11.5%	14.5%	15.2%	17.5%	19.1%	13.9%	17.8%
Has union employees	17.6%	--	18.3% *	12.7%	19.3%	17.5%	20.0%	17.3%
Percent low-wage employees								
50% or more low-wage	16.3%	10.1% *	9.3%	13.9%	12.1%	20.4%	11.7%	17.4%
Less than 50% low-wage	16.7%	12.2%	15.0%	15.2%	18.2%	18.5%	14.4%	17.7%
Percent women employees								
Less than 25%	16.1%	12.5%	15.4%	15.2%	17.9%	18.1%	15.1%	16.8%
25-49 %	17.9%	14.7%	17.1%	16.8%	18.5%	18.8%	16.0%	18.5%
50-74 %	17.3%	11.9%	15.0%	15.3%	18.4%	18.6%	14.0%	18.2%
75% or more	14.6%	9.1%	10.1%	12.7%	15.1%	20.9%	10.3%	16.7%
Percent age 50 or older employees								
Less than 25%	16.0%	9.8%	13.7%	14.4%	16.6%	19.1%	13.0%	17.3%
25-49 %	17.4%	11.2%	18.0%	15.5%	18.1%	18.8%	15.8%	17.9%
50-74 %	17.1%	14.3%	13.2%	17.2%	19.6%	18.2%	15.1%	18.6%
75% or more	15.1%	16.1%	10.1% *	12.9%	19.1%	15.6%	13.5%	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	1.17%	0.80%	0.57%	0.65%	0.69%	0.51%	0.42%
Industry group **								
Agric., fish., forest.	7.23% *	--	--	2.76%	9.85% *	4.00% *	2.76%	8.79% *
Mining and manufacturing	0.85%	6.51% *	2.34%	1.27%	1.41%	1.62%	1.65%	0.98%
Construction	1.13%	4.09%	2.83%	1.65%	2.25%	2.10%	1.80%	1.40%
Utilities and transp.	1.57%	4.19% *	3.45%	2.86%	3.23%	1.96%	2.07%	2.03%
Wholesale trade	1.26%	2.45%	2.24%	3.49%	1.76%	1.73%	1.67%	1.76%
Fin. svcs. and real estate	1.13%	4.44% *	3.93%	2.93%	2.34%	1.45%	2.22%	1.26%
Retail trade	1.49%	4.87% *	2.11%	1.70%	2.93%	2.37%	1.69%	1.81%
Professional services	0.46%	1.66%	1.29%	0.81%	0.80%	0.93%	0.79%	0.55%
Other services	0.63%	2.83%	1.55%	1.01%	1.36%	0.88%	1.13%	0.71%
Ownership								
For profit, incorporated	0.43%	1.30%	0.94%	0.70%	0.90%	0.85%	0.58%	0.55%
For profit, unincorporated	0.73%	3.36%	1.92%	1.20%	1.39%	1.27%	1.30%	0.87%
Nonprofit	0.71%	4.41% *	2.21%	1.42%	1.08%	1.30%	1.67%	0.78%
Age of firm								
Less than 5 years	1.26%	3.28%	2.48%	2.55%	1.49%	--	1.80%	1.65%
5-9 years	1.32%	2.93%	2.89%	2.96%	1.40%	4.11%	1.54%	2.12%
10-19 years	0.71%	1.69%	1.51%	1.12%	1.84%	0.94%	0.97%	1.00%
20 or more years	0.41%	1.89%	1.05%	0.65%	0.78%	0.76%	0.69%	0.49%
Multi/single status								
2 or more locations	0.47%	4.03% *	1.92%	1.01%	0.75%	0.71%	1.20%	0.50%
1 location only	0.49%	1.20%	0.87%	0.68%	1.13%	3.17%	0.55%	0.81%
Percent full-time employees								
Less than 25%	1.50%	--	3.31% *	2.21%	2.81%	1.99%	2.05% *	1.91%
25-49 %	1.18%	10.56% *	2.01%	1.12%	1.48%	3.74%	2.75%	1.28%
50-74 %	0.66%	2.89%	1.83%	1.34%	1.13%	0.74%	1.39%	0.70%
75% or more	0.39%	1.30%	0.89%	0.64%	0.73%	0.82%	0.56%	0.49%
Union presence								
No union employees	0.36%	1.10%	0.79%	0.56%	0.69%	0.79%	0.50%	0.46%
Has union employees	1.06%	--	5.92% *	2.93%	2.06%	1.15%	3.78%	1.08%
Percent low-wage employees								
50% or more low-wage	1.48%	3.08% *	2.39%	1.78%	1.29%	2.48%	1.51%	1.74%
Less than 50% low-wage	0.33%	1.25%	0.83%	0.60%	0.69%	0.58%	0.53%	0.41%
Percent women employees								
Less than 25%	0.51%	1.94%	1.19%	0.85%	1.17%	0.94%	0.79%	0.68%
25-49 %	0.61%	2.87%	2.06%	1.53%	1.06%	0.93%	1.17%	0.70%
50-74 %	0.80%	2.82%	1.47%	1.16%	1.63%	1.32%	1.17%	0.94%
75% or more	0.69%	1.91%	1.60%	1.16%	1.23%	1.13%	1.00%	0.79%
Percent age 50 or older employees								
Less than 25%	0.54%	1.25%	1.00%	0.90%	0.89%	1.25%	0.64%	0.70%
25-49 %	0.47%	2.45%	1.73%	0.85%	0.93%	0.74%	0.95%	0.53%
50-74 %	1.08%	3.09%	2.00%	1.31%	2.60%	1.74%	1.43%	1.51%
75% or more	2.03%	3.98%	3.28% *	3.48%	3.23%	3.98%	2.77%	2.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.3%	12.4%	15.5%	16.1%	18.4%	18.5%	15.0%	18.4%
Industry group **								
Agric., fish., forest.	14.3%	0.0%	--	--	--	15.2% *	--	15.0%
Mining and manufacturing	20.2%	--	--	14.7%	20.8%	20.3%	13.8%	20.3%
Construction	18.9%	--	11.8% *	15.5%	18.3%	21.7%	14.1%	20.0%
Utilities and transp.	21.5%	--	--	19.4%	25.3%	21.3%	15.8% *	21.7%
Wholesale trade	20.6%	--	--	20.9%	19.8%	20.9%	20.5%	20.6%
Fin. svcs. and real estate	19.0%	--	--	15.8%	18.7%	18.9%	22.9% *	18.9%
Retail trade	16.7%	--	--	15.4%	15.7%	17.0%	10.0%	16.9%
Professional services	18.7%	16.4% *	15.0%	17.0%	16.2%	19.4%	15.9%	18.8%
Other services	13.1%	8.1% *	8.4% *	10.7%	15.9%	13.0%	9.4%	13.2%
Ownership								
For profit, incorporated	18.2%	14.6%	13.3%	16.2%	18.3%	18.3%	14.8%	18.3%
For profit, unincorporated	17.9%	11.9% *	26.7%	15.0%	19.6%	17.5%	19.7%	17.8%
Nonprofit	18.9%	2.1% *	1.6% *	17.7%	17.7%	19.7%	6.7%	19.3%
Age of firm								
Less than 5 years	17.8%	8.8% *	32.2%	10.6%	17.1%	17.7%	20.8% *	16.2%
5-9 years	16.8%	--	14.4%	13.4%	16.3%	20.1%	17.4%	16.5%
10-19 years	17.2%	13.4% *	15.8%	18.8%	18.6%	16.2%	16.1%	17.4%
20 or more years	18.4%	9.1% *	10.9%	16.4%	18.5%	18.6%	12.9%	18.5%
Multi/single status								
2 or more locations	18.5%	--	11.7% *	19.0%	18.8%	18.5%	19.2%	18.5%
1 location only	16.2%	12.4%	15.7%	14.9%	17.5%	16.9%	14.5%	17.0%
Percent full-time employees								
Less than 25%	15.3%	0.0%	--	10.4%	13.6%	16.6%	9.0% *	15.6%
25-49 %	16.4%	--	--	9.7% *	17.2%	16.9%	10.8% *	16.6%
50-74 %	16.4%	--	2.7% *	14.6% *	16.5%	16.6%	11.4% *	16.6%
75% or more	18.6%	12.3%	16.7%	16.7%	18.7%	18.8%	15.6%	18.7%
Union presence								
No union employees	18.0%	12.7%	15.9%	16.1%	18.4%	18.1%	15.2%	18.1%
Has union employees	19.2%	--	1.2% *	16.3%	18.4%	19.3%	12.1% *	19.2%
Percent low-wage employees								
50% or more low-wage	15.9%	16.3% *	--	7.8%	15.6%	16.3%	9.2%	16.1%
Less than 50% low-wage	18.5%	12.0%	15.9%	16.6%	18.6%	18.7%	15.4%	18.6%
Percent women employees								
Less than 25%	19.5%	7.9% *	12.6%	17.1%	19.2%	20.4%	14.1%	20.0%
25-49 %	18.9%	15.1% *	14.3%	15.6%	19.2%	19.1%	14.8%	19.0%
50-74 %	16.9%	20.7% *	22.6% *	16.8%	17.9%	16.6%	20.2%	16.8%
75% or more	18.1%	--	9.8% *	13.2%	16.4%	18.9%	10.4%	18.4%
Percent age 50 or older employees								
Less than 25%	17.6%	12.9% *	12.6%	16.0%	15.5%	18.5%	14.3%	17.9%
25-49 %	19.4%	6.8% *	18.0% *	16.2%	19.3%	19.6%	14.8%	19.5%
50-74 %	14.0%	7.3% *	22.0%	17.2%	21.1%	12.8% *	16.3%	13.9%
75% or more	21.6%	28.0%	--	--	26.0%	21.4%	20.0%	21.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	2.78%	2.76%	0.87%	0.57%	0.90%	1.35%	0.74%
Industry group **								
Agric., fish., forest.	3.47%	0.00%	--	--	--	6.39% *	--	3.64%
Mining and manufacturing	0.53%	--	--	2.10%	1.28%	0.59%	2.59%	0.54%
Construction	1.13%	--	3.59% *	1.83%	2.05%	1.45%	2.22%	1.24%
Utilities and transp.	1.17%	--	--	3.96%	3.44%	1.21%	5.90% *	1.18%
Wholesale trade	0.78%	--	--	2.46%	1.42%	1.01%	3.93%	0.80%
Fin. svcs. and real estate	0.73%	--	--	1.97%	1.08%	0.82%	7.39% *	0.71%
Retail trade	0.79%	--	--	3.17%	1.88%	0.89%	2.55%	0.82%
Professional services	0.40%	6.62% *	2.89%	1.90%	0.84%	0.47%	1.97%	0.41%
Other services	2.94%	4.03% *	4.39% *	2.08%	1.32%	3.43%	2.43%	3.10%
Ownership								
For profit, incorporated	0.96%	3.42%	1.90%	1.04%	0.61%	1.20%	1.24%	1.01%
For profit, unincorporated	0.85%	5.94% *	6.21%	1.53%	1.95%	0.99%	3.96%	0.86%
Nonprofit	0.89%	1.67% *	0.92% *	3.35%	1.08%	1.11%	1.87%	0.91%
Age of firm								
Less than 5 years	2.99%	4.65% *	8.68%	1.93%	2.44%	2.38%	7.50% *	1.48%
5-9 years	1.32%	--	4.24%	2.32%	1.66%	2.82%	3.15%	1.41%
10-19 years	1.08%	4.64% *	3.55%	2.10%	2.43%	1.06%	1.94%	1.22%
20 or more years	0.78%	3.26% *	2.05%	1.10%	0.54%	0.94%	1.43%	0.80%
Multi/single status								
2 or more locations	0.81%	--	5.21% *	1.83%	0.71%	0.92%	3.35%	0.81%
1 location only	0.68%	2.83%	2.90%	0.95%	0.88%	1.91%	1.46%	0.74%
Percent full-time employees								
Less than 25%	1.33%	0.00%	--	1.85%	3.17%	1.48%	3.23% *	1.36%
25-49 %	1.30%	--	--	3.37% *	2.67%	1.51%	3.35% *	1.36%
50-74 %	0.52%	--	1.82% *	4.63% *	1.38%	0.56%	3.49% *	0.53%
75% or more	0.84%	3.06%	2.98%	0.91%	0.62%	1.08%	1.49%	0.88%
Union presence								
No union employees	0.90%	2.87%	2.81%	0.89%	0.58%	1.23%	1.38%	0.96%
Has union employees	0.47%	--	1.41% *	4.26%	2.30%	0.48%	6.37% *	0.47%
Percent low-wage employees								
50% or more low-wage	0.94%	6.71% *	--	1.72%	2.36%	1.07%	2.38%	0.96%
Less than 50% low-wage	0.77%	2.95%	2.86%	0.90%	0.58%	1.00%	1.42%	0.81%
Percent women employees								
Less than 25%	0.44%	2.94% *	2.12%	1.29%	0.90%	0.55%	1.35%	0.46%
25-49 %	0.53%	7.27% *	3.56%	2.18%	1.31%	0.60%	2.99%	0.54%
50-74 %	1.93%	6.63% *	6.87% *	1.92%	0.96%	2.26%	4.07%	1.97%
75% or more	0.63%	--	3.64% *	1.88%	1.09%	0.77%	1.92%	0.65%
Percent age 50 or older employees								
Less than 25%	0.42%	3.95% *	1.98%	1.38%	0.69%	0.53%	1.42%	0.44%
25-49 %	0.37%	5.51% *	7.10% *	1.16%	0.85%	0.42%	3.25%	0.37%
50-74 %	3.79%	6.57% *	3.43%	3.31%	1.37%	4.01% *	3.19%	3.91%
75% or more	1.21%	6.76%	--	--	3.86%	1.17%	5.39%	1.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.0%	82.5%	88.2%	87.5%	89.3%	88.0%	86.9%	88.2%
Industry group **								
Agric., fish., forest.	91.2%	81.6%	78.5%	83.6%	90.8%	100.0%	83.0%	93.2%
Mining and manufacturing	92.1%	73.8%	94.6%	92.8%	90.8%	93.0%	89.9%	92.3%
Construction	89.3%	77.5%	89.7%	88.1%	93.3%	91.2%	87.6%	90.2%
Utilities and transp.	93.1%	87.1%	85.9%	94.5%	92.8%	93.7%	92.0%	93.3%
Wholesale trade	89.2%	80.5%	81.1%	89.8%	89.3%	91.4%	85.3%	90.2%
Fin. svcs. and real estate	91.5%	86.1%	97.3%	82.0%	88.5%	93.1%	89.4%	91.7%
Retail trade	93.4%	75.8%	82.6%	90.3%	93.9%	95.2%	84.7%	94.6%
Professional services	88.6%	85.3%	88.2%	84.3%	89.4%	89.5%	86.2%	89.1%
Other services	74.0%	84.4%	87.1%	85.7%	81.8%	67.3%	85.4%	71.8%
Ownership								
For profit, incorporated	87.5%	81.5%	87.5%	87.8%	89.5%	87.3%	86.8%	87.6%
For profit, unincorporated	91.8%	81.7%	96.3%	88.2%	93.2%	92.7%	89.3%	92.4%
Nonprofit	86.9%	91.7%	77.9%	84.7%	85.4%	88.1%	83.6%	87.2%
Age of firm								
Less than 5 years	88.2%	81.1%	80.4%	89.8%	93.4%	97.8%	84.4%	91.6%
5-9 years	87.6%	86.2%	83.3%	84.8%	92.9%	87.4%	86.2%	88.7%
10-19 years	90.3%	82.3%	90.1%	87.5%	92.8%	93.5%	86.9%	92.1%
20 or more years	87.7%	82.3%	89.6%	87.6%	88.1%	87.7%	87.4%	87.7%
Multi/single status								
2 or more locations	88.2%	98.2%	95.6%	87.7%	89.6%	87.9%	95.3%	88.1%
1 location only	87.2%	82.0%	87.3%	87.4%	88.7%	91.8%	85.6%	88.7%
Percent full-time employees								
Less than 25%	82.3%	81.0%	66.1%	84.9%	89.9%	79.1%	74.8%	83.4%
25-49 %	88.9%	90.5%	89.1%	86.5%	79.7%	93.1%	87.3%	89.1%
50-74 %	90.8%	83.4%	85.2%	85.7%	88.6%	93.0%	87.3%	91.4%
75% or more	87.7%	82.2%	88.8%	87.7%	89.6%	87.2%	87.0%	87.8%
Union presence								
No union employees	87.5%	83.6%	89.4%	88.5%	90.3%	86.1%	87.7%	87.4%
Has union employees	90.1%	61.9% *	54.1%	69.9%	78.6%	93.2%	68.8%	90.8%
Percent low-wage employees								
50% or more low-wage	92.4%	82.6%	91.7%	85.2%	89.1%	94.8%	87.6%	93.0%
Less than 50% low-wage	87.5%	82.5%	88.0%	87.6%	89.3%	87.1%	86.8%	87.6%
Percent women employees								
Less than 25%	89.8%	74.4%	89.3%	91.0%	89.8%	91.8%	87.1%	90.7%
25-49 %	91.4%	90.9%	83.9%	85.4%	89.8%	93.1%	86.3%	92.0%
50-74 %	82.7%	87.2%	91.4%	82.5%	88.5%	80.6%	87.7%	82.1%
75% or more	89.2%	84.7%	86.7%	87.5%	88.6%	90.6%	86.3%	89.8%
Percent age 50 or older employees								
Less than 25%	89.8%	82.9%	90.7%	86.9%	89.0%	91.6%	88.6%	90.1%
25-49 %	91.3%	84.7%	85.8%	87.4%	90.5%	92.5%	85.9%	91.8%
50-74 %	69.4%	78.7%	88.2%	88.7%	86.4%	56.0% *	85.2%	65.4%
75% or more	88.3%	84.1%	72.6%	94.6%	78.9%	97.1%	83.1%	92.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.36%	2.11%	1.48%	1.14%	0.86%	4.07%	0.92%	2.78%
Industry group **								
Agric., fish., forest.	4.62%	9.57%	14.42%	9.05%	9.01%	0.00%	7.04%	5.39%
Mining and manufacturing	1.12%	7.84%	2.47%	2.54%	2.04%	1.62%	2.27%	1.22%
Construction	2.21%	9.59%	4.04%	4.69%	3.58%	3.52%	3.31%	2.90%
Utilities and transp.	1.86%	6.51%	7.41%	3.63%	2.78%	2.72%	2.79%	2.07%
Wholesale trade	1.67%	6.36%	7.13%	3.61%	4.05%	2.10%	3.64%	1.87%
Fin. svcs. and real estate	1.05%	5.00%	1.33%	4.40%	2.22%	1.29%	2.66%	1.12%
Retail trade	0.91%	7.64%	5.44%	2.89%	1.74%	0.95%	3.19%	0.88%
Professional services	0.85%	2.95%	2.50%	2.10%	1.35%	1.29%	1.65%	0.96%
Other services	12.30%	4.49%	4.00%	2.45%	3.39%	18.59%	2.34%	14.20%
Ownership								
For profit, incorporated	3.34%	2.64%	1.83%	1.49%	1.12%	5.51%	1.13%	3.95%
For profit, unincorporated	1.03%	4.60%	1.32%	2.29%	1.49%	1.84%	1.98%	1.18%
Nonprofit	1.22%	3.12%	6.25%	2.67%	2.13%	1.78%	2.82%	1.31%
Age of firm								
Less than 5 years	2.42%	5.74%	8.31%	3.96%	3.34%	1.38%	4.00%	2.79%
5-9 years	2.03%	4.12%	5.76%	4.01%	2.04%	9.05%	2.92%	2.80%
10-19 years	0.97%	3.74%	2.44%	2.07%	1.45%	1.72%	1.75%	1.11%
20 or more years	2.83%	3.30%	1.65%	1.50%	1.07%	4.30%	1.24%	3.15%
Multi/single status								
2 or more locations	3.25%	1.52%	1.92%	1.97%	1.03%	4.18%	1.28%	3.33%
1 location only	0.80%	2.16%	1.64%	1.40%	1.52%	2.94%	1.04%	1.19%
Percent full-time employees								
Less than 25%	6.57%	9.08%	11.94%	6.07%	4.05%	12.16%	6.19%	7.56%
25-49 %	1.71%	4.01%	4.03%	3.70%	5.14%	1.80%	3.00%	1.92%
50-74 %	1.29%	4.93%	3.69%	4.25%	2.56%	1.69%	2.36%	1.44%
75% or more	2.77%	2.40%	1.65%	1.25%	0.94%	4.80%	1.03%	3.26%
Union presence								
No union employees	2.87%	1.77%	1.41%	0.98%	0.83%	5.42%	0.85%	3.47%
Has union employees	1.26%	21.50% *	12.27%	9.87%	4.33%	1.19%	9.27%	1.24%
Percent low-wage employees								
50% or more low-wage	0.92%	4.56%	2.45%	4.35%	1.80%	0.98%	2.89%	0.95%
Less than 50% low-wage	2.61%	2.28%	1.57%	1.18%	0.93%	4.54%	0.97%	3.08%
Percent women employees								
Less than 25%	0.97%	4.32%	2.31%	1.96%	1.94%	1.63%	1.57%	1.18%
25-49 %	0.77%	2.89%	4.42%	2.39%	1.48%	1.00%	2.16%	0.82%
50-74 %	7.13%	3.09%	2.64%	2.42%	1.61%	10.23%	1.81%	7.86%
75% or more	1.09%	4.12%	2.92%	2.49%	2.03%	1.68%	2.04%	1.24%
Percent age 50 or older employees								
Less than 25%	0.77%	2.42%	1.84%	1.89%	1.51%	1.17%	1.15%	0.91%
25-49 %	0.54%	4.38%	3.43%	1.64%	1.05%	0.70%	1.84%	0.57%
50-74 %	14.75%	6.56%	3.22%	2.57%	3.09%	21.28% *	2.83%	17.36%
75% or more	2.40%	5.06%	8.98%	2.97%	7.51%	1.68%	3.95%	2.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,085	2,356	2,400	2,603	2,379	1,788	2,474	2,007
Industry group **								
Agric., fish., forest.	2,297	1,727	1,998	2,903	2,473	2,058	2,311	2,293
Mining and manufacturing	1,971	2,408	2,205	2,568	2,103	1,732	2,374	1,921
Construction	2,539	2,463	2,541	2,813	2,665	1,897	2,590	2,507
Utilities and transp.	2,077	2,012	1,947	2,513	2,809	1,699	2,273	2,042
Wholesale trade	2,065	1,926	2,145	2,593	2,200	1,739	2,366	1,976
Fin. svcs. and real estate	1,928	3,209	2,059	2,571	2,087	1,767	2,497	1,861
Retail trade	2,208	2,547	2,351	2,797	2,795	2,000	2,721	2,134
Professional services	2,002	2,300	2,512	2,531	2,379	1,650	2,485	1,909
Other services	2,209	2,177	2,591	2,493	2,444	1,977	2,400	2,161
Ownership								
For profit, incorporated	2,099	2,310	2,456	2,616	2,438	1,811	2,495	2,017
For profit, unincorporated	2,331	2,737	2,439	2,660	2,291	2,148	2,589	2,260
Nonprofit	1,823	2,060	1,772	2,461	2,279	1,469	2,120	1,791
Age of firm								
Less than 5 years	2,583	2,870	2,822	2,619	2,516	1,540	2,803	2,386
5-9 years	2,624	2,481	2,710	2,799	2,622	2,085	2,681	2,578
10-19 years	2,354	2,080	2,358	2,585	2,494	2,102	2,405	2,328
20 or more years	2,004	2,405	2,304	2,581	2,327	1,768	2,425	1,949
Multi/single status								
2 or more locations	1,949	--	2,084	2,804	2,356	1,789	2,523	1,929
1 location only	2,414	2,365	2,444	2,528	2,413	1,748	2,466	2,364
Percent full-time employees								
Less than 25%	2,207	2,171	2,600	2,400	2,199	2,135	2,321	2,192
25-49 %	2,056	2,326	2,258	2,402	2,605	1,731	2,225	2,031
50-74 %	1,975	1,917	2,301	2,822	2,434	1,720	2,326	1,922
75% or more	2,100	2,420	2,414	2,597	2,368	1,797	2,501	2,016
Union presence								
No union employees	2,170	2,370	2,407	2,607	2,395	1,856	2,487	2,092
Has union employees	1,681	--	--	2,475	2,154	1,612	1,849	1,678
Percent low-wage employees								
50% or more low-wage	2,285	2,174	2,272	2,756	2,824	2,082	2,515	2,255
Less than 50% low-wage	2,057	2,375	2,410	2,589	2,330	1,738	2,471	1,971
Percent women employees								
Less than 25%	2,342	2,347	2,440	2,719	2,565	1,940	2,548	2,264
25-49 %	1,878	2,023	2,254	2,543	2,297	1,616	2,305	1,825
50-74 %	2,076	2,312	2,393	2,533	2,294	1,916	2,455	2,028
75% or more	2,081	2,693	2,440	2,489	2,356	1,711	2,504	1,979
Percent age 50 or older employees								
Less than 25%	2,238	2,389	2,473	2,589	2,511	1,942	2,502	2,168
25-49 %	1,933	2,388	2,273	2,625	2,246	1,685	2,481	1,878
50-74 %	2,211	2,428	2,384	2,645	2,457	1,838	2,478	2,108
75% or more	2,094	2,125	2,259	2,387	2,373	1,789	2,222	1,988

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.76	103.26	75.90	53.86	42.47	27.03	48.10	22.72
Industry group **								
Agric., fish., forest.	179.36	208.93	305.65	272.05	354.50	308.73	277.33	216.57
Mining and manufacturing	44.82	349.40	206.75	118.16	95.60	54.23	125.26	47.57
Construction	81.07	274.68	175.86	158.32	150.52	134.16	129.01	104.31
Utilities and transp.	103.65	492.86	204.93	234.24	255.79	111.49	242.11	114.13
Wholesale trade	71.46	382.46	240.60	158.34	165.82	81.51	159.23	79.83
Fin. svcs. and real estate	59.62	407.31	274.56	318.42	125.07	61.95	244.96	58.05
Retail trade	54.55	454.20	266.80	219.77	132.06	65.30	221.65	54.36
Professional services	33.79	115.73	129.34	100.04	68.11	40.04	70.82	37.05
Other services	77.92	239.01	200.41	105.77	132.81	119.59	113.59	90.79
Ownership								
For profit, incorporated	25.81	107.27	90.19	66.27	57.48	33.04	57.12	28.39
For profit, unincorporated	46.85	196.62	169.90	126.76	86.95	64.31	103.08	51.80
Nonprofit	50.11	501.23	163.42	143.23	96.52	53.75	172.89	51.84
Age of firm								
Less than 5 years	109.64	363.27	241.54	171.35	199.64	179.86	170.14	139.07
5-9 years	89.82	193.44	203.94	143.02	179.39	277.77	111.90	136.22
10-19 years	60.37	161.84	154.00	122.66	97.84	136.95	98.45	76.13
20 or more years	22.91	154.56	105.01	69.55	49.81	27.49	66.44	24.12
Multi/single status								
2 or more locations	24.06	--	178.00	110.33	50.65	27.37	146.23	24.31
1 location only	38.48	102.61	81.77	61.20	78.01	161.89	50.61	57.56
Percent full-time employees								
Less than 25%	93.89	428.76	224.63	225.46	228.34	109.85	184.50	103.24
25-49 %	94.14	304.10	493.80	189.21	134.71	121.78	205.85	102.49
50-74 %	61.34	143.56	186.94	146.58	103.46	82.79	101.75	68.33
75% or more	23.12	118.85	83.53	60.19	47.92	29.51	54.03	25.21
Union presence								
No union employees	22.28	104.32	76.69	55.12	44.08	31.00	48.69	24.82
Has union employees	48.57	--	--	223.54	170.93	50.23	242.06	49.25
Percent low-wage employees								
50% or more low-wage	58.13	300.13	292.99	179.84	121.34	70.42	190.65	60.47
Less than 50% low-wage	22.24	109.93	78.37	56.37	45.17	28.63	49.70	24.42
Percent women employees								
Less than 25%	40.69	157.62	106.37	82.62	85.10	60.00	72.81	48.78
25-49 %	37.88	247.60	204.35	117.10	74.83	44.93	115.78	39.67
50-74 %	40.28	219.18	175.69	135.79	92.06	48.90	118.03	42.55
75% or more	49.04	207.88	173.85	119.76	94.93	62.16	102.74	52.30
Percent age 50 or older employees								
Less than 25%	34.58	135.56	97.84	73.53	74.51	48.93	64.11	39.69
25-49 %	28.34	275.41	135.07	92.29	61.76	31.74	89.64	29.48
50-74 %	81.42	256.65	231.56	190.45	119.71	131.17	147.87	93.23
75% or more	105.99	237.61	440.52	187.91	198.25	154.54	184.73	118.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,063	4,946	5,085	5,399	4,339	3,641	5,087	3,920
Industry group **								
Agric., fish., forest.	4,936	--	--	--	5,481	3,645	5,273	4,895
Mining and manufacturing	3,806	3,705 *	4,658	5,711	3,757	3,518	4,810	3,721
Construction	4,673	4,233	5,670	5,624	4,565	3,505	5,007	4,528
Utilities and transp.	3,619	3,461	5,857	5,124	4,448	3,197	5,437	3,498
Wholesale trade	4,169	5,776	4,368	5,475	4,039	3,653	4,927	4,020
Fin. svcs. and real estate	3,952	5,379	4,626	6,147	3,861	3,746	4,842	3,885
Retail trade	4,262	6,405	5,028	5,929	5,532	3,817	6,016	4,077
Professional services	4,067	5,418	5,098	5,022	4,606	3,590	5,276	3,887
Other services	4,259	4,201	5,064	4,896	4,502	3,979	4,680	4,169
Ownership								
For profit, incorporated	4,056	5,436	5,115	5,411	4,376	3,613	5,277	3,876
For profit, unincorporated	4,501	4,253	5,195	5,653	4,183	4,326	4,963	4,419
Nonprofit	3,703	2,429	4,613	4,996	4,377	3,263	3,802	3,695
Age of firm								
Less than 5 years	4,810	3,589	5,754	4,880	5,544	3,360	4,612	4,952
5-9 years	4,841	4,665	5,249	4,983	5,121	3,636	4,891	4,806
10-19 years	4,889	5,960	4,673	5,691	4,554	4,370	5,585	4,602
20 or more years	3,913	4,549	5,115	5,416	4,186	3,602	4,970	3,817
Multi/single status								
2 or more locations	3,815	--	4,958	5,820	4,123	3,653	5,134	3,784
1 location only	4,826	4,973	5,100	5,241	4,649	3,259	5,079	4,637
Percent full-time employees								
Less than 25%	4,633	3,974	4,789	5,031	4,815	4,308	4,539	4,649
25-49 %	4,287	6,086	4,808	4,442	4,873	3,790	5,072	4,126
50-74 %	3,963	4,611	4,536	5,069	5,250	3,546	4,762	3,859
75% or more	4,062	4,981	5,134	5,465	4,252	3,646	5,128	3,914
Union presence								
No union employees	4,293	5,150	5,164	5,521	4,481	3,816	5,234	4,132
Has union employees	3,255	--	--	4,269	2,985	3,237	3,136	3,260
Percent low-wage employees								
50% or more low-wage	4,620	3,668	6,410	5,283	5,291	4,378	5,070	4,565
Less than 50% low-wage	4,016	5,077	5,005	5,406	4,277	3,572	5,088	3,866
Percent women employees								
Less than 25%	4,432	5,257	5,096	5,682	4,373	3,776	5,236	4,224
25-49 %	3,690	3,967	5,521	5,074	4,282	3,318	5,075	3,574
50-74 %	4,119	5,405	4,588	5,345	4,315	3,852	5,063	4,017
75% or more	4,112	4,458	5,165	5,006	4,416	3,799	4,721	4,028
Percent age 50 or older employees								
Less than 25%	4,456	4,971	5,388	5,236	4,776	3,965	5,164	4,304
25-49 %	3,783	5,171	4,683	5,623	4,018	3,477	5,113	3,687
50-74 %	4,256	4,598	4,870	5,167	4,417	3,809	4,827	4,101
75% or more	4,199	5,038	4,423	6,016	4,456	3,359	5,028	3,854

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.56	338.78	197.13	153.34	102.13	58.42	136.97	51.21
Industry group **								
Agric., fish., forest.	824.70	--	--	--	1,288.07	672.16	867.77	922.61
Mining and manufacturing	101.94	1,330.60 *	577.84	348.62	207.99	117.79	467.11	104.89
Construction	222.78	798.34	622.59	368.28	538.31	167.71	342.40	277.12
Utilities and transp.	194.45	636.70	1,116.64	624.19	340.71	217.22	612.13	195.54
Wholesale trade	161.37	961.53	473.86	559.66	273.86	178.86	419.74	172.51
Fin. svcs. and real estate	142.59	659.32	527.64	1,033.95	274.89	152.32	371.96	149.42
Retail trade	138.02	915.94	532.32	375.13	329.63	171.75	391.34	144.93
Professional services	73.94	512.25	362.01	213.05	166.23	86.06	237.21	76.54
Other services	205.82	885.05	444.15	371.09	406.76	282.75	405.98	228.56
Ownership								
For profit, incorporated	61.67	376.73	239.60	164.50	147.05	72.24	160.61	64.57
For profit, unincorporated	113.05	755.08	358.95	435.97	211.80	125.46	275.46	123.26
Nonprofit	107.70	499.88	744.35	471.82	205.33	124.83	455.57	110.82
Age of firm								
Less than 5 years	324.98	764.11	790.00	395.41	747.64	486.77	470.75	436.97
5-9 years	290.09	947.62	404.27	410.26	484.81	888.39	365.47	421.25
10-19 years	156.39	579.57	432.23	280.07	204.12	312.42	307.42	175.36
20 or more years	51.67	483.96	255.16	207.48	116.84	59.09	175.29	53.67
Multi/single status								
2 or more locations	54.21	--	612.94	350.21	118.89	59.75	408.08	54.59
1 location only	102.28	337.17	207.43	161.37	186.11	261.88	146.19	138.83
Percent full-time employees								
Less than 25%	168.76	118.70	812.33	477.70	184.89	247.75	446.64	178.48
25-49 %	200.06	1,060.44	473.62	418.50	429.71	255.14	553.81	204.78
50-74 %	195.67	875.31	478.92	640.24	445.56	237.38	490.20	210.99
75% or more	51.17	385.82	215.01	165.16	107.21	60.38	147.61	53.58
Union presence								
No union employees	52.11	329.61	200.33	156.20	102.70	63.70	135.43	55.39
Has union employees	107.87	--	--	395.12	312.46	117.91	520.53	110.24
Percent low-wage employees								
50% or more low-wage	188.24	574.71	650.36	571.69	255.51	242.66	537.95	199.77
Less than 50% low-wage	50.03	368.38	199.03	158.84	106.33	59.10	141.55	52.59
Percent women employees								
Less than 25%	94.68	469.55	318.07	207.34	220.40	110.76	189.88	104.18
25-49 %	91.46	727.27	420.34	350.91	187.57	103.33	325.55	93.71
50-74 %	97.03	680.23	362.11	490.54	189.64	109.59	318.69	100.12
75% or more	105.04	827.27	441.56	264.76	256.13	133.74	370.67	109.65
Percent age 50 or older employees								
Less than 25%	91.17	439.24	291.53	196.48	216.33	114.83	184.21	100.09
25-49 %	63.19	977.28	320.80	280.46	134.34	69.90	278.75	63.98
50-74 %	178.48	749.64	473.36	397.11	232.44	294.44	359.48	204.05
75% or more	238.54	588.63	638.19	710.79	767.02	190.03	448.91	226.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.4 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.0%	73.0%	69.2%	65.4%	60.7%	55.1%	69.3%	57.2%
Industry group **								
Agric., fish., forest.	61.1%	47.2% *	--	64.8%	78.3%	38.4%	46.8%	64.5%
Mining and manufacturing	56.3%	73.8%	71.1%	68.7%	62.8%	49.0%	69.7%	54.8%
Construction	57.1%	74.6%	69.6%	65.5%	44.4%	44.3%	70.9%	49.3%
Utilities and transp.	50.4%	82.1%	80.9%	59.7%	62.5%	41.4%	68.8%	47.9%
Wholesale trade	56.7%	84.0%	59.7%	63.7%	57.0%	50.3%	66.7%	54.1%
Fin. svcs. and real estate	56.3%	65.9%	69.9%	72.6%	64.7%	51.7%	70.2%	54.9%
Retail trade	60.6%	72.5%	81.6%	63.7%	63.6%	57.8%	71.3%	59.0%
Professional services	58.3%	73.3%	70.0%	64.3%	58.3%	54.9%	69.9%	56.2%
Other services	68.3%	68.8%	65.0%	65.5%	66.6%	69.7%	67.5%	68.5%
Ownership								
For profit, incorporated	59.1%	74.2%	68.0%	65.6%	59.9%	55.7%	69.3%	57.2%
For profit, unincorporated	54.7%	70.0%	70.2%	65.5%	56.9%	45.3%	66.9%	51.7%
Nonprofit	61.8%	69.4%	78.0%	63.9%	65.9%	58.5%	73.1%	60.8%
Age of firm								
Less than 5 years	65.6%	65.7%	74.3%	70.0%	56.7%	57.6%	67.4%	64.0%
5-9 years	65.4%	68.6%	72.5%	62.8%	71.5%	41.6%	67.1%	64.2%
10-19 years	62.0%	72.2%	67.6%	67.6%	54.6%	59.1%	69.6%	58.1%
20 or more years	58.1%	75.8%	68.5%	64.6%	61.3%	55.0%	69.8%	56.8%
Multi/single status								
2 or more locations	56.5%	87.0%	76.4%	60.0%	60.2%	55.2%	67.7%	56.2%
1 location only	65.6%	72.5%	68.4%	67.4%	61.3%	52.3%	69.5%	62.0%
Percent full-time employees								
Less than 25%	57.4%	53.6%	74.7%	53.6%	62.0%	54.4%	61.3%	56.9%
25-49 %	55.5%	61.1%	64.6%	64.5%	62.6%	48.9%	66.5%	53.7%
50-74 %	61.2%	62.2%	77.4%	55.5%	63.6%	60.1%	65.7%	60.5%
75% or more	58.8%	75.2%	68.4%	66.5%	60.3%	54.6%	69.8%	56.8%
Union presence								
No union employees	59.8%	72.5%	69.5%	65.8%	59.7%	55.8%	69.2%	57.8%
Has union employees	55.3%	81.9%	63.1%	58.1%	70.4%	53.0%	69.8%	54.9%
Percent low-wage employees								
50% or more low-wage	57.9%	62.9%	76.2%	61.6%	58.8%	56.1%	67.8%	56.7%
Less than 50% low-wage	59.1%	74.0%	68.8%	65.7%	60.8%	55.0%	69.4%	57.2%
Percent women employees								
Less than 25%	56.7%	74.2%	67.9%	65.1%	56.8%	46.8%	67.7%	52.9%
25-49 %	56.2%	74.6%	73.4%	66.9%	57.3%	52.8%	74.0%	54.2%
50-74 %	62.9%	72.2%	75.7%	69.0%	65.1%	60.5%	71.0%	62.0%
75% or more	59.7%	70.3%	61.5%	59.9%	65.5%	56.1%	65.9%	58.5%
Percent age 50 or older employees								
Less than 25%	59.6%	76.6%	71.7%	65.2%	59.6%	54.3%	71.0%	56.8%
25-49 %	55.6%	67.7%	70.2%	63.7%	59.7%	52.1%	67.6%	54.4%
50-74 %	69.9%	74.3%	61.4%	71.4%	68.4%	70.6%	67.8%	70.4%
75% or more	63.1%	67.8%	63.7%	70.4%	56.0%	59.4%	67.4%	59.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.28%	1.96%	2.24%	1.55%	1.67%	2.25%	1.24%	1.53%
Industry group **								
Agric., fish., forest.	9.03%	14.44% *	--	12.01%	11.64%	9.82%	10.08%	10.34%
Mining and manufacturing	1.70%	7.20%	6.11%	3.92%	3.49%	2.18%	3.56%	1.84%
Construction	3.40%	5.88%	5.59%	5.33%	8.58%	4.63%	3.40%	4.51%
Utilities and transp.	3.29%	7.64%	7.72%	9.51%	8.53%	4.02%	7.16%	3.58%
Wholesale trade	2.59%	4.78%	8.34%	6.42%	4.93%	4.32%	5.38%	3.00%
Fin. svcs. and real estate	2.52%	6.84%	7.84%	4.80%	3.66%	3.33%	4.16%	2.72%
Retail trade	2.21%	7.74%	4.75%	4.73%	4.32%	2.93%	4.07%	2.46%
Professional services	1.29%	3.26%	3.56%	2.49%	2.85%	1.87%	1.97%	1.47%
Other services	5.20%	5.06%	6.59%	3.44%	4.49%	8.12%	3.28%	6.12%
Ownership								
For profit, incorporated	1.74%	2.24%	2.73%	1.87%	2.33%	2.96%	1.48%	2.11%
For profit, unincorporated	1.84%	5.28%	4.76%	3.69%	3.69%	2.87%	3.11%	2.12%
Nonprofit	1.83%	6.95%	5.10%	4.31%	3.03%	2.67%	3.14%	1.97%
Age of firm								
Less than 5 years	3.13%	6.81%	8.51%	4.92%	6.32%	10.45%	4.69%	4.18%
5-9 years	2.80%	5.19%	5.14%	5.37%	4.38%	11.21%	3.81%	4.04%
10-19 years	2.34%	3.99%	4.58%	3.17%	5.49%	4.59%	2.43%	3.25%
20 or more years	1.53%	2.56%	3.02%	1.99%	1.79%	2.39%	1.66%	1.73%
Multi/single status								
2 or more locations	1.77%	7.94%	5.75%	2.89%	1.77%	2.31%	3.98%	1.83%
1 location only	1.34%	1.99%	2.40%	1.84%	3.34%	5.92%	1.30%	2.25%
Percent full-time employees								
Less than 25%	5.13%	15.54%	8.61%	13.94%	9.76%	7.87%	7.18%	5.82%
25-49 %	3.22%	8.52%	10.29%	4.92%	5.05%	4.93%	4.72%	3.59%
50-74 %	2.13%	5.72%	4.56%	4.81%	3.91%	2.98%	3.28%	2.40%
75% or more	1.48%	2.12%	2.50%	1.70%	1.87%	2.67%	1.38%	1.79%
Union presence								
No union employees	1.48%	1.96%	2.28%	1.54%	1.76%	2.93%	1.26%	1.85%
Has union employees	1.99%	10.42%	12.08%	9.78%	4.79%	2.23%	7.06%	2.04%
Percent low-wage employees								
50% or more low-wage	2.19%	6.25%	5.20%	4.82%	3.96%	3.04%	3.83%	2.43%
Less than 50% low-wage	1.40%	2.07%	2.36%	1.63%	1.79%	2.52%	1.31%	1.69%
Percent women employees								
Less than 25%	1.46%	3.07%	3.29%	2.76%	3.47%	2.62%	2.05%	1.84%
25-49 %	1.60%	4.94%	4.49%	3.19%	3.20%	2.17%	2.53%	1.74%
50-74 %	3.24%	3.92%	4.18%	2.84%	2.67%	5.01%	2.41%	3.67%
75% or more	1.82%	4.68%	6.03%	3.29%	3.81%	2.69%	3.04%	2.10%
Percent age 50 or older employees								
Less than 25%	1.34%	2.53%	2.90%	2.28%	3.30%	2.19%	1.70%	1.64%
25-49 %	1.12%	5.19%	3.68%	2.58%	2.07%	1.52%	2.39%	1.20%
50-74 %	6.06%	4.55%	6.87%	3.55%	3.78%	10.52%	3.42%	7.41%
75% or more	3.34%	5.53%	10.85%	7.65%	8.94%	6.29%	4.58%	4.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.30	31.30	31.03	29.24	27.61	25.89	30.50	26.62
Industry group **								
Agric., fish., forest.	33.09	--	31.19	25.97	35.83	28.44	30.00	33.63
Mining and manufacturing	27.34	31.44	28.84	29.37	26.87	26.75	29.31	27.06
Construction	29.05	30.84	30.25	29.90	28.13	25.72	30.45	27.92
Utilities and transp.	29.43	34.12	29.78	29.45	28.17	29.42	31.92	28.95
Wholesale trade	28.42	30.36	33.54	29.18	27.81	26.93	31.63	27.37
Fin. svcs. and real estate	26.56	31.30	31.16	27.39	26.16	26.01	29.84	26.12
Retail trade	29.57	27.66	29.75	27.56	30.74	29.82	29.11	29.65
Professional services	27.67	31.06	32.86	29.36	27.10	26.61	31.03	26.95
Other services	24.15	32.66	29.53	30.40	27.97	20.78	30.31	23.00
Ownership								
For profit, incorporated	27.22	32.17	31.11	29.27	28.20	25.53	30.94	26.41
For profit, unincorporated	29.68	30.86	32.99	30.00	27.57	30.08	31.15	29.20
Nonprofit	25.90	25.18	26.82	28.02	26.11	25.38	26.36	25.85
Age of firm								
Less than 5 years	31.48	30.26	33.40	33.93	30.02	20.97	32.05	30.94
5-9 years	30.35	34.41	30.96	32.32	28.67	22.84	31.79	29.15
10-19 years	29.06	30.13	32.17	30.03	28.74	26.51	30.88	27.96
20 or more years	26.76	31.62	30.23	28.11	27.21	25.89	29.90	26.32
Multi/single status								
2 or more locations	26.37	34.59	30.76	29.84	27.16	25.86	30.63	26.23
1 location only	29.42	31.17	31.06	29.04	28.27	26.96	30.48	28.35
Percent full-time employees								
Less than 25%	28.50	31.38	34.93	31.73	30.46	25.36	31.17	28.07
25-49 %	28.85	35.27	26.87	29.90	29.70	27.77	28.99	28.83
50-74 %	27.78	29.96	33.38	30.67	30.11	26.18	32.48	27.03
75% or more	27.16	31.38	30.78	29.08	27.21	25.80	30.34	26.46
Union presence								
No union employees	27.66	31.36	30.94	29.43	27.64	26.17	30.53	26.92
Has union employees	25.58	30.27	33.72	25.71	27.31	25.10	29.86	25.40
Percent low-wage employees								
50% or more low-wage	29.29	30.02	29.13	28.40	31.16	28.88	29.08	29.32
Less than 50% low-wage	27.08	31.40	31.16	29.31	27.30	25.49	30.62	26.31
Percent women employees								
Less than 25%	28.99	30.52	30.39	29.49	29.04	27.74	30.18	28.48
25-49 %	26.89	32.07	31.31	28.59	27.04	25.93	30.28	26.36
50-74 %	25.82	29.41	30.94	28.79	27.79	24.35	29.70	25.33
75% or more	28.49	34.21	32.35	30.07	26.28	28.01	32.44	27.61
Percent age 50 or older employees								
Less than 25%	29.03	31.53	31.18	30.44	28.90	27.79	30.84	28.47
25-49 %	27.14	32.43	31.88	28.82	26.52	26.59	30.86	26.70
50-74 %	22.97	29.83	29.35	26.37	27.63	19.01	28.86	21.53
75% or more	30.10	31.33	29.13	25.64	29.32	31.43	30.52	29.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 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	0.85	0.63	0.44	0.32	1.12	0.39	0.78
Industry group **								
Agric., fish., forest.	3.17	--	4.03	1.05	5.36	2.36	3.14	3.71
Mining and manufacturing	0.41	3.15	2.10	1.02	0.74	0.58	1.14	0.44
Construction	0.66	2.24	1.47	1.26	1.32	1.04	1.08	0.82
Utilities and transp.	0.98	3.39	2.40	2.90	1.31	1.54	1.76	1.12
Wholesale trade	0.56	2.72	2.20	0.89	1.13	0.77	1.25	0.59
Fin. svcs. and real estate	0.57	1.64	1.58	2.04	0.75	0.78	1.10	0.61
Retail trade	0.61	2.40	2.99	1.18	1.45	0.77	1.46	0.66
Professional services	0.36	1.44	1.24	0.74	0.54	0.57	0.71	0.41
Other services	2.79	2.58	1.20	1.47	0.82	3.24	1.07	2.98
Ownership								
For profit, incorporated	0.95	1.06	0.79	0.51	0.42	1.47	0.47	1.09
For profit, unincorporated	0.53	1.55	1.18	1.20	0.75	1.04	0.82	0.66
Nonprofit	0.43	1.58	1.55	1.24	0.65	0.65	1.01	0.46
Age of firm								
Less than 5 years	1.50	3.62	1.80	2.93	3.41	1.72	1.51	2.54
5-9 years	0.81	1.66	1.65	1.71	1.32	1.36	1.06	1.18
10-19 years	0.46	1.31	1.59	0.82	0.84	0.81	0.76	0.55
20 or more years	0.79	1.29	0.81	0.49	0.34	1.20	0.53	0.88
Multi/single status								
2 or more locations	0.91	2.63	2.26	0.80	0.38	1.15	1.03	0.93
1 location only	0.31	0.88	0.65	0.53	0.57	1.48	0.42	0.45
Percent full-time employees								
Less than 25%	1.56	2.56	2.87	4.13	0.84	2.14	1.99	1.72
25-49 %	0.56	2.63	2.08	1.18	1.12	0.80	1.30	0.62
50-74 %	0.74	3.07	2.78	1.54	1.38	0.96	1.67	0.79
75% or more	0.79	0.91	0.64	0.48	0.33	1.34	0.41	0.91
Union presence								
No union employees	0.83	0.86	0.63	0.45	0.33	1.53	0.38	0.99
Has union employees	0.61	4.94	5.18	1.86	1.11	0.71	3.09	0.62
Percent low-wage employees								
50% or more low-wage	0.55	3.25	1.34	1.07	0.77	0.80	1.17	0.61
Less than 50% low-wage	0.74	0.89	0.67	0.47	0.33	1.23	0.41	0.85
Percent women employees								
Less than 25%	0.46	1.26	1.01	0.76	0.73	1.04	0.61	0.60
25-49 %	0.37	1.60	1.39	0.83	0.59	0.51	0.77	0.40
50-74 %	1.81	1.59	1.45	1.04	0.59	2.46	0.85	1.96
75% or more	0.43	2.43	1.34	0.87	0.52	0.66	1.04	0.46
Percent age 50 or older employees								
Less than 25%	0.32	1.22	0.80	0.71	0.59	0.51	0.53	0.37
25-49 %	0.29	2.49	1.35	0.66	0.45	0.41	0.82	0.31
50-74 %	3.15	1.56	1.55	0.99	0.73	3.48	0.85	3.37
75% or more	1.00	2.05	2.24	1.69	1.80	1.74	1.47	1.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5	22.0	23.2	24.5	20.9	19.9	23.4	20.3
Industry group **								
Agric., fish., forest.	22.5	20.8	18.7	--	20.3	24.5	19.6	23.0
Mining and manufacturing	20.3	24.4	24.6	25.4	21.2	19.4	23.6	20.1
Construction	22.7	21.4	22.9	25.7	24.6	19.7	23.6	22.4
Utilities and transp.	20.0	23.7	--	22.5	17.7	20.1	23.9	19.8
Wholesale trade	20.8	26.3	24.3	23.6	19.9	20.2	25.1	20.3
Fin. svcs. and real estate	19.0	20.3	27.3	25.6	17.5	18.8	23.4	18.8
Retail trade	22.0	23.3	27.6	27.6	21.7	21.4	25.8	21.8
Professional services	20.3	22.5	23.0	23.3	20.9	19.6	23.8	20.0
Other services	21.0	20.1	20.8	23.1	22.7	20.4	21.4	21.0
Ownership								
For profit, incorporated	20.8	22.8	23.7	24.6	21.7	20.0	23.9	20.5
For profit, unincorporated	20.4	20.8	22.1	22.7	19.9	20.1	22.9	20.0
Nonprofit	19.5	19.8	21.6	26.4	19.0	19.0	21.1	19.4
Age of firm								
Less than 5 years	22.2	23.2	19.6	22.3	22.3	22.9	22.2	22.2
5-9 years	22.2	21.8	22.1	24.3	22.1	20.7	23.1	21.7
10-19 years	21.1	20.2	25.2	23.3	20.8	19.5	23.2	20.4
20 or more years	20.4	23.1	23.0	25.1	20.7	19.9	23.8	20.2
Multi/single status								
2 or more locations	20.0	--	21.2	25.6	19.8	19.9	22.2	20.0
1 location only	22.5	22.1	23.4	24.1	22.5	19.0	23.6	21.9
Percent full-time employees								
Less than 25%	23.0	--	20.0	23.6	25.9	21.0	25.7	22.8
25-49 %	22.0	20.6	26.3	28.7	18.8	21.7	27.7	21.6
50-74 %	20.9	20.5	21.5	24.1	20.2	20.7	21.4	20.8
75% or more	20.4	22.1	23.3	24.4	20.9	19.7	23.6	20.1
Union presence								
No union employees	20.6	22.0	23.2	24.8	20.9	19.7	23.6	20.2
Has union employees	20.4	--	21.7	21.6	20.1	20.3	21.4	20.3
Percent low-wage employees								
50% or more low-wage	21.2	19.1	24.2	22.9	23.6	20.6	21.4	21.2
Less than 50% low-wage	20.4	22.4	23.1	24.7	20.6	19.8	23.6	20.1
Percent women employees								
Less than 25%	21.5	22.8	22.8	24.5	20.8	20.9	22.9	21.2
25-49 %	19.9	19.4	24.7	25.7	21.1	19.2	24.5	19.7
50-74 %	20.3	20.5	23.6	24.2	20.3	19.9	23.0	20.1
75% or more	20.8	24.1	22.9	23.7	21.3	20.0	24.2	20.4
Percent age 50 or older employees								
Less than 25%	21.1	21.7	22.6	24.5	21.2	20.4	23.7	20.8
25-49 %	20.0	20.9	25.7	25.0	20.1	19.5	23.8	19.8
50-74 %	21.4	23.7	20.7	23.4	23.4	20.2	22.4	21.2
75% or more	20.4	22.6	22.2	20.4	19.7	19.7	22.5	19.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20	0.81	0.85	0.58	0.45	0.25	0.48	0.21
Industry group **								
Agric., fish., forest.	1.68	0.95	1.61	--	1.17	2.92	1.07	1.97
Mining and manufacturing	0.44	2.10	2.63	1.93	1.33	0.38	1.38	0.45
Construction	0.95	2.51	1.98	1.60	2.48	1.07	1.19	1.16
Utilities and transp.	0.55	2.57	--	3.10	1.43	0.60	2.46	0.56
Wholesale trade	0.58	3.42	4.27	2.44	1.04	0.64	2.38	0.55
Fin. svs. and real estate	0.70	1.51	4.11	2.64	1.01	0.81	1.99	0.71
Retail trade	0.44	2.02	2.91	1.75	0.80	0.48	1.59	0.46
Professional services	0.36	1.85	0.97	0.88	0.58	0.50	0.81	0.39
Other services	0.47	1.52	1.88	1.01	1.37	0.56	1.10	0.51
Ownership								
For profit, incorporated	0.26	0.92	1.07	0.63	0.60	0.31	0.57	0.27
For profit, unincorporated	0.39	1.21	1.76	1.37	0.78	0.51	1.15	0.41
Nonprofit	0.47	3.22	1.47	2.04	0.91	0.56	1.26	0.49
Age of firm								
Less than 5 years	0.63	2.07	0.96	1.06	1.17	1.48	1.09	0.77
5-9 years	1.34	1.50	3.18	1.64	2.92	2.41	1.46	1.88
10-19 years	0.64	1.30	2.22	1.25	0.53	1.25	1.17	0.73
20 or more years	0.22	1.37	0.90	0.75	0.52	0.25	0.60	0.23
Multi/single status								
2 or more locations	0.22	--	0.94	1.13	0.40	0.25	0.77	0.23
1 location only	0.43	0.83	0.92	0.65	0.94	0.51	0.52	0.61
Percent full-time employees								
Less than 25%	1.11	--	0.00	1.44	2.17	0.55	4.21	1.17
25-49 %	0.64	3.07	1.79	2.25	1.35	0.71	2.67	0.63
50-74 %	0.58	2.04	2.02	1.14	1.37	0.72	1.01	0.63
75% or more	0.22	0.89	0.94	0.66	0.49	0.27	0.53	0.24
Union presence								
No union employees	0.25	0.83	0.87	0.61	0.48	0.32	0.50	0.26
Has union employees	0.26	--	3.35	1.00	0.70	0.28	1.25	0.26
Percent low-wage employees								
50% or more low-wage	0.59	1.57	2.35	1.14	1.10	0.71	1.12	0.62
Less than 50% low-wage	0.21	0.89	0.89	0.62	0.48	0.26	0.51	0.23
Percent women employees								
Less than 25%	0.29	1.14	1.42	0.83	0.82	0.31	0.77	0.31
25-49 %	0.42	1.78	1.91	1.36	0.74	0.49	1.18	0.43
50-74 %	0.31	1.32	1.34	1.49	1.12	0.32	0.90	0.32
75% or more	0.59	2.01	1.78	0.88	0.92	0.83	1.08	0.64
Percent age 50 or older employees								
Less than 25%	0.28	1.19	1.25	0.72	0.72	0.35	0.70	0.30
25-49 %	0.30	1.05	1.68	1.10	0.47	0.36	0.91	0.30
50-74 %	0.61	2.84	1.37	1.26	2.16	0.38	1.16	0.69
75% or more	0.46	1.32	2.28	2.41	1.25	0.50	1.13	0.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.0%	15.8%	19.5%	19.2%	28.1%	40.1%	17.7%	35.7%
Industry group **								
Agric., fish., forest.	31.8%	14.5% *	--	10.6% *	20.7% *	60.6%	24.0% *	33.7%
Mining and manufacturing	34.0%	16.4% *	16.0%	18.2%	29.4%	41.2%	17.7%	35.8%
Construction	27.7%	13.9%	13.1%	21.4%	28.7%	51.6%	16.7%	33.9%
Utilities and transp.	36.9%	10.8% *	13.2% *	11.5%	19.8%	49.5%	13.1%	40.1%
Wholesale trade	31.4%	14.9% *	21.1% *	15.4%	27.9%	43.6%	16.8%	35.3%
Fin. svcs. and real estate	38.1%	21.4%	17.4% *	15.1%	27.3%	44.6%	16.0%	40.3%
Retail trade	33.4%	10.1% *	11.3%	25.0%	20.4%	39.0%	14.6%	36.1%
Professional services	33.8%	16.6%	23.6%	20.2%	31.7%	39.5%	19.0%	36.4%
Other services	27.3%	17.3%	24.0%	19.6%	25.8%	30.4%	20.2%	28.7%
Ownership								
For profit, incorporated	33.0%	15.2%	18.6%	19.9%	29.1%	39.3%	17.3%	35.8%
For profit, unincorporated	35.0%	14.3%	22.8%	17.8%	28.8%	49.5%	19.3%	39.0%
Nonprofit	31.5%	22.7%	20.4%	17.6%	24.5%	38.0%	18.4%	32.7%
Age of firm								
Less than 5 years	25.4%	20.6%	16.7% *	19.5%	31.4%	60.8%	19.9%	30.4%
5-9 years	26.7%	21.2%	18.9%	17.6%	32.2%	51.0%	20.3%	31.8%
10-19 years	24.3%	16.6%	22.1%	18.7%	21.4%	36.5%	17.5%	27.8%
20 or more years	34.7%	13.3%	19.1%	19.6%	29.0%	40.2%	17.1%	36.6%
Multi/single status								
2 or more locations	36.8%	14.2% *	15.8% *	20.9%	28.4%	39.9%	13.7%	37.4%
1 location only	23.0%	15.9%	20.0%	18.6%	27.5%	49.3%	18.4%	27.1%
Percent full-time employees								
Less than 25%	33.9%	35.4% *	4.1% *	14.0% *	38.3% *	39.3%	19.6% *	36.0%
25-49 %	36.8%	20.1% *	27.9% *	19.1%	27.3%	47.5%	18.7%	39.6%
50-74 %	33.5%	17.7%	19.5%	26.6%	27.0%	38.1%	22.3%	35.2%
75% or more	32.8%	15.1%	19.5%	18.7%	28.0%	40.2%	17.2%	35.6%
Union presence								
No union employees	32.0%	16.2%	19.7%	18.9%	28.6%	40.0%	17.6%	35.1%
Has union employees	37.5%	8.6% *	15.1% *	24.8%	22.5%	40.4%	22.4% *	38.0%
Percent low-wage employees								
50% or more low-wage	36.1%	21.0%	17.5%	20.7%	32.6%	40.8%	19.7%	38.2%
Less than 50% low-wage	32.7%	15.3%	19.6%	19.1%	27.7%	40.0%	17.6%	35.4%
Percent women employees								
Less than 25%	31.5%	14.3%	21.7%	18.0%	28.5%	45.3%	18.4%	36.0%
25-49 %	35.8%	14.1%	10.2%	18.7%	30.9%	41.9%	14.2%	38.3%
50-74 %	31.9%	16.2%	19.4%	22.6%	25.6%	36.0%	17.9%	33.5%
75% or more	32.5%	19.4%	23.8%	18.7%	26.3%	40.4%	19.7%	35.0%
Percent age 50 or older employees								
Less than 25%	31.2%	14.7%	18.9%	19.8%	28.7%	39.4%	17.8%	34.5%
25-49 %	37.3%	20.7%	20.7%	19.1%	28.5%	43.8%	18.2%	39.1%
50-74 %	23.0%	14.9%	19.1%	18.6%	25.6%	24.5% *	17.6%	24.4%
75% or more	24.1%	13.9%	21.1% *	12.1% *	17.4% *	39.8%	15.4%	30.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	1.50%	1.76%	1.15%	1.44%	2.05%	0.93%	1.33%
Industry group **								
Agric., fish., forest.	8.15%	10.83% *	--	6.62% *	11.38% *	9.85%	10.70% *	10.07%
Mining and manufacturing	1.92%	5.42% *	4.21%	3.09%	3.21%	3.10%	2.75%	2.13%
Construction	2.76%	4.16%	3.38%	4.01%	7.01%	4.89%	2.66%	4.05%
Utilities and transp.	2.86%	5.28% *	5.80% *	3.41%	4.78%	3.76%	3.30%	3.19%
Wholesale trade	2.30%	6.50% *	7.55% *	3.81%	4.38%	4.11%	3.92%	2.73%
Fin. svcs. and real estate	2.57%	5.44%	5.95% *	3.70%	3.68%	3.36%	3.10%	2.77%
Retail trade	2.16%	3.43% *	3.17%	4.90%	2.82%	2.88%	2.70%	2.42%
Professional services	1.29%	2.59%	3.31%	1.92%	2.90%	1.85%	1.62%	1.46%
Other services	4.46%	4.03%	5.00%	2.42%	3.86%	8.17%	2.50%	5.55%
Ownership								
For profit, incorporated	1.46%	1.77%	2.08%	1.44%	2.04%	2.66%	1.10%	1.82%
For profit, unincorporated	1.78%	3.09%	4.12%	2.46%	2.84%	2.90%	2.22%	2.09%
Nonprofit	1.78%	6.00%	5.26%	3.00%	2.70%	2.65%	2.65%	1.93%
Age of firm								
Less than 5 years	2.72%	5.24%	7.13% *	3.72%	5.95%	9.28%	3.71%	3.87%
5-9 years	2.76%	4.10%	4.26%	3.50%	5.72%	12.15%	2.79%	4.35%
10-19 years	1.76%	3.02%	3.71%	2.73%	3.20%	4.48%	1.79%	2.50%
20 or more years	1.32%	2.00%	2.30%	1.45%	1.69%	2.17%	1.23%	1.52%
Multi/single status								
2 or more locations	1.55%	8.31% *	4.86% *	2.04%	1.50%	2.09%	2.20%	1.61%
1 location only	1.15%	1.53%	1.88%	1.39%	2.88%	6.15%	1.01%	1.98%
Percent full-time employees								
Less than 25%	5.01%	17.51% *	2.02% *	4.92% *	11.69% *	7.17%	7.18% *	5.69%
25-49 %	3.36%	6.37% *	10.23% *	3.75%	4.32%	5.12%	4.27%	3.73%
50-74 %	2.01%	3.83%	4.34%	3.82%	3.69%	2.87%	2.77%	2.28%
75% or more	1.24%	1.64%	1.94%	1.27%	1.60%	2.40%	1.01%	1.53%
Union presence								
No union employees	1.23%	1.53%	1.81%	1.15%	1.52%	2.68%	0.92%	1.58%
Has union employees	1.96%	7.04% *	6.05% *	7.25%	4.59%	2.26%	6.85% *	2.02%
Percent low-wage employees								
50% or more low-wage	2.15%	5.62%	4.48%	3.48%	4.24%	2.99%	3.14%	2.39%
Less than 50% low-wage	1.18%	1.56%	1.85%	1.21%	1.53%	2.28%	0.97%	1.45%
Percent women employees								
Less than 25%	1.27%	2.33%	2.96%	1.99%	2.67%	2.58%	1.59%	1.65%
25-49 %	1.65%	3.09%	2.81%	2.23%	3.13%	2.27%	1.77%	1.80%
50-74 %	2.79%	3.08%	3.71%	2.65%	2.43%	4.56%	1.94%	3.23%
75% or more	1.73%	3.92%	4.09%	2.15%	3.36%	2.64%	2.06%	2.03%
Percent age 50 or older employees								
Less than 25%	1.20%	2.06%	2.50%	1.60%	2.87%	2.04%	1.36%	1.48%
25-49 %	1.13%	4.46%	3.24%	2.04%	1.75%	1.57%	1.79%	1.22%
50-74 %	4.51%	3.18%	4.22%	2.98%	3.77%	8.56% *	2.20%	6.00%
75% or more	3.28%	3.27%	9.01% *	3.71% *	5.53% *	6.68%	3.06%	4.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.5%	77.6%	81.7%	86.6%	92.8%	96.3%	82.2%	94.6%
Industry group **								
Agric., fish., forest.	90.9%	--	82.6%	75.4%	99.9%	98.0%	71.9%	97.0%
Mining and manufacturing	93.8%	78.9%	83.6%	90.7%	92.9%	96.5%	85.8%	94.9%
Construction	88.5%	79.3%	83.3%	89.4%	94.2%	89.2%	86.1%	90.1%
Utilities and transp.	94.8%	83.0%	78.9%	94.5%	94.1%	97.2%	86.3%	96.4%
Wholesale trade	89.0%	79.3%	76.1%	91.3%	89.1%	92.1%	84.9%	90.2%
Fin. svcs. and real estate	94.7%	80.9%	87.2%	87.5%	92.2%	97.2%	86.2%	95.7%
Retail trade	93.8%	61.7%	81.3%	82.4%	95.2%	97.9%	73.8%	97.0%
Professional services	92.8%	81.0%	82.9%	86.1%	94.7%	95.7%	82.3%	94.9%
Other services	90.6%	74.1%	78.7%	80.3%	87.8%	96.4%	77.9%	93.2%
Ownership								
For profit, incorporated	92.4%	74.7%	80.4%	85.5%	92.4%	96.7%	80.9%	94.8%
For profit, unincorporated	91.1%	84.2%	83.4%	89.1%	92.5%	93.4%	84.6%	92.9%
Nonprofit	94.3%	87.5%	89.6%	88.7%	94.0%	96.2%	87.2%	95.1%
Age of firm								
Less than 5 years	84.5%	80.7%	72.3%	80.8%	96.0%	99.5%	76.9%	91.6%
5-9 years	87.4%	80.6%	80.1%	89.7%	88.0%	99.5%	83.8%	90.5%
10-19 years	89.1%	82.0%	87.8%	83.6%	90.9%	96.2%	84.7%	91.5%
20 or more years	93.5%	74.0%	81.0%	87.7%	93.4%	96.2%	81.5%	95.1%
Multi/single status								
2 or more locations	95.2%	93.8%	86.7%	87.9%	93.2%	96.3%	88.3%	95.4%
1 location only	86.2%	77.3%	81.0%	86.1%	92.2%	96.7%	81.3%	91.0%
Percent full-time employees								
Less than 25%	88.4%	84.6%	76.6%	82.1%	76.5%	97.6%	82.5%	89.4%
25-49 %	91.5%	74.6%	81.4%	84.8%	84.6%	98.0%	78.3%	93.5%
50-74 %	94.1%	82.2%	87.2%	82.5%	94.2%	97.3%	84.6%	95.7%
75% or more	92.4%	77.0%	81.1%	87.2%	93.3%	96.0%	82.1%	94.6%
Union presence								
No union employees	91.9%	78.8%	81.9%	86.5%	92.7%	96.1%	82.5%	94.2%
Has union employees	95.6%	--	75.1%	89.2%	94.0%	96.8%	70.8%	96.3%
Percent low-wage employees								
50% or more low-wage	90.9%	55.1%	84.5%	85.2%	84.0%	96.1%	76.7%	92.9%
Less than 50% low-wage	92.7%	79.8%	81.5%	86.8%	93.7%	96.3%	82.7%	94.8%
Percent women employees								
Less than 25%	90.3%	72.0%	82.4%	86.8%	94.9%	95.3%	82.1%	93.5%
25-49 %	93.3%	85.0%	88.0%	89.7%	90.0%	95.7%	87.7%	94.0%
50-74 %	94.3%	79.9%	83.8%	85.7%	93.3%	97.0%	82.6%	95.8%
75% or more	91.2%	78.8%	73.6%	84.4%	93.2%	96.5%	77.2%	94.6%
Percent age 50 or older employees								
Less than 25%	91.1%	78.2%	83.0%	84.9%	91.7%	95.7%	81.9%	93.6%
25-49 %	94.4%	85.2%	86.1%	88.6%	93.7%	96.4%	88.0%	95.1%
50-74 %	92.1%	76.9%	73.3%	88.2%	93.8%	96.9%	78.1%	95.9%
75% or more	82.0%	67.8%	73.4%	81.9%	84.4%	98.3%	71.3%	92.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 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%	2.50%	2.41%	1.08%	0.69%	0.42%	1.23%	0.39%
Industry group **								
Agric., fish., forest.	3.06%	--	14.56%	11.56%	0.06%	1.71%	9.96%	1.76%
Mining and manufacturing	0.86%	7.31%	5.37%	3.21%	1.75%	0.88%	2.79%	0.89%
Construction	1.97%	9.25%	4.80%	3.10%	2.22%	4.20%	3.46%	2.27%
Utilities and transp.	1.50%	10.17%	8.63%	2.31%	3.23%	1.93%	4.66%	1.56%
Wholesale trade	1.67%	7.80%	7.39%	3.58%	3.88%	2.01%	3.70%	1.88%
Fin. svcs. and real estate	0.74%	5.56%	5.80%	3.85%	1.91%	0.70%	3.03%	0.72%
Retail trade	0.95%	12.64%	5.36%	3.74%	2.06%	0.63%	4.45%	0.66%
Professional services	0.54%	3.37%	2.71%	1.88%	0.85%	0.70%	1.70%	0.55%
Other services	2.15%	6.22%	9.84%	3.15%	2.51%	1.51%	4.32%	1.84%
Ownership								
For profit, incorporated	0.57%	3.17%	3.06%	1.42%	0.89%	0.46%	1.57%	0.49%
For profit, unincorporated	1.06%	3.99%	3.72%	1.95%	1.96%	1.90%	2.09%	1.25%
Nonprofit	0.65%	4.76%	4.04%	2.45%	1.33%	0.76%	2.49%	0.67%
Age of firm								
Less than 5 years	2.51%	5.74%	7.65%	5.06%	1.46%	0.46%	4.24%	2.62%
5-9 years	1.85%	5.39%	5.27%	2.58%	3.79%	0.31%	2.76%	2.47%
10-19 years	1.16%	4.37%	2.68%	2.46%	2.16%	1.43%	2.01%	1.36%
20 or more years	0.47%	3.91%	3.68%	1.34%	0.75%	0.45%	1.81%	0.41%
Multi/single status								
2 or more locations	0.41%	5.91%	4.02%	2.07%	0.80%	0.43%	2.25%	0.41%
1 location only	0.87%	2.55%	2.65%	1.28%	1.27%	2.17%	1.36%	1.00%
Percent full-time employees								
Less than 25%	2.75%	7.22%	14.74%	8.95%	7.44%	0.87%	6.68%	2.98%
25-49 %	1.23%	8.88%	7.06%	3.44%	3.62%	0.57%	4.47%	1.18%
50-74 %	0.76%	5.01%	3.59%	3.53%	1.84%	0.71%	2.54%	0.75%
75% or more	0.51%	2.84%	2.76%	1.20%	0.75%	0.52%	1.38%	0.46%
Union presence								
No union employees	0.52%	2.26%	2.45%	1.12%	0.74%	0.55%	1.20%	0.49%
Has union employees	0.69%	--	12.51%	3.28%	1.61%	0.59%	12.36%	0.55%
Percent low-wage employees								
50% or more low-wage	1.08%	9.71%	4.81%	2.71%	3.05%	0.88%	4.29%	1.01%
Less than 50% low-wage	0.47%	2.48%	2.56%	1.16%	0.68%	0.47%	1.28%	0.42%
Percent women employees								
Less than 25%	0.76%	4.72%	2.77%	1.87%	1.08%	0.76%	1.81%	0.74%
25-49 %	0.68%	4.12%	3.77%	2.12%	1.63%	0.80%	1.98%	0.72%
50-74 %	0.81%	4.94%	3.53%	2.19%	1.34%	0.71%	2.32%	0.72%
75% or more	0.98%	5.01%	7.86%	2.50%	1.18%	0.71%	3.61%	0.64%
Percent age 50 or older employees								
Less than 25%	0.60%	3.20%	2.19%	1.59%	1.23%	0.72%	1.44%	0.62%
25-49 %	0.42%	3.74%	3.33%	1.80%	0.97%	0.42%	1.61%	0.42%
50-74 %	2.47%	6.93%	9.97%	2.74%	1.38%	1.86%	4.71%	1.63%
75% or more	3.33%	7.96%	9.54%	5.84%	7.02%	0.87%	5.66%	2.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.5%	77.2%	78.1%	79.3%	91.4%	88.9%	80.4%	88.5%
Industry group **								
Agric., fish., forest.	95.7%	--	--	93.9%	98.0%	97.8%	79.4%	97.9%
Mining and manufacturing	91.0%	79.2%	72.9%	91.0%	92.2%	91.4%	82.6%	91.6%
Construction	78.8%	64.5%	65.3%	65.3%	91.0%	92.0%	72.8%	81.2%
Utilities and transp.	92.7%	91.7%	87.8%	56.5% *	96.8%	96.3%	91.9%	92.8%
Wholesale trade	88.2%	65.7%	70.7%	89.1%	93.8%	90.4%	77.7%	90.6%
Fin. svcs. and real estate	91.6%	70.1%	61.1%	89.9%	92.0%	93.2%	74.0%	92.9%
Retail trade	93.5%	83.2%	77.5%	70.0%	95.7%	97.8%	72.8%	96.1%
Professional services	90.6%	79.6%	87.2%	86.4%	90.1%	92.4%	83.9%	91.6%
Other services	70.9%	83.1%	81.7%	77.9%	87.0%	63.7%	83.5%	68.5%
Ownership								
For profit, incorporated	86.5%	75.4%	76.9%	79.2%	91.6%	87.6%	78.9%	87.6%
For profit, unincorporated	89.8%	77.5%	77.0%	86.7%	89.7%	93.0%	83.0%	91.0%
Nonprofit	90.1%	90.3%	87.6%	70.9%	92.3%	92.0%	87.1%	90.3%
Age of firm								
Less than 5 years	76.9%	84.1%	41.9% *	75.5%	88.6%	96.9%	69.6%	83.2%
5-9 years	80.4%	64.5%	73.1%	81.3%	87.6%	83.6%	70.9%	87.6%
10-19 years	86.5%	78.5%	85.1%	83.4%	86.3%	92.6%	83.8%	87.7%
20 or more years	88.2%	76.8%	82.3%	78.4%	92.8%	88.7%	82.5%	88.7%
Multi/single status								
2 or more locations	89.5%	90.2%	83.4%	86.8%	93.1%	89.0%	86.3%	89.6%
1 location only	81.5%	76.3%	77.5%	76.7%	89.0%	85.6%	79.6%	82.9%
Percent full-time employees								
Less than 25%	85.9%	--	75.8%	81.6%	88.7%	96.1%	53.2% *	90.7%
25-49 %	84.5%	79.6%	80.3%	81.3%	70.7%	92.3%	84.2%	84.5%
50-74 %	92.7%	81.6%	76.0%	66.0%	95.1%	96.6%	79.5%	94.6%
75% or more	87.1%	77.7%	78.2%	80.1%	91.7%	87.9%	80.8%	87.9%
Union presence								
No union employees	86.7%	77.0%	79.8%	85.6%	91.4%	86.5%	81.5%	87.6%
Has union employees	90.3%	79.8%	51.1% *	36.9% *	91.6%	94.9%	67.2%	91.3%
Percent low-wage employees								
50% or more low-wage	87.1%	66.2%	88.8%	72.5%	83.1%	91.2%	76.9%	88.5%
Less than 50% low-wage	87.5%	78.4%	77.5%	79.7%	92.0%	88.7%	80.7%	88.5%
Percent women employees								
Less than 25%	85.2%	67.9%	71.6%	74.2%	92.5%	90.8%	75.9%	87.8%
25-49 %	91.2%	87.6%	85.9%	85.9%	89.4%	92.5%	87.4%	91.5%
50-74 %	83.1%	79.3%	81.2%	83.7%	90.8%	81.5%	81.0%	83.3%
75% or more	92.4%	86.7%	80.9%	81.1%	94.0%	94.6%	83.1%	93.6%
Percent age 50 or older employees								
Less than 25%	86.3%	81.6%	76.5%	70.4%	91.0%	90.7%	79.1%	87.8%
25-49 %	92.4%	78.5%	80.3%	87.8%	91.2%	94.0%	84.3%	93.1%
50-74 %	69.2%	67.2%	79.4%	91.2%	94.1%	55.3% *	78.6%	67.2%
75% or more	89.4%	77.0%	76.1%	82.7%	85.0%	99.2%	76.0%	95.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.22%	3.28%	3.32%	3.79%	1.07%	3.54%	1.72%	2.55%
Industry group **								
Agric., fish., forest.	2.15%	--	--	5.37%	2.18%	1.82%	9.87%	1.58%
Mining and manufacturing	1.26%	11.26%	9.52%	2.58%	1.99%	1.77%	4.25%	1.31%
Construction	5.64%	11.76%	10.48%	13.94%	3.48%	3.32%	5.86%	7.72%
Utilities and transp.	3.54%	7.29%	9.72%	23.15% *	1.33%	2.04%	4.01%	3.76%
Wholesale trade	1.88%	11.46%	11.01%	4.00%	2.11%	2.56%	5.84%	1.81%
Fin. svcs. and real estate	1.40%	11.60%	17.74%	3.30%	2.72%	1.58%	7.61%	1.34%
Retail trade	1.26%	9.61%	8.89%	6.51%	2.21%	0.63%	6.48%	0.97%
Professional services	0.96%	5.47%	3.34%	2.51%	2.36%	1.20%	2.43%	1.04%
Other services	11.68%	7.08%	8.02%	5.36%	4.21%	16.44%	4.34%	13.34%
Ownership								
For profit, incorporated	3.06%	3.94%	3.95%	4.59%	1.22%	4.71%	2.08%	3.55%
For profit, unincorporated	1.58%	7.88%	9.18%	3.59%	3.46%	1.89%	4.13%	1.69%
Nonprofit	1.85%	5.39%	5.85%	13.10%	2.11%	1.68%	3.52%	1.99%
Age of firm								
Less than 5 years	4.90%	7.91%	14.45% *	6.93%	5.59%	2.15%	8.59%	4.73%
5-9 years	3.39%	10.44%	7.77%	7.78%	4.50%	9.44%	5.78%	3.57%
10-19 years	1.79%	6.17%	4.64%	3.32%	4.25%	2.12%	3.03%	2.21%
20 or more years	2.63%	4.84%	3.48%	5.45%	1.02%	3.75%	1.97%	2.88%
Multi/single status								
2 or more locations	2.95%	7.18%	7.94%	2.54%	0.95%	3.65%	3.54%	3.01%
1 location only	1.94%	3.42%	3.56%	4.90%	2.22%	5.90%	1.89%	3.12%
Percent full-time employees								
Less than 25%	5.81%	--	12.71%	9.13%	8.69%	1.86%	20.28% *	4.03%
25-49 %	3.49%	10.42%	9.72%	4.43%	11.82%	2.75%	4.79%	4.07%
50-74 %	1.27%	7.45%	7.13%	9.71%	1.70%	0.83%	4.81%	1.23%
75% or more	2.51%	3.52%	3.63%	4.23%	1.12%	4.00%	1.85%	2.88%
Union presence								
No union employees	2.74%	3.33%	3.21%	1.58%	1.14%	4.79%	1.66%	3.24%
Has union employees	2.22%	14.77%	17.36% *	13.40% *	2.94%	1.32%	10.19%	2.28%
Percent low-wage employees								
50% or more low-wage	2.25%	13.16%	5.18%	7.27%	5.68%	2.53%	7.14%	2.31%
Less than 50% low-wage	2.39%	3.30%	3.48%	4.00%	1.09%	3.83%	1.77%	2.75%
Percent women employees								
Less than 25%	1.88%	5.64%	5.65%	7.28%	1.47%	1.83%	2.95%	2.28%
25-49 %	0.99%	6.32%	5.62%	4.02%	2.02%	1.20%	3.04%	1.04%
50-74 %	6.98%	6.65%	7.92%	2.92%	2.82%	9.74%	3.85%	7.68%
75% or more	0.99%	5.06%	5.12%	3.71%	1.67%	1.21%	2.96%	1.02%
Percent age 50 or older employees								
Less than 25%	1.51%	4.16%	4.82%	6.55%	1.57%	1.36%	2.55%	1.75%
25-49 %	0.69%	8.07%	6.47%	2.50%	1.76%	0.75%	3.17%	0.70%
50-74 %	13.67%	9.29%	5.99%	2.94%	1.74%	18.64% *	4.00%	16.08%
75% or more	3.01%	6.61%	14.77%	6.43%	6.68%	0.66%	5.65%	2.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,826	5,378	5,547	5,553	4,811	4,571	5,549	4,700
Industry group **								
Agric., fish., forest.	5,761	4,296	5,533	6,398	5,741	5,758	6,011	5,702
Mining and manufacturing	4,586	5,683	5,215	5,219	4,691	4,308	5,233	4,508
Construction	5,443	5,290	6,031	5,805	5,317	4,641	5,768	5,240
Utilities and transp.	4,708	4,729	5,599	5,415	4,744	4,513	5,109	4,642
Wholesale trade	4,964	6,216	5,178	5,569	4,854	4,582	5,571	4,789
Fin. svcs. and real estate	4,615	6,005	5,387	5,745	4,260	4,492	5,752	4,488
Retail trade	5,474	4,627	5,590	5,435	5,292	5,526	5,508	5,470
Professional services	4,764	5,744	5,536	5,605	4,812	4,422	5,739	4,597
Other services	4,600	4,664	5,544	5,493	4,799	4,303	5,227	4,496
Ownership								
For profit, incorporated	4,875	5,651	5,560	5,532	4,934	4,616	5,596	4,747
For profit, unincorporated	5,008	4,921	6,028	5,664	4,725	4,753	5,697	4,827
Nonprofit	4,490	4,458	4,536	5,503	4,547	4,274	4,980	4,440
Age of firm								
Less than 5 years	5,442	5,545	6,005	5,631	5,043	4,892	5,836	5,131
5-9 years	5,607	6,073	6,095	6,012	5,065	4,953	6,097	5,228
10-19 years	5,174	5,286	5,490	5,761	4,743	4,993	5,531	4,986
20 or more years	4,728	5,273	5,412	5,425	4,796	4,545	5,420	4,650
Multi/single status								
2 or more locations	4,673	6,991	5,279	5,588	4,787	4,579	5,755	4,642
1 location only	5,234	5,333	5,584	5,540	4,847	4,306	5,516	4,984
Percent full-time employees								
Less than 25%	4,654	5,601	6,328	4,136	4,767	4,509	5,637	4,503
25-49 %	4,927	5,581	5,582	5,743	5,323	4,487	5,875	4,803
50-74 %	5,123	5,060	5,549	5,816	4,843	5,083	5,523	5,067
75% or more	4,782	5,415	5,533	5,543	4,789	4,490	5,540	4,644
Union presence								
No union employees	4,916	5,436	5,579	5,562	4,847	4,641	5,583	4,775
Has union employees	4,396	--	4,266	5,336	4,410	4,375	4,154	4,401
Percent low-wage employees								
50% or more low-wage	5,388	4,994	5,670	5,630	5,434	5,342	5,691	5,354
Less than 50% low-wage	4,755	5,403	5,538	5,546	4,751	4,454	5,537	4,613
Percent women employees								
Less than 25%	5,040	5,100	5,526	5,632	4,991	4,607	5,416	4,908
25-49 %	4,588	5,323	5,621	5,469	4,700	4,338	5,628	4,462
50-74 %	4,789	5,844	5,738	5,365	4,706	4,657	5,773	4,688
75% or more	4,989	5,377	5,341	5,691	4,865	4,779	5,505	4,884
Percent age 50 or older employees								
Less than 25%	5,058	5,080	5,497	5,636	4,821	4,918	5,522	4,947
25-49 %	4,701	5,128	5,696	5,488	4,808	4,478	5,519	4,618
50-74 %	4,542	6,012	5,670	5,583	4,787	4,017	5,773	4,271
75% or more	5,235	5,786	4,787	4,887	4,832	5,275	5,330	5,166

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.39	169.97	130.56	75.62	59.44	82.03	76.47	61.90
Industry group **								
Agric., fish., forest.	230.77	762.80	657.00	660.64	388.85	365.60	516.20	257.64
Mining and manufacturing	84.60	506.70	471.60	190.37	135.13	118.22	246.88	88.47
Construction	125.01	526.25	399.65	206.76	181.50	223.20	241.62	129.98
Utilities and transp.	148.68	736.14	362.45	367.14	441.57	163.32	377.21	162.68
Wholesale trade	109.89	552.55	395.65	243.30	207.27	172.44	237.50	124.53
Fin. svcs. and real estate	92.18	458.65	627.37	294.70	154.10	111.79	323.38	93.08
Retail trade	113.28	694.63	492.88	312.76	145.18	139.57	307.65	121.77
Professional services	54.67	234.21	194.43	129.61	102.16	79.96	114.63	60.72
Other services	237.47	331.87	227.80	203.01	143.04	281.01	160.29	251.29
Ownership								
For profit, incorporated	80.86	183.78	151.21	92.51	68.05	111.12	87.68	87.34
For profit, unincorporated	76.37	383.84	223.73	162.32	180.16	91.97	178.43	83.44
Nonprofit	86.21	660.96	470.57	222.96	137.82	124.65	271.18	91.19
Age of firm								
Less than 5 years	173.80	517.10	371.76	287.62	326.92	546.10	256.55	231.64
5-9 years	123.00	355.80	305.19	215.96	211.02	326.93	170.63	163.47
10-19 years	96.77	302.09	267.15	164.95	180.87	184.71	153.61	121.40
20 or more years	64.28	253.71	178.15	96.01	65.71	85.43	105.07	67.66
Multi/single status								
2 or more locations	70.08	282.96	420.35	143.45	75.65	84.40	204.16	70.58
1 location only	56.63	170.97	136.07	89.05	96.03	259.91	82.12	77.41
Percent full-time employees								
Less than 25%	231.99	847.63	488.91	415.35	510.59	313.40	388.78	248.91
25-49 %	136.59	556.15	618.54	261.56	261.40	166.22	302.53	143.49
50-74 %	103.58	427.39	385.11	193.25	163.48	145.26	226.69	114.97
75% or more	65.34	189.99	143.59	83.92	66.04	91.56	84.19	69.95
Union presence								
No union employees	70.24	163.89	133.24	77.28	62.21	110.42	76.37	77.38
Has union employees	85.07	--	368.86	354.20	194.89	94.59	546.25	86.02
Percent low-wage employees								
50% or more low-wage	103.13	316.41	487.91	219.04	151.88	142.97	247.35	112.52
Less than 50% low-wage	60.27	180.44	135.72	80.17	63.33	83.23	80.27	64.17
Percent women employees								
Less than 25%	59.60	286.24	193.78	116.35	115.73	88.49	119.50	68.01
25-49 %	62.58	415.97	308.28	180.14	121.71	79.44	182.23	65.14
50-74 %	155.29	266.87	308.79	175.31	121.16	203.75	157.97	159.93
75% or more	75.44	382.68	293.92	159.02	117.19	119.99	177.92	83.81
Percent age 50 or older employees								
Less than 25%	59.04	261.93	184.94	104.45	89.56	103.50	112.16	70.04
25-49 %	46.24	351.06	237.96	125.75	90.75	59.29	134.99	48.73
50-74 %	290.16	315.81	290.98	257.97	190.32	233.80	189.78	258.53
75% or more	173.24	352.13	676.31	380.72	251.86	285.90	297.30	206.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,273	9,601	10,406	10,463	9,115	9,064	10,170	9,157
Industry group **								
Agric., fish., forest.	11,392	--	--	11,414	11,975	10,328	10,721	11,466
Mining and manufacturing	8,887	--	11,174	10,329	8,873	8,638	10,035	8,802
Construction	9,903	9,892	10,804	10,766	9,924	8,836	10,350	9,738
Utilities and transp.	8,630	9,170	10,711	10,447	7,785	8,641	10,115	8,532
Wholesale trade	9,096	9,763	10,504	11,057	7,864	8,967	10,463	8,833
Fin. svcs. and real estate	8,779	6,739	10,512	9,937	7,904	8,921	8,603	8,789
Retail trade	10,577	9,066	9,683	10,545	10,529	10,669	10,053	10,626
Professional services	9,188	10,523	10,535	10,392	9,338	8,806	10,604	8,992
Other services	9,736	9,529	9,952	10,302	10,390	9,408	9,836	9,714
Ownership								
For profit, incorporated	9,345	9,971	10,595	10,537	9,368	9,064	10,421	9,202
For profit, unincorporated	9,364	9,297	10,573	10,312	8,266	9,612	10,012	9,254
Nonprofit	8,894	7,669	9,048	10,285	9,122	8,683	8,755	8,905
Age of firm								
Less than 5 years	9,860	9,531	11,211	10,138	9,844	8,694	9,872	9,852
5-9 years	9,667	10,799	10,743	9,908	9,194	8,611	10,092	9,404
10-19 years	10,050	10,573	10,064	11,069	9,117	10,143	10,752	9,755
20 or more years	9,154	8,649	10,408	10,376	9,080	9,010	9,959	9,087
Multi/single status								
2 or more locations	9,050	--	9,754	10,301	8,684	9,071	10,053	9,029
1 location only	10,007	9,741	10,482	10,527	9,758	8,826	10,189	9,874
Percent full-time employees								
Less than 25%	9,416	--	11,978	7,007	11,149	8,323	10,302	9,341
25-49 %	9,830	10,587	11,621	11,016	11,255	8,824	11,647	9,481
50-74 %	10,214	10,160	9,849	9,222	10,210	10,297	9,769	10,266
75% or more	9,155	9,450	10,399	10,581	8,944	8,915	10,167	9,024
Union presence								
No union employees	9,425	9,754	10,403	10,521	9,287	9,161	10,249	9,293
Has union employees	8,743	7,884	10,484	9,547	7,635	8,841	8,935	8,737
Percent low-wage employees								
50% or more low-wage	10,363	8,839	12,770	9,786	11,433	10,143	10,400	10,358
Less than 50% low-wage	9,188	9,671	10,253	10,498	8,978	8,968	10,154	9,062
Percent women employees								
Less than 25%	9,507	9,273	10,510	10,922	8,952	9,205	10,137	9,362
25-49 %	8,798	9,404	10,470	10,203	8,624	8,625	10,319	8,662
50-74 %	9,416	10,510	10,013	10,068	9,074	9,369	10,392	9,323
75% or more	9,593	9,077	10,564	9,994	10,328	9,275	9,736	9,575
Percent age 50 or older employees								
Less than 25%	9,767	9,852	10,827	10,376	9,491	9,617	10,355	9,654
25-49 %	8,922	8,868	9,694	10,671	8,858	8,747	10,023	8,845
50-74 %	9,466	9,733	10,070	9,916	9,149	9,438	9,851	9,368
75% or more	9,905	9,891	12,436	11,172	8,138	9,812	10,478	9,698

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.16	402.48	332.35	189.65	196.11	116.56	195.26	95.73
Industry group **								
Agric., fish., forest.	716.90	--	--	2,246.80	907.25	969.91	1,652.75	761.80
Mining and manufacturing	220.83	--	1,082.19	514.24	377.31	303.72	813.92	230.90
Construction	317.09	1,129.06	1,378.28	478.68	702.31	437.13	606.58	366.24
Utilities and transp.	262.24	1,806.24	672.28	1,015.92	732.72	284.45	790.38	274.47
Wholesale trade	322.04	1,093.81	946.57	726.97	536.35	483.05	506.42	374.38
Fin. svcs. and real estate	235.20	765.16	930.68	804.11	332.05	299.52	671.57	245.94
Retail trade	301.46	759.07	756.45	523.14	436.13	368.76	495.25	323.68
Professional services	143.89	576.71	606.30	338.64	302.94	195.90	326.96	158.88
Other services	276.35	1,010.82	656.90	498.98	779.90	347.00	474.88	321.97
Ownership								
For profit, incorporated	108.86	478.45	418.44	230.89	251.38	143.52	238.74	119.69
For profit, unincorporated	170.13	1,132.83	632.76	438.56	365.26	183.64	435.01	186.25
Nonprofit	225.27	489.02	825.62	530.38	439.61	307.43	444.64	240.36
Age of firm								
Less than 5 years	429.72	1,194.86	699.29	709.12	837.83	628.99	733.47	515.22
5-9 years	352.82	1,102.00	1,215.73	669.99	433.45	820.16	598.44	425.23
10-19 years	220.91	558.76	620.88	370.59	431.58	391.61	342.47	280.28
20 or more years	98.42	606.41	430.85	241.61	236.70	122.02	269.32	104.66
Multi/single status								
2 or more locations	101.21	--	1,000.93	347.29	182.84	119.39	653.01	102.62
1 location only	163.05	383.36	346.36	226.88	361.83	487.08	201.46	244.67
Percent full-time employees								
Less than 25%	1,086.47	--	1,670.20	578.52	1,426.34	887.24	1,184.77	1,185.04
25-49 %	270.82	951.79	1,028.20	722.09	690.71	313.58	641.63	287.81
50-74 %	265.74	962.04	875.30	572.53	542.51	331.97	593.25	285.78
75% or more	92.60	452.37	359.11	202.87	205.02	123.97	212.59	101.51
Union presence								
No union employees	95.66	420.14	341.98	196.82	204.91	136.61	200.77	107.22
Has union employees	197.84	896.81	1,290.64	669.63	507.77	218.34	738.72	202.82
Percent low-wage employees								
50% or more low-wage	375.67	908.09	1,110.73	622.23	648.45	481.72	780.09	409.24
Less than 50% low-wage	88.35	433.79	331.88	196.30	196.82	118.49	201.42	97.01
Percent women employees								
Less than 25%	162.99	672.18	634.61	290.50	348.24	244.02	323.74	187.34
25-49 %	140.32	1,214.91	508.52	399.68	244.58	180.63	449.69	147.16
50-74 %	162.39	608.73	705.93	406.17	312.61	214.98	364.87	176.22
75% or more	259.62	777.26	601.06	501.76	594.22	329.69	452.67	286.46
Percent age 50 or older employees								
Less than 25%	156.15	533.51	496.69	290.04	352.86	230.62	272.47	180.32
25-49 %	110.18	868.50	570.25	292.71	225.57	137.77	356.69	115.40
50-74 %	304.95	999.10	641.53	533.38	652.87	478.82	481.68	367.05
75% or more	383.73	1,400.58	1,256.39	880.78	847.31	387.56	1,107.80	363.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.9%	51.9%	54.6%	59.8%	57.6%	47.6%	55.9%	51.1%
Industry group **								
Agric., fish., forest.	55.1%	--	--	61.6%	54.7%	63.0%	44.2%	58.5%
Mining and manufacturing	51.3%	46.4%	47.6%	64.9%	49.4%	49.6%	54.5%	50.9%
Construction	65.0%	47.2%	64.7%	70.1%	74.2%	55.1%	60.9%	67.7%
Utilities and transp.	60.1%	51.9% *	50.3%	61.2%	79.1%	53.5%	51.8%	61.6%
Wholesale trade	51.5%	44.1%	45.6%	60.6%	51.5%	49.8%	53.9%	50.8%
Fin. svcs. and real estate	52.3%	64.9%	57.8%	49.1%	51.7%	51.9%	55.5%	51.9%
Retail trade	60.6%	50.9%	52.8%	61.3%	69.0%	60.2%	56.4%	61.3%
Professional services	50.7%	57.5%	52.9%	55.2%	59.0%	45.3%	55.7%	49.7%
Other services	41.7%	45.3%	58.5%	58.9%	49.7%	33.6% *	55.6%	39.0%
Ownership								
For profit, incorporated	51.7%	51.0%	55.3%	59.5%	58.8%	47.4%	56.0%	50.8%
For profit, unincorporated	60.8%	61.9%	63.0%	61.6%	57.2%	62.0%	61.8%	60.5%
Nonprofit	46.0%	41.2%	32.1%	59.1%	54.9%	39.9%	44.5%	46.2%
Age of firm								
Less than 5 years	61.3%	57.4%	67.9%	62.8%	60.8%	46.0%	64.2%	58.5%
5-9 years	60.5%	61.3%	53.0%	65.8%	63.2%	47.3%	61.4%	59.8%
10-19 years	60.0%	45.4%	59.7%	58.4%	68.7%	58.8%	55.6%	62.5%
20 or more years	50.1%	53.2%	51.1%	59.2%	54.7%	47.0%	54.0%	49.6%
Multi/single status								
2 or more locations	50.0%	--	55.3%	63.6%	56.7%	47.5%	62.0%	49.6%
1 location only	56.6%	52.2%	54.5%	58.3%	59.1%	51.9%	55.0%	58.2%
Percent full-time employees								
Less than 25%	55.5%	43.7%	51.9%	58.8%	55.1%	56.2%	47.1%	56.8%
25-49 %	47.9%	46.1%	47.5%	50.6%	58.6%	42.8%	48.2%	47.8%
50-74 %	51.8%	47.2%	43.5%	60.7%	58.7%	49.6%	52.0%	51.8%
75% or more	52.1%	52.8%	56.3%	60.2%	57.5%	47.3%	56.7%	51.1%
Union presence								
No union employees	54.0%	53.5%	55.5%	60.2%	59.0%	49.4%	56.8%	53.3%
Has union employees	41.9%	--	21.5% *	48.7%	41.8%	42.3%	23.1% *	42.5%
Percent low-wage employees								
50% or more low-wage	62.3%	59.0%	48.9%	58.3%	63.2%	63.6%	57.7%	62.9%
Less than 50% low-wage	50.6%	51.2%	55.1%	59.9%	57.0%	45.1%	55.7%	49.5%
Percent women employees								
Less than 25%	59.7%	46.7%	56.3%	66.7%	64.5%	55.9%	57.5%	60.6%
25-49 %	48.3%	47.8%	50.9%	59.0%	57.1%	43.4%	53.3%	47.6%
50-74 %	49.6%	52.3%	53.0%	49.2%	54.7%	48.0%	52.4%	49.2%
75% or more	51.5%	62.7%	55.8%	58.5%	53.2%	46.5%	58.5%	49.8%
Percent age 50 or older employees								
Less than 25%	58.3%	51.5%	57.7%	59.6%	59.9%	57.9%	56.7%	58.7%
25-49 %	50.4%	50.4%	51.8%	59.1%	55.6%	46.9%	55.5%	49.8%
50-74 %	38.6%	55.9%	54.2%	60.5%	58.8%	23.4% *	56.3%	33.8% *
75% or more	53.6%	49.8%	37.4%	71.0%	50.9%	56.7%	50.5%	56.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.88%	2.95%	2.53%	1.62%	1.64%	3.06%	1.46%	2.21%
Industry group **								
Agric., fish., forest.	6.97%	--	--	11.99%	14.26%	8.99%	10.82%	8.38%
Mining and manufacturing	1.80%	8.71%	7.21%	4.19%	3.73%	2.44%	4.19%	1.96%
Construction	3.27%	9.33%	6.37%	4.70%	6.71%	6.82%	4.45%	4.35%
Utilities and transp.	3.42%	16.68% *	12.00%	9.81%	4.88%	4.45%	8.87%	3.64%
Wholesale trade	2.78%	9.62%	8.59%	6.32%	5.43%	4.45%	5.56%	3.21%
Fin. svcs. and real estate	2.55%	8.39%	10.41%	6.59%	3.96%	3.45%	5.73%	2.78%
Retail trade	3.05%	9.27%	8.27%	5.07%	4.11%	4.25%	4.69%	3.42%
Professional services	1.29%	4.49%	3.81%	2.95%	2.50%	1.91%	2.35%	1.48%
Other services	7.96%	6.60%	7.14%	3.67%	4.99%	10.79% *	3.78%	8.87%
Ownership								
For profit, incorporated	2.62%	3.42%	3.02%	1.98%	2.27%	4.11%	1.74%	3.10%
For profit, unincorporated	1.74%	6.09%	5.06%	3.94%	3.31%	2.87%	3.34%	2.02%
Nonprofit	2.02%	10.86%	6.79%	4.39%	3.42%	2.91%	4.60%	2.18%
Age of firm								
Less than 5 years	3.22%	8.68%	7.18%	6.03%	5.88%	10.22%	4.44%	4.64%
5-9 years	2.88%	6.91%	6.57%	4.76%	5.31%	9.88%	3.90%	4.16%
10-19 years	2.21%	5.15%	5.14%	3.31%	4.28%	4.77%	2.88%	2.98%
20 or more years	2.19%	4.40%	3.57%	2.11%	1.80%	3.21%	2.05%	2.44%
Multi/single status								
2 or more locations	2.51%	--	7.42%	2.91%	1.72%	3.13%	4.33%	2.57%
1 location only	1.37%	2.91%	2.69%	1.95%	3.27%	7.53%	1.55%	2.26%
Percent full-time employees								
Less than 25%	4.52%	12.52%	13.12%	10.21%	7.64%	7.26%	6.93%	5.20%
25-49 %	3.32%	9.78%	11.27%	5.23%	4.85%	5.28%	5.58%	3.74%
50-74 %	2.78%	6.67%	6.90%	5.05%	4.38%	4.10%	3.92%	3.16%
75% or more	2.22%	3.34%	2.79%	1.80%	1.84%	3.65%	1.63%	2.62%
Union presence								
No union employees	2.29%	2.88%	2.57%	1.65%	1.71%	4.19%	1.46%	2.79%
Has union employees	1.99%	--	9.24% *	8.22%	5.26%	2.22%	7.26% *	2.03%
Percent low-wage employees								
50% or more low-wage	2.44%	9.34%	7.94%	4.67%	3.41%	3.45%	4.74%	2.68%
Less than 50% low-wage	2.04%	3.13%	2.65%	1.71%	1.78%	3.31%	1.54%	2.41%
Percent women employees								
Less than 25%	1.53%	4.83%	3.72%	2.72%	3.30%	2.72%	2.37%	1.91%
25-49 %	1.52%	8.38%	5.94%	3.47%	2.63%	2.14%	3.51%	1.65%
50-74 %	5.34%	5.90%	5.57%	3.36%	3.00%	7.68%	3.18%	5.93%
75% or more	1.83%	5.37%	6.11%	3.71%	4.31%	2.65%	3.17%	2.11%
Percent age 50 or older employees								
Less than 25%	1.53%	3.88%	3.23%	2.26%	3.10%	2.67%	1.95%	1.87%
25-49 %	1.13%	7.97%	4.90%	2.82%	2.16%	1.54%	2.91%	1.22%
50-74 %	9.65%	6.98%	7.71%	4.86%	4.29%	9.96% *	4.16%	10.60% *
75% or more	4.54%	8.00%	9.92%	7.37%	9.32%	9.95%	5.87%	6.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.2%	12.3%	12.9%	29.3%	47.3%	63.9%	17.4%	56.2%
Industry group **								
Agric., fish., forest.	36.4%	--	--	--	33.4% *	50.5% *	27.8% *	38.5%
Mining and manufacturing	58.3%	15.8% *	5.1% *	31.7%	56.8%	73.0%	19.5%	63.8%
Construction	27.0%	--	9.5% *	29.0%	23.3% *	61.1%	11.2%	36.3%
Utilities and transp.	55.8%	--	6.2% *	35.3% *	44.8%	74.6%	14.9% *	62.2%
Wholesale trade	43.9%	9.0% *	16.6% *	24.3%	49.3%	60.9%	15.7% *	53.0%
Fin. svcs. and real estate	63.1%	37.4% *	31.4% *	47.9%	53.9%	70.5%	32.2%	67.2%
Retail trade	49.4%	8.4% *	5.9% *	17.2%	43.3%	60.7%	12.9%	54.9%
Professional services	49.9%	12.1%	11.4%	37.5%	52.0%	61.2%	20.3%	56.5%
Other services	38.6%	5.9% *	15.6% *	15.9%	41.4%	53.6%	13.3%	45.8%
Ownership								
For profit, incorporated	49.7%	8.4%	12.3%	27.3%	43.2%	67.0%	16.0%	57.5%
For profit, unincorporated	44.4%	8.8% *	13.6% *	28.6%	54.8%	56.1%	15.4%	52.9%
Nonprofit	51.7%	56.6%	18.1% *	39.5%	53.4%	55.3%	35.0%	53.5%
Age of firm								
Less than 5 years	28.9%	9.9% *	5.6% *	29.9%	49.7%	66.1%	12.4%	46.0%
5-9 years	26.8%	10.5% *	12.2% *	16.3%	35.0%	88.9%	14.5%	37.4%
10-19 years	34.9%	11.6%	10.1% *	20.4%	46.5%	53.2%	13.7%	45.7%
20 or more years	53.6%	13.4% *	15.7%	33.8%	48.5%	64.4%	20.4%	58.4%
Multi/single status								
2 or more locations	58.7%	1.3% *	16.9% *	29.5%	51.5%	64.1%	21.2%	60.1%
1 location only	28.9%	12.5%	12.4%	29.2%	41.3%	57.2%	16.7%	40.3%
Percent full-time employees								
Less than 25%	36.0%	--	--	46.0% *	22.1%	45.5%	6.5% *	40.1%
25-49 %	32.1%	5.2% *	33.4% *	18.1%	39.8%	34.5%	21.4% *	33.8%
50-74 %	48.2%	21.0% *	14.4% *	24.8%	47.6%	57.0%	17.5%	53.2%
75% or more	50.2%	11.5%	12.3%	29.9%	48.1%	66.5%	17.4%	57.9%
Union presence								
No union employees	46.2%	12.3%	12.9%	28.8%	47.5%	61.4%	17.4%	53.7%
Has union employees	68.0%	--	--	43.9%	44.2%	72.1%	14.0% *	68.8%
Percent low-wage employees								
50% or more low-wage	36.7%	3.3% *	6.8% *	17.1%	37.2%	42.4%	6.8% *	40.5%
Less than 50% low-wage	51.2%	13.3%	13.3%	30.4%	48.5%	68.5%	18.4%	58.9%
Percent women employees								
Less than 25%	42.2%	10.1%	13.7%	26.4%	39.0%	69.9%	16.1%	52.2%
25-49 %	54.2%	6.2% *	12.8% *	30.1%	51.2%	66.0%	17.5%	59.5%
50-74 %	54.6%	11.2% *	16.5% *	33.1%	50.6%	63.2%	19.2%	59.1%
75% or more	43.3%	19.1% *	8.4% *	31.5%	50.1%	54.6%	18.2%	50.7%
Percent age 50 or older employees								
Less than 25%	43.5%	8.9%	11.1%	27.7%	44.4%	57.7%	15.5%	50.9%
25-49 %	56.0%	14.3% *	9.2% *	29.5%	51.0%	68.0%	17.1%	60.7%
50-74 %	48.1%	19.0% *	19.4% *	35.7%	45.5%	74.4%	25.1%	58.4%
75% or more	28.0%	9.6% *	36.2% *	30.9% *	30.4% *	39.3%	13.4% *	40.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 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%	2.82%	2.05%	1.92%	2.28%	1.68%	1.34%	1.31%
Industry group **								
Agric., fish., forest.	9.60%	--	--	--	15.40% *	16.47% *	12.86% *	11.47%
Mining and manufacturing	2.65%	9.56% *	3.62% *	4.95%	4.85%	3.64%	3.92%	2.82%
Construction	3.70%	--	4.70% *	5.61%	8.20% *	12.22%	2.92%	6.39%
Utilities and transp.	5.09%	--	4.61% *	11.39% *	11.31%	5.46%	5.63% *	5.43%
Wholesale trade	3.71%	5.04% *	7.93% *	6.97%	6.39%	7.29%	4.73% *	4.44%
Fin. svcs. and real estate	3.08%	15.46% *	9.97% *	9.04%	5.03%	3.90%	7.46%	3.24%
Retail trade	4.38%	4.31% *	4.61% *	4.82%	5.52%	5.36%	3.75%	4.63%
Professional services	1.80%	3.20%	2.84%	3.40%	3.42%	2.94%	2.22%	2.09%
Other services	3.04%	1.99% *	6.24% *	3.01%	4.85%	4.62%	2.91%	3.41%
Ownership								
For profit, incorporated	1.45%	1.78%	2.42%	2.15%	3.04%	1.86%	1.43%	1.63%
For profit, unincorporated	2.46%	3.31% *	4.56% *	5.04%	4.57%	4.11%	2.73%	2.87%
Nonprofit	2.91%	15.76%	5.81% *	5.73%	4.25%	4.96%	6.74%	3.16%
Age of firm								
Less than 5 years	4.34%	5.42% *	2.92% *	8.61%	8.98%	13.75%	3.21%	6.99%
5-9 years	3.46%	4.60% *	6.41% *	4.40%	7.25%	4.99%	3.57%	5.64%
10-19 years	2.93%	3.38%	3.97% *	3.26%	8.12%	5.08%	2.30%	4.48%
20 or more years	1.29%	4.82% *	3.05%	2.52%	2.24%	1.76%	2.01%	1.38%
Multi/single status								
2 or more locations	1.38%	1.36% *	6.16% *	3.62%	2.33%	1.70%	3.74%	1.40%
1 location only	1.64%	2.87%	2.17%	2.26%	4.24%	9.34%	1.44%	2.86%
Percent full-time employees								
Less than 25%	4.53%	--	--	20.35% *	5.44%	5.02%	3.14% *	4.95%
25-49 %	3.30%	5.05% *	20.05% *	5.07%	5.93%	5.38%	8.54% *	3.64%
50-74 %	2.70%	6.56% *	5.77% *	4.82%	4.99%	3.74%	3.35%	2.95%
75% or more	1.32%	3.15%	2.16%	2.11%	2.62%	1.90%	1.47%	1.51%
Union presence								
No union employees	1.27%	2.83%	2.06%	1.92%	2.36%	2.02%	1.35%	1.47%
Has union employees	2.61%	--	--	12.53%	8.73%	2.75%	8.56% *	2.62%
Percent low-wage employees								
50% or more low-wage	3.55%	1.78% *	3.71% *	4.77%	4.80%	4.94%	2.09% *	3.85%
Less than 50% low-wage	1.22%	3.10%	2.17%	2.04%	2.50%	1.67%	1.44%	1.38%
Percent women employees								
Less than 25%	2.15%	2.89%	3.45%	2.99%	4.96%	2.82%	1.92%	2.83%
25-49 %	2.24%	2.86% *	4.19% *	4.15%	3.90%	3.08%	2.99%	2.37%
50-74 %	2.25%	3.38% *	5.23% *	4.59%	3.89%	2.97%	2.83%	2.40%
75% or more	2.27%	8.15% *	3.18% *	4.13%	3.62%	4.11%	3.53%	2.66%
Percent age 50 or older employees								
Less than 25%	1.98%	2.20%	2.39%	2.59%	4.05%	3.01%	1.61%	2.33%
25-49 %	1.65%	5.34% *	3.44% *	3.42%	3.01%	2.20%	2.43%	1.74%
50-74 %	3.14%	9.85% *	7.09% *	5.09%	5.49%	4.18%	4.75%	3.43%
75% or more	4.44%	4.31% *	17.51% *	10.77% *	9.51% *	8.44%	4.83% *	6.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.9%	13.9%	14.4%	14.5%	12.0%	16.2% *	14.5%	14.9%
Industry group **								
Agric., fish., forest.	14.5% *	--	0.0%	21.2% *	28.8% *	0.6% *	8.4% *	16.5% *
Mining and manufacturing	8.5%	16.9% *	17.7% *	9.4%	10.2%	6.2%	15.7%	7.5%
Construction	10.7%	8.0% *	16.5% *	9.6%	9.9% *	10.5% *	13.1%	9.2%
Utilities and transp.	7.1%	--	19.0% *	19.5% *	7.1% *	--	15.2% *	5.6% *
Wholesale trade	13.0%	20.7% *	33.9%	14.7% *	10.3% *	8.0%	21.5%	10.4%
Fin. svcs. and real estate	12.8%	20.0% *	14.0% *	15.6% *	13.4%	11.9%	15.5%	12.4%
Retail trade	13.7%	11.8% *	8.8% *	17.1%	11.0%	14.0%	12.3%	14.0%
Professional services	13.5%	15.5%	10.9%	16.2%	10.2%	14.4%	14.2%	13.4%
Other services	28.3% *	15.2% *	9.8% *	14.9%	20.0%	36.8% *	13.2%	31.4% *
Ownership								
For profit, incorporated	15.6%	14.0%	14.8%	15.4%	11.8%	17.2% *	15.0%	15.8% *
For profit, unincorporated	9.2%	11.6% *	14.9% *	12.8%	10.9%	5.2%	13.5%	8.0%
Nonprofit	16.2%	16.9% *	9.2% *	12.8%	13.4%	18.6%	12.9%	16.5%
Age of firm								
Less than 5 years	10.5%	17.6% *	10.1% *	6.1% *	11.3% *	12.4% *	10.3%	10.6%
5-9 years	13.5%	13.8% *	19.7% *	12.8%	8.5%	21.2% *	13.8%	13.2%
10-19 years	11.4%	14.9%	14.2%	13.2%	8.5%	10.0% *	14.0%	9.9%
20 or more years	15.6%	12.7%	14.1%	15.9%	13.1%	16.5% *	15.4%	15.6%
Multi/single status								
2 or more locations	15.1%	--	12.2% *	11.1%	11.1%	16.3% *	9.6%	15.2%
1 location only	14.4%	14.1%	14.7%	15.8%	13.4%	10.6% *	15.2%	13.5%
Percent full-time employees								
Less than 25%	17.2%	14.6% *	25.8% *	5.5% *	17.8% *	19.3% *	17.3% *	17.2% *
25-49 %	11.4%	--	12.7% *	14.8%	16.4%	8.4%	12.6%	11.2%
50-74 %	20.1%	21.3%	14.5% *	13.3%	10.9%	24.0%	16.0%	20.8%
75% or more	14.2%	13.0%	14.2%	14.8%	11.8%	15.1% *	14.3%	14.2%
Union presence								
No union employees	14.3%	14.3%	13.6%	14.3%	10.8%	16.0% *	14.1%	14.3%
Has union employees	17.8%	--	43.3% *	20.8% *	26.1%	16.6%	27.4% *	17.5%
Percent low-wage employees								
50% or more low-wage	9.4%	6.2% *	8.7% *	12.9%	8.0%	9.5%	10.9%	9.2%
Less than 50% low-wage	15.6%	14.6%	14.8%	14.7%	12.5%	17.2% *	14.8%	15.7%
Percent women employees								
Less than 25%	11.4%	20.8%	18.4%	12.0%	11.6%	6.9%	17.6%	8.9%
25-49 %	11.5%	13.5%	12.5% *	16.5%	9.8%	11.1%	13.5%	11.2%
50-74 %	20.5% *	6.0% *	11.5% *	16.2%	15.2%	23.6% *	11.6%	21.6% *
75% or more	14.7%	10.7%	10.6%	15.7%	11.5%	17.0%	12.3%	15.3%
Percent age 50 or older employees								
Less than 25%	11.5%	18.7%	13.6%	15.4%	11.5%	9.0%	16.0%	10.3%
25-49 %	12.6%	14.0% *	15.0%	15.3%	11.2%	12.5%	14.7%	12.4%
50-74 %	33.6% *	9.1% *	14.0% *	9.3%	17.2%	49.4% *	11.1%	39.7% *
75% or more	10.2%	6.5% *	20.8% *	7.8% *	13.5% *	9.4% *	10.6%	9.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.87%	1.98%	1.90%	1.28%	0.99%	5.10% *	1.12%	3.44%
Industry group **								
Agric., fish., forest.	6.62% *	--	0.00%	11.03% *	14.96% *	0.40% *	5.79% *	8.42% *
Mining and manufacturing	1.17%	6.41% *	6.47% *	2.41%	2.44%	1.53%	3.36%	1.23%
Construction	1.76%	3.72% *	5.64% *	2.47%	3.69% *	4.47% *	2.83%	2.17%
Utilities and transp.	2.11%	--	8.02% *	10.14% *	3.17% *	--	7.99% *	1.96% *
Wholesale trade	1.99%	8.06% *	9.86%	5.60% *	3.18% *	1.86%	5.30%	1.96%
Fin. svcs. and real estate	2.13%	6.21% *	7.89% *	4.79% *	2.23%	2.99%	3.97%	2.35%
Retail trade	1.64%	5.79% *	3.37% *	4.50%	2.73%	2.19%	3.08%	1.85%
Professional services	1.03%	3.86%	2.53%	2.47%	1.46%	1.64%	1.88%	1.18%
Other services	13.63% *	6.25% *	3.37% *	2.42%	3.80%	20.48% *	2.53%	15.65% *
Ownership								
For profit, incorporated	4.07%	2.22%	2.26%	1.66%	1.23%	6.91% *	1.36%	4.90% *
For profit, unincorporated	0.95%	3.97% *	4.82% *	2.58%	1.98%	0.97%	2.49%	0.97%
Nonprofit	1.62%	9.54% *	4.44% *	3.21%	2.51%	2.48%	3.32%	1.76%
Age of firm								
Less than 5 years	1.95%	6.14% *	4.69% *	2.80% *	3.50% *	8.92% *	2.76%	2.75%
5-9 years	2.09%	4.53% *	6.38% *	3.61%	2.45%	9.73% *	2.97%	2.94%
10-19 years	1.27%	3.90%	3.73%	2.01%	2.04%	3.15% *	1.99%	1.62%
20 or more years	3.46%	2.90%	2.63%	1.78%	1.20%	5.40% *	1.64%	3.91%
Multi/single status								
2 or more locations	4.03%	--	3.83% *	1.97%	1.03%	5.23% *	2.28%	4.15%
1 location only	0.94%	2.02%	2.09%	1.61%	1.97%	3.61% *	1.24%	1.41%
Percent full-time employees								
Less than 25%	4.97%	10.94% *	14.75% *	2.56% *	8.25% *	8.26% *	7.27% *	5.67% *
25-49 %	1.69%	--	4.82% *	3.85%	3.94%	2.20%	2.99%	1.89%
50-74 %	2.32%	5.63%	4.64% *	3.79%	2.55%	3.46%	2.95%	2.65%
75% or more	3.46%	2.19%	2.15%	1.44%	1.10%	6.28% *	1.25%	4.17%
Union presence								
No union employees	3.45%	2.03%	1.88%	1.30%	0.93%	6.85% *	1.12%	4.28%
Has union employees	1.95%	--	15.34% *	6.94% *	5.53%	2.16%	9.24% *	1.99%
Percent low-wage employees								
50% or more low-wage	1.33%	2.72% *	2.91% *	3.76%	1.78%	1.89%	3.11%	1.45%
Less than 50% low-wage	3.21%	2.15%	2.03%	1.36%	1.08%	5.80% *	1.18%	3.86%
Percent women employees								
Less than 25%	0.97%	4.17%	3.53%	2.17%	2.18%	1.18%	2.14%	1.02%
25-49 %	1.19%	4.02%	3.85% *	2.76%	1.55%	1.77%	2.07%	1.32%
50-74 %	8.33% *	3.39% *	4.07% *	2.52%	2.11%	11.95% *	2.24%	9.20% *
75% or more	1.47%	3.03%	2.57%	3.16%	2.12%	2.56%	1.96%	1.76%
Percent age 50 or older employees								
Less than 25%	0.79%	3.52%	2.52%	1.90%	1.54%	1.16%	1.74%	0.87%
25-49 %	0.89%	4.82% *	4.19%	2.19%	1.26%	1.27%	2.14%	0.96%
50-74 %	16.92% *	3.21% *	4.31% *	2.63%	4.28%	22.75% *	2.17%	19.45% *
75% or more	2.07%	2.25% *	10.05% *	3.12% *	6.41% *	3.54% *	3.09%	2.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.6%	8.2%	9.3%	6.7%	5.4%	3.1%	8.2%	3.9%
Industry group **								
Agric., fish., forest.	7.2% *	--	--	5.7% *	6.8% *	--	12.1% *	5.7% *
Mining and manufacturing	6.4%	9.8% *	8.1% *	5.3% *	10.5%	4.1%	5.8% *	6.5%
Construction	3.8%	9.2% *	4.5% *	3.8% *	2.2% *	2.1% *	6.1%	2.4% *
Utilities and transp.	3.1% *	20.5% *	17.6% *	5.4% *	2.6% *	0.3% *	14.7% *	1.0% *
Wholesale trade	6.2%	12.4% *	7.6% *	6.7% *	10.9% *	2.0% *	8.3% *	5.6%
Fin. svcs. and real estate	6.5%	3.1% *	19.8% *	12.6% *	5.1%	5.6% *	15.4% *	5.4%
Retail trade	2.6%	13.6% *	21.3% *	5.6% *	1.2% *	0.4% *	13.1%	0.8%
Professional services	4.8%	5.8%	7.1%	7.3%	4.8%	3.9%	6.8%	4.4%
Other services	3.3%	4.8% *	5.5% *	7.5%	2.6%	2.3% *	5.4%	2.9% *
Ownership								
For profit, incorporated	4.3%	7.1%	9.5%	6.6%	5.8%	2.5%	7.6%	3.6%
For profit, unincorporated	4.4%	10.1% *	4.4% *	6.6% *	5.2% *	2.2%	8.4%	3.3%
Nonprofit	6.1%	13.2% *	17.9% *	7.3%	4.2%	5.8% *	12.5%	5.4%
Age of firm								
Less than 5 years	9.1%	9.2% *	14.1% *	10.9% *	5.8% *	0.0%	11.7%	6.8% *
5-9 years	5.7%	4.7% *	8.8% *	1.8% *	6.6% *	10.9% *	4.8%	6.5%
10-19 years	5.5%	8.8% *	10.6% *	5.6%	3.4%	4.0% *	8.0%	4.1%
20 or more years	4.3%	8.4%	8.2%	7.2%	5.7%	3.0%	8.5%	3.8%
Multi/single status								
2 or more locations	4.0%	0.0%	16.7% *	8.2%	5.9%	3.1%	10.7%	3.8%
1 location only	6.2%	8.4%	8.4%	6.1%	4.6%	2.7% *	7.9%	4.6%
Percent full-time employees								
Less than 25%	4.4%	5.9% *	--	9.6% *	4.6% *	2.8% *	7.8% *	3.8% *
25-49 %	4.0%	6.3% *	10.3% *	9.5% *	5.7% *	0.8% *	7.6% *	3.4%
50-74 %	4.4% *	7.6% *	--	7.2% *	3.5% *	4.1% *	5.9%	4.2% *
75% or more	4.7%	8.4%	10.0%	6.4%	5.6%	3.0%	8.5%	3.9%
Union presence								
No union employees	4.5%	8.4%	9.2%	6.5%	5.2%	2.4%	8.2%	3.6%
Has union employees	5.4%	--	12.3% *	11.9% *	7.7% *	4.9% *	8.2% *	5.4%
Percent low-wage employees								
50% or more low-wage	4.6%	2.7% *	19.4% *	7.4% *	7.8% *	2.5%	7.2% *	4.2%
Less than 50% low-wage	4.6%	8.8%	8.6%	6.6%	5.1%	3.1%	8.3%	3.9%
Percent women employees								
Less than 25%	4.6%	5.8%	6.8%	6.7%	3.0%	3.4% *	6.2%	3.9%
25-49 %	5.4%	17.5% *	16.1% *	6.2% *	7.2%	3.4%	13.7%	4.3%
50-74 %	3.9%	5.0% *	9.9% *	8.0%	6.0%	2.4% *	7.7%	3.5%
75% or more	4.8%	8.1% *	8.2% *	5.5%	5.1%	3.5% *	7.6%	4.1%
Percent age 50 or older employees								
Less than 25%	4.5%	7.0%	8.7%	6.6%	5.7%	2.2%	7.1%	3.8%
25-49 %	4.7%	15.0% *	10.6%	6.5%	5.5%	3.5%	10.3%	4.1%
50-74 %	4.5% *	6.8% *	6.9% *	8.7% *	3.7% *	3.4% *	8.4% *	3.5% *
75% or more	5.1%	5.2% *	18.3% *	--	3.8% *	1.3% *	7.9% *	2.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 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%	1.65%	1.60%	0.81%	0.67%	0.51%	0.85%	0.40%
Industry group **								
Agric., fish., forest.	2.83% *	--	--	3.69% *	5.64% *	--	6.42% *	3.07% *
Mining and manufacturing	1.09%	6.80% *	4.15% *	2.91% *	2.88%	0.92%	2.00% *	1.21%
Construction	0.88%	4.77% *	2.32% *	1.38% *	1.29% *	0.95% *	1.75%	0.85% *
Utilities and transp.	1.07% *	12.68% *	12.01% *	3.62% *	1.34% *	0.14% *	6.11% *	0.38% *
Wholesale trade	1.40%	7.32% *	4.09% *	2.15% *	4.51% *	0.63% *	2.63% *	1.64%
Fin. svcs. and real estate	1.55%	1.83% *	10.58% *	5.59% *	1.36%	2.05% *	5.25% *	1.60%
Retail trade	0.65%	8.09% *	8.26% *	1.78% *	0.52% *	0.19% *	3.84%	0.24%
Professional services	0.58%	1.43%	1.80%	1.53%	0.74%	0.94%	1.09%	0.67%
Other services	0.94%	1.56% *	2.63% *	1.79%	0.62%	1.29% *	1.25%	1.03% *
Ownership								
For profit, incorporated	0.40%	1.57%	1.85%	0.98%	0.96%	0.42%	0.90%	0.42%
For profit, unincorporated	0.72%	4.21% *	1.94% *	2.21% *	1.69% *	0.56%	2.18%	0.66%
Nonprofit	1.31%	8.84% *	8.20% *	1.89%	0.86%	2.20% *	3.72%	1.39%
Age of firm								
Less than 5 years	2.10%	3.10% *	6.52% *	4.30% *	2.92% *	0.00%	3.19%	2.71% *
5-9 years	1.22%	2.24% *	3.29% *	0.66% *	2.22% *	7.52% *	1.37%	1.92%
10-19 years	0.89%	3.21% *	4.40% *	1.42%	0.99%	1.60% *	1.84%	0.88%
20 or more years	0.42%	2.43%	1.84%	1.09%	0.84%	0.53%	1.14%	0.44%
Multi/single status								
2 or more locations	0.47%	0.00%	6.72% *	1.97%	0.98%	0.52%	3.18%	0.47%
1 location only	0.53%	1.68%	1.57%	0.83%	0.83%	1.45% *	0.85%	0.63%
Percent full-time employees								
Less than 25%	1.19%	4.43% *	--	4.34% *	1.76% *	1.77% *	2.82% *	1.30% *
25-49 %	0.78%	4.08% *	4.46% *	2.95% *	1.82% *	0.32% *	2.43% *	0.81%
50-74 %	1.42% *	3.54% *	--	2.17% *	1.14% *	2.17% *	1.72%	1.62% *
75% or more	0.40%	1.86%	1.84%	0.91%	0.77%	0.50%	0.96%	0.42%
Union presence								
No union employees	0.34%	1.69%	1.62%	0.83%	0.68%	0.34%	0.86%	0.34%
Has union employees	1.40%	--	9.13% *	4.29% *	2.93% *	1.60% *	3.86% *	1.44%
Percent low-wage employees								
50% or more low-wage	0.81%	1.41% *	9.71% *	2.23% *	2.70% *	0.64%	3.27% *	0.79%
Less than 50% low-wage	0.41%	1.79%	1.53%	0.86%	0.68%	0.58%	0.87%	0.44%
Percent women employees								
Less than 25%	0.61%	1.67%	1.80%	1.34%	0.73%	1.24% *	0.97%	0.76%
25-49 %	0.61%	6.64% *	5.51% *	2.05% *	1.56%	0.53%	2.95%	0.55%
50-74 %	0.77%	1.96% *	3.20% *	1.84%	1.62%	0.90% *	1.53%	0.82%
75% or more	0.90%	3.20% *	3.62% *	1.39%	0.96%	1.61% *	1.82%	1.02%
Percent age 50 or older employees								
Less than 25%	0.44%	1.92%	2.20%	1.08%	1.25%	0.36%	1.07%	0.47%
25-49 %	0.56%	5.90% *	2.96%	1.27%	0.93%	0.78%	1.75%	0.60%
50-74 %	1.56% *	2.92% *	4.10% *	3.73% *	1.18% *	2.18% *	2.55% *	1.60% *
75% or more	1.50%	2.82% *	8.83% *	--	1.77% *	0.99% *	2.85% *	1.01% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 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%	17.6%	16.4%	15.2%	19.4%	29.1%	15.5%	25.6%
Industry group **								
Agric., fish., forest.	20.3%	--	--	1.0% *	9.7% *	31.6%	27.2% *	18.1%
Mining and manufacturing	28.4%	19.3% *	13.4% *	18.2%	23.0%	35.4%	17.6%	29.9%
Construction	16.9%	31.9% *	10.5% *	13.2%	11.9% *	26.0%	16.2%	17.4%
Utilities and transp.	22.5%	20.1% *	13.0% *	8.5% *	7.5%	32.2%	13.3% *	24.2%
Wholesale trade	25.1%	21.3% *	9.7% *	15.3%	25.0%	33.7%	13.4%	28.7%
Fin. svcs. and real estate	24.0%	4.8% *	6.9% *	19.3%	23.7%	26.5%	9.4%	25.8%
Retail trade	20.7%	21.3% *	9.4% *	12.6%	14.2%	23.9%	13.1%	21.9%
Professional services	26.5%	13.6%	23.5%	16.5%	21.2%	32.5%	17.2%	28.3%
Other services	21.1%	14.5%	21.5%	15.3%	17.3%	24.0% *	16.2%	22.1%
Ownership								
For profit, incorporated	23.6%	19.4%	15.1%	15.2%	17.5%	28.8%	15.6%	25.3%
For profit, unincorporated	20.5%	8.4% *	12.4%	14.1%	22.3%	25.4%	10.3%	23.4%
Nonprofit	27.9%	21.1% *	36.7%	16.7%	22.3%	32.9%	24.2%	28.3%
Age of firm								
Less than 5 years	15.3%	8.0% *	5.8% *	15.2%	21.2%	36.8%	9.2%	21.1%
5-9 years	15.2%	14.8% *	15.6%	13.6%	15.5%	19.1% *	14.5%	15.8%
10-19 years	17.4%	20.4%	10.2%	17.4%	15.2%	21.8%	15.2%	18.7%
20 or more years	25.5%	18.1%	20.5%	14.8%	20.4%	29.6%	16.6%	26.7%
Multi/single status								
2 or more locations	26.7%	--	10.1% *	12.7%	21.1%	29.1%	12.5%	27.1%
1 location only	17.4%	16.8%	17.2%	16.2%	16.7%	31.0%	16.0%	18.8%
Percent full-time employees								
Less than 25%	17.9%	17.4% *	3.5% *	19.8% *	19.6% *	18.3%	12.7% *	18.8%
25-49 %	32.2%	10.0% *	23.3% *	20.5%	15.5%	44.3%	21.0%	33.9%
50-74 %	21.2%	19.5%	32.2%	15.4%	24.6%	20.3%	22.2%	21.0%
75% or more	24.1%	17.5%	14.4%	14.8%	18.9%	30.2%	14.6%	26.1%
Union presence								
No union employees	22.4%	15.2%	16.5%	15.1%	19.1%	27.9%	14.9%	24.3%
Has union employees	31.3%	90.6%	15.0% *	17.2%	22.3%	32.5%	37.5% *	31.2%
Percent low-wage employees								
50% or more low-wage	20.6%	20.4% *	15.5% *	17.7%	16.5%	22.4%	17.4%	21.0%
Less than 50% low-wage	24.4%	17.3%	16.5%	15.0%	19.7%	30.1%	15.3%	26.3%
Percent women employees								
Less than 25%	19.6%	20.5%	12.9%	11.4%	16.4%	28.6%	13.7%	22.0%
25-49 %	29.7%	15.0% *	17.0%	14.1%	21.2%	36.6%	14.8%	31.7%
50-74 %	22.6%	26.4%	19.1%	21.7%	19.8%	23.4%	20.6%	22.8%
75% or more	23.2%	6.9% *	20.4%	16.8%	20.1%	29.0%	14.7%	25.3%
Percent age 50 or older employees								
Less than 25%	20.6%	15.3%	14.3%	13.7%	16.4%	26.7%	14.1%	22.4%
25-49 %	28.2%	19.5% *	18.5%	16.5%	22.4%	33.0%	15.6%	29.6%
50-74 %	19.0%	17.0% *	18.9%	19.8%	16.6%	19.8% *	18.0%	19.2% *
75% or more	20.8%	22.6% *	20.1% *	6.7% *	24.3% *	24.2% *	19.5% *	22.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 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%	2.70%	1.69%	1.09%	1.14%	2.15%	1.06%	1.35%
Industry group **								
Agric., fish., forest.	4.91%	--	--	1.03% *	5.27% *	8.53%	12.33% *	4.87%
Mining and manufacturing	1.75%	6.61% *	4.70% *	3.36%	2.80%	2.61%	3.17%	1.91%
Construction	2.50%	11.07% *	3.60% *	3.92%	3.58% *	5.61%	4.23%	3.10%
Utilities and transp.	2.70%	14.23% *	6.17% *	3.93% *	2.23%	3.93%	6.15% *	2.99%
Wholesale trade	2.21%	10.58% *	3.54% *	3.77%	4.17%	3.88%	3.40%	2.66%
Fin. svcs. and real estate	1.91%	1.83% *	3.19% *	4.23%	3.24%	2.64%	2.26%	2.13%
Retail trade	2.16%	11.25% *	3.65% *	3.45%	3.23%	3.12%	3.36%	2.49%
Professional services	1.14%	2.69%	3.33%	1.87%	2.16%	1.81%	1.60%	1.33%
Other services	4.90%	4.27%	5.43%	2.57%	3.30%	9.05% *	2.54%	6.03%
Ownership								
For profit, incorporated	1.47%	3.47%	1.82%	1.35%	1.36%	2.83%	1.32%	1.84%
For profit, unincorporated	1.47%	2.68% *	3.02%	2.57%	2.69%	2.80%	1.55%	1.83%
Nonprofit	1.82%	7.03% *	8.77%	2.74%	2.83%	2.84%	3.83%	1.97%
Age of firm								
Less than 5 years	2.29%	3.49% *	2.33% *	4.18%	5.32%	10.00%	2.33%	3.76%
5-9 years	1.90%	5.34% *	4.12%	2.87%	3.60%	8.19% *	2.48%	2.80%
10-19 years	1.55%	5.47%	2.34%	2.37%	2.71%	3.78%	2.26%	2.08%
20 or more years	1.36%	3.92%	2.60%	1.41%	1.34%	2.30%	1.48%	1.56%
Multi/single status								
2 or more locations	1.59%	--	4.41% *	1.54%	1.30%	2.19%	3.04%	1.65%
1 location only	1.02%	2.55%	1.83%	1.38%	2.03%	8.48%	1.13%	1.70%
Percent full-time employees								
Less than 25%	2.41%	9.65% *	2.32% *	6.75% *	6.42% *	2.82%	3.87% *	2.73%
25-49 %	3.86%	6.01% *	10.36% *	4.28%	3.32%	6.06%	5.17%	4.32%
50-74 %	1.80%	5.54%	7.00%	3.56%	4.38%	2.35%	3.57%	2.00%
75% or more	1.28%	3.07%	1.68%	1.19%	1.21%	2.63%	1.15%	1.60%
Union presence								
No union employees	1.21%	2.29%	1.72%	1.11%	1.20%	2.72%	0.99%	1.56%
Has union employees	1.85%	6.99%	7.38% *	5.08%	3.96%	2.07%	13.13% *	1.86%
Percent low-wage employees								
50% or more low-wage	1.85%	9.29% *	4.87% *	3.50%	2.32%	2.73%	3.70%	2.05%
Less than 50% low-wage	1.22%	2.83%	1.78%	1.14%	1.25%	2.49%	1.11%	1.53%
Percent women employees								
Less than 25%	1.07%	5.24%	2.07%	1.68%	1.98%	2.04%	1.73%	1.35%
25-49 %	1.41%	6.63% *	4.47%	2.09%	2.05%	2.06%	2.54%	1.55%
50-74 %	2.90%	5.68%	4.66%	2.76%	2.20%	4.38%	2.60%	3.26%
75% or more	1.46%	2.14% *	4.02%	2.37%	3.02%	2.45%	1.85%	1.77%
Percent age 50 or older employees								
Less than 25%	1.36%	3.03%	1.98%	1.34%	1.78%	2.61%	1.25%	1.70%
25-49 %	0.96%	6.46% *	3.89%	2.00%	1.75%	1.35%	2.04%	1.05%
50-74 %	5.34%	6.87% *	4.74%	3.78%	2.59%	9.77% *	3.17%	6.81% *
75% or more	3.94%	8.61% *	8.47% *	3.37% *	9.80% *	7.72% *	5.90% *	5.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.F.12.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.6%	8.4%	5.3%	3.8%	5.6%	4.1%	5.9%	4.4%
Industry group **								
Agric., fish., forest.	2.9% *	--	0.0%	10.5% *	0.0%	0.4% *	8.1% *	1.2% *
Mining and manufacturing	5.4%	7.5% *	13.2% *	2.2% *	6.9%	4.6%	6.4% *	5.3%
Construction	3.5%	3.7% *	3.8% *	3.3% *	1.8% *	6.2% *	3.8%	3.4% *
Utilities and transp.	7.2%	--	0.0%	5.4% *	3.6% *	9.7%	--	7.6%
Wholesale trade	4.2%	1.5% *	3.3% *	2.7% *	2.3% *	6.6% *	2.9% *	4.6%
Fin. svcs. and real estate	4.5%	7.1% *	1.6% *	3.3% *	6.1% *	4.2%	4.2% *	4.5%
Retail trade	2.4%	2.4% *	7.7% *	3.5% *	4.6% *	1.5%	5.1% *	2.0%
Professional services	4.5%	7.6%	5.6%	4.9%	4.9%	3.8%	6.1%	4.2%
Other services	5.5% *	20.1% *	4.6% *	3.5%	10.4% *	3.3% *	9.6%	4.7% *
Ownership								
For profit, incorporated	4.7%	8.5%	5.4%	3.4%	6.1%	4.2%	5.9%	4.5%
For profit, unincorporated	5.1%	8.1% *	5.3%	5.0%	4.4%	5.2%	6.0%	4.9%
Nonprofit	3.8%	7.6% *	4.2% *	4.0% *	5.3% *	2.9%	5.9%	3.6%
Age of firm								
Less than 5 years	3.8%	7.9% *	2.2% *	4.9% *	1.0% *	--	4.6% *	3.1% *
5-9 years	5.1%	5.5% *	2.9% *	6.0% *	6.3% *	1.5% *	5.4% *	4.8%
10-19 years	5.7%	10.6% *	5.4%	5.5% *	4.1% *	5.4% *	7.2%	4.8%
20 or more years	4.5%	7.7%	6.1%	2.9%	6.1%	4.0%	5.5%	4.3%
Multi/single status								
2 or more locations	4.3%	0.0%	5.6% *	4.3%	5.2%	4.1%	5.1% *	4.3%
1 location only	5.4%	8.6%	5.2%	3.6%	6.3% *	3.8% *	6.0%	4.9% *
Percent full-time employees								
Less than 25%	5.0%	18.4% *	14.0% *	6.3% *	2.9% *	3.5% *	15.1% *	3.3%
25-49 %	4.6%	33.9% *	6.2% *	4.6% *	3.8% *	3.6%	10.6% *	3.6%
50-74 %	2.5%	4.4% *	5.4% *	3.4% *	2.3% *	2.0%	3.8%	2.3%
75% or more	4.9%	8.3%	5.1%	3.7%	6.1%	4.4%	5.8%	4.7%
Union presence								
No union employees	4.9%	8.6%	5.2%	3.9%	5.9%	4.2%	5.9%	4.6%
Has union employees	3.5%	0.0%	7.8% *	1.4% *	2.0% *	3.7%	--	3.4%
Percent low-wage employees								
50% or more low-wage	3.2%	11.7% *	7.6% *	3.8% *	4.5%	2.0%	6.8%	2.7%
Less than 50% low-wage	4.8%	8.0%	5.1%	3.8%	5.7%	4.4%	5.8%	4.6%
Percent women employees								
Less than 25%	4.7%	6.2%	5.6%	3.2%	4.6%	5.2%	5.0%	4.6%
25-49 %	5.1%	6.2% *	3.5% *	4.2%	4.7%	5.4%	4.6%	5.2%
50-74 %	3.5%	10.3%	6.4%	4.9%	4.3% *	2.6%	7.7%	2.9%
75% or more	5.9%	11.6% *	5.0%	3.4%	10.1% *	4.0%	7.0%	5.6%
Percent age 50 or older employees								
Less than 25%	5.1%	7.5%	5.7%	4.8%	6.5% *	4.1%	6.1%	4.8%
25-49 %	4.1%	1.1% *	4.2% *	2.7%	5.3%	4.0%	3.8%	4.1%
50-74 %	4.3% *	11.3% *	5.9% *	1.7% *	3.7% *	3.9% *	6.3%	3.8% *
75% or more	10.3%	15.9% *	3.4% *	11.0% *	7.5% *	8.4% *	11.5% *	9.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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, 2024

Characteristics	Total	Less than 10 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%	1.48%	0.82%	0.54%	1.03%	0.46%	0.59%	0.41%
Industry group **								
Agric., fish., forest.	1.06% *	--	0.00%	5.31% *	0.00%	0.39% *	3.59% *	0.80% *
Mining and manufacturing	0.79%	4.35% *	5.81% *	1.00% *	1.55%	1.09%	2.29% *	0.84%
Construction	0.74%	1.57% *	1.54% *	1.46% *	1.00% *	2.46% *	0.98%	1.05% *
Utilities and transp.	1.39%	--	0.00%	3.29% *	1.46% *	2.24%	--	1.57%
Wholesale trade	1.08%	1.10% *	1.80% *	1.34% *	1.12% *	2.39% *	1.14% *	1.37%
Fin. svcs. and real estate	1.02%	4.28% *	0.95% *	2.16% *	3.60% *	1.14%	1.99% *	1.12%
Retail trade	0.42%	1.78% *	3.50% *	1.50% *	1.84% *	0.34%	1.58% *	0.41%
Professional services	0.47%	1.89%	1.22%	1.24%	1.10%	0.64%	0.91%	0.53%
Other services	1.78% *	6.12% *	1.52% *	1.02%	6.49% *	1.46% *	2.16%	1.98% *
Ownership								
For profit, incorporated	0.50%	1.89%	1.03%	0.66%	1.76%	0.58%	0.73%	0.58%
For profit, unincorporated	0.77%	2.65% *	1.50%	1.38%	1.16%	1.49%	1.19%	0.93%
Nonprofit	0.67%	3.23% *	1.89% *	1.32% *	1.98% *	0.58%	1.61%	0.72%
Age of firm								
Less than 5 years	1.06%	3.87% *	1.11% *	2.34% *	0.60% *	--	1.58% *	1.41% *
5-9 years	1.04%	4.26% *	1.07% *	2.12% *	1.95% *	1.16% *	1.75% *	1.23%
10-19 years	0.85%	3.70% *	1.39%	1.76% *	1.26% *	1.66% *	1.52%	0.99%
20 or more years	0.41%	1.54%	1.28%	0.52%	1.33%	0.48%	0.69%	0.46%
Multi/single status								
2 or more locations	0.40%	0.00%	3.70% *	0.92%	0.86%	0.47%	1.59% *	0.41%
1 location only	0.85%	1.52%	0.79%	0.66%	2.66% *	1.69% *	0.64%	1.58% *
Percent full-time employees								
Less than 25%	1.09%	10.10% *	7.13% *	3.86% *	1.33% *	1.15% *	5.09% *	0.83%
25-49 %	0.81%	10.42% *	2.84% *	2.01% *	1.22% *	1.09%	3.25% *	0.76%
50-74 %	0.42%	2.45% *	1.95% *	1.37% *	0.76% *	0.54%	1.12%	0.45%
75% or more	0.43%	1.67%	0.92%	0.61%	1.20%	0.56%	0.66%	0.50%
Union presence								
No union employees	0.42%	1.53%	0.82%	0.56%	1.11%	0.56%	0.60%	0.49%
Has union employees	0.65%	0.00%	6.37% *	1.14% *	0.73% *	0.76%	--	0.67%
Percent low-wage employees								
50% or more low-wage	0.41%	5.07% *	2.66% *	1.51% *	0.94%	0.35%	1.81%	0.38%
Less than 50% low-wage	0.40%	1.56%	0.86%	0.58%	1.13%	0.54%	0.62%	0.47%
Percent women employees								
Less than 25%	0.52%	1.55%	1.38%	0.94%	0.94%	1.04%	0.76%	0.66%
25-49 %	0.61%	2.93% *	2.35% *	1.16%	0.90%	0.89%	1.27%	0.67%
50-74 %	0.55%	3.00%	1.56%	1.20%	1.56% *	0.56%	1.34%	0.56%
75% or more	1.37%	4.53% *	1.38%	1.03%	5.19% *	0.90%	1.68%	1.67%
Percent age 50 or older employees								
Less than 25%	0.71%	1.69%	1.23%	0.92%	2.59% *	0.74%	0.79%	0.88%
25-49 %	0.37%	0.63% *	1.53% *	0.68%	1.04%	0.45%	0.87%	0.40%
50-74 %	1.38% *	3.47% *	1.85% *	0.62% *	1.82% *	2.15% *	1.39%	1.56% *
75% or more	3.09%	6.34% *	1.75% *	5.83% *	4.50% *	7.01% *	4.14% *	4.56% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.5%	6.4%	7.0%	17.5%	27.3%	30.4%	9.7%	28.7%
Industry group **								
Agric., fish., forest.	20.0%	--	--	12.3% *	18.3% *	31.8% *	12.3% *	22.5% *
Mining and manufacturing	29.9%	7.3% *	2.4% *	20.6%	28.1%	36.2%	10.7%	32.5%
Construction	17.6%	1.5% *	6.1% *	20.3%	17.3%	33.7%	6.8%	24.6%
Utilities and transp.	33.5%	--	3.1% *	21.6% *	35.4%	39.9%	7.7% *	38.3%
Wholesale trade	22.6%	4.0% *	7.6% *	14.7%	25.4%	30.3%	8.4% *	27.0%
Fin. svcs. and real estate	33.0%	24.3% *	18.2% *	23.5%	27.9%	36.6%	17.9%	34.9%
Retail trade	30.0%	4.3% *	3.1% *	10.5%	29.9%	36.5%	7.3%	33.6%
Professional services	25.3%	6.9%	6.0%	20.7%	30.6%	27.8%	11.3%	28.1%
Other services	16.1%	2.7% *	9.1% *	9.4%	20.6%	18.0% *	7.4%	17.9%
Ownership								
For profit, incorporated	25.7%	4.3%	6.8%	16.2%	25.4%	31.7%	8.9%	29.2%
For profit, unincorporated	27.0%	5.4% *	8.6% *	17.6%	31.3%	34.8%	9.5%	32.0%
Nonprofit	23.8%	23.3% *	5.8% *	23.4%	29.3%	22.0%	15.6%	24.7%
Age of firm								
Less than 5 years	17.7%	5.7% *	3.8% *	18.8% *	30.2%	30.4% *	8.0%	26.9%
5-9 years	16.2%	6.5% *	6.5% *	10.7%	22.1%	42.1%	8.9%	22.3%
10-19 years	21.0%	5.3%	6.0% *	11.9%	32.0%	31.3%	7.6%	28.6%
20 or more years	26.9%	7.1% *	8.0%	20.0%	26.5%	30.3%	11.0%	29.0%
Multi/single status								
2 or more locations	29.3%	0.5% *	9.3% *	18.8%	29.2%	30.4%	13.2%	29.8%
1 location only	16.4%	6.5%	6.8%	17.0%	24.4%	29.6%	9.2%	23.5%
Percent full-time employees								
Less than 25%	20.0%	1.9% *	1.4% *	27.1% *	12.2%	25.6%	3.1% *	22.8%
25-49 %	15.4%	2.4% *	15.9% *	9.2%	23.4%	14.7%	10.3% *	16.2%
50-74 %	25.0%	9.9% *	6.3% *	15.1%	27.9%	28.3%	9.1%	27.5%
75% or more	26.2%	6.1%	7.0%	18.0%	27.7%	31.5%	9.9%	29.6%
Union presence								
No union employees	25.0%	6.6%	7.2%	17.4%	28.0%	30.3%	9.9%	28.6%
Has union employees	28.5%	0.1% *	2.9% *	21.4% *	18.5%	30.5%	3.2% *	29.2%
Percent low-wage employees								
50% or more low-wage	22.9%	2.0% *	3.3% *	10.0%	23.5%	27.0%	3.9% *	25.5%
Less than 50% low-wage	25.9%	6.8%	7.3%	18.2%	27.7%	30.9%	10.2%	29.2%
Percent women employees								
Less than 25%	25.2%	4.7%	7.7%	17.6%	25.2%	39.1%	9.2%	31.6%
25-49 %	26.2%	3.0% *	6.5% *	17.7%	29.2%	28.6%	9.3%	28.3%
50-74 %	27.1%	5.9% *	8.8% *	16.3%	27.7%	30.3%	10.1%	29.1%
75% or more	22.3%	11.9% *	4.7% *	18.4%	26.7%	25.4%	10.6%	25.2%
Percent age 50 or older employees								
Less than 25%	25.4%	4.6%	6.4%	16.5%	26.6%	33.5%	8.8%	29.9%
25-49 %	28.2%	7.2% *	4.8% *	17.4%	28.4%	31.9%	9.5%	30.2%
50-74 %	18.5%	10.6% *	10.5% *	21.6%	26.8%	17.4% *	14.1%	19.7% *
75% or more	15.0%	4.8% *	13.5% *	21.9% *	15.4% *	22.3%	6.8% *	22.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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, 2024

Characteristics	Total	Less than 10 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%	1.52%	1.13%	1.24%	1.44%	2.09%	0.77%	1.39%
Industry group **								
Agric., fish., forest.	5.96%	--	--	9.00% *	8.63% *	13.26% *	6.32% *	7.55% *
Mining and manufacturing	1.74%	4.75% *	1.75% *	3.51%	3.35%	2.48%	2.24%	1.92%
Construction	2.16%	1.34% *	3.08% *	4.16%	5.04%	5.38%	1.81%	3.58%
Utilities and transp.	3.63%	--	2.28% *	8.28% *	9.44%	4.48%	2.92% *	4.04%
Wholesale trade	2.15%	2.28% *	3.87% *	4.40%	4.77%	3.64%	2.60% *	2.64%
Fin. svcs. and real estate	2.53%	11.78% *	6.60% *	6.00%	3.60%	3.43%	4.90%	2.76%
Retail trade	3.55%	2.19% *	2.45% *	3.04%	4.44%	4.63%	2.18%	3.91%
Professional services	1.11%	1.83%	1.53%	2.18%	2.48%	1.64%	1.29%	1.29%
Other services	3.08%	0.86% *	3.50% *	1.79%	3.38%	5.69% *	1.60%	4.03%
Ownership								
For profit, incorporated	1.49%	0.91%	1.34%	1.37%	1.83%	2.88%	0.81%	1.94%
For profit, unincorporated	1.70%	1.95% *	2.97% *	3.38%	3.63%	2.76%	1.70%	2.04%
Nonprofit	1.61%	11.29% *	1.96% *	3.80%	3.04%	2.22%	3.76%	1.74%
Age of firm								
Less than 5 years	2.78%	2.96% *	1.96% *	6.02% *	5.68%	10.87% *	2.04%	4.63%
5-9 years	2.12%	2.86% *	3.54% *	2.87%	4.38%	9.73%	2.21%	3.36%
10-19 years	1.79%	1.57%	2.42% *	1.99%	5.08%	3.55%	1.32%	2.70%
20 or more years	1.34%	2.68% *	1.55%	1.65%	1.56%	2.20%	1.12%	1.57%
Multi/single status								
2 or more locations	1.62%	0.60% *	3.52% *	2.41%	1.69%	2.14%	2.40%	1.68%
1 location only	0.99%	1.55%	1.19%	1.44%	2.59%	5.97%	0.81%	1.79%
Percent full-time employees								
Less than 25%	3.19%	1.89% *	1.45% *	15.90% *	3.24%	4.24%	1.48% *	3.72%
25-49 %	1.74%	2.36% *	11.41% *	2.75%	4.20%	2.33%	4.56% *	1.91%
50-74 %	2.06%	3.16% *	2.56% *	3.09%	3.74%	2.96%	1.80%	2.34%
75% or more	1.29%	1.72%	1.23%	1.38%	1.64%	2.56%	0.86%	1.67%
Union presence								
No union employees	1.24%	1.57%	1.16%	1.25%	1.51%	2.72%	0.79%	1.66%
Has union employees	1.83%	0.12% *	2.16% *	7.67% *	4.64%	2.05%	2.13% *	1.87%
Percent low-wage employees								
50% or more low-wage	2.62%	1.03% *	1.86% *	2.94%	3.53%	3.76%	1.21% *	2.90%
Less than 50% low-wage	1.20%	1.66%	1.20%	1.32%	1.55%	2.37%	0.83%	1.54%
Percent women employees								
Less than 25%	1.39%	1.39%	2.01%	2.14%	2.83%	2.70%	1.14%	1.85%
25-49 %	1.46%	1.28% *	2.20% *	2.66%	2.90%	2.03%	1.64%	1.60%
50-74 %	3.07%	1.77% *	2.85% *	2.51%	2.72%	4.96%	1.54%	3.63%
75% or more	1.33%	5.45% *	1.67% *	2.72%	3.04%	2.08%	2.13%	1.59%
Percent age 50 or older employees								
Less than 25%	1.44%	1.13%	1.40%	1.68%	2.49%	2.57%	0.94%	1.77%
25-49 %	1.06%	2.60% *	1.82% *	2.18%	2.04%	1.46%	1.36%	1.15%
50-74 %	4.41%	5.98% *	3.52% *	3.47%	3.95%	7.15% *	2.76%	5.93% *
75% or more	2.86%	2.24% *	8.55% *	8.08% *	5.16% *	6.50%	2.59% *	4.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.4%	45.5%	47.6%	42.3%	30.4%	17.2%	46.2%	22.4%
Industry group **								
Agric., fish., forest.	35.0%	--	--	49.4%	36.4% *	31.2%	31.9% *	36.0%
Mining and manufacturing	21.4%	39.1%	45.2%	44.3%	21.3%	13.4%	43.9%	18.4%
Construction	47.5%	45.7%	58.6%	49.8%	56.9%	21.4% *	54.1%	43.2%
Utilities and transp.	26.5%	48.1% *	47.2%	39.6%	43.7%	13.6%	44.1%	23.3%
Wholesale trade	28.9%	40.1%	38.0%	45.9%	26.1%	19.4%	45.5%	23.9%
Fin. svcs. and real estate	19.3%	40.7%	39.6%	25.6%	23.8%	15.3%	37.6%	17.1%
Retail trade	30.6%	46.6%	49.6%	50.7%	39.1%	23.7%	49.1%	27.6%
Professional services	25.4%	50.5%	46.9%	34.5%	28.3%	17.6%	44.4%	21.6%
Other services	25.6%	42.6%	49.4%	49.5%	29.2%	15.6% *	48.2%	21.1%
Ownership								
For profit, incorporated	26.0%	46.7%	48.4%	43.2%	33.4%	15.6%	47.1%	21.6%
For profit, unincorporated	33.8%	56.5%	54.4%	43.9%	25.9%	27.2%	52.3%	28.5%
Nonprofit	22.2%	17.9%	26.3%	35.8%	25.6%	17.8%	28.9%	21.5%
Age of firm								
Less than 5 years	43.5%	51.7%	64.1%	44.1%	30.6%	15.6% *	56.2%	31.6%
5-9 years	44.3%	54.8%	46.5%	55.1%	41.1%	5.3% *	52.5%	37.5%
10-19 years	39.1%	40.1%	53.7%	46.5%	36.8%	27.5%	48.0%	34.0%
20 or more years	23.2%	46.1%	43.1%	39.2%	28.2%	16.7%	42.9%	20.7%
Multi/single status								
2 or more locations	20.7%	--	46.0%	44.8%	27.5%	17.0%	48.8%	19.8%
1 location only	40.2%	45.7%	47.8%	41.3%	34.7%	22.2%	45.8%	34.7%
Percent full-time employees								
Less than 25%	35.5%	41.9%	50.4%	31.8%	42.9%	30.6%	44.1%	34.1%
25-49 %	32.5%	43.7%	31.6% *	41.4%	35.3%	28.1%	37.9%	31.7%
50-74 %	26.8%	37.3%	37.2%	45.6%	30.8%	21.3%	42.9%	24.2%
75% or more	25.9%	46.7%	49.4%	42.2%	29.8%	15.8%	46.8%	21.5%
Union presence								
No union employees	29.0%	46.9%	48.4%	42.9%	31.0%	19.1%	46.9%	24.7%
Has union employees	13.4%	--	18.6% *	27.3%	23.3%	11.8%	19.9% *	13.3%
Percent low-wage employees								
50% or more low-wage	39.4%	57.0%	45.5%	48.3%	39.7%	36.6%	53.8%	37.4%
Less than 50% low-wage	24.7%	44.4%	47.7%	41.7%	29.4%	14.2%	45.5%	20.4%
Percent women employees								
Less than 25%	34.5%	42.0%	48.5%	49.1%	39.3%	16.8%	48.3%	29.0%
25-49 %	22.1%	44.9%	44.4%	41.2%	27.9%	14.8%	44.0%	19.3%
50-74 %	22.5%	46.5%	44.2%	32.9%	27.0%	17.7%	42.4%	20.1%
75% or more	29.2%	50.7%	51.1%	40.1%	26.6%	21.1%	47.8%	24.5%
Percent age 50 or older employees								
Less than 25%	32.9%	46.9%	51.3%	43.1%	33.3%	24.5%	47.9%	28.8%
25-49 %	22.2%	43.2%	47.0%	41.7%	27.2%	15.0%	46.1%	19.6%
50-74 %	20.0%	45.3%	43.7%	38.9%	32.0%	6.0% *	42.2%	14.0% *
75% or more	38.6%	45.0%	23.8% *	49.1%	35.4%	34.4%	43.7%	33.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.14%	2.94%	2.58%	1.62%	1.66%	1.39%	1.47%	1.20%
Industry group **								
Agric., fish., forest.	6.76%	--	--	13.17%	14.11% *	9.00%	9.86% *	8.32%
Mining and manufacturing	1.53%	8.24%	7.13%	4.24%	2.75%	1.95%	4.10%	1.59%
Construction	4.09%	9.21%	6.61%	5.17%	10.48%	8.60% *	4.44%	6.41%
Utilities and transp.	3.38%	16.85% *	11.97%	8.63%	9.06%	3.10%	8.67%	3.62%
Wholesale trade	2.59%	9.30%	8.06%	6.59%	3.67%	4.57%	5.59%	2.87%
Fin. svcs. and real estate	1.66%	9.00%	9.22%	4.96%	2.94%	2.10%	5.02%	1.74%
Retail trade	2.47%	9.13%	8.28%	5.23%	4.16%	3.22%	4.67%	2.72%
Professional services	1.13%	4.62%	3.80%	2.63%	2.27%	1.62%	2.33%	1.26%
Other services	5.29%	6.55%	7.89%	3.74%	3.53%	5.52% *	3.94%	5.22%
Ownership								
For profit, incorporated	1.53%	3.38%	3.11%	1.96%	2.43%	1.63%	1.75%	1.58%
For profit, unincorporated	1.76%	6.49%	5.18%	4.03%	2.56%	3.04%	3.47%	1.98%
Nonprofit	1.73%	5.29%	6.30%	4.30%	2.75%	2.62%	3.63%	1.88%
Age of firm								
Less than 5 years	3.56%	9.27%	7.36%	6.19%	6.69%	5.94% *	4.70%	4.77%
5-9 years	3.19%	7.00%	6.52%	5.32%	6.53%	2.30% *	4.15%	4.73%
10-19 years	2.47%	5.00%	5.23%	3.33%	6.86%	4.04%	2.84%	3.65%
20 or more years	1.21%	4.42%	3.64%	2.04%	1.47%	1.43%	2.05%	1.23%
Multi/single status								
2 or more locations	1.25%	--	7.32%	3.18%	1.46%	1.41%	4.33%	1.25%
1 location only	1.38%	2.93%	2.75%	1.89%	3.45%	6.21%	1.57%	2.28%
Percent full-time employees								
Less than 25%	3.54%	12.47%	13.01%	8.44%	7.01%	4.97%	6.85%	3.91%
25-49 %	2.97%	9.64%	9.82% *	4.94%	4.22%	4.83%	5.20%	3.33%
50-74 %	1.87%	6.57%	6.76%	4.97%	3.57%	2.58%	3.84%	2.06%
75% or more	1.32%	3.33%	2.85%	1.81%	1.89%	1.54%	1.64%	1.37%
Union presence								
No union employees	1.43%	2.91%	2.62%	1.66%	1.76%	1.94%	1.48%	1.54%
Has union employees	1.20%	--	8.84% *	6.89%	4.28%	1.27%	6.74% *	1.22%
Percent low-wage employees								
50% or more low-wage	2.29%	9.33%	7.74%	4.62%	3.31%	3.30%	4.71%	2.53%
Less than 50% low-wage	1.19%	3.10%	2.71%	1.72%	1.81%	1.30%	1.55%	1.23%
Percent women employees								
Less than 25%	1.61%	4.67%	3.73%	2.80%	4.51%	1.62%	2.34%	2.06%
25-49 %	1.19%	8.43%	5.77%	3.44%	2.25%	1.47%	3.48%	1.22%
50-74 %	2.72%	5.82%	5.59%	3.20%	2.48%	3.26%	3.11%	2.76%
75% or more	1.65%	5.82%	6.43%	3.44%	2.74%	2.50%	3.36%	1.79%
Percent age 50 or older employees								
Less than 25%	1.29%	3.89%	3.25%	2.22%	3.29%	1.86%	1.94%	1.54%
25-49 %	0.96%	8.04%	4.86%	2.86%	1.95%	1.15%	2.93%	0.99%
50-74 %	5.51%	6.80%	8.52%	4.48%	3.78%	3.01% *	4.32%	4.90% *
75% or more	3.75%	7.66%	7.24% *	9.00%	8.75%	7.29%	5.57%	5.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.7%	49.9%	57.0%	60.7%	53.7%	49.4%	55.9%	51.1%
Industry group **								
Agric., fish., forest.	65.4%	--	--	--	72.5%	49.0%	66.9%	65.1%
Mining and manufacturing	52.4%	37.8% *	57.8%	72.1%	48.2%	51.6%	59.0%	51.8%
Construction	54.0%	32.7%	65.2%	50.3%	53.3%	59.7%	55.8%	53.3%
Utilities and transp.	53.9%	--	69.4%	82.4%	53.0%	50.8%	62.8%	53.3%
Wholesale trade	51.1%	48.7%	43.6%	58.3%	52.5%	49.6%	46.1%	52.2%
Fin. svcs. and real estate	56.3%	67.4%	75.9%	57.4%	50.9%	56.6%	63.2%	55.8%
Retail trade	57.1%	56.6%	41.1%	77.3%	73.9%	53.6%	58.9%	56.9%
Professional services	53.8%	58.9%	59.3%	56.1%	59.4%	50.8%	59.1%	53.0%
Other services	37.3%	39.8%	51.7%	56.6%	42.4%	31.5%	47.3%	35.5%
Ownership								
For profit, incorporated	50.8%	54.7%	55.3%	60.5%	52.2%	48.5%	57.4%	49.9%
For profit, unincorporated	63.2%	44.7%	77.8%	60.7%	56.0%	67.8%	62.3%	63.3%
Nonprofit	46.2%	22.2% *	38.2%	61.8%	56.0%	41.1%	34.0%	47.2%
Age of firm								
Less than 5 years	52.8%	28.9%	55.7%	62.7%	61.6%	40.1%	44.9%	59.7%
5-9 years	55.7%	45.5%	53.6%	55.4%	67.0%	41.7% *	51.7%	58.7%
10-19 years	61.7%	63.1%	57.4%	65.0%	61.0%	60.8%	62.5%	61.3%
20 or more years	50.4%	46.9%	57.8%	59.8%	51.1%	48.9%	55.6%	49.9%
Multi/single status								
2 or more locations	50.5%	--	77.6%	67.6%	51.2%	49.4%	69.0%	50.1%
1 location only	55.5%	49.8%	54.8%	58.3%	57.2%	49.4%	54.0%	56.7%
Percent full-time employees								
Less than 25%	62.0%	93.6%	--	72.8%	77.1%	40.6% *	68.5%	61.0%
25-49 %	51.4%	69.8%	68.5%	49.0%	45.4%	51.4%	59.1%	49.9%
50-74 %	49.3%	38.8%	45.6%	53.4%	62.4%	47.4%	45.2%	49.8%
75% or more	51.8%	50.4%	57.7%	61.4%	52.7%	49.6%	56.7%	51.2%
Union presence								
No union employees	54.5%	52.8%	58.4%	62.9%	56.8%	51.7%	57.4%	54.0%
Has union employees	41.7%	--	36.2% *	46.0% *	26.8%	43.6%	36.5%	41.9%
Percent low-wage employees								
50% or more low-wage	66.4%	41.8% *	82.6%	59.8%	73.5%	66.4%	58.1%	67.4%
Less than 50% low-wage	50.6%	50.8%	55.6%	60.7%	52.4%	47.9%	55.7%	49.9%
Percent women employees								
Less than 25%	55.7%	46.0%	55.6%	66.4%	52.0%	54.4%	56.7%	55.4%
25-49 %	49.3%	37.5%	56.9%	57.5%	54.4%	47.1%	52.7%	49.0%
50-74 %	50.4%	63.4%	62.0%	49.9%	56.2%	47.8%	59.6%	49.4%
75% or more	52.6%	50.3%	54.8%	60.8%	51.7%	51.6%	52.9%	52.5%
Percent age 50 or older employees								
Less than 25%	55.6%	48.5%	59.5%	58.7%	56.9%	54.4%	56.7%	55.4%
25-49 %	51.8%	48.3%	55.9%	63.8%	50.6%	50.8%	56.3%	51.4%
50-74 %	39.1%	49.7%	51.6%	57.1%	57.1%	26.8% *	51.7%	36.4%
75% or more	60.8%	60.2%	52.3% *	70.8%	46.8%	63.3%	60.8%	60.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.66%	4.30%	3.46%	2.96%	2.12%	2.44%	2.04%	1.86%
Industry group **								
Agric., fish., forest.	12.05%	--	--	--	16.95%	13.51%	12.09%	13.65%
Mining and manufacturing	2.16%	16.75% *	10.07%	4.47%	4.02%	2.88%	7.19%	2.28%
Construction	4.75%	9.65%	9.78%	10.86%	8.93%	5.61%	5.70%	6.22%
Utilities and transp.	4.53%	--	13.04%	8.53%	7.87%	5.58%	8.75%	4.79%
Wholesale trade	3.28%	12.32%	9.23%	6.91%	6.62%	5.13%	6.05%	3.75%
Fin. svcs. and real estate	2.99%	12.71%	10.77%	8.30%	5.37%	3.82%	7.23%	3.18%
Retail trade	4.15%	16.01%	9.66%	4.16%	5.16%	5.54%	6.49%	4.61%
Professional services	1.85%	6.66%	6.22%	3.36%	3.50%	2.61%	3.43%	2.07%
Other services	6.58%	10.18%	8.26%	5.65%	8.45%	8.41%	5.40%	7.33%
Ownership								
For profit, incorporated	2.19%	4.79%	4.23%	3.79%	2.92%	3.11%	2.37%	2.45%
For profit, unincorporated	2.58%	9.58%	4.81%	4.55%	4.64%	3.92%	4.52%	2.94%
Nonprofit	2.67%	10.04% *	8.96%	8.25%	4.67%	3.31%	5.84%	2.84%
Age of firm								
Less than 5 years	4.77%	8.62%	16.43%	7.31%	8.11%	8.93%	7.67%	5.38%
5-9 years	4.43%	10.59%	8.58%	7.40%	6.91%	15.01% *	5.78%	6.46%
10-19 years	2.67%	7.07%	8.19%	4.07%	5.20%	5.61%	4.02%	3.41%
20 or more years	1.89%	6.55%	4.09%	4.12%	2.49%	2.56%	2.65%	2.04%
Multi/single status								
2 or more locations	2.07%	--	8.46%	3.33%	2.19%	2.49%	6.37%	2.09%
1 location only	2.12%	4.33%	3.54%	3.77%	4.33%	10.97%	2.14%	3.37%
Percent full-time employees								
Less than 25%	11.17%	7.23%	--	11.43%	14.01%	12.42% *	13.46%	12.68%
25-49 %	3.61%	12.97%	10.77%	5.87%	9.08%	4.86%	7.00%	4.02%
50-74 %	3.57%	8.81%	8.42%	8.57%	5.53%	4.80%	5.75%	3.98%
75% or more	1.85%	4.91%	3.75%	3.25%	2.22%	2.74%	2.22%	2.07%
Union presence								
No union employees	2.08%	4.21%	3.51%	1.96%	2.23%	3.37%	2.01%	2.40%
Has union employees	2.40%	--	18.18% *	16.67% *	4.48%	2.55%	10.19%	2.46%
Percent low-wage employees								
50% or more low-wage	3.94%	12.91% *	7.08%	6.90%	7.15%	5.26%	7.80%	4.31%
Less than 50% low-wage	1.73%	4.57%	3.58%	3.10%	2.14%	2.55%	2.11%	1.94%
Percent women employees								
Less than 25%	2.03%	5.94%	5.39%	5.83%	3.60%	3.20%	2.99%	2.44%
25-49 %	1.87%	9.39%	7.57%	4.36%	3.25%	2.47%	4.70%	2.00%
50-74 %	4.68%	7.63%	8.38%	4.45%	3.88%	6.28%	4.51%	5.04%
75% or more	3.26%	12.76%	6.11%	4.38%	8.40%	4.28%	5.21%	3.63%
Percent age 50 or older employees								
Less than 25%	2.31%	5.23%	4.99%	5.19%	4.39%	3.66%	2.79%	2.74%
25-49 %	1.42%	10.42%	6.59%	3.16%	2.63%	1.83%	3.90%	1.50%
50-74 %	7.88%	11.59%	6.83%	5.92%	6.67%	8.64% *	5.48%	8.82%
75% or more	9.05%	9.06%	18.09% *	10.25%	11.49%	16.70%	7.31%	12.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.0%	14.0%	22.9%	40.9%	50.8%	62.7%	24.7%	58.5%
Industry group **								
Agric., fish., forest.	37.6% *	0.0%	--	--	31.5% *	66.1%	--	38.9% *
Mining and manufacturing	61.7%	--	17.7% *	48.6%	57.2%	68.6%	32.5%	64.5%
Construction	41.1%	10.7% *	36.1% *	24.9%	43.0%	62.7%	20.9% *	49.8%
Utilities and transp.	70.3%	0.0%	--	73.9%	52.7%	77.3%	30.4% *	73.5%
Wholesale trade	43.6%	8.1% *	18.9% *	32.0%	49.4%	51.8%	16.9%	48.9%
Fin. svcs. and real estate	65.3%	28.6% *	20.1% *	67.6%	48.3%	71.9%	31.3%	68.1%
Retail trade	51.8%	--	2.7% *	26.7% *	52.4%	60.1%	22.4% *	55.6%
Professional services	50.3%	9.6% *	22.1%	42.5%	52.4%	56.5%	24.7%	54.7%
Other services	42.8%	13.9% *	26.6% *	27.7%	46.9%	51.4%	22.7%	47.7%
Ownership								
For profit, incorporated	55.1%	11.1%	24.2%	35.5%	50.5%	65.6%	23.3%	60.4%
For profit, unincorporated	46.8%	24.6% *	9.7% *	39.7%	51.9%	51.8%	24.1%	51.0%
Nonprofit	57.1%	--	50.3%	69.1%	50.8%	58.9%	43.9%	57.9%
Age of firm								
Less than 5 years	32.7%	30.2% *	--	22.8% *	53.1%	67.2%	23.8% *	38.7%
5-9 years	32.2%	14.5% *	38.2% *	22.1% *	35.4%	50.8% *	28.1%	35.0%
10-19 years	39.7%	9.1% *	14.9% *	26.8%	53.3%	55.2%	14.6%	51.0%
20 or more years	57.6%	16.0% *	25.8%	49.4%	51.4%	63.2%	29.4%	60.4%
Multi/single status								
2 or more locations	60.8%	0.0%	14.4% *	45.9%	55.5%	63.5%	27.6%	61.8%
1 location only	35.6%	14.9%	24.2%	38.9%	44.9%	38.6%	24.2%	43.9%
Percent full-time employees								
Less than 25%	23.5% *	--	--	38.1% *	9.0% *	50.2%	7.5% *	26.2% *
25-49 %	36.4%	--	19.9% *	13.7% *	47.5%	41.3%	22.4% *	39.6%
50-74 %	47.6%	19.0% *	26.1% *	26.2%	53.4%	51.5%	21.0%	51.0%
75% or more	55.5%	12.6%	23.0%	42.7%	52.3%	64.4%	25.4%	60.2%
Union presence								
No union employees	50.9%	14.4%	20.7%	39.0%	51.3%	59.7%	24.6%	55.8%
Has union employees	68.6%	0.0%	--	58.4% *	43.3%	71.5%	27.9% *	70.1%
Percent low-wage employees								
50% or more low-wage	34.3%	9.1% *	10.1% *	17.1% *	22.9% *	41.7%	10.1% *	37.0%
Less than 50% low-wage	56.0%	14.4%	24.0%	42.3%	53.4%	65.2%	25.8%	60.8%
Percent women employees								
Less than 25%	51.2%	4.5% *	24.3%	39.7%	51.5%	66.7%	22.8%	59.0%
25-49 %	59.1%	18.6% *	20.9% *	44.8%	56.4%	64.8%	29.8%	62.1%
50-74 %	56.2%	20.9% *	17.1% *	39.6%	48.0%	64.6%	22.9%	60.1%
75% or more	45.6%	17.9% *	30.3% *	41.4%	43.7%	49.8%	26.6%	48.3%
Percent age 50 or older employees								
Less than 25%	47.8%	8.5% *	23.6%	38.1%	54.5%	54.7%	21.6%	53.5%
25-49 %	59.1%	16.8% *	12.6% *	39.8%	53.7%	65.9%	23.3%	62.2%
50-74 %	52.8%	20.2% *	35.2%	52.2%	33.0%	80.6%	35.2%	58.3%
75% or more	37.9%	16.8% *	--	74.4%	35.9% *	35.9%	30.1% *	41.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.42%	3.21%	4.16%	3.59%	2.77%	2.08%	2.24%	1.60%
Industry group **								
Agric., fish., forest.	18.82% *	0.00%	--	--	24.94% *	17.27%	--	21.62% *
Mining and manufacturing	2.77%	--	14.64% *	7.24%	5.17%	3.89%	6.94%	2.95%
Construction	4.61%	8.69% *	13.93% *	6.42%	9.28%	10.34%	7.71% *	5.84%
Utilities and transp.	5.05%	0.00%	--	14.37%	9.62%	6.88%	9.96% *	5.39%
Wholesale trade	4.74%	5.20% *	7.68% *	9.35%	8.58%	8.74%	4.78%	5.70%
Fin. svcs. and real estate	4.24%	12.68% *	10.20% *	8.49%	7.07%	5.30%	8.23%	4.47%
Retail trade	4.74%	--	1.63% *	8.28% *	8.12%	6.26%	8.43% *	5.22%
Professional services	2.68%	4.35% *	6.29%	4.61%	5.74%	4.01%	3.63%	3.12%
Other services	3.46%	8.42% *	10.14% *	7.22%	6.63%	4.96%	5.69%	3.86%
Ownership								
For profit, incorporated	1.71%	3.16%	5.30%	3.09%	3.35%	2.45%	2.60%	1.91%
For profit, unincorporated	3.14%	10.64% *	3.50% *	7.01%	5.26%	5.22%	4.75%	3.70%
Nonprofit	4.10%	--	14.41%	10.37%	7.88%	5.05%	8.31%	4.34%
Age of firm								
Less than 5 years	5.89%	16.00% *	--	8.17% *	11.71%	10.97%	8.18% *	8.03%
5-9 years	4.92%	11.96% *	12.35% *	8.34% *	8.58%	19.18% *	7.67%	6.60%
10-19 years	3.00%	3.73% *	7.94% *	5.76%	5.72%	5.38%	3.24%	3.66%
20 or more years	1.65%	4.88% *	5.57%	4.46%	3.42%	2.20%	3.10%	1.79%
Multi/single status								
2 or more locations	1.72%	0.00%	8.29% *	5.17%	2.70%	2.11%	6.10%	1.76%
1 location only	2.49%	3.40%	4.53%	4.64%	5.20%	5.96%	2.41%	3.81%
Percent full-time employees								
Less than 25%	9.62% *	--	--	24.39% *	7.35% *	7.16%	5.60% *	11.78% *
25-49 %	4.18%	--	12.70% *	5.22% *	8.91%	5.75%	12.51% *	4.42%
50-74 %	3.34%	8.99% *	11.35% *	6.55%	7.90%	4.60%	5.48%	3.84%
75% or more	1.54%	3.34%	4.49%	3.86%	2.74%	2.28%	2.45%	1.72%
Union presence								
No union employees	1.55%	3.29%	3.68%	2.86%	2.89%	2.47%	2.19%	1.79%
Has union employees	3.32%	0.00%	--	19.33% *	7.77%	3.62%	17.00% *	3.38%
Percent low-wage employees								
50% or more low-wage	4.66%	6.26% *	6.15% *	6.09% *	8.61% *	6.15%	3.61% *	5.21%
Less than 50% low-wage	1.46%	3.44%	4.44%	3.72%	2.65%	2.17%	2.37%	1.63%
Percent women employees								
Less than 25%	2.17%	2.27% *	7.07%	6.07%	4.30%	3.43%	3.44%	2.51%
25-49 %	2.66%	7.63% *	8.08% *	5.94%	4.79%	3.46%	5.45%	2.78%
50-74 %	2.64%	7.53% *	7.06% *	7.04%	5.31%	3.44%	4.57%	2.84%
75% or more	4.12%	9.27% *	9.69% *	6.30%	8.25%	6.30%	5.08%	4.80%
Percent age 50 or older employees								
Less than 25%	2.15%	3.55% *	6.08%	6.32%	4.26%	3.16%	3.19%	2.46%
25-49 %	2.12%	8.11% *	4.58% *	4.66%	3.43%	2.89%	3.90%	2.26%
50-74 %	4.94%	8.59% *	9.92%	6.87%	7.79%	3.90%	6.02%	6.27%
75% or more	4.56%	9.10% *	--	10.58%	15.01% *	3.18%	10.44% *	5.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.1%	12.6%	15.3%	9.3%	10.8%	14.3%	13.0%	13.1%
Industry group **								
Agric., fish., forest.	9.3% *	0.0%	0.0%	--	14.7% *	0.6% *	--	10.1% *
Mining and manufacturing	8.8%	14.9% *	21.7% *	6.0% *	8.5%	8.6%	14.6%	8.3%
Construction	13.0%	22.5% *	19.6% *	7.8% *	19.7% *	7.0% *	17.0%	11.3% *
Utilities and transp.	4.1% *	0.0%	15.3% *	5.1% *	7.9% *	2.8% *	5.4% *	4.0% *
Wholesale trade	10.2%	17.5% *	25.4% *	6.7% *	11.8% *	7.4% *	16.5% *	8.7%
Fin. svcs. and real estate	10.2%	17.7% *	8.5% *	5.3% *	11.1%	10.2%	11.2% *	10.1%
Retail trade	14.9%	20.3% *	14.4% *	5.6% *	11.2% *	16.4%	12.0% *	15.3%
Professional services	13.0%	9.9% *	12.7% *	11.8%	8.3%	15.1%	12.0%	13.2%
Other services	24.8% *	7.3% *	12.9% *	17.4%	15.3%	31.0% *	12.3%	27.1% *
Ownership								
For profit, incorporated	13.3%	12.2%	16.0%	9.4%	11.9%	14.2% *	13.4%	13.3%
For profit, unincorporated	6.7%	18.8% *	4.6% *	8.9%	9.3%	3.9%	9.2% *	6.2%
Nonprofit	17.4%	6.5% *	26.2% *	9.6% *	8.9%	22.1%	16.0%	17.5%
Age of firm								
Less than 5 years	15.2%	28.7% *	13.1% *	8.3% *	18.0% *	4.1% *	19.5% *	11.5% *
5-9 years	16.3%	28.5% *	25.2% *	10.4% *	11.5% *	17.4% *	19.9%	13.5% *
10-19 years	9.0%	9.7% *	12.4% *	10.0%	7.3%	8.9% *	10.5%	8.4%
20 or more years	13.4%	6.8% *	14.8%	9.1%	11.1%	14.6%	11.6%	13.6%
Multi/single status								
2 or more locations	13.5%	0.0%	9.1% *	5.6%	11.8%	14.3%	5.3% *	13.7%
1 location only	11.8%	13.4%	16.0%	10.7%	9.3%	15.8% *	14.1%	10.1%
Percent full-time employees								
Less than 25%	21.2% *	--	--	--	13.0% *	38.6% *	10.7% *	22.8% *
25-49 %	12.6%	--	17.9% *	14.1% *	22.6% *	8.5%	10.8% *	12.9%
50-74 %	26.1%	22.4% *	12.6% *	24.2% *	8.6% *	30.7%	18.9%	27.2%
75% or more	11.6%	11.3%	15.4%	8.3%	10.6%	12.3% *	12.4%	11.5%
Union presence								
No union employees	12.3%	12.9%	15.3%	10.2%	9.6%	13.5% *	13.2%	12.1%
Has union employees	16.0%	--	15.4% *	3.5% *	21.2% *	16.4%	9.8% *	16.2%
Percent low-wage employees								
50% or more low-wage	7.6%	8.2% *	6.7% *	11.3% *	6.7% *	7.5%	11.4% *	7.1%
Less than 50% low-wage	13.5%	13.1%	15.8%	9.2%	11.1%	14.9%	13.1%	13.6%
Percent women employees								
Less than 25%	11.0%	20.7%	18.7%	5.3%	15.2%	8.6%	15.3%	9.8%
25-49 %	9.0%	8.4% *	11.0% *	14.5%	6.9%	8.9%	11.8%	8.7%
50-74 %	18.7% *	9.5% *	12.1% *	11.9%	11.2%	21.9% *	10.8%	19.5% *
75% or more	14.1%	1.3% *	15.8% *	12.0%	9.2%	16.6%	10.9%	14.5%
Percent age 50 or older employees								
Less than 25%	10.4%	11.3%	15.3%	8.9%	11.5%	9.6%	13.3%	9.7%
25-49 %	11.7%	13.9% *	14.7% *	11.1%	10.9%	11.8%	13.1%	11.6%
50-74 %	27.6% *	15.3% *	18.0%	5.1% *	8.4%	41.0% *	13.1%	30.7% *
75% or more	8.9% *	9.0% *	--	9.2% *	14.0% *	8.1% *	8.3% *	9.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.28%	2.58%	2.51%	1.21%	1.30%	3.60%	1.31%	2.60%
Industry group **								
Agric., fish., forest.	7.41% *	0.00%	0.00%	--	12.88% *	0.41% *	--	8.45% *
Mining and manufacturing	1.52%	8.63% *	9.52% *	1.81% *	2.19%	2.25%	4.05%	1.62%
Construction	3.31%	11.09% *	9.32% *	2.93% *	9.53% *	3.20% *	4.87%	4.21% *
Utilities and transp.	1.27% *	0.00%	10.27% *	3.94% *	3.62% *	1.44% *	3.61% *	1.34% *
Wholesale trade	2.22%	8.86% *	11.21% *	3.52% *	6.41% *	2.23% *	5.36% *	2.43%
Fin. svcs. and real estate	2.14%	10.14% *	5.73% *	2.29% *	2.90%	2.83%	4.33% *	2.27%
Retail trade	2.29%	16.06% *	6.06% *	2.17% *	3.73% *	2.99%	4.80% *	2.53%
Professional services	1.57%	3.88% *	4.01% *	2.25%	1.41%	2.40%	2.18%	1.77%
Other services	12.90% *	3.86% *	4.22% *	5.03%	4.34%	18.68% *	2.54%	14.80% *
Ownership								
For profit, incorporated	3.16%	2.86%	3.02%	1.53%	1.94%	4.80% *	1.54%	3.62%
For profit, unincorporated	0.92%	9.05% *	2.10% *	2.63%	2.09%	0.83%	3.05% *	0.92%
Nonprofit	2.63%	4.05% *	9.52% *	2.89% *	1.73%	4.00%	4.51%	2.82%
Age of firm								
Less than 5 years	3.63%	10.47% *	10.82% *	5.07% *	6.42% *	2.41% *	6.46% *	3.65% *
5-9 years	3.22%	10.20% *	8.75% *	4.09% *	4.86% *	11.58% *	4.75%	4.32% *
10-19 years	1.32%	4.40% *	4.48% *	2.13%	1.93%	2.94% *	2.40%	1.57%
20 or more years	2.69%	2.35% *	3.08%	1.56%	1.59%	3.81%	1.54%	2.92%
Multi/single status								
2 or more locations	3.01%	0.00%	5.02% *	1.38%	1.92%	3.71%	1.76% *	3.07%
1 location only	1.00%	2.72%	2.70%	1.58%	1.50%	5.59% *	1.47%	1.32%
Percent full-time employees								
Less than 25%	10.30% *	--	--	--	9.47% *	18.15% *	6.70% *	11.72% *
25-49 %	2.16%	--	9.53% *	4.44% *	7.16% *	2.30%	3.92% *	2.46%
50-74 %	3.29%	8.60% *	5.59% *	10.03% *	2.87% *	4.37%	5.37%	3.66%
75% or more	2.61%	2.68%	2.73%	1.05%	1.41%	4.17% *	1.38%	2.98%
Union presence								
No union employees	2.89%	2.69%	2.61%	1.28%	1.09%	5.01% *	1.37%	3.38%
Has union employees	1.98%	--	8.92% *	2.13% *	7.65% *	2.18%	4.17% *	2.05%
Percent low-wage employees								
50% or more low-wage	1.51%	6.81% *	4.39% *	6.13% *	2.46% *	1.95%	4.98% *	1.56%
Less than 50% low-wage	2.45%	2.77%	2.63%	1.23%	1.37%	3.87%	1.36%	2.79%
Percent women employees								
Less than 25%	1.27%	5.00%	4.23%	1.17%	3.53%	1.80%	2.23%	1.50%
25-49 %	1.22%	6.09% *	4.95% *	3.72%	1.49%	1.65%	2.81%	1.31%
50-74 %	7.06% *	3.73% *	5.48% *	2.51%	1.85%	9.67% *	2.49%	7.67% *
75% or more	2.72%	0.86% *	5.07% *	3.21%	2.12%	4.15%	2.77%	3.06%
Percent age 50 or older employees								
Less than 25%	1.12%	3.17%	3.66%	1.57%	2.78%	1.65%	1.89%	1.29%
25-49 %	1.10%	6.76% *	4.70% *	2.32%	1.53%	1.48%	2.53%	1.17%
50-74 %	14.99% *	6.72% *	5.25%	1.90% *	2.16%	21.30% *	3.17%	17.41% *
75% or more	2.68% *	3.97% *	--	5.17% *	7.74% *	4.42% *	3.02% *	3.70% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.1%	6.9%	9.1%	6.6%	6.6%	2.4%	7.8%	3.6%
Industry group **								
Agric., fish., forest.	6.9% *	0.0%	--	--	7.4% *	--	9.6% *	6.5% *
Mining and manufacturing	4.2%	2.2% *	2.9% *	5.1% *	6.7%	3.1%	2.6% *	4.3%
Construction	9.7%	18.7% *	5.8% *	8.2% *	15.9% *	4.6% *	11.3% *	9.1% *
Utilities and transp.	0.9%	--	2.0% *	2.6% *	1.8% *	0.4% *	4.2% *	0.7% *
Wholesale trade	6.1%	8.7% *	13.8% *	12.9% *	6.6% *	2.6% *	13.0% *	4.5%
Fin. svcs. and real estate	3.3%	0.0%	8.8% *	5.7% *	6.9% *	2.2% *	6.9% *	3.0%
Retail trade	1.7% *	0.0%	17.5% *	3.9% *	0.9% *	0.7% *	9.0% *	0.8% *
Professional services	4.1%	7.6% *	4.0% *	6.4%	7.0% *	2.6%	5.4%	3.9%
Other services	4.6% *	6.6% *	16.0% *	6.8% *	2.8% *	3.4% *	10.1% *	3.6% *
Ownership								
For profit, incorporated	4.2%	8.0%	9.5% *	6.8%	6.9%	2.5%	8.0%	3.6%
For profit, unincorporated	3.8%	2.3% *	2.4% *	5.4% *	7.9% *	1.5%	4.3%	3.8% *
Nonprofit	3.9%	5.1% *	16.2% *	7.3% *	4.7%	2.4%	12.0%	3.2%
Age of firm								
Less than 5 years	9.9% *	15.6% *	24.6% *	7.8% *	2.0% *	0.0%	16.5% *	--
5-9 years	4.9% *	2.3% *	4.5% *	3.0% *	7.5% *	--	3.5% *	5.9% *
10-19 years	6.8%	8.0% *	14.2% *	5.5% *	8.5% *	3.5% *	8.6%	6.1% *
20 or more years	3.6%	4.5% *	5.7%	7.2%	6.4%	2.3%	6.7%	3.3%
Multi/single status								
2 or more locations	3.1%	0.0%	5.6% *	6.4%	6.3%	2.4%	4.5% *	3.1%
1 location only	7.0%	7.4%	9.4%	6.7%	7.0%	2.3% *	8.3%	6.0%
Percent full-time employees								
Less than 25%	3.1% *	0.0%	--	6.3% *	1.3% *	1.4% *	11.9% *	1.8% *
25-49 %	3.4%	--	5.0% *	9.9% *	--	0.7% *	6.6% *	2.8% *
50-74 %	2.8%	15.4% *	8.3% *	5.3% *	3.9% *	0.9% *	12.3% *	1.5% *
75% or more	4.3%	5.6% *	9.0%	6.6%	7.0%	2.6%	7.3%	3.8%
Union presence								
No union employees	4.0%	6.9%	7.5% *	6.2%	5.5%	2.5%	7.1%	3.5%
Has union employees	4.3%	--	32.6% *	9.6% *	15.7% *	2.1% *	16.6% *	3.8%
Percent low-wage employees								
50% or more low-wage	2.4%	5.1% *	--	5.5% *	3.2% *	1.5% *	3.9% *	2.2% *
Less than 50% low-wage	4.2%	7.1%	9.3%	6.7%	6.8%	2.5%	8.1%	3.7%
Percent women employees								
Less than 25%	5.5%	6.3% *	9.1% *	7.1%	6.6% *	3.5% *	7.7%	4.9%
25-49 %	4.0%	12.3% *	14.6% *	5.3% *	5.2%	2.8%	10.6%	3.3%
50-74 %	3.6%	7.4% *	5.5% *	8.3%	9.1% *	1.5%	7.4%	3.2%
75% or more	3.1%	2.0% *	5.8% *	4.8% *	5.3%	2.0% *	4.7%	2.9%
Percent age 50 or older employees								
Less than 25%	4.0%	9.9% *	9.9% *	6.6%	4.2%	1.9%	8.0%	3.2%
25-49 %	3.6%	5.9% *	8.5% *	6.6%	7.5%	2.1%	8.8%	3.2%
50-74 %	6.6% *	3.0% *	8.0% *	6.5% *	9.6% *	5.8% *	6.4% *	6.7% *
75% or more	3.3% *	--	--	8.2% *	6.8% *	0.3% *	4.4% *	2.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 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%	1.91%	2.37%	1.00%	1.06%	0.36%	1.11%	0.37%
Industry group **								
Agric., fish., forest.	4.64% *	0.00%	--	--	7.58% *	--	6.76% *	5.16% *
Mining and manufacturing	0.78%	2.33% *	2.14% *	2.10% *	1.94%	0.88%	1.09% *	0.84%
Construction	2.55%	10.38% *	4.83% *	3.47% *	7.37% *	2.18% *	3.52% *	3.28% *
Utilities and transp.	0.26%	--	2.03% *	1.65% *	0.76% *	0.23% *	1.99% *	0.23% *
Wholesale trade	1.31%	5.74% *	6.48% *	4.87% *	3.22% *	0.95% *	3.98% *	1.30%
Fin. svcs. and real estate	0.74%	0.00%	8.23% *	2.97% *	2.34% *	0.77% *	3.35% *	0.75%
Retail trade	0.59% *	0.00%	10.08% *	1.68% *	0.64% *	0.36% *	4.31% *	0.32% *
Professional services	0.58%	3.63% *	1.36% *	1.63%	2.11% *	0.47%	1.42%	0.64%
Other services	1.50% *	3.31% *	8.12% *	2.73% *	0.94% *	1.91% *	3.88% *	1.50% *
Ownership								
For profit, incorporated	0.45%	2.40%	3.08% *	1.31%	1.34%	0.46%	1.42%	0.46%
For profit, unincorporated	1.04%	1.72% *	1.45% *	1.64% *	3.47% *	0.42%	1.26%	1.22% *
Nonprofit	0.60%	5.05% *	5.97% *	2.55% *	1.05%	0.71%	3.36%	0.57%
Age of firm								
Less than 5 years	3.90% *	8.52% *	16.87% *	4.98% *	1.25% *	0.00%	7.38% *	--
5-9 years	1.61% *	1.41% *	2.12% *	1.84% *	4.11% *	--	1.31% *	2.65% *
10-19 years	1.49%	3.58% *	5.91% *	1.77% *	4.01% *	1.22% *	2.34%	1.88% *
20 or more years	0.36%	2.00% *	1.49%	1.31%	1.08%	0.37%	1.05%	0.37%
Multi/single status								
2 or more locations	0.36%	0.00%	3.51% *	1.60%	1.13%	0.37%	1.79% *	0.36%
1 location only	0.92%	2.03%	2.58%	1.23%	2.01%	1.40% *	1.25%	1.29%
Percent full-time employees								
Less than 25%	1.24% *	0.00%	--	3.85% *	1.07% *	1.29% *	6.91% *	0.92% *
25-49 %	0.94%	--	3.57% *	3.83% *	--	0.35% *	3.39% *	0.91% *
50-74 %	0.71%	7.73% *	4.04% *	2.78% *	1.30% *	0.48% *	4.40% *	0.44% *
75% or more	0.40%	1.79% *	2.60%	1.10%	1.17%	0.41%	1.18%	0.42%
Union presence								
No union employees	0.37%	2.01%	2.26% *	0.92%	0.94%	0.36%	1.10%	0.38%
Has union employees	0.99%	--	15.86% *	5.07% *	5.73% *	0.88% *	6.60% *	1.00%
Percent low-wage employees								
50% or more low-wage	0.65%	4.99% *	--	2.13% *	1.40% *	0.75% *	2.35% *	0.66% *
Less than 50% low-wage	0.38%	2.05%	2.49%	1.05%	1.12%	0.38%	1.18%	0.40%
Percent women employees								
Less than 25%	0.92%	2.26% *	4.59% *	1.74%	2.18% *	1.34% *	1.91%	1.05%
25-49 %	0.51%	6.62% *	5.46% *	1.61% *	1.19%	0.54%	2.77%	0.49%
50-74 %	0.70%	4.57% *	2.08% *	2.17%	2.85% *	0.38%	2.10%	0.72%
75% or more	0.55%	1.54% *	2.25% *	1.79% *	1.41%	0.68% *	1.37%	0.59%
Percent age 50 or older employees								
Less than 25%	0.52%	3.29% *	3.77% *	1.60%	1.13%	0.38%	1.80%	0.47%
25-49 %	0.41%	4.37% *	3.67% *	1.38%	1.59%	0.32%	1.99%	0.42%
50-74 %	2.18% *	2.33% *	4.42% *	2.45% *	4.20% *	3.19% *	2.09% *	2.62% *
75% or more	1.43% *	--	--	7.77% *	3.89% *	0.23% *	2.28% *	1.74% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.2%	20.8%	14.4%	20.4%	21.0%	29.9%	17.6%	27.4%
Industry group **								
Agric., fish., forest.	17.6% *	--	--	--	5.4% *	46.7%	16.0% *	17.9% *
Mining and manufacturing	28.7%	--	10.7% *	14.9%	28.3%	32.2%	11.3%	30.1%
Construction	19.9%	20.8% *	6.2% *	31.3% *	7.6%	24.3%	11.4%	23.3% *
Utilities and transp.	32.3%	--	13.3% *	9.0% *	23.2%	38.1%	15.3% *	33.4%
Wholesale trade	30.1%	25.1% *	15.6% *	19.5%	27.2%	37.0%	22.2%	31.8%
Fin. svcs. and real estate	26.0%	14.9% *	5.5% *	28.9%	23.7%	27.2%	17.4% *	26.6%
Retail trade	23.3%	12.7% *	21.3% *	8.7%	10.7% *	27.1%	14.1%	24.5%
Professional services	24.8%	14.9%	17.4%	21.6%	20.4%	27.9%	17.2%	25.9%
Other services	26.7%	39.8% *	16.7% *	16.2%	17.4%	30.5% *	25.6%	26.9%
Ownership								
For profit, incorporated	26.3%	13.7%	15.3%	21.0%	18.9%	30.5%	15.1%	27.9%
For profit, unincorporated	22.8%	29.4% *	8.5% *	20.2%	24.5%	23.5%	18.9%	23.5%
Nonprofit	28.6%	61.3%	17.1% *	17.2%	23.9%	31.4%	33.6%	28.1%
Age of firm								
Less than 5 years	19.5%	23.1% *	--	16.8%	18.0% *	53.5%	16.4% *	22.3%
5-9 years	20.1%	23.7% *	13.0% *	27.0%	9.9% *	35.7% *	21.3%	19.1% *
10-19 years	18.3%	13.6% *	10.0%	17.3%	19.9%	22.0%	13.3%	20.5%
20 or more years	27.5%	25.0%	17.7%	20.9%	22.0%	30.2%	19.0%	28.3%
Multi/single status								
2 or more locations	28.5%	--	4.9% *	16.7%	24.9%	30.0%	13.2%	28.9%
1 location only	19.1%	21.8%	15.4%	21.6%	15.4%	27.6%	18.2%	19.7%
Percent full-time employees								
Less than 25%	10.3% *	--	--	15.1% *	7.8% *	12.4% *	6.8% *	10.8% *
25-49 %	26.5%	5.6% *	6.8% *	23.6%	10.7%	38.2%	15.6%	28.6%
50-74 %	17.7%	15.0% *	25.0%	12.5%	22.1%	17.2%	17.0%	17.7%
75% or more	27.3%	22.8%	13.9%	20.9%	21.5%	31.4%	17.9%	28.6%
Union presence								
No union employees	23.8%	16.8%	14.4%	17.5%	19.5%	28.2%	16.2%	25.1%
Has union employees	34.7%	--	14.2% *	39.8% *	33.8%	34.2%	35.1% *	34.7%
Percent low-wage employees								
50% or more low-wage	20.8%	30.0% *	3.6% *	18.2% *	14.4% *	22.8%	19.4% *	21.0%
Less than 50% low-wage	26.6%	19.8%	15.0%	20.5%	21.4%	30.5%	17.5%	27.9%
Percent women employees								
Less than 25%	23.0%	18.3%	13.2%	19.5% *	19.9%	28.2%	15.7%	24.9%
25-49 %	32.1%	16.4% *	15.9% *	18.8%	26.6%	36.2%	16.5%	33.6%
50-74 %	24.1%	16.7% *	15.9% *	26.0%	18.5%	26.0%	18.2%	24.7%
75% or more	23.6%	38.0% *	13.6%	17.9%	16.5%	26.5%	23.6%	23.6%
Percent age 50 or older employees								
Less than 25%	24.6%	23.7%	10.3%	21.9%	16.6%	30.5%	16.4%	26.3%
25-49 %	28.7%	15.3% *	18.7%	16.5%	25.1%	31.5%	16.1%	29.6%
50-74 %	20.3%	21.3% *	16.8% *	29.8%	17.1%	20.4% *	22.6%	19.8% *
75% or more	21.8%	19.3% *	38.2% *	5.3% *	23.4% *	24.5% *	20.7% *	22.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.28%	4.01%	2.13%	3.14%	1.54%	2.01%	1.63%	1.46%
Industry group **								
Agric., fish., forest.	7.06% *	--	--	--	4.41% *	13.43%	9.49% *	7.97% *
Mining and manufacturing	2.05%	--	4.86% *	3.43%	3.87%	2.92%	2.78%	2.21%
Construction	5.31%	9.40% *	2.74% *	13.76% *	2.22%	5.05%	3.01%	7.11% *
Utilities and transp.	4.56%	--	8.11% *	5.35% *	6.59%	5.76%	5.06% *	4.82%
Wholesale trade	2.71%	11.55% *	6.33% *	5.49%	5.08%	4.35%	5.50%	3.10%
Fin. svcs. and real estate	2.48%	10.32% *	3.47% *	7.41%	4.35%	3.20%	5.49% *	2.64%
Retail trade	3.28%	8.33% *	7.94% *	2.55%	3.53% *	4.36%	3.91%	3.68%
Professional services	1.41%	3.47%	4.15%	2.84%	2.71%	2.03%	2.28%	1.59%
Other services	6.84%	12.80% *	5.90% *	3.52%	5.09%	11.24% *	5.91%	8.05%
Ownership								
For profit, incorporated	1.71%	2.83%	2.60%	4.31%	1.81%	2.63%	1.50%	1.98%
For profit, unincorporated	2.26%	10.31% *	2.74% *	3.99%	4.28%	3.59%	3.99%	2.59%
Nonprofit	2.11%	15.36%	7.42% *	4.59%	3.47%	2.86%	8.21%	2.17%
Age of firm								
Less than 5 years	3.41%	10.23% *	--	5.02%	6.89% *	8.24%	5.21% *	4.48%
5-9 years	3.98%	10.61% *	4.83% *	6.96%	3.00% *	17.30% *	5.13%	5.85% *
10-19 years	2.26%	4.36% *	2.98%	2.97%	4.20%	5.47%	2.32%	3.04%
20 or more years	1.50%	7.32%	3.16%	4.53%	1.81%	2.11%	2.38%	1.64%
Multi/single status								
2 or more locations	1.65%	--	2.49% *	2.69%	1.95%	2.06%	3.49%	1.69%
1 location only	1.72%	4.17%	2.30%	4.09%	2.34%	7.50%	1.78%	2.72%
Percent full-time employees								
Less than 25%	3.37% *	--	--	8.47% *	5.02% *	5.70% *	4.12% *	3.89% *
25-49 %	3.10%	3.80% *	4.70% *	5.19%	3.04%	4.87%	4.44%	3.57%
50-74 %	2.01%	7.81% *	7.27%	3.75%	5.08%	2.53%	4.61%	2.20%
75% or more	1.45%	4.72%	2.28%	3.49%	1.66%	2.30%	1.80%	1.66%
Union presence								
No union employees	1.43%	2.92%	2.19%	1.49%	1.48%	2.55%	1.39%	1.68%
Has union employees	2.54%	--	8.56% *	18.07% *	7.07%	2.59%	11.78% *	2.60%
Percent low-wage employees								
50% or more low-wage	3.65%	12.10% *	2.13% *	6.57% *	5.17% *	5.02%	6.68% *	4.03%
Less than 50% low-wage	1.36%	4.25%	2.24%	3.29%	1.60%	2.15%	1.68%	1.55%
Percent women employees								
Less than 25%	1.77%	4.79%	3.25%	6.30% *	2.90%	2.57%	2.08%	2.17%
25-49 %	1.80%	7.44% *	5.12% *	3.57%	3.07%	2.38%	3.34%	1.93%
50-74 %	3.40%	5.18% *	5.28% *	3.85%	2.54%	4.92%	3.01%	3.75%
75% or more	2.25%	14.79% *	3.40%	3.31%	3.69%	3.12%	6.14%	2.42%
Percent age 50 or older employees								
Less than 25%	2.46%	4.75%	2.05%	5.80%	2.30%	4.03%	1.91%	2.92%
25-49 %	1.23%	6.85% *	5.14%	2.33%	2.30%	1.61%	2.74%	1.30%
50-74 %	5.10%	12.73% *	5.57% *	5.52%	3.58%	8.72% *	5.63%	5.96% *
75% or more	5.82%	7.93% *	16.72% *	3.93% *	10.27% *	11.81% *	6.40% *	8.05% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2024

Characteristics	Total	Less than 10 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%	9.8% *	4.2%	3.0%	7.9%	4.0%	5.8%	4.8%
Industry group **								
Agric., fish., forest.	0.9% *	--	0.0%	--	0.0%	0.1% *	--	0.3% *
Mining and manufacturing	6.0%	41.0% *	6.9% *	1.9% *	8.3% *	4.5%	12.6% *	5.5%
Construction	3.4%	5.3% *	3.2% *	2.4% *	3.5% *	4.3% *	4.6% *	3.0%
Utilities and transp.	8.8%	--	0.0%	1.0% *	14.0% *	7.8%	12.3% *	8.5%
Wholesale trade	2.6%	0.0%	1.6% *	2.6% *	1.9% *	3.4% *	2.1% *	2.7% *
Fin. svcs. and real estate	4.2%	0.0%	1.3% *	2.6% *	7.3% *	3.8%	1.2% *	4.4%
Retail trade	2.9%	10.4% *	5.7% *	--	3.4% *	2.2% *	6.0% *	2.5%
Professional services	4.3%	8.7% *	6.7% *	4.1%	4.9%	3.7%	6.3%	4.0%
Other services	6.6% *	6.5% *	2.7% *	2.9% *	22.0% *	3.7% *	4.7%	6.9% *
Ownership								
For profit, incorporated	5.4%	11.4% *	3.9%	2.3%	10.1% *	4.3%	6.1%	5.3%
For profit, unincorporated	3.6%	--	6.8% *	4.7% *	2.4% *	3.4%	5.2%	3.2%
Nonprofit	4.0%	--	2.4% *	4.1% *	6.5% *	3.0%	4.4% *	4.0%
Age of firm								
Less than 5 years	2.6% *	--	1.9% *	--	0.5% *	2.4% *	2.7% *	2.5% *
5-9 years	3.1%	0.0%	3.7% *	4.3% *	4.1% *	0.4% *	3.6% *	2.7% *
10-19 years	4.1%	5.7% *	6.1% *	2.3% *	3.4% *	4.9% *	5.0%	3.8%
20 or more years	5.1%	16.8% *	4.0% *	2.9%	9.4%	4.0%	7.0%	5.0%
Multi/single status								
2 or more locations	4.4%	--	--	3.8% *	5.7%	4.0%	8.0% *	4.3%
1 location only	6.5%	7.7%	4.4%	2.7%	11.0% *	5.0% *	5.4%	7.4% *
Percent full-time employees								
Less than 25%	3.4% *	0.0%	0.0%	3.0% *	0.8% *	6.9% *	2.1% *	3.6% *
25-49 %	6.1% *	19.3% *	1.7% *	3.4% *	16.6% *	1.3% *	7.9% *	5.7% *
50-74 %	4.1%	8.4% *	8.5% *	--	3.0% *	3.7%	6.7% *	3.8%
75% or more	5.0%	9.9% *	4.0%	2.9%	8.3%	4.1%	5.7%	4.9%
Union presence								
No union employees	5.3%	10.7%	4.4%	3.3%	8.6%	4.2%	6.1%	5.2%
Has union employees	3.3%	0.0%	1.5% *	1.1% *	2.4% *	3.7%	2.0% *	3.4%
Percent low-wage employees								
50% or more low-wage	2.8%	14.9% *	2.6% *	5.2% *	2.2% *	1.9% *	7.1% *	2.3% *
Less than 50% low-wage	5.1%	9.3% *	4.3%	2.9%	8.3%	4.2%	5.7%	5.0%
Percent women employees								
Less than 25%	4.9%	8.6% *	3.4% *	1.7% *	6.3% *	5.2%	4.6%	4.9%
25-49 %	5.6%	25.3% *	1.6% *	3.9% *	6.9%	5.1%	8.4% *	5.4%
50-74 %	3.2%	3.0% *	4.4% *	3.9% *	5.0% *	2.7%	4.1%	3.2%
75% or more	6.7% *	8.3% *	9.9% *	4.6% *	17.2% *	3.1%	7.8%	6.5% *
Percent age 50 or older employees								
Less than 25%	5.4%	6.6%	5.1%	3.9%	10.7% *	3.7%	5.6%	5.4%
25-49 %	4.2%	16.6% *	2.1% *	2.0%	5.9%	3.8%	5.7% *	4.1%
50-74 %	6.4% *	10.7% *	5.6% *	1.5% *	7.9% *	6.1% *	6.2% *	6.4% *
75% or more	5.2% *	6.6% *	1.2% *	6.5% *	8.9% *	--	5.8% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.15.e 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	2.99% *	0.93%	0.51%	1.88%	0.47%	1.02%	0.56%
Industry group **								
Agric., fish., forest.	0.50% *	--	0.00%	--	0.00%	0.11% *	--	0.23% *
Mining and manufacturing	1.18%	23.34% *	4.31% *	0.89% *	2.55% *	1.11%	8.45% *	1.05%
Construction	0.77%	3.64% *	1.52% *	1.23% *	1.49% *	1.75% *	1.54% *	0.87%
Utilities and transp.	2.28%	--	0.00%	0.68% *	8.20% *	2.24%	8.69% *	2.35%
Wholesale trade	0.76%	0.00%	1.04% *	1.75% *	1.01% *	1.38% *	1.34% *	0.88% *
Fin. svcs. and real estate	1.05%	0.00%	1.31% *	1.52% *	4.31% *	0.97%	0.96% *	1.13%
Retail trade	0.69%	6.89% *	3.70% *	--	1.83% *	0.72% *	2.26% *	0.71%
Professional services	0.55%	3.19% *	2.41% *	1.05%	1.27%	0.70%	1.38%	0.59%
Other services	2.99% *	2.91% *	1.37% *	1.26% *	13.84% *	1.89% *	1.34%	3.55% *
Ownership								
For profit, incorporated	0.73%	3.82% *	1.12%	0.48%	3.25% *	0.61%	1.33%	0.82%
For profit, unincorporated	0.58%	--	2.50% *	1.67% *	0.92% *	0.88%	1.28%	0.65%
Nonprofit	0.88%	--	1.75% *	1.86% *	2.81% *	0.74%	1.76% *	0.94%
Age of firm								
Less than 5 years	1.10% *	--	1.50% *	--	0.32% *	2.33% *	1.29% *	1.72% *
5-9 years	0.87%	0.00%	1.88% *	1.63% *	2.15% *	0.36% *	1.16% *	1.25% *
10-19 years	0.73%	2.16% *	2.39% *	0.70% *	1.33% *	1.66% *	1.17%	0.92%
20 or more years	0.59%	6.25% *	1.26% *	0.63%	2.40%	0.49%	1.72%	0.62%
Multi/single status								
2 or more locations	0.45%	--	--	1.18% *	1.26%	0.48%	5.75% *	0.44%
1 location only	1.64%	1.88%	0.99%	0.55%	4.65% *	2.66% *	0.78%	2.80% *
Percent full-time employees								
Less than 25%	1.35% *	0.00%	0.00%	2.42% *	0.77% *	3.19% *	2.19% *	1.54% *
25-49 %	3.30% *	10.84% *	1.73% *	1.67% *	13.02% *	0.68% *	4.02% *	3.88% *
50-74 %	0.89%	4.62% *	4.52% *	--	1.10% *	1.12%	2.66% *	0.93%
75% or more	0.56%	3.61% *	0.97%	0.54%	2.06%	0.52%	1.13%	0.62%
Union presence								
No union employees	0.61%	3.19%	0.99%	0.55%	2.08%	0.54%	1.08%	0.69%
Has union employees	0.80%	0.00%	1.14% *	1.03% *	1.01% *	0.96%	1.48% *	0.83%
Percent low-wage employees								
50% or more low-wage	0.74%	7.43% *	1.71% *	3.80% *	1.16% *	0.74% *	3.26% *	0.71% *
Less than 50% low-wage	0.54%	3.22% *	0.98%	0.49%	1.99%	0.51%	1.06%	0.60%
Percent women employees								
Less than 25%	0.84%	3.22% *	1.10% *	0.53% *	2.09% *	1.43%	1.08%	1.03%
25-49 %	0.78%	13.18% *	1.17% *	1.39% *	1.95%	0.85%	3.83% *	0.77%
50-74 %	0.61%	1.71% *	2.07% *	1.28% *	2.28% *	0.60%	1.16%	0.66%
75% or more	2.46% *	4.03% *	3.86% *	1.58% *	10.52% *	0.68%	2.03%	2.79% *
Percent age 50 or older employees								
Less than 25%	1.21%	1.84%	1.48%	0.93%	5.15% *	0.67%	0.92%	1.46%
25-49 %	0.50%	10.71% *	0.94% *	0.56%	1.49%	0.52%	2.78% *	0.50%
50-74 %	2.11% *	4.99% *	2.52% *	0.58% *	4.29% *	3.18% *	2.06% *	2.54% *
75% or more	2.13% *	3.48% *	1.28% *	3.08% *	5.62% *	--	2.56% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.9%	7.0%	13.1%	24.8%	27.3%	31.0%	13.8%	29.9%
Industry group **								
Agric., fish., forest.	24.6% *	0.0%	--	--	22.9% *	32.4% *	19.3% *	25.3% *
Mining and manufacturing	32.3%	13.0% *	10.2% *	35.0%	27.6%	35.4%	19.2%	33.4%
Construction	22.2%	--	23.5% *	12.5% *	22.9%	37.5%	11.6% *	26.5%
Utilities and transp.	37.9%	0.0%	5.8% *	60.9%	27.9%	39.3%	19.1% *	39.2%
Wholesale trade	22.3%	4.0% *	8.2% *	18.6% *	25.9%	25.7%	7.8%	25.5%
Fin. svcs. and real estate	36.7%	19.3% *	15.3% *	38.8%	24.6%	40.7%	19.8%	38.0%
Retail trade	29.6%	9.0% *	1.1% *	20.6% *	38.7%	32.2%	13.2% *	31.6%
Professional services	27.1%	5.7% *	13.1%	23.8%	31.1%	28.7%	14.6%	29.0%
Other services	16.0%	5.5% *	13.7% *	15.7%	19.9%	16.2%	10.8%	16.9%
Ownership								
For profit, incorporated	28.0%	6.1%	13.4%	21.4%	26.4%	31.8%	13.4%	30.1%
For profit, unincorporated	29.6%	11.0% *	7.5% *	24.1%	29.0%	35.1%	15.0%	32.3%
Nonprofit	26.4%	8.1% *	19.2% *	42.7%	28.5%	24.2%	14.9%	27.3%
Age of firm								
Less than 5 years	17.3%	8.7% *	2.7% *	14.3% *	32.7%	26.9%	10.7% *	23.1%
5-9 years	17.9%	6.6% *	20.5% *	12.3% *	23.7%	21.1% *	14.5% *	20.5%
10-19 years	24.5%	5.8% *	8.5% *	17.4%	32.5%	33.6%	9.1%	31.3%
20 or more years	29.0%	7.5% *	14.9%	29.5%	26.2%	30.9%	16.3%	30.1%
Multi/single status								
2 or more locations	30.7%	0.0%	11.1% *	31.0%	28.4%	31.3%	19.0%	30.9%
1 location only	19.8%	7.4%	13.3%	22.7%	25.7%	19.1%	13.0%	24.9%
Percent full-time employees								
Less than 25%	14.6% *	--	2.5% *	27.8% *	6.9% *	20.4% *	5.1% *	16.0% *
25-49 %	18.7%	24.3% *	13.6% *	6.7% *	21.6%	21.2%	13.2% *	19.8%
50-74 %	23.5%	7.4% *	11.9% *	14.0%	33.3%	24.4%	9.5%	25.4%
75% or more	28.8%	6.4%	13.3%	26.2%	27.6%	32.0%	14.4%	30.8%
Union presence								
No union employees	27.8%	7.6%	12.1%	24.5%	29.1%	30.9%	14.1%	30.1%
Has union employees	28.6%	0.0%	28.1% *	26.9% *	11.6%	31.2%	10.2% *	29.4%
Percent low-wage employees								
50% or more low-wage	22.7%	--	8.3% *	10.3% *	16.8% *	27.7%	5.9% *	25.0%
Less than 50% low-wage	28.3%	7.3%	13.3%	25.7%	28.0%	31.2%	14.4%	30.3%
Percent women employees								
Less than 25%	28.5%	2.1% *	13.5% *	26.4%	26.8%	36.3%	12.9%	32.7%
25-49 %	29.1%	7.0% *	11.9% *	25.7%	30.7%	30.5%	15.7%	30.4%
50-74 %	28.3%	13.3% *	10.6% *	19.7%	26.9%	30.9%	13.7%	29.7%
75% or more	24.0%	9.0% *	16.6% *	25.2%	22.6%	25.7%	14.0%	25.4%
Percent age 50 or older employees								
Less than 25%	26.6%	4.1% *	14.1%	22.3%	31.0%	29.8%	12.3%	29.7%
25-49 %	30.6%	8.1% *	7.0% *	25.4%	27.2%	33.5%	13.1%	32.0%
50-74 %	20.7%	10.0% *	18.2% *	29.8%	18.9%	21.6% *	18.2%	21.2%
75% or more	23.1%	10.1% *	29.7% *	52.7%	16.8% *	22.7%	18.3% *	25.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	1.63%	2.48%	2.70%	1.73%	1.65%	1.31%	1.25%
Industry group **								
Agric., fish., forest.	11.27% *	0.00%	--	--	16.89% *	15.64% *	14.37% *	12.74% *
Mining and manufacturing	2.03%	8.54% *	9.07% *	6.10%	3.60%	2.73%	4.92%	2.15%
Construction	2.93%	--	10.76% *	3.84% *	5.47%	5.53%	4.64% *	3.90%
Utilities and transp.	3.73%	0.00%	3.79% *	16.74%	7.09%	3.91%	6.51% *	3.94%
Wholesale trade	2.45%	2.42% *	3.60% *	6.15% *	5.74%	3.68%	2.25%	2.94%
Fin. svcs. and real estate	3.12%	9.00% *	7.22% *	8.94%	3.96%	4.01%	5.42%	3.30%
Retail trade	3.55%	6.36% *	0.64% *	6.57% *	7.26%	4.44%	5.38% *	3.87%
Professional services	1.42%	2.53% *	3.51%	2.91%	3.46%	1.91%	2.08%	1.61%
Other services	2.56%	3.62% *	5.53% *	4.50%	5.10%	3.80%	2.91%	3.16%
Ownership								
For profit, incorporated	1.39%	1.72%	3.09%	2.23%	2.31%	2.17%	1.55%	1.64%
For profit, unincorporated	2.03%	5.51% *	2.62% *	5.03%	3.71%	3.25%	3.10%	2.34%
Nonprofit	2.17%	5.67% *	8.12% *	11.35%	3.91%	2.34%	4.14%	2.32%
Age of firm								
Less than 5 years	3.31%	5.76% *	1.67% *	5.21% *	8.14%	7.98%	3.96% *	4.94%
5-9 years	2.91%	5.85% *	8.20% *	4.82% *	5.50%	9.20% *	4.41% *	3.96%
10-19 years	2.07%	2.28% *	4.54% *	3.89%	4.60%	3.96%	1.99%	2.75%
20 or more years	1.26%	2.47% *	3.44%	3.76%	1.99%	1.74%	1.89%	1.39%
Multi/single status								
2 or more locations	1.40%	0.00%	6.03% *	4.05%	1.90%	1.71%	4.27%	1.43%
1 location only	1.60%	1.73%	2.67%	3.37%	3.32%	4.09%	1.38%	2.58%
Percent full-time employees								
Less than 25%	4.97% *	--	2.42% *	19.32% *	4.72% *	7.05% *	3.34% *	5.86% *
25-49 %	2.58%	19.18% *	9.01% *	2.71% *	6.40%	3.35%	8.12% *	2.70%
50-74 %	1.89%	3.60% *	5.62% *	3.82%	6.11%	2.31%	2.59%	2.15%
75% or more	1.22%	1.71%	2.71%	2.98%	1.84%	1.90%	1.46%	1.41%
Union presence								
No union employees	1.25%	1.75%	2.19%	2.01%	1.88%	2.15%	1.30%	1.50%
Has union employees	2.06%	0.00%	19.27% *	15.85% *	2.74%	2.16%	7.30% *	2.12%
Percent low-wage employees								
50% or more low-wage	3.21%	--	4.86% *	3.83% *	5.60% *	4.40%	2.04% *	3.62%
Less than 50% low-wage	1.14%	1.79%	2.60%	2.83%	1.79%	1.77%	1.39%	1.32%
Percent women employees								
Less than 25%	1.61%	1.04% *	4.38% *	5.00%	2.93%	2.41%	2.09%	1.96%
25-49 %	1.83%	3.11% *	4.62% *	4.05%	3.45%	2.40%	3.10%	1.96%
50-74 %	2.65%	4.59% *	4.05% *	4.35%	3.03%	3.98%	2.55%	3.02%
75% or more	2.00%	5.34% *	6.06% *	4.66%	4.65%	2.71%	3.16%	2.27%
Percent age 50 or older employees								
Less than 25%	1.67%	1.75% *	3.82%	4.66%	3.62%	2.52%	1.91%	2.01%
25-49 %	1.26%	4.09% *	2.49% *	3.33%	2.16%	1.65%	2.25%	1.34%
50-74 %	3.74%	4.22% *	6.13% *	5.33%	3.47%	6.67% *	3.39%	4.62%
75% or more	3.83%	5.57% *	21.92% *	11.80%	7.45% *	5.52%	6.86% *	4.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.8%	43.0%	44.0%	35.8%	26.4%	18.4%	42.1%	21.2%
Industry group **								
Agric., fish., forest.	40.8% *	--	--	--	49.6% *	16.6% *	47.6%	39.8% *
Mining and manufacturing	20.0%	24.9% *	47.6%	37.0%	20.6%	16.2%	39.8%	18.4%
Construction	31.8%	29.2% *	41.7%	37.8%	30.4%	22.3% *	44.2%	26.8%
Utilities and transp.	16.0%	--	63.6%	21.5% *	25.0%	11.5% *	43.7%	14.2%
Wholesale trade	28.8%	44.7%	35.4%	39.6%	26.6%	23.9%	38.3%	26.7%
Fin. svcs. and real estate	19.6%	48.1%	60.7%	18.6%	26.3%	15.9%	43.4%	17.8%
Retail trade	27.6%	47.6% *	40.0%	56.7%	35.2%	21.4%	45.7%	25.3%
Professional services	26.7%	53.2%	46.2%	32.3%	28.2%	22.1%	44.5%	24.0%
Other services	21.3%	34.3%	37.9%	41.0%	22.5%	15.3% *	36.5%	18.5%
Ownership								
For profit, incorporated	22.8%	48.6%	41.9%	39.0%	25.8%	16.7%	44.0%	19.7%
For profit, unincorporated	33.6%	33.7%	70.2%	36.6%	26.9%	32.6%	47.3%	31.1%
Nonprofit	19.8%	14.1% *	19.0% *	19.1%	27.5%	16.9%	19.1%	19.9%
Age of firm								
Less than 5 years	35.5%	20.2% *	52.9% *	48.4%	28.9%	13.1% *	34.3%	36.6%
5-9 years	37.7%	38.9%	33.1%	43.1%	43.2%	20.5% *	37.2%	38.2%
10-19 years	37.2%	57.3%	48.9%	47.6%	28.5%	27.2%	53.4%	30.0%
20 or more years	21.4%	39.4%	42.9%	30.3%	24.8%	18.0%	39.2%	19.8%
Multi/single status								
2 or more locations	19.8%	--	66.5%	36.5%	22.8%	18.0%	50.0%	19.1%
1 location only	35.8%	42.4%	41.5%	35.6%	31.5%	30.3%	40.9%	31.8%
Percent full-time employees								
Less than 25%	47.4%	--	--	45.0% *	70.2%	20.3% *	63.4%	45.1% *
25-49 %	32.7%	45.5% *	54.9%	42.3%	23.8%	30.2%	45.9%	30.1%
50-74 %	25.8%	31.4%	33.7%	39.4%	29.1%	23.0%	35.7%	24.4%
75% or more	23.1%	44.1%	44.4%	35.2%	25.1%	17.7%	42.3%	20.3%
Union presence								
No union employees	26.7%	45.2%	46.4%	38.3%	27.7%	20.8%	43.3%	23.9%
Has union employees	13.1%	--	8.1% *	19.1% *	15.2%	12.4%	26.4% *	12.5%
Percent low-wage employees								
50% or more low-wage	43.6%	38.0% *	74.2%	49.5%	56.7%	38.7%	52.3%	42.5%
Less than 50% low-wage	22.2%	43.5%	42.3%	35.1%	24.4%	16.7%	41.3%	19.5%
Percent women employees								
Less than 25%	27.2%	44.0%	42.1%	40.0%	25.2%	18.1%	43.8%	22.7%
25-49 %	20.2%	30.6%	45.0%	31.7%	23.7%	16.6%	37.0%	18.6%
50-74 %	22.1%	50.1%	51.4%	30.1%	29.2%	16.9%	45.9%	19.7%
75% or more	28.6%	41.3%	38.3%	35.6%	29.1%	25.9%	38.8%	27.2%
Percent age 50 or older employees								
Less than 25%	29.1%	44.4%	45.4%	36.3%	25.9%	24.6%	44.4%	25.7%
25-49 %	21.2%	40.2%	48.9%	38.4%	23.5%	17.3%	43.2%	19.5%
50-74 %	18.5%	39.7%	33.4%	27.3%	38.2%	5.2% *	33.5%	15.2% *
75% or more	37.8%	50.1%	22.6% *	18.1% *	30.0% *	40.6%	42.5%	35.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.14%	4.24%	3.61%	2.49%	1.92%	1.51%	2.05%	1.21%
Industry group **								
Agric., fish., forest.	16.80% *	--	--	--	24.78% *	6.68% *	14.21%	19.21% *
Mining and manufacturing	1.62%	12.42% *	10.24%	5.19%	2.84%	2.25%	6.03%	1.71%
Construction	4.00%	9.25% *	9.19%	9.28%	7.92%	7.38% *	5.72%	4.85%
Utilities and transp.	3.28%	--	13.90%	10.48% *	5.79%	4.29% *	9.22%	3.42%
Wholesale trade	3.43%	12.33%	8.53%	6.70%	5.43%	6.03%	5.85%	4.03%
Fin. svcs. and real estate	2.58%	12.98%	13.58%	4.38%	4.99%	3.21%	7.61%	2.69%
Retail trade	3.28%	15.59% *	9.63%	6.90%	5.79%	4.22%	6.53%	3.65%
Professional services	1.96%	6.95%	7.05%	3.29%	4.14%	2.74%	3.78%	2.19%
Other services	4.47%	9.44%	8.29%	5.53%	5.03%	5.05% *	5.05%	4.59%
Ownership								
For profit, incorporated	1.39%	4.85%	4.37%	3.17%	2.24%	1.73%	2.44%	1.45%
For profit, unincorporated	2.69%	8.24%	5.76%	4.45%	3.77%	4.66%	4.64%	3.12%
Nonprofit	2.41%	7.00% *	5.91% *	4.77%	5.86%	2.83%	3.92%	2.59%
Age of firm								
Less than 5 years	4.72%	6.79% *	16.26% *	8.02%	8.38%	4.88% *	7.18%	6.19%
5-9 years	4.33%	9.91%	7.17%	7.57%	8.29%	12.43% *	5.48%	6.39%
10-19 years	2.54%	7.36%	8.89%	4.79%	4.13%	4.56%	4.32%	2.88%
20 or more years	1.25%	6.07%	4.30%	2.92%	2.28%	1.57%	2.54%	1.31%
Multi/single status								
2 or more locations	1.29%	--	11.54%	3.64%	1.64%	1.51%	6.77%	1.29%
1 location only	1.91%	4.26%	3.55%	3.10%	4.06%	8.34%	2.13%	2.92%
Percent full-time employees								
Less than 25%	12.89%	--	--	17.36% *	17.62%	6.66% *	15.03%	14.81% *
25-49 %	3.05%	16.04% *	12.11%	5.59%	5.70%	4.36%	7.34%	3.31%
50-74 %	2.90%	8.47%	8.10%	7.73%	5.22%	3.92%	5.48%	3.25%
75% or more	1.22%	4.83%	3.93%	2.70%	1.80%	1.63%	2.24%	1.29%
Union presence								
No union employees	1.42%	4.23%	3.69%	2.07%	2.08%	2.05%	2.08%	1.55%
Has union employees	1.63%	--	4.60% *	8.49% *	3.41%	1.87%	8.69% *	1.66%
Percent low-wage employees								
50% or more low-wage	4.29%	12.73% *	9.48%	6.78%	10.43%	5.39%	7.83%	4.78%
Less than 50% low-wage	1.13%	4.49%	3.70%	2.58%	1.72%	1.50%	2.12%	1.19%
Percent women employees								
Less than 25%	1.54%	5.92%	5.08%	4.86%	2.81%	2.39%	2.96%	1.75%
25-49 %	1.43%	8.57%	8.10%	4.03%	2.73%	1.76%	4.53%	1.47%
50-74 %	2.70%	8.68%	9.53%	3.77%	4.05%	3.08%	5.10%	2.71%
75% or more	3.36%	11.17%	5.89%	3.98%	7.32%	4.79%	4.43%	3.80%
Percent age 50 or older employees								
Less than 25%	1.66%	5.19%	5.19%	4.18%	2.93%	2.49%	2.83%	1.85%
25-49 %	1.33%	9.95%	6.86%	3.37%	2.20%	1.74%	3.96%	1.39%
50-74 %	4.89%	11.28%	5.97%	4.50%	8.07%	2.27% *	5.09%	5.11% *
75% or more	6.86%	9.64%	10.98% *	7.38% *	11.09% *	11.64%	7.88%	9.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.4%	71.5%	67.5%	66.0%	60.8%	55.9%	67.9%	57.9%
Industry group **								
Agric., fish., forest.	56.9%	48.9%	--	56.8%	76.0%	30.6% *	46.8%	59.4%
Mining and manufacturing	57.3%	69.0%	72.9%	67.8%	64.7%	50.2%	68.2%	56.1%
Construction	58.6%	75.6%	72.9%	63.3%	44.9%	51.3%	69.9%	52.2%
Utilities and transp.	49.2%	85.8%	78.9%	59.0%	61.2%	40.0%	69.0%	46.6%
Wholesale trade	59.6%	78.3%	59.6%	73.6%	61.9%	50.8%	67.6%	57.5%
Fin. svcs. and real estate	55.5%	56.1%	69.7%	71.1%	62.0%	51.6%	65.5%	54.4%
Retail trade	61.9%	77.8%	80.9%	63.6%	63.7%	59.5%	71.1%	60.5%
Professional services	59.1%	70.4%	63.7%	65.0%	56.7%	57.6%	67.1%	57.7%
Other services	67.5%	69.6%	63.1%	67.2%	69.2%	67.3%	67.8%	67.4%
Ownership								
For profit, incorporated	59.5%	71.8%	65.3%	65.9%	60.6%	56.5%	67.1%	58.1%
For profit, unincorporated	55.3%	72.5%	71.8%	67.9%	57.5%	44.6%	69.1%	51.8%
Nonprofit	62.3%	67.6%	77.9%	64.1%	64.1%	60.1%	71.4%	61.4%
Age of firm								
Less than 5 years	65.7%	61.7%	71.9%	73.1%	58.4%	54.6%	66.8%	64.8%
5-9 years	67.0%	66.7%	72.7%	67.4%	70.6%	47.2%	67.9%	66.2%
10-19 years	61.2%	74.0%	63.8%	69.3%	52.1%	58.1%	68.6%	57.4%
20 or more years	58.6%	72.7%	67.3%	64.2%	62.0%	55.8%	67.7%	57.6%
Multi/single status								
2 or more locations	57.2%	90.9%	59.8%	62.2%	61.1%	55.9%	66.0%	57.0%
1 location only	65.2%	70.8%	68.5%	67.5%	60.4%	53.4%	68.2%	62.4%
Percent full-time employees								
Less than 25%	52.2%	51.6%	64.5%	54.5%	48.0%	52.8%	55.6%	51.7%
25-49 %	56.9%	60.7%	49.5%	67.1%	60.8%	52.6%	60.0%	56.4%
50-74 %	62.4%	69.2%	79.9%	55.9%	58.6%	62.5%	70.2%	61.3%
75% or more	59.2%	72.4%	66.7%	67.0%	61.3%	55.1%	68.1%	57.6%
Union presence								
No union employees	60.4%	70.9%	67.7%	66.4%	59.7%	57.2%	68.0%	58.8%
Has union employees	55.0%	82.8%	62.7%	59.2%	72.3%	52.3%	65.4%	54.6%
Percent low-wage employees								
50% or more low-wage	58.7%	65.1%	65.3%	62.5%	55.7%	58.2%	63.5%	58.1%
Less than 50% low-wage	59.5%	72.1%	67.7%	66.3%	61.3%	55.6%	68.3%	57.9%
Percent women employees								
Less than 25%	57.0%	73.8%	69.1%	65.8%	57.7%	46.6%	67.5%	53.5%
25-49 %	57.2%	78.4%	70.2%	68.0%	59.2%	53.5%	73.9%	55.3%
50-74 %	62.4%	67.4%	68.4%	68.2%	63.7%	60.8%	66.7%	61.9%
75% or more	61.0%	65.8%	60.7%	61.6%	63.9%	59.2%	63.7%	60.4%
Percent age 50 or older employees								
Less than 25%	59.8%	72.0%	69.3%	66.1%	61.0%	54.7%	68.5%	57.7%
25-49 %	57.0%	72.7%	69.1%	64.7%	60.1%	54.0%	68.1%	56.0%
50-74 %	67.2%	74.2%	61.2%	71.0%	63.2%	67.8%	67.5%	67.1%
75% or more	60.4%	64.4%	61.2%	65.3%	62.1%	54.5%	63.2%	58.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.27%	2.13%	2.34%	1.52%	1.67%	2.22%	1.27%	1.52%
Industry group **								
Agric., fish., forest.	9.70%	14.47%	--	12.22%	12.27%	9.72% *	10.08%	11.36%
Mining and manufacturing	1.72%	8.76%	6.01%	3.93%	3.44%	2.27%	3.75%	1.86%
Construction	3.43%	5.69%	5.39%	5.26%	8.71%	4.86%	3.44%	4.63%
Utilities and transp.	3.58%	6.58%	8.02%	9.58%	8.49%	4.67%	7.16%	3.93%
Wholesale trade	2.51%	5.72%	8.31%	5.37%	4.50%	4.32%	4.84%	2.92%
Fin. svcs. and real estate	2.49%	7.96%	7.68%	4.88%	3.76%	3.30%	4.44%	2.70%
Retail trade	2.18%	6.05%	4.85%	4.82%	4.35%	2.87%	4.03%	2.43%
Professional services	1.32%	3.74%	4.29%	2.45%	2.86%	1.91%	2.20%	1.51%
Other services	5.31%	5.23%	6.56%	3.39%	4.15%	8.76%	3.30%	6.31%
Ownership								
For profit, incorporated	1.72%	2.55%	2.86%	1.86%	2.33%	2.90%	1.55%	2.07%
For profit, unincorporated	1.91%	4.80%	4.65%	3.36%	3.68%	2.99%	2.83%	2.20%
Nonprofit	1.92%	7.12%	4.98%	4.26%	3.14%	2.85%	3.20%	2.08%
Age of firm								
Less than 5 years	3.16%	7.79%	8.68%	4.57%	6.33%	9.94%	4.80%	4.19%
5-9 years	2.65%	5.46%	4.97%	4.67%	4.38%	11.33%	3.31%	3.97%
10-19 years	2.33%	3.85%	5.50%	3.05%	5.33%	4.45%	2.67%	3.19%
20 or more years	1.51%	2.91%	3.01%	1.99%	1.78%	2.35%	1.68%	1.71%
Multi/single status								
2 or more locations	1.75%	5.16%	8.38%	2.81%	1.76%	2.27%	4.05%	1.80%
1 location only	1.34%	2.18%	2.39%	1.81%	3.33%	6.10%	1.33%	2.24%
Percent full-time employees								
Less than 25%	5.63%	15.26%	11.02%	14.05%	10.40%	8.44%	7.26%	6.38%
25-49 %	3.20%	8.47%	10.37%	4.38%	5.09%	5.03%	5.03%	3.61%
50-74 %	2.10%	4.99%	4.16%	4.99%	4.16%	2.89%	3.06%	2.38%
75% or more	1.47%	2.39%	2.62%	1.66%	1.86%	2.65%	1.42%	1.76%
Union presence								
No union employees	1.46%	2.14%	2.39%	1.49%	1.76%	2.84%	1.29%	1.81%
Has union employees	1.99%	10.21%	12.10%	9.84%	4.73%	2.23%	7.44%	2.04%
Percent low-wage employees								
50% or more low-wage	2.39%	6.08%	6.47%	4.83%	4.20%	3.31%	4.00%	2.65%
Less than 50% low-wage	1.38%	2.26%	2.47%	1.60%	1.78%	2.48%	1.34%	1.66%
Percent women employees								
Less than 25%	1.42%	3.21%	3.26%	2.71%	3.50%	2.33%	2.00%	1.76%
25-49 %	1.60%	4.66%	4.72%	3.09%	3.21%	2.18%	2.57%	1.74%
50-74 %	3.28%	4.30%	5.76%	2.81%	2.73%	4.97%	2.76%	3.68%
75% or more	1.87%	5.34%	5.98%	3.24%	3.99%	2.81%	3.11%	2.16%
Percent age 50 or older employees								
Less than 25%	1.36%	3.08%	3.21%	2.24%	3.26%	2.23%	1.82%	1.65%
25-49 %	1.12%	4.65%	3.75%	2.49%	2.09%	1.52%	2.27%	1.20%
50-74 %	6.67%	4.58%	6.86%	3.65%	4.28%	11.66%	3.44%	8.34%
75% or more	3.52%	5.93%	10.66%	8.19%	8.25%	6.83%	4.81%	4.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.37	54.11	56.42	54.20	46.63	44.38	55.54	45.69
Industry group **								
Agric., fish., forest.	51.97	53.71	--	52.51	53.69	42.04	55.14	51.37
Mining and manufacturing	47.05	59.78	54.60	53.98	45.18	45.20	54.32	46.08
Construction	52.73	47.96	58.91	55.47	54.35	43.57	54.84	51.14
Utilities and transp.	48.97	57.83	50.01	56.89	44.74	47.88	58.08	47.15
Wholesale trade	50.72	51.71	56.62	58.33	45.75	48.30	58.05	48.44
Fin. svcs. and real estate	44.96	57.60	55.35	47.50	43.57	43.80	54.71	43.75
Retail trade	54.96	50.25	56.79	50.84	50.74	56.42	53.93	55.13
Professional services	47.68	56.95	57.74	54.32	45.82	45.07	56.66	45.86
Other services	40.88	52.05	54.58	55.01	48.46	33.68	54.08	38.35
Ownership								
For profit, incorporated	47.30	55.11	56.76	54.84	47.06	43.97	55.75	45.53
For profit, unincorporated	51.31	52.48	59.02	54.53	49.26	48.91	57.62	49.18
Nonprofit	44.84	49.27	49.13	50.41	43.65	43.96	50.36	44.23
Age of firm								
Less than 5 years	55.89	56.75	59.53	60.14	51.73	33.90	60.18	51.91
5-9 years	55.91	55.16	54.40	63.37	52.92	45.78	57.58	54.55
10-19 years	51.45	54.45	56.76	54.89	51.23	44.28	56.43	48.42
20 or more years	46.11	53.27	56.20	52.08	45.11	44.41	54.13	45.04
Multi/single status								
2 or more locations	45.28	56.62	57.82	55.53	45.82	44.30	58.92	44.84
1 location only	52.26	54.00	56.27	53.73	47.86	47.31	55.05	49.51
Percent full-time employees								
Less than 25%	45.83	55.15	56.50	50.28	45.79	42.69	51.08	45.00
25-49 %	49.58	64.73	50.39	49.89	50.30	48.12	53.67	48.89
50-74 %	48.14	55.14	58.26	56.04	50.92	45.15	58.25	46.42
75% or more	47.22	53.73	56.30	54.32	46.13	44.15	55.34	45.50
Union presence								
No union employees	48.38	54.84	56.53	55.00	47.07	45.03	56.00	46.50
Has union employees	42.49	41.74	53.07	39.51	42.91	42.43	44.19	42.42
Percent low-wage employees								
50% or more low-wage	55.85	54.50	53.03	57.31	53.04	56.55	55.29	55.93
Less than 50% low-wage	46.44	54.07	56.63	53.95	46.11	42.72	55.56	44.50
Percent women employees								
Less than 25%	50.90	51.57	55.69	55.66	50.05	46.22	55.39	48.97
25-49 %	45.70	56.27	57.60	53.14	44.42	43.48	55.87	44.15
50-74 %	45.31	55.29	57.06	52.21	45.97	43.03	55.06	44.14
75% or more	49.16	55.66	56.18	54.51	46.24	47.66	56.03	47.71
Percent age 50 or older employees								
Less than 25%	51.61	51.79	56.38	55.09	48.71	50.77	54.83	50.68
25-49 %	46.60	62.89	57.71	53.36	44.60	44.90	58.57	45.22
50-74 %	37.56	49.55	56.18	52.08	47.80	27.35	52.55	33.72
75% or more	55.00	55.98	47.97	59.88	47.80	57.32	55.18	54.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.42	1.41	1.06	0.95	0.66	2.35	0.73	1.62
Industry group **								
Agric., fish., forest.	2.90	9.59	--	5.43	4.29	3.83	5.09	3.28
Mining and manufacturing	0.97	5.14	3.32	1.88	1.56	1.56	2.06	1.06
Construction	1.58	4.31	3.43	2.89	3.92	2.34	2.38	2.16
Utilities and transp.	2.01	3.78	5.45	7.59	2.58	3.25	2.66	2.32
Wholesale trade	1.36	4.94	3.34	3.88	2.04	1.87	3.46	1.35
Fin. svcs. and real estate	1.12	3.10	3.04	2.79	2.40	1.46	1.87	1.20
Retail trade	1.70	3.72	3.60	2.48	2.10	2.28	2.21	1.94
Professional services	0.70	2.98	1.89	1.77	0.95	1.08	1.42	0.79
Other services	6.01	2.32	2.43	2.02	1.60	7.22	1.45	6.45
Ownership								
For profit, incorporated	2.00	1.78	1.26	1.04	0.84	3.12	0.86	2.29
For profit, unincorporated	0.98	3.04	2.39	2.45	1.81	1.72	1.92	1.13
Nonprofit	0.92	2.21	3.38	3.30	1.15	1.43	1.74	1.01
Age of firm								
Less than 5 years	1.99	3.82	2.90	3.56	4.65	3.30	2.52	2.96
5-9 years	2.03	2.71	2.64	4.66	3.74	2.77	2.69	2.98
10-19 years	1.04	2.98	2.07	1.81	2.01	2.38	1.49	1.35
20 or more years	1.66	1.92	1.51	1.10	0.68	2.50	0.93	1.81
Multi/single status								
2 or more locations	1.89	4.34	2.85	1.79	0.86	2.41	2.32	1.92
1 location only	0.59	1.45	1.13	1.13	0.98	4.11	0.76	0.89
Percent full-time employees								
Less than 25%	2.67	7.13	4.97	5.79	3.51	3.67	3.91	2.90
25-49 %	1.09	3.92	3.31	2.24	1.98	1.67	2.11	1.21
50-74 %	1.53	2.72	3.22	2.71	2.13	2.17	1.84	1.74
75% or more	1.66	1.61	1.16	1.06	0.72	2.80	0.81	1.90
Union presence								
No union employees	1.75	1.34	1.06	0.94	0.70	3.18	0.72	2.05
Has union employees	1.03	7.28	7.97	3.58	1.71	1.22	4.66	1.05
Percent low-wage employees								
50% or more low-wage	1.62	3.12	2.51	2.32	1.75	2.31	1.85	1.82
Less than 50% low-wage	1.51	1.51	1.11	1.01	0.70	2.48	0.77	1.72
Percent women employees								
Less than 25%	0.90	2.43	1.58	1.74	1.49	2.09	1.29	1.17
25-49 %	0.70	2.33	2.86	1.49	1.15	0.96	1.37	0.75
50-74 %	4.01	3.52	2.17	2.33	1.32	5.60	1.70	4.32
75% or more	0.89	2.67	2.36	1.54	1.00	1.59	1.46	1.05
Percent age 50 or older employees								
Less than 25%	0.72	1.71	1.41	1.45	1.11	1.35	0.96	0.90
25-49 %	0.61	3.62	2.32	1.55	0.89	0.86	1.59	0.64
50-74 %	6.61	3.03	1.93	2.05	1.65	5.98	1.61	6.75
75% or more	2.48	3.38	5.36	6.85	3.57	5.26	2.81	3.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.7	25.4	26.3	26.5	22.2	20.8	26.1	21.3
Industry group **								
Agric., fish., forest.	23.5	--	18.9	--	22.0	24.4	20.1	24.0
Mining and manufacturing	21.7	34.0	25.6	27.0	22.7	20.5	27.6	21.3
Construction	23.1	23.2	23.4	24.6	26.0	19.5	23.8	22.8
Utilities and transp.	20.9	--	--	26.7	19.0	20.8	27.9	20.6
Wholesale trade	21.7	23.4	24.9	22.9	20.1	21.8	24.4	21.3
Fin. svs. and real estate	19.6	21.9	30.9	25.8	18.7	19.3	26.5	19.3
Retail trade	22.8	23.6	26.5	29.2	23.7	21.9	25.4	22.7
Professional services	21.5	26.9	25.2	24.9	21.8	20.7	26.4	21.0
Other services	23.8	24.7	28.6	30.7	25.4	22.2	27.4	23.3
Ownership								
For profit, incorporated	21.9	26.0	25.3	26.5	23.1	20.9	25.9	21.5
For profit, unincorporated	21.5	23.2	29.8	25.9	20.2	20.6	27.4	20.7
Nonprofit	21.2	24.3	26.4	27.6	20.8	20.6	24.9	21.0
Age of firm								
Less than 5 years	25.6	22.2	--	27.9	23.8	22.3	27.4	24.6
5-9 years	22.7	21.4	23.5	26.4	21.6	20.9	24.7	21.6
10-19 years	23.8	23.6	26.6	28.7	22.0	21.9	26.2	22.9
20 or more years	21.4	28.3	25.5	25.7	22.2	20.7	26.1	21.1
Multi/single status								
2 or more locations	21.0	--	21.4	27.1	21.0	20.9	23.6	21.0
1 location only	24.7	25.6	27.2	26.3	24.0	19.2	26.5	23.5
Percent full-time employees								
Less than 25%	24.1	--	--	29.8	26.6	21.5	31.4	23.2
25-49 %	23.7	27.8	27.6	31.4	21.9	22.7	31.2	23.2
50-74 %	22.4	25.7	25.8	25.2	22.1	21.9	24.5	22.2
75% or more	21.5	25.2	26.1	26.4	22.1	20.6	26.0	21.1
Union presence								
No union employees	21.9	25.4	26.4	26.8	22.3	20.7	26.3	21.4
Has union employees	21.1	--	22.1	23.9	20.2	21.1	23.0	21.1
Percent low-wage employees								
50% or more low-wage	23.4	25.0	23.8	27.9	26.8	22.3	24.5	23.3
Less than 50% low-wage	21.5	25.4	26.4	26.4	21.7	20.6	26.2	21.1
Percent women employees								
Less than 25%	23.0	25.0	27.4	26.4	22.0	22.1	25.4	22.6
25-49 %	21.0	21.8	27.7	28.4	22.0	20.3	27.6	20.8
50-74 %	21.2	24.6	25.3	26.4	21.9	20.4	25.9	20.9
75% or more	22.1	28.3	24.3	25.0	23.1	21.1	26.6	21.6
Percent age 50 or older employees								
Less than 25%	22.9	25.2	26.2	27.4	22.3	22.0	26.5	22.4
25-49 %	20.8	23.7	28.3	26.2	21.4	20.2	26.4	20.6
50-74 %	22.5	29.1	23.2	23.7	24.8	20.9	25.1	22.0
75% or more	21.1	23.6	22.8	22.5	22.0	20.0	23.3	20.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22	1.06	1.40	0.84	0.53	0.25	0.69	0.23
Industry group **								
Agric., fish., forest.	1.60	--	1.47	--	2.11	2.49	1.01	1.85
Mining and manufacturing	0.49	4.26	2.95	2.23	1.43	0.43	2.26	0.50
Construction	1.14	1.52	2.22	1.50	2.84	1.19	1.10	1.45
Utilities and transp.	0.57	--	--	3.38	1.64	0.62	2.67	0.58
Wholesale trade	0.67	3.35	4.11	2.80	1.09	0.84	2.27	0.69
Fin. svcs. and real estate	0.73	1.86	4.01	2.81	1.09	0.85	2.16	0.74
Retail trade	0.47	2.21	2.65	1.94	0.85	0.50	1.49	0.50
Professional services	0.32	2.17	1.48	1.03	0.64	0.41	1.04	0.33
Other services	0.75	1.53	5.13	3.93	2.03	0.71	2.65	0.77
Ownership								
For profit, incorporated	0.27	1.25	1.19	1.07	0.70	0.31	0.68	0.29
For profit, unincorporated	0.49	1.37	4.96	1.77	0.85	0.51	2.33	0.44
Nonprofit	0.53	3.43	3.20	1.93	1.10	0.65	1.65	0.56
Age of firm								
Less than 5 years	1.93	1.15	--	3.40	1.52	1.28	4.78	1.42
5-9 years	1.37	2.25	2.76	1.72	2.82	2.81	1.47	1.93
10-19 years	0.90	1.81	2.40	2.88	0.74	1.52	1.34	1.11
20 or more years	0.23	1.65	1.22	0.79	0.62	0.25	0.74	0.23
Multi/single status								
2 or more locations	0.23	--	0.79	1.22	0.46	0.26	1.10	0.23
1 location only	0.59	1.09	1.59	1.09	1.14	0.59	0.76	0.82
Percent full-time employees								
Less than 25%	1.06	--	--	4.30	2.07	0.54	4.83	1.10
25-49 %	0.83	4.82	1.62	1.97	1.92	1.01	2.50	0.85
50-74 %	0.61	2.76	3.92	1.55	1.54	0.72	1.55	0.64
75% or more	0.24	1.20	1.53	0.97	0.58	0.28	0.77	0.25
Union presence								
No union employees	0.27	1.10	1.42	0.90	0.56	0.32	0.72	0.28
Has union employees	0.33	--	4.22	1.60	0.71	0.36	1.27	0.34
Percent low-wage employees								
50% or more low-wage	0.50	3.07	2.13	2.45	1.51	0.58	1.53	0.53
Less than 50% low-wage	0.23	1.13	1.48	0.89	0.55	0.27	0.73	0.24
Percent women employees								
Less than 25%	0.43	2.10	2.74	1.71	1.00	0.43	1.27	0.46
25-49 %	0.46	1.79	2.94	1.69	0.80	0.53	1.58	0.47
50-74 %	0.35	1.70	1.81	1.58	1.29	0.36	1.16	0.36
75% or more	0.45	2.19	1.99	0.99	1.07	0.57	1.17	0.48
Percent age 50 or older employees								
Less than 25%	0.37	1.77	2.32	1.44	0.80	0.44	1.12	0.39
25-49 %	0.29	1.68	1.88	1.13	0.63	0.33	1.10	0.30
50-74 %	0.66	2.92	2.12	1.45	2.23	0.37	1.37	0.73
75% or more	0.49	1.56	2.38	2.94	1.60	0.38	1.25	0.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.1%	15.6%	20.8%	19.5%	28.2%	40.1%	18.7%	35.7%
Industry group **								
Agric., fish., forest.	35.3%	12.8% *	--	18.6% *	21.0% *	69.3%	24.0% *	38.0%
Mining and manufacturing	33.2%	19.6% *	14.4%	18.6%	28.4%	40.2%	19.2%	34.8%
Construction	26.3%	11.7% *	11.0%	21.5%	30.8%	44.4%	17.2%	31.4%
Utilities and transp.	41.6%	9.5% *	12.7% *	11.6%	21.7%	56.4%	12.5%	45.5%
Wholesale trade	30.9%	20.1% *	22.0% *	12.0%	27.8%	43.1%	18.2%	34.3%
Fin. svcs. and real estate	39.2%	22.7%	20.5% *	18.2%	29.4%	45.2%	20.5%	41.2%
Retail trade	33.1%	9.7% *	14.3%	27.9%	21.9%	37.7%	17.3%	35.4%
Professional services	33.7%	17.1%	28.3%	20.5%	31.9%	38.8%	20.7%	36.0%
Other services	26.9%	14.4%	23.4%	18.4%	23.5%	30.9%	18.1%	28.6%
Ownership								
For profit, incorporated	33.3%	15.6%	20.7%	19.9%	29.6%	39.4%	18.6%	36.0%
For profit, unincorporated	35.6%	11.3%	23.5%	19.3%	28.3%	50.7%	19.6%	39.6%
Nonprofit	30.5%	23.4%	16.7%	17.5%	24.2%	36.7%	17.9%	31.7%
Age of firm								
Less than 5 years	25.9%	19.5%	19.0% *	17.6%	32.9%	67.0%	19.0%	32.1%
5-9 years	26.6%	18.1%	19.4%	20.0%	33.1%	43.7%	21.2%	30.8%
10-19 years	25.5%	15.1%	25.5%	21.5%	21.5%	38.0%	19.3%	28.7%
20 or more years	34.6%	14.7%	19.7%	19.0%	29.0%	40.1%	18.0%	36.5%
Multi/single status								
2 or more locations	37.1%	14.4% *	31.0%	21.1%	29.1%	39.9%	19.6%	37.6%
1 location only	22.7%	15.7%	19.6%	18.8%	26.9%	47.3%	18.6%	26.3%
Percent full-time employees								
Less than 25%	35.4%	45.7% *	16.8% *	13.2% *	37.1% *	40.9%	28.5%	36.4%
25-49 %	35.2%	15.6% *	26.4% *	22.2%	26.0%	44.6%	18.5%	37.8%
50-74 %	33.4%	18.5%	16.7%	26.3%	30.9%	37.2%	20.7%	35.3%
75% or more	33.0%	14.7%	21.2%	18.9%	27.8%	40.4%	18.4%	35.6%
Union presence								
No union employees	31.7%	15.7%	21.2%	19.0%	28.8%	39.2%	18.4%	34.6%
Has union employees	39.4%	13.5% *	12.0% *	27.0%	21.8%	42.7%	27.0%	39.8%
Percent low-wage employees								
50% or more low-wage	33.9%	17.9%	19.8%	20.4%	30.9%	38.2%	19.9%	35.7%
Less than 50% low-wage	33.1%	15.4%	20.9%	19.4%	28.0%	40.4%	18.6%	35.7%
Percent women employees								
Less than 25%	32.0%	13.5%	21.3%	18.2%	29.4%	46.1%	19.2%	36.3%
25-49 %	35.8%	11.4%	11.9%	17.9%	28.7%	42.8%	13.6%	38.4%
50-74 %	32.3%	18.1%	27.0%	23.3%	27.3%	35.6%	21.3%	33.5%
75% or more	31.8%	20.2%	22.2%	19.6%	26.8%	38.9%	20.0%	34.2%
Percent age 50 or older employees								
Less than 25%	31.8%	16.0%	21.4%	19.7%	28.8%	40.0%	19.5%	34.8%
25-49 %	36.7%	18.2%	22.0%	19.9%	28.1%	43.0%	19.1%	38.4%
50-74 %	24.1%	13.6%	16.7%	18.4%	27.7%	26.2% *	16.8%	26.0%
75% or more	27.0%	14.2%	23.9% *	13.2%	18.9%	45.9%	16.3%	34.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.10%	1.54%	1.98%	1.16%	1.45%	2.07%	1.00%	1.34%
Industry group **								
Agric., fish., forest.	8.78%	10.77% *	--	8.22% *	11.55% *	9.74%	10.70% *	11.01%
Mining and manufacturing	1.84%	7.53% *	3.87%	3.20%	3.15%	2.97%	3.06%	2.04%
Construction	2.71%	3.74% *	2.87%	3.96%	7.38%	5.15%	2.66%	3.96%
Utilities and transp.	3.53%	4.33% *	5.59% *	3.41%	5.06%	4.65%	3.10%	3.91%
Wholesale trade	2.30%	6.98% *	7.55% *	3.30%	4.32%	4.14%	3.98%	2.72%
Fin. svcs. and real estate	2.55%	5.47%	6.54% *	4.05%	3.71%	3.34%	3.48%	2.75%
Retail trade	2.14%	3.46% *	4.04%	4.98%	2.93%	2.84%	3.07%	2.39%
Professional services	1.31%	2.70%	4.27%	1.91%	2.93%	1.90%	1.93%	1.49%
Other services	4.38%	3.89%	5.10%	2.54%	3.46%	8.30%	2.47%	5.53%
Ownership								
For profit, incorporated	1.47%	1.84%	2.41%	1.44%	2.06%	2.67%	1.21%	1.83%
For profit, unincorporated	1.91%	2.56%	4.44%	2.54%	2.82%	3.10%	2.30%	2.24%
Nonprofit	1.87%	6.22%	4.48%	3.05%	2.69%	2.81%	2.57%	2.02%
Age of firm								
Less than 5 years	2.87%	5.01%	8.02% *	3.74%	6.04%	10.77%	3.92%	4.09%
5-9 years	2.76%	3.80%	4.28%	3.79%	5.69%	12.38%	2.85%	4.35%
10-19 years	1.81%	2.91%	5.24%	2.86%	3.28%	4.17%	2.25%	2.49%
20 or more years	1.33%	2.22%	2.29%	1.43%	1.70%	2.18%	1.26%	1.53%
Multi/single status								
2 or more locations	1.57%	8.37% *	8.81%	2.04%	1.53%	2.11%	3.46%	1.62%
1 location only	1.15%	1.57%	1.89%	1.41%	2.87%	6.20%	1.03%	1.97%
Percent full-time employees								
Less than 25%	5.26%	16.00% *	9.16% *	4.43% *	11.86% *	7.86%	7.53%	5.95%
25-49 %	3.33%	5.71% *	10.24% *	3.89%	4.18%	5.14%	4.28%	3.70%
50-74 %	2.02%	4.06%	4.02%	3.94%	4.13%	2.84%	2.74%	2.29%
75% or more	1.26%	1.66%	2.21%	1.27%	1.60%	2.43%	1.10%	1.55%
Union presence								
No union employees	1.22%	1.55%	2.03%	1.16%	1.53%	2.63%	1.00%	1.56%
Has union employees	2.15%	9.13% *	5.18% *	7.40%	4.55%	2.48%	7.13%	2.21%
Percent low-wage employees								
50% or more low-wage	2.33%	5.33%	5.02%	3.59%	4.23%	3.27%	3.27%	2.59%
Less than 50% low-wage	1.19%	1.61%	2.08%	1.22%	1.54%	2.31%	1.05%	1.47%
Percent women employees								
Less than 25%	1.35%	2.36%	3.02%	2.03%	2.72%	2.70%	1.65%	1.74%
25-49 %	1.67%	2.66%	2.97%	2.18%	3.12%	2.30%	1.72%	1.82%
50-74 %	2.82%	3.26%	5.78%	2.65%	2.54%	4.50%	2.54%	3.24%
75% or more	1.78%	4.12%	3.93%	2.23%	3.40%	2.80%	2.09%	2.09%
Percent age 50 or older employees								
Less than 25%	1.26%	2.28%	3.01%	1.63%	2.83%	2.14%	1.55%	1.54%
25-49 %	1.12%	4.24%	3.37%	2.05%	1.77%	1.56%	1.82%	1.21%
50-74 %	4.83%	3.09%	3.91%	2.94%	4.12%	9.35% *	2.17%	6.51%
75% or more	3.56%	3.22%	9.25% *	3.91%	5.31%	7.18%	3.09%	5.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.6%	11.8%	14.5%	10.3%	5.9%	3.3%	12.4%	4.4%
Industry group **								
Agric., fish., forest.	2.6% *	--	--	2.4% *	3.3% *	0.3% *	4.6% *	2.1% *
Mining and manufacturing	4.8%	13.2% *	11.6% *	8.2%	5.6%	3.0% *	12.6%	3.9%
Construction	5.8%	5.0% *	16.3% *	4.0% *	5.7% *	2.0% *	9.2%	3.9% *
Utilities and transp.	6.7%	8.6% *	--	20.8% *	4.2% *	5.3% *	9.8% *	6.3% *
Wholesale trade	6.9%	17.9% *	18.3% *	10.6%	6.5% *	2.3% *	17.5%	4.1% *
Fin. svcs. and real estate	4.6%	9.6% *	17.1% *	10.2% *	5.7%	2.9%	12.7% *	3.7%
Retail trade	5.4%	12.3% *	17.2% *	13.9%	1.8% *	3.6%	13.4%	4.3%
Professional services	5.5%	13.8%	7.6%	10.3%	5.4%	3.8%	10.8%	4.6%
Other services	6.5%	13.2% *	22.6% *	12.2%	9.7%	2.3% *	15.8%	4.7%
Ownership								
For profit, incorporated	5.6%	13.4%	13.3%	9.3%	6.5%	3.3%	12.1%	4.4%
For profit, unincorporated	5.4%	7.5% *	20.2% *	9.0%	2.9%	3.1%	13.2%	3.5%
Nonprofit	5.9%	7.6% *	12.8% *	17.3%	6.4%	3.3%	13.3%	5.2%
Age of firm								
Less than 5 years	11.5%	9.8% *	23.6% *	11.3% *	7.5% *	0.0%	15.4% *	8.0% *
5-9 years	9.6%	10.9%	14.3% *	9.9%	7.7% *	6.0% *	12.4%	7.3%
10-19 years	6.8%	12.3%	9.0%	9.0%	4.1%	4.8% *	10.1%	5.1%
20 or more years	5.1%	12.1%	15.1%	10.7%	6.0%	3.2%	13.0%	4.2%
Multi/single status								
2 or more locations	3.9%	0.0%	7.5% *	9.7%	5.3%	3.3%	8.1%	3.8%
1 location only	10.0%	12.2%	15.3%	10.6%	6.8%	3.2% *	13.1%	7.3%
Percent full-time employees								
Less than 25%	14.2% *	17.4% *	8.8% *	15.5% *	4.4% *	19.5% *	12.9% *	14.3% *
25-49 %	15.2%	12.0% *	3.5% *	14.8% *	8.1% *	19.2%	12.4%	15.7%
50-74 %	5.5%	8.0% *	16.4% *	9.8%	7.0%	3.7%	11.1%	4.7%
75% or more	5.1%	12.3%	14.6%	10.1%	5.7%	2.5%	12.5%	3.8%
Union presence								
No union employees	5.9%	12.3%	14.3%	10.1%	5.8%	3.2%	12.6%	4.4%
Has union employees	4.4%	3.0% *	18.1% *	15.0% *	6.4% *	3.6%	6.6% *	4.3%
Percent low-wage employees								
50% or more low-wage	6.5%	6.8% *	11.0% *	10.0%	5.9%	5.9%	9.8%	6.0%
Less than 50% low-wage	5.5%	12.3%	14.7%	10.4%	5.9%	2.9%	12.6%	4.2%
Percent women employees								
Less than 25%	6.5%	13.6%	13.0%	8.8%	7.7%	2.0%	11.8%	4.7%
25-49 %	6.1%	6.1% *	15.0%	11.5%	4.6%	5.5%	12.0%	5.5%
50-74 %	4.2%	9.8%	13.4% *	12.0%	6.0%	2.0%	10.9%	3.4%
75% or more	6.0%	15.8%	18.1% *	10.6%	5.0% *	3.0%	15.7%	4.1%
Percent age 50 or older employees								
Less than 25%	7.3%	12.2%	11.8%	11.9%	6.6%	4.9%	11.4%	6.2%
25-49 %	4.4%	12.9% *	16.1%	8.2%	4.8%	3.0%	13.5%	3.5%
50-74 %	5.5%	11.0%	22.2% *	11.3%	8.3%	0.5% *	14.3%	3.3% *
75% or more	5.5%	10.6%	5.2% *	9.8% *	1.6% *	1.6% *	9.9%	2.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 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%	1.46%	2.12%	1.02%	0.63%	0.39%	0.96%	0.35%
Industry group **								
Agric., fish., forest.	1.19% *	--	--	1.84% *	2.39% *	0.28% *	2.44% *	1.31% *
Mining and manufacturing	0.67%	5.00% *	4.19% *	2.15%	1.12%	0.91% *	2.63%	0.67%
Construction	1.25%	2.15% *	5.17% *	1.23% *	3.31% *	1.21% *	2.26%	1.45% *
Utilities and transp.	1.87%	4.96% *	--	10.62% *	2.21% *	2.13% *	3.52% *	2.07% *
Wholesale trade	1.31%	6.84% *	6.12% *	2.98%	3.62% *	0.93% *	3.61%	1.32% *
Fin. svcs. and real estate	0.78%	3.42% *	11.65% *	3.13% *	1.45%	0.75%	4.77% *	0.67%
Retail trade	0.84%	4.73% *	6.03% *	3.25%	0.71% *	0.84%	2.83%	0.83%
Professional services	0.56%	2.82%	1.94%	1.59%	1.10%	0.77%	1.35%	0.61%
Other services	1.43%	4.04% *	7.07% *	2.41%	2.15%	1.00% *	3.20%	1.25%
Ownership								
For profit, incorporated	0.43%	1.87%	2.39%	0.97%	0.87%	0.50%	1.11%	0.44%
For profit, unincorporated	0.75%	2.37% *	6.14% *	1.98%	0.66%	0.87%	2.66%	0.59%
Nonprofit	0.79%	2.85% *	4.89% *	4.73%	1.51%	0.67%	2.52%	0.83%
Age of firm								
Less than 5 years	2.73%	3.07% *	10.56% *	4.24% *	2.89% *	0.00%	4.91% *	2.53% *
5-9 years	1.59%	3.26%	5.33% *	2.97%	2.33% *	4.60% *	2.70%	1.83%
10-19 years	0.84%	2.92%	2.50%	1.65%	1.08%	2.04% *	1.48%	1.03%
20 or more years	0.38%	2.16%	2.88%	1.37%	0.78%	0.40%	1.33%	0.37%
Multi/single status								
2 or more locations	0.35%	0.00%	3.02% *	1.44%	0.67%	0.40%	1.69%	0.35%
1 location only	0.75%	1.50%	2.33%	1.30%	1.23%	1.71% *	1.08%	1.01%
Percent full-time employees								
Less than 25%	6.34% *	10.66% *	4.64% *	5.96% *	1.68% *	11.58% *	4.33% *	7.23% *
25-49 %	2.39%	4.60% *	1.91% *	4.45% *	2.48% *	4.01%	3.13%	2.72%
50-74 %	0.78%	2.57% *	5.24% *	2.84%	2.10%	0.88%	2.27%	0.82%
75% or more	0.36%	1.67%	2.36%	1.13%	0.70%	0.35%	1.08%	0.35%
Union presence								
No union employees	0.38%	1.51%	2.18%	0.86%	0.66%	0.42%	1.00%	0.37%
Has union employees	0.90%	2.19% *	8.67% *	10.23% *	2.16% *	0.90%	3.14% *	0.92%
Percent low-wage employees								
50% or more low-wage	0.90%	2.31% *	3.56% *	2.28%	1.44%	1.22%	1.82%	0.98%
Less than 50% low-wage	0.37%	1.58%	2.24%	1.09%	0.68%	0.41%	1.03%	0.37%
Percent women employees								
Less than 25%	0.66%	2.58%	2.43%	1.87%	1.62%	0.60%	1.31%	0.77%
25-49 %	0.68%	1.85% *	4.20%	1.95%	0.89%	0.95%	1.92%	0.72%
50-74 %	0.57%	2.76%	5.54% *	2.04%	0.93%	0.46%	2.25%	0.51%
75% or more	0.75%	3.77%	6.56% *	2.00%	1.59% *	0.59%	2.87%	0.62%
Percent age 50 or older employees								
Less than 25%	0.61%	2.16%	2.01%	1.74%	1.15%	0.86%	1.10%	0.71%
25-49 %	0.38%	4.33% *	4.70%	1.22%	0.71%	0.43%	2.10%	0.36%
50-74 %	1.54%	2.80%	7.31% *	3.13%	2.49%	0.30% *	3.12%	1.20% *
75% or more	1.13%	2.63%	2.43% *	3.85% *	0.66% *	1.34% *	2.04%	1.03% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 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%	30.9%	22.6%	23.5%	20.0%	23.3%	25.8%	22.4%
Industry group **								
Agric., fish., forest.	10.0% *	25.3% *	--	24.2% *	10.2% *	2.8% *	19.9% *	7.6% *
Mining and manufacturing	17.0%	40.8%	29.0%	19.6%	19.1%	13.9%	24.4%	16.2%
Construction	16.3%	41.2%	16.1%	19.0%	8.6%	10.3% *	26.9%	10.3%
Utilities and transp.	22.0%	28.2% *	31.9% *	20.1% *	19.7%	22.3%	23.6%	21.8%
Wholesale trade	20.8%	40.6%	27.6%	36.7%	17.7%	12.9%	34.4%	17.2%
Fin. svcs. and real estate	17.7%	38.8%	15.8% *	27.0%	22.5%	14.8%	27.0%	16.7%
Retail trade	40.0%	19.2% *	29.1%	17.6%	25.6%	47.2%	23.7%	42.4%
Professional services	18.7%	29.4%	20.7%	26.4%	17.3%	16.7%	25.9%	17.4%
Other services	33.2% *	21.7%	24.8%	21.3%	31.6%	37.7% *	23.1%	35.1% *
Ownership								
For profit, incorporated	24.3%	33.2%	22.3%	23.2%	19.1%	25.7%	26.3%	24.0%
For profit, unincorporated	16.4%	20.0%	19.8%	22.0%	19.7%	11.3%	21.8%	15.0%
Nonprofit	22.4%	32.7%	31.4%	27.0%	22.8%	20.6%	29.7%	21.7%
Age of firm								
Less than 5 years	18.3%	22.7% *	19.5% *	19.4%	14.3% *	15.5% *	19.4%	17.3%
5-9 years	20.2%	32.5%	22.1%	25.4%	15.8%	4.6% *	27.0%	14.8%
10-19 years	19.5%	30.0%	19.8%	22.6%	14.9%	17.4%	24.4%	16.9%
20 or more years	23.7%	32.8%	24.2%	24.0%	21.6%	23.8%	27.2%	23.3%
Multi/single status								
2 or more locations	23.0%	48.9% *	19.6%	23.5%	20.0%	23.6%	27.1%	22.9%
1 location only	22.8%	30.4%	23.0%	23.5%	20.0%	14.7% *	25.7%	20.3%
Percent full-time employees								
Less than 25%	16.1%	18.6% *	44.5%	22.4% *	20.5% *	9.1%	29.7%	14.1%
25-49 %	16.5%	32.8%	28.0% *	29.0%	15.3%	11.3%	31.5%	14.1%
50-74 %	30.3%	29.6%	23.8%	25.3%	23.4%	33.1%	24.6%	31.1%
75% or more	22.3%	31.3%	22.0%	23.1%	19.8%	22.5%	25.7%	21.7%
Union presence								
No union employees	23.2%	29.9%	22.7%	23.1%	19.6%	24.3%	25.3%	22.8%
Has union employees	21.7%	51.0% *	20.6% *	31.0%	24.3%	20.7%	39.3%	21.2%
Percent low-wage employees								
50% or more low-wage	27.9%	28.9%	27.7%	25.6%	17.5%	30.8%	24.9%	28.3%
Less than 50% low-wage	22.4%	31.1%	22.3%	23.3%	20.2%	22.4%	25.9%	21.8%
Percent women employees								
Less than 25%	18.7%	31.6%	23.8%	22.1%	16.8%	14.8%	26.7%	16.0%
25-49 %	17.1%	28.6%	24.2%	24.2%	18.6%	14.9%	25.3%	16.2%
50-74 %	33.0%	32.1%	19.4%	26.1%	20.5%	37.8%	26.6%	33.8%
75% or more	20.3%	30.5%	21.7%	22.9%	26.5%	16.1%	23.8%	19.6%
Percent age 50 or older employees								
Less than 25%	25.1%	29.5%	21.4%	22.7%	23.3%	26.7%	24.8%	25.1%
25-49 %	18.1%	35.5%	22.8%	23.4%	17.5%	16.8%	26.5%	17.3%
50-74 %	36.9% *	37.5%	20.1%	27.4%	19.5%	47.3% *	27.4%	39.4% *
75% or more	17.5%	19.7%	48.3%	24.1% *	21.9% *	3.7% *	26.7%	10.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.18%	2.61%	1.84%	1.34%	1.62%	3.68%	1.21%	2.56%
Industry group **								
Agric., fish., forest.	4.67% *	14.18% *	--	9.68% *	9.12% *	1.97% *	7.18% *	5.40% *
Mining and manufacturing	1.48%	8.97%	6.61%	3.47%	2.80%	2.04%	3.49%	1.59%
Construction	2.11%	9.85%	4.20%	3.45%	2.57%	3.32% *	4.11%	1.86%
Utilities and transp.	3.23%	12.02% *	11.63% *	6.81% *	5.37%	4.62%	5.81%	3.59%
Wholesale trade	1.97%	8.42%	6.73%	6.22%	3.38%	2.19%	4.96%	2.02%
Fin. svcs. and real estate	2.18%	8.34%	5.12% *	5.37%	3.74%	2.92%	4.49%	2.36%
Retail trade	4.19%	6.01% *	6.54%	3.15%	4.99%	5.24%	3.55%	4.62%
Professional services	0.96%	4.08%	3.31%	2.39%	1.87%	1.35%	2.07%	1.06%
Other services	11.15% *	4.76%	4.55%	3.09%	7.61%	17.20% *	2.61%	12.88% *
Ownership								
For profit, incorporated	3.02%	3.12%	2.10%	1.57%	2.29%	4.86%	1.42%	3.58%
For profit, unincorporated	1.34%	4.19%	4.27%	3.19%	2.80%	1.96%	2.76%	1.51%
Nonprofit	1.53%	9.09%	7.26%	4.04%	2.71%	2.12%	4.13%	1.62%
Age of firm								
Less than 5 years	2.53%	6.96% *	6.33% *	4.20%	4.75% *	9.10% *	3.76%	3.42%
5-9 years	2.55%	5.85%	5.83%	5.26%	4.68%	1.98% *	3.93%	3.14%
10-19 years	1.59%	5.05%	3.59%	2.59%	2.69%	3.69%	2.40%	2.02%
20 or more years	2.58%	3.89%	2.44%	1.72%	2.01%	3.88%	1.64%	2.89%
Multi/single status								
2 or more locations	2.95%	19.33% *	5.13%	2.56%	1.40%	3.77%	3.74%	3.04%
1 location only	1.28%	2.65%	1.96%	1.58%	3.37%	4.52% *	1.28%	2.16%
Percent full-time employees								
Less than 25%	2.52%	9.57% *	12.02%	7.88% *	6.47% *	1.82%	6.75%	2.59%
25-49 %	1.92%	9.68%	10.06% *	5.12%	4.15%	2.21%	5.21%	1.99%
50-74 %	3.31%	5.88%	5.02%	4.33%	4.03%	4.71%	3.12%	3.74%
75% or more	2.54%	2.98%	2.01%	1.46%	1.81%	4.37%	1.35%	3.01%
Union presence								
No union employees	2.62%	2.44%	1.87%	1.35%	1.73%	4.91%	1.19%	3.19%
Has union employees	1.99%	19.93% *	9.87% *	7.71%	4.37%	2.26%	9.20%	2.03%
Percent low-wage employees								
50% or more low-wage	3.86%	6.59%	6.31%	3.47%	2.76%	5.55%	3.44%	4.32%
Less than 50% low-wage	2.39%	2.80%	1.92%	1.42%	1.75%	4.14%	1.28%	2.84%
Percent women employees								
Less than 25%	1.09%	4.51%	2.83%	2.23%	2.07%	1.87%	2.00%	1.27%
25-49 %	1.24%	6.30%	4.25%	2.91%	2.08%	1.72%	2.74%	1.34%
50-74 %	5.95%	5.19%	4.26%	2.89%	2.35%	8.11%	2.70%	6.53%
75% or more	1.89%	5.45%	4.05%	2.73%	6.31%	1.90%	2.49%	2.22%
Percent age 50 or older employees								
Less than 25%	1.75%	3.28%	2.45%	1.79%	3.46%	3.05%	1.57%	2.15%
25-49 %	0.90%	6.32%	3.73%	2.38%	1.52%	1.21%	2.43%	0.95%
50-74 %	13.33% *	7.29%	4.01%	3.99%	3.35%	19.95% *	3.53%	16.03% *
75% or more	2.82%	4.23%	10.69%	7.37% *	7.48% *	1.44% *	4.29%	2.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	278.12	257.54	314.37	331.44	268.28	240.13	313.71	260.65
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	253.30	--	--	312.33	233.47	273.73 *	248.24	255.08
Construction	322.44	--	271.86	425.69	--	--	292.12	362.17
Utilities and transp.	141.59	--	--	--	258.38	106.96	177.07	134.20
Wholesale trade	358.68	--	456.70	372.73	395.45	277.41	371.58	344.12
Fin. svcs. and real estate	330.19	241.29	--	433.71	239.58	347.21	347.65	324.00
Retail trade	211.98	--	--	276.95	227.06	144.79	272.06	184.40
Professional services	301.65	367.94	300.44	376.47	224.50	284.31	350.55	281.45
Other services	273.48	216.88	298.71	340.90	307.05	164.18	304.00	254.07
Ownership								
For profit, incorporated	272.75	266.37	291.18	350.30	272.58	225.19	298.43	259.94
For profit, unincorporated	312.62	--	377.32	345.67	303.69	258.68	339.24	287.17
Nonprofit	273.95	--	317.17	270.50	243.36	294.56	369.51	250.51
Age of firm								
Less than 5 years	351.12	--	402.32	378.89	288.73	--	363.89	329.11
5-9 years	298.87	--	362.42	368.41	226.86	254.03	316.46	275.17
10-19 years	265.59	259.96	348.28	317.59	254.39	138.77 *	291.93	239.09
20 or more years	273.70	273.33	277.28	325.67	272.95	247.88	312.26	260.22
Multi/single status								
2 or more locations	266.03	--	365.88	382.22	271.88	241.35	365.92	260.22
1 location only	290.77	257.54	311.28	313.83	264.11	--	308.84	261.77
Percent full-time employees								
Less than 25%	206.02	--	--	--	204.18	205.18	--	201.47
25-49 %	183.09	--	--	455.02	296.37	94.03	402.06	155.76
50-74 %	310.96	--	409.20	320.94	230.72	316.63	374.23	288.96
75% or more	286.46	256.74	301.31	327.39	272.43	264.35	306.38	274.73
Union presence								
No union employees	284.50	259.31	304.92	346.49	256.05	253.02	310.58	268.72
Has union employees	240.63	--	--	--	383.07	208.88	--	229.63
Percent low-wage employees								
50% or more low-wage	202.72	163.83	224.29	333.89	230.38	164.70	309.42	180.54
Less than 50% low-wage	287.92	262.61	318.73	331.24	271.72	259.66	313.99	273.90
Percent women employees								
Less than 25%	275.50	219.85	276.53	283.25	286.56	291.79	261.99	287.01
25-49 %	239.37	235.71	408.03	367.53	271.01	170.59	372.34	205.97
50-74 %	298.27	310.63	380.61	340.45	249.89	275.04	377.27	270.28
75% or more	323.70	286.08	249.64	369.17	253.75	402.24	303.00	339.70
Percent age 50 or older employees								
Less than 25%	274.24	260.79	323.52	350.74	261.22	208.58	325.98	250.96
25-49 %	292.42	--	347.04	352.23	278.63	266.53	331.90	278.12
50-74 %	248.59	280.78	246.96	197.37	263.29	--	268.72	226.25
75% or more	275.27	228.26	--	--	--	360.41	266.85	302.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.88	24.88	31.78	25.46	17.56	19.86	17.24	13.60
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	33.07	--	--	48.42	25.71	83.32 *	39.17	42.48
Construction	46.85	--	40.86	81.04	--	--	45.67	90.87
Utilities and transp.	24.31	--	--	--	39.19	31.63	33.43	26.80
Wholesale trade	33.79	--	60.21	48.14	66.66	45.67	46.50	51.05
Fin. svcs. and real estate	29.11	44.83	--	47.12	32.04	57.33	34.86	37.58
Retail trade	29.26	--	--	56.45	13.63	27.92	60.27	30.64
Professional services	17.91	39.26	35.96	45.95	17.69	28.62	27.88	21.37
Other services	25.68	47.49	79.98	52.04	27.41	37.29	50.19	28.68
Ownership								
For profit, incorporated	13.81	27.17	39.21	28.14	24.03	25.45	20.30	17.99
For profit, unincorporated	23.29	--	56.38	36.40	38.39	39.46	34.23	29.98
Nonprofit	22.54	--	47.72	65.32	22.09	28.60	55.65	21.40
Age of firm								
Less than 5 years	33.97	--	76.52	48.19	52.83	--	45.66	52.49
5-9 years	26.96	--	69.11	44.58	36.33	6.88	38.19	36.33
10-19 years	29.76	55.84	76.77	46.73	41.54	50.36 *	35.78	44.86
20 or more years	12.90	29.41	40.59	34.59	21.31	20.73	24.21	15.10
Multi/single status								
2 or more locations	15.91	--	58.02	42.06	23.58	20.40	38.11	16.54
1 location only	14.73	24.88	33.29	29.71	25.95	--	18.38	23.58
Percent full-time employees								
Less than 25%	21.86	--	--	--	41.59	25.35	--	22.16
25-49 %	30.06	--	--	65.45	24.08	16.74	71.90	30.49
50-74 %	32.25	--	86.99	58.63	42.64	58.19	52.23	36.85
75% or more	12.61	27.06	33.43	28.68	19.80	27.81	18.61	16.69
Union presence								
No union employees	10.95	25.13	30.84	22.36	16.63	23.94	17.04	14.32
Has union employees	33.56	--	--	--	79.34	30.12	--	31.98
Percent low-wage employees								
50% or more low-wage	21.75	32.06	31.01	48.97	22.06	31.22	38.50	24.03
Less than 50% low-wage	11.99	25.99	33.54	27.22	19.00	24.06	18.17	15.41
Percent women employees								
Less than 25%	20.16	42.73	38.98	44.06	40.71	53.90	23.59	31.78
25-49 %	20.87	35.73	68.05	33.02	26.34	27.19	33.52	22.42
50-74 %	18.05	53.18	60.37	49.63	25.83	26.19	34.89	20.39
75% or more	25.93	39.91	65.89	63.70	15.95	29.70	44.84	27.75
Percent age 50 or older employees								
Less than 25%	16.38	42.88	38.07	40.19	29.92	27.52	22.85	20.80
25-49 %	18.10	--	51.10	35.23	28.43	30.53	30.89	21.29
50-74 %	24.81	46.06	63.87	56.55	25.14	--	43.59	24.75
75% or more	29.95	40.80	--	--	--	28.45	36.30	34.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	553.17	566.43	785.43	653.34	693.89	467.28	674.06	528.82
Industry group **								
Agric., fish., forest.	312.11	--	--	--	323.44	305.13	319.27	307.56
Mining and manufacturing	558.35	448.11	976.81 *	568.09	634.03	460.52	678.74	538.33
Construction	632.09	389.85 *	902.18 *	697.02	648.19 *	616.71 *	567.36	727.10
Utilities and transp.	563.33	--	380.10	589.69 *	581.27 *	570.49 *	583.50	560.39 *
Wholesale trade	700.44	759.15	596.81	874.03 *	425.93	740.29 *	908.74 *	590.27
Fin. svcs. and real estate	727.59	873.37 *	819.64	624.79	446.69	830.41	847.97	707.39
Retail trade	410.18	--	732.93	633.11	742.00	356.71	700.87	386.49
Professional services	610.33	570.87	975.00	599.68	678.53	553.75	680.81	592.09
Other services	478.44	535.66	600.57	658.13	1,009.93	315.46	527.02	472.36 *
Ownership								
For profit, incorporated	525.18	571.17	869.68	589.40	715.61	439.78	665.29	497.25
For profit, unincorporated	733.66	481.21	542.48	926.26	598.51	837.97 *	802.69	708.31
Nonprofit	575.29	620.62 *	589.06	626.68	707.27	491.91	557.20	577.65
Age of firm								
Less than 5 years	547.99	379.60	749.20	573.56	596.81 *	--	545.46	550.55
5-9 years	826.54	810.22 *	616.10	1,016.28 *	734.44	--	902.38 *	716.75
10-19 years	646.17	487.60	769.50	605.66	945.12	461.90	621.32	664.43
20 or more years	533.41	590.42	823.94	623.71	658.55	467.97	665.94	515.86
Multi/single status								
2 or more locations	493.94	--	1,212.75 *	743.58	515.52	468.86	958.17	478.81
1 location only	712.08	567.59	740.88	618.88	960.27	378.42	628.89	806.86
Percent full-time employees								
Less than 25%	546.10	--	--	544.32	531.57	481.39	586.29	533.63
25-49 %	804.33	370.50	500.58	499.27	1,482.53 *	812.18	465.22	923.09
50-74 %	403.24	618.51	902.68	413.33	516.65	343.87	682.75	370.47
75% or more	572.66	560.12	787.95	686.31	696.90	488.16	682.32	549.37
Union presence								
No union employees	585.87	580.91	789.59	676.75	719.47	492.47	689.94	561.33
Has union employees	399.10	--	--	370.36	480.45	386.73	429.06 *	397.25
Percent low-wage employees								
50% or more low-wage	547.86	457.33	630.15	490.83	1,208.26 *	459.11	523.98	550.55
Less than 50% low-wage	553.90	576.38	797.87	668.21	653.86	468.74	685.91	525.55
Percent women employees								
Less than 25%	671.08	588.75	903.98	711.85	577.91	643.43	758.87	621.16
25-49 %	570.06	404.32	813.31 *	643.79	742.45	475.43	696.53	547.49
50-74 %	440.25	514.60	566.63	503.86	610.17	405.11	525.44	432.79
75% or more	710.49	715.88	668.78	737.30	842.64	617.08	625.09	731.12
Percent age 50 or older employees								
Less than 25%	584.67	597.40	760.50	556.08	848.36	469.80	654.04	567.88
25-49 %	583.47	589.87	699.09	807.87	592.71	526.99	742.51	560.30
50-74 %	418.00	435.18	1,001.73 *	552.17	482.80	360.01 *	579.78	389.33
75% or more	707.65	732.00	--	530.32 *	603.26	--	766.95	598.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.90	61.33	93.12	60.75	79.37	52.49	52.34	48.87
Industry group **								
Agric., fish., forest.	20.94	--	--	--	26.91	6.23	42.27	19.42
Mining and manufacturing	60.14	96.47	418.41 *	101.37	133.71	59.16	188.40	62.16
Construction	89.69	147.66 *	350.28 *	140.29	203.39 *	190.17 *	116.93	134.14
Utilities and transp.	156.03	--	51.99	231.58 *	190.84 *	237.65 *	155.48	177.45 *
Wholesale trade	126.53	164.33	126.38	320.63 *	68.68	233.32 *	281.80 *	109.71
Fin. svcs. and real estate	122.15	331.14 *	189.84	150.33	63.02	211.48	182.12	138.12
Retail trade	31.13	--	143.99	111.73	112.73	28.62	92.16	30.46
Professional services	46.07	101.52	238.47	74.60	148.95	55.72	89.05	53.17
Other services	130.95	107.24	110.36	161.38	202.53	51.01	57.42	144.31 *
Ownership								
For profit, incorporated	52.24	71.13	121.90	46.10	108.76	56.18	52.60	57.41
For profit, unincorporated	110.13	57.53	102.66	245.39	126.63	252.75 *	209.70	129.46
Nonprofit	54.86	241.88 *	113.63	145.97	164.32	41.00	89.46	60.90
Age of firm								
Less than 5 years	79.87	52.40	167.98	157.51	209.23 *	--	76.26	140.65
5-9 years	184.43	343.38 *	145.81	414.58 *	190.87	--	291.09 *	126.52
10-19 years	66.15	73.88	182.07	93.31	222.40	53.84	78.31	99.26
20 or more years	48.01	84.65	132.98	55.81	92.94	54.77	57.91	51.66
Multi/single status								
2 or more locations	47.38	--	528.91 *	164.21	40.52	53.67	250.20	45.85
1 location only	56.33	63.99	84.35	53.71	153.58	69.29	41.91	103.90
Percent full-time employees								
Less than 25%	75.70	--	--	150.12	155.89	68.01	165.17	84.25
25-49 %	166.79	62.35	91.14	49.48	688.13 *	174.98	49.47	221.22
50-74 %	29.83	95.46	161.57	41.33	70.54	29.59	75.83	28.25
75% or more	54.44	70.85	107.90	70.09	89.13	68.39	59.85	61.46
Union presence								
No union employees	55.99	60.94	96.19	64.88	86.82	72.53	54.41	64.32
Has union employees	42.35	--	--	65.18	81.97	50.23	131.76 *	44.20
Percent low-wage employees								
50% or more low-wage	78.88	88.83	173.25	55.88	461.87 *	57.45	70.68	87.66
Less than 50% low-wage	48.84	66.65	99.57	65.85	78.07	61.27	56.13	54.34
Percent women employees								
Less than 25%	61.65	92.22	155.17	125.21	66.82	147.65	98.73	78.93
25-49 %	55.83	80.42	268.83 *	114.24	126.46	73.23	126.12	61.26
50-74 %	58.23	116.17	87.76	43.92	147.54	60.98	53.10	61.28
75% or more	80.65	183.36	108.81	138.58	205.65	71.77	81.69	96.49
Percent age 50 or older employees								
Less than 25%	49.74	59.09	110.36	55.92	145.71	52.84	53.94	60.17
25-49 %	37.29	168.97	185.88	132.21	66.11	45.97	132.83	37.30
50-74 %	110.58	119.36	336.41 *	89.10	109.25	113.21 *	119.08	111.61
75% or more	102.53	181.75	--	220.11 *	140.35	--	146.62	103.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.8	23.0	24.2	23.4	20.7	20.0	24.1	20.3
Industry group **								
Agric., fish., forest.	22.1	26.7	26.3	20.5	21.6	21.8	25.1	21.5
Mining and manufacturing	20.2	23.5	24.2	22.5	20.7	19.4	23.9	19.9
Construction	22.5	24.9	25.5	23.4	23.1	18.9	25.1	21.3
Utilities and transp.	19.6	25.1	22.3	24.0	18.5	19.1	25.0	19.0
Wholesale trade	21.4	24.3	27.7	21.5	19.9	21.2	25.2	20.7
Fin. svcs. and real estate	18.9	24.2	22.9	22.5	18.3	18.5	23.2	18.6
Retail trade	22.5	22.4	25.2	27.7	22.8	21.8	26.6	22.1
Professional services	20.4	22.6	23.1	23.0	20.7	19.6	23.4	20.0
Other services	21.9	20.8	23.6	23.2	22.7	21.4	22.7	21.8
Ownership								
For profit, incorporated	20.9	22.5	24.3	23.6	21.3	20.1	24.3	20.4
For profit, unincorporated	21.3	24.8	25.0	22.7	20.5	20.4	24.1	20.7
Nonprofit	19.6	22.9	21.6	23.2	19.5	19.1	22.5	19.4
Age of firm								
Less than 5 years	22.0	23.1	22.3	22.5	22.0	18.1	22.5	21.6
5-9 years	21.5	21.9	24.0	23.3	20.1	18.6	23.1	20.4
10-19 years	22.4	23.1	23.7	24.5	21.7	20.8	24.4	21.4
20 or more years	20.5	23.2	24.6	23.1	20.6	19.9	24.3	20.2
Multi/single status								
2 or more locations	20.3	25.5	22.1	24.5	20.3	20.0	24.7	20.2
1 location only	22.3	22.9	24.4	23.0	21.4	18.0	23.9	21.0
Percent full-time employees								
Less than 25%	22.4	26.4	26.2	22.4	23.6	21.2	25.2	22.1
25-49 %	21.9	25.0	26.3	25.0	22.3	20.9	24.9	21.6
50-74 %	20.6	22.4	23.7	23.1	20.9	20.1	23.2	20.3
75% or more	20.7	23.0	24.1	23.4	20.6	19.9	24.1	20.2
Union presence								
No union employees	21.1	23.1	24.3	23.4	20.9	20.3	24.1	20.6
Has union employees	19.2	22.1	21.1	22.4	19.6	19.0	22.0	19.1
Percent low-wage employees								
50% or more low-wage	21.8	19.3	22.2	25.4	23.0	21.3	23.0	21.7
Less than 50% low-wage	20.6	23.4	24.3	23.2	20.5	19.8	24.1	20.1
Percent women employees								
Less than 25%	21.4	22.5	25.2	23.0	21.1	20.2	24.2	20.6
25-49 %	20.0	24.1	23.0	23.9	21.3	19.0	24.2	19.6
50-74 %	20.9	22.1	23.9	23.4	19.8	20.8	23.6	20.7
75% or more	20.9	23.8	23.0	23.9	20.8	20.0	24.2	20.4
Percent age 50 or older employees								
Less than 25%	21.7	22.6	24.1	23.8	21.2	21.1	24.3	21.2
25-49 %	20.0	22.4	25.5	22.8	20.1	19.4	23.9	19.7
50-74 %	21.0	24.8	21.7	23.6	22.0	19.3	23.6	20.3
75% or more	21.5	22.8	25.1	23.9	20.7	20.1	23.9	20.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15	0.54	0.54	0.33	0.26	0.22	0.32	0.17
Industry group **								
Agric., fish., forest.	0.87	3.34	4.57	1.21	1.27	1.31	2.21	0.87
Mining and manufacturing	0.26	2.23	1.41	0.73	0.60	0.31	0.80	0.27
Construction	0.59	1.31	1.86	0.86	1.31	0.92	0.93	0.70
Utilities and transp.	0.47	2.35	1.60	1.61	1.21	0.51	1.34	0.46
Wholesale trade	0.66	2.05	2.63	0.91	0.41	1.18	1.38	0.75
Fin. svcs. and real estate	0.41	2.62	1.23	1.42	0.71	0.49	1.04	0.42
Retail trade	0.39	1.22	2.56	1.58	0.80	0.46	1.62	0.40
Professional services	0.25	0.96	0.62	0.49	0.43	0.36	0.45	0.27
Other services	0.55	0.82	1.39	0.75	0.66	0.89	0.72	0.65
Ownership								
For profit, incorporated	0.19	0.60	0.65	0.42	0.31	0.28	0.39	0.21
For profit, unincorporated	0.29	1.13	1.34	0.64	0.51	0.43	0.65	0.32
Nonprofit	0.37	2.38	0.72	1.01	0.62	0.49	0.92	0.38
Age of firm								
Less than 5 years	0.57	1.57	1.83	1.00	0.94	1.12	0.95	0.72
5-9 years	0.63	1.29	1.37	0.81	1.00	2.40	0.71	0.90
10-19 years	0.35	0.98	1.06	0.82	0.68	0.62	0.67	0.40
20 or more years	0.18	0.82	0.74	0.42	0.30	0.24	0.43	0.19
Multi/single status								
2 or more locations	0.19	2.34	1.43	0.65	0.24	0.23	0.96	0.19
1 location only	0.25	0.56	0.58	0.39	0.54	0.64	0.34	0.35
Percent full-time employees								
Less than 25%	0.65	3.86	3.75	1.20	1.67	0.41	1.99	0.70
25-49 %	0.40	2.04	1.36	1.26	0.65	0.53	0.95	0.43
50-74 %	0.39	1.23	1.53	0.89	0.70	0.50	0.79	0.42
75% or more	0.17	0.62	0.60	0.37	0.28	0.26	0.35	0.19
Union presence								
No union employees	0.18	0.56	0.55	0.35	0.27	0.29	0.32	0.20
Has union employees	0.25	2.22	2.52	1.10	0.91	0.27	1.36	0.25
Percent low-wage employees								
50% or more low-wage	0.42	1.26	1.91	1.63	0.64	0.53	1.60	0.43
Less than 50% low-wage	0.17	0.57	0.56	0.33	0.27	0.24	0.32	0.18
Percent women employees								
Less than 25%	0.20	0.94	0.97	0.44	0.48	0.21	0.50	0.20
25-49 %	0.28	1.12	1.24	0.85	0.36	0.36	0.79	0.29
50-74 %	0.33	0.88	0.91	0.97	0.58	0.44	0.71	0.36
75% or more	0.39	1.39	0.83	0.59	0.61	0.56	0.61	0.42
Percent age 50 or older employees								
Less than 25%	0.27	0.88	0.66	0.42	0.41	0.46	0.42	0.33
25-49 %	0.20	1.00	1.21	0.56	0.32	0.25	0.63	0.21
50-74 %	0.39	1.48	1.09	1.40	1.03	0.32	0.95	0.41
75% or more	0.51	1.07	3.75	1.92	1.08	0.43	1.09	0.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.9%	59.3%	62.7%	65.6%	71.7%	82.0%	63.1%	78.2%
Industry group **								
Agric., fish., forest.	86.5%	58.2%	91.0%	76.8%	85.4%	96.1%	74.1%	89.4%
Mining and manufacturing	76.1%	56.1%	58.1%	73.4%	70.4%	81.3%	64.7%	77.3%
Construction	71.7%	47.3%	59.7%	70.4%	72.5%	91.9%	60.9%	77.8%
Utilities and transp.	77.1%	76.6%	63.5%	55.3%	61.9%	86.4%	71.3%	77.9%
Wholesale trade	75.0%	46.3%	55.9%	62.4%	76.5%	85.8%	56.4%	79.9%
Fin. svcs. and real estate	84.2%	62.8%	64.3%	61.2%	78.1%	89.7%	61.8%	86.5%
Retail trade	84.6%	76.2%	53.9%	70.0%	71.9%	91.1%	66.1%	87.4%
Professional services	77.6%	58.4%	71.1%	64.0%	77.6%	82.4%	64.4%	79.9%
Other services	61.5%	60.4%	59.6%	62.7%	55.4%	63.4%	61.2%	61.6%
Ownership								
For profit, incorporated	75.4%	54.9%	62.7%	66.0%	70.6%	81.3%	61.7%	77.9%
For profit, unincorporated	79.2%	71.7%	63.1%	74.2%	74.5%	87.1%	68.8%	81.8%
Nonprofit	75.5%	69.9%	62.2%	52.2%	72.7%	81.6%	63.3%	76.7%
Age of firm								
Less than 5 years	63.6%	51.2%	50.3%	63.4%	73.5%	88.7%	53.5%	72.6%
5-9 years	68.9%	59.4%	62.0%	61.8%	76.1%	86.3%	63.6%	73.2%
10-19 years	70.4%	57.9%	69.4%	69.3%	66.7%	81.2%	65.9%	72.6%
20 or more years	77.3%	61.7%	62.3%	65.3%	72.4%	82.0%	63.2%	78.9%
Multi/single status								
2 or more locations	79.5%	77.5%	70.9%	65.5%	73.0%	81.8%	68.7%	79.8%
1 location only	66.5%	58.7%	61.7%	65.7%	69.8%	87.8%	62.3%	70.4%
Percent full-time employees								
Less than 25%	68.4%	73.3%	42.9%	59.7%	71.8%	70.8%	55.9%	70.3%
25-49 %	74.6%	43.5%	63.1%	54.0%	62.5%	88.2%	46.7%	79.0%
50-74 %	80.2%	61.3%	65.0%	63.4%	69.6%	87.4%	65.6%	82.4%
75% or more	75.6%	59.1%	62.8%	66.5%	72.2%	81.2%	63.5%	77.7%
Union presence								
No union employees	74.7%	60.4%	62.7%	66.7%	71.6%	80.9%	63.5%	77.1%
Has union employees	81.5%	36.4% *	61.7%	48.6%	72.8%	84.8%	55.2%	82.4%
Percent low-wage employees								
50% or more low-wage	83.0%	60.4%	60.0%	68.0%	73.3%	90.0%	63.3%	85.5%
Less than 50% low-wage	75.2%	59.1%	62.9%	65.4%	71.6%	81.0%	63.1%	77.3%
Percent women employees								
Less than 25%	73.6%	52.2%	65.6%	67.8%	71.3%	83.3%	64.2%	76.8%
25-49 %	80.1%	71.5%	54.0%	66.1%	72.2%	86.3%	62.4%	82.2%
50-74 %	73.5%	60.2%	70.3%	62.5%	73.1%	75.7%	63.5%	74.6%
75% or more	76.6%	60.3%	57.2%	63.9%	69.7%	86.2%	61.1%	79.7%
Percent age 50 or older employees								
Less than 25%	75.4%	57.4%	65.2%	63.7%	65.8%	86.6%	63.5%	78.3%
25-49 %	81.1%	59.9%	65.6%	69.1%	76.8%	85.5%	65.8%	82.6%
50-74 %	57.4%	55.6%	57.0%	61.2%	71.5%	51.7% *	59.1%	57.0%
75% or more	73.1%	68.7%	34.4%	67.5%	60.9%	93.3%	59.4%	83.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.10%	2.57%	2.36%	1.53%	1.86%	3.81%	1.31%	2.52%
Industry group **								
Agric., fish., forest.	5.04%	14.57%	6.38%	9.54%	9.98%	2.32%	7.71%	5.75%
Mining and manufacturing	1.82%	7.96%	7.14%	3.66%	3.54%	2.69%	3.72%	2.00%
Construction	3.69%	8.57%	6.25%	5.02%	11.19%	2.66%	4.19%	5.40%
Utilities and transp.	3.22%	8.88%	11.95%	9.92%	8.90%	3.28%	5.79%	3.59%
Wholesale trade	2.15%	8.09%	7.98%	5.59%	4.41%	2.81%	4.90%	2.36%
Fin. svcs. and real estate	1.35%	7.17%	10.69%	6.01%	2.80%	1.37%	5.23%	1.28%
Retail trade	1.61%	6.23%	7.35%	4.00%	4.30%	1.64%	4.15%	1.63%
Professional services	1.06%	4.37%	3.62%	2.59%	1.97%	1.49%	2.18%	1.17%
Other services	10.27%	5.74%	6.45%	3.55%	6.48%	17.49%	3.37%	12.22%
Ownership								
For profit, incorporated	2.94%	3.06%	2.78%	1.79%	2.58%	5.15%	1.57%	3.57%
For profit, unincorporated	1.66%	4.85%	5.98%	2.98%	3.91%	2.18%	3.04%	1.91%
Nonprofit	1.61%	7.67%	7.12%	4.79%	2.68%	2.11%	3.98%	1.71%
Age of firm								
Less than 5 years	3.40%	8.04%	9.99%	5.22%	5.64%	3.95%	5.40%	3.87%
5-9 years	2.69%	5.76%	6.54%	5.02%	3.96%	9.08%	3.68%	3.70%
10-19 years	2.33%	5.15%	4.38%	3.02%	6.12%	3.06%	2.67%	3.29%
20 or more years	2.55%	3.65%	3.07%	2.01%	2.03%	4.04%	1.72%	2.88%
Multi/single status								
2 or more locations	2.96%	10.40%	6.17%	2.74%	1.76%	3.91%	3.52%	3.05%
1 location only	1.44%	2.62%	2.52%	1.85%	3.72%	4.03%	1.41%	2.45%
Percent full-time employees								
Less than 25%	6.16%	11.54%	11.58%	12.26%	7.70%	11.17%	7.14%	7.07%
25-49 %	2.39%	9.25%	10.17%	5.33%	5.24%	2.41%	5.23%	2.50%
50-74 %	1.66%	5.97%	6.00%	4.90%	3.78%	1.89%	3.42%	1.78%
75% or more	2.45%	2.91%	2.62%	1.69%	2.11%	4.49%	1.45%	2.95%
Union presence								
No union employees	2.51%	2.45%	2.41%	1.45%	2.00%	5.11%	1.31%	3.12%
Has union employees	1.62%	17.59% *	12.66%	9.19%	4.12%	1.72%	9.00%	1.64%
Percent low-wage employees								
50% or more low-wage	1.48%	6.69%	7.08%	4.29%	2.77%	1.52%	3.84%	1.48%
Less than 50% low-wage	2.30%	2.75%	2.48%	1.62%	2.02%	4.24%	1.38%	2.78%
Percent women employees								
Less than 25%	1.41%	4.23%	3.21%	2.68%	3.64%	2.16%	2.03%	1.78%
25-49 %	1.15%	5.77%	5.44%	3.10%	2.82%	1.35%	3.00%	1.22%
50-74 %	6.36%	5.13%	5.80%	3.16%	2.64%	9.62%	2.96%	7.16%
75% or more	1.92%	5.59%	5.92%	3.35%	6.04%	1.80%	3.11%	2.22%
Percent age 50 or older employees								
Less than 25%	1.33%	3.57%	2.99%	2.33%	3.74%	1.35%	1.77%	1.58%
25-49 %	0.83%	6.33%	4.77%	2.35%	1.89%	1.01%	2.54%	0.87%
50-74 %	12.10%	6.78%	6.61%	4.42%	3.73%	19.56% *	3.77%	15.03%
75% or more	3.67%	4.98%	9.10%	7.76%	9.53%	2.67%	4.71%	4.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.8%	9.4%	11.7%	8.9%	7.4%	9.0%	10.7%	8.5%
Industry group **								
Agric., fish., forest.	4.2% *	29.8% *	1.0% *	12.8% *	0.9% *	2.5% *	15.6% *	1.5% *
Mining and manufacturing	10.5%	22.9% *	8.1% *	9.6%	7.9% *	11.8%	12.9%	10.3%
Construction	7.7%	4.4% *	7.3% *	7.9% *	9.3% *	7.1% *	8.8%	7.0% *
Utilities and transp.	7.7%	3.8% *	8.5% *	3.6% *	5.6% *	9.4%	5.6% *	8.0%
Wholesale trade	10.8%	7.1% *	12.5% *	11.3%	8.1%	12.3%	11.2%	10.7%
Fin. svcs. and real estate	6.8%	5.8% *	14.0% *	6.9% *	7.7% *	6.2%	9.4%	6.5%
Retail trade	9.7%	6.6% *	20.4% *	15.6%	8.7%	8.3%	14.4%	9.0%
Professional services	9.9%	10.5%	14.1%	8.4%	6.5%	11.2%	12.1%	9.6%
Other services	6.8%	11.5% *	8.8% *	7.7%	8.1%	5.6% *	8.5%	6.5%
Ownership								
For profit, incorporated	8.5%	9.4%	12.1%	9.8%	7.4%	8.2%	11.1%	8.1%
For profit, unincorporated	9.1%	9.9% *	11.1% *	8.2%	6.6%	10.6%	9.6%	9.0%
Nonprofit	9.9%	8.6% *	9.7% *	5.8%	7.8% *	11.7%	9.5%	9.9%
Age of firm								
Less than 5 years	8.2%	6.0% *	--	13.0% *	7.1% *	6.0% *	7.0% *	9.3% *
5-9 years	6.1%	6.2% *	13.8% *	6.7%	2.1% *	--	9.4%	3.5%
10-19 years	8.3%	10.9%	21.1%	11.2%	2.5%	6.3%	14.1%	5.3%
20 or more years	9.0%	9.7%	8.9%	8.2%	8.8%	9.2%	10.0%	8.9%
Multi/single status								
2 or more locations	8.9%	23.8% *	21.9% *	6.6%	8.1%	9.1%	13.8%	8.8%
1 location only	8.5%	8.9%	10.4%	9.9%	6.3%	6.7% *	10.2%	7.0%
Percent full-time employees								
Less than 25%	3.0%	10.3% *	9.0% *	2.3% *	3.6% *	1.7%	7.1% *	2.4%
25-49 %	15.9%	18.8% *	9.5% *	13.3%	3.7% *	21.9%	12.6%	16.4%
50-74 %	9.7%	10.9%	16.9% *	8.8% *	8.6%	9.5%	11.9%	9.4%
75% or more	8.6%	8.9%	11.2%	8.9%	7.5%	8.7%	10.5%	8.2%
Union presence								
No union employees	8.3%	9.5%	11.9%	9.0%	7.0%	8.0%	10.7%	7.7%
Has union employees	11.4%	6.5% *	5.8% *	7.8% *	11.1%	11.7%	11.5% *	11.4%
Percent low-wage employees								
50% or more low-wage	7.5%	7.8% *	14.3% *	11.3% *	5.2%	7.3%	11.9% *	7.0%
Less than 50% low-wage	9.0%	9.6%	11.5%	8.8%	7.6%	9.3%	10.6%	8.7%
Percent women employees								
Less than 25%	9.3%	11.3%	9.0%	9.9%	8.1%	9.5%	10.5%	8.9%
25-49 %	10.3%	9.5% *	12.3%	7.5%	6.6%	11.7%	9.6%	10.3%
50-74 %	6.6%	6.3%	19.8% *	9.1%	8.0% *	5.3%	13.4%	5.9%
75% or more	9.8%	9.3%	8.8%	8.2%	6.6%	11.6%	9.1%	9.9%
Percent age 50 or older employees								
Less than 25%	7.9%	10.2%	13.0%	8.1%	7.8%	6.9%	11.2%	7.1%
25-49 %	10.5%	12.5% *	11.4%	10.2%	7.4%	11.4%	11.7%	10.4%
50-74 %	5.5%	6.7% *	8.7% *	9.3% *	5.4% *	4.3% *	8.7%	4.7% *
75% or more	6.7%	7.0%	9.5% *	4.6% *	8.5% *	5.9% *	7.2%	6.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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%	1.27%	1.70%	0.86%	0.91%	0.78%	0.85%	0.57%
Industry group **								
Agric., fish., forest.	1.90% *	15.95% *	1.02% *	9.98% *	0.79% *	1.65% *	7.79% *	0.79% *
Mining and manufacturing	1.43%	8.64% *	3.49% *	2.34%	2.77% *	2.05%	2.96%	1.55%
Construction	1.55%	1.92% *	2.64% *	2.51% *	3.71% *	4.32% *	2.11%	2.11% *
Utilities and transp.	1.58%	2.14% *	5.21% *	1.70% *	2.35% *	2.33%	1.94% *	1.77%
Wholesale trade	1.59%	3.40% *	5.17% *	3.28%	2.35%	2.87%	2.91%	1.86%
Fin. svcs. and real estate	0.93%	2.87% *	6.15% *	2.54% *	2.41% *	1.10%	2.63%	0.98%
Retail trade	1.33%	3.06% *	7.29% *	4.67%	2.45%	1.53%	3.84%	1.40%
Professional services	0.90%	2.30%	4.02%	1.15%	1.70%	1.35%	1.68%	1.01%
Other services	1.57%	3.65% *	2.91% *	2.14%	2.27%	2.20% *	1.66%	1.79%
Ownership								
For profit, incorporated	0.59%	1.48%	2.05%	1.13%	1.08%	0.85%	1.04%	0.66%
For profit, unincorporated	0.98%	3.49% *	3.81% *	1.84%	1.70%	1.70%	1.88%	1.13%
Nonprofit	1.50%	3.53% *	4.23% *	1.42%	2.49% *	2.27%	2.07%	1.63%
Age of firm								
Less than 5 years	1.90%	2.40% *	--	4.97% *	2.96% *	2.96% *	2.22% *	3.00% *
5-9 years	1.14%	2.42% *	4.66% *	1.84%	0.86% *	--	2.15%	1.03%
10-19 years	1.06%	2.69%	5.45%	2.54%	0.69%	1.64%	2.29%	1.00%
20 or more years	0.59%	1.87%	1.61%	0.91%	1.17%	0.82%	0.97%	0.65%
Multi/single status								
2 or more locations	0.65%	16.20% *	9.65% *	1.09%	1.13%	0.80%	3.60%	0.66%
1 location only	0.67%	1.19%	1.38%	1.10%	1.50%	2.52% *	0.80%	1.04%
Percent full-time employees								
Less than 25%	0.70%	8.56% *	3.92% *	1.38% *	1.57% *	0.50%	3.12% *	0.61%
25-49 %	2.32%	8.30% *	5.21% *	3.25%	1.14% *	4.02%	3.36%	2.63%
50-74 %	1.72%	3.24%	5.96% *	2.65% *	2.02%	2.48%	2.67%	1.93%
75% or more	0.54%	1.42%	1.83%	0.95%	1.03%	0.83%	0.93%	0.61%
Union presence								
No union employees	0.54%	1.29%	1.75%	0.87%	0.94%	0.87%	0.85%	0.61%
Has union employees	1.26%	5.80% *	2.91% *	4.58% *	3.34%	1.43%	5.35% *	1.29%
Percent low-wage employees								
50% or more low-wage	1.00%	2.78% *	7.08% *	3.80% *	0.97%	1.30%	3.65% *	1.00%
Less than 50% low-wage	0.55%	1.38%	1.75%	0.87%	0.99%	0.86%	0.86%	0.63%
Percent women employees								
Less than 25%	0.72%	2.47%	1.94%	1.59%	1.66%	1.12%	1.25%	0.86%
25-49 %	0.96%	3.56% *	3.46%	1.46%	1.09%	1.40%	1.69%	1.05%
50-74 %	0.92%	1.65%	6.02% *	1.78%	2.50% *	0.98%	2.52%	0.93%
75% or more	1.21%	2.32%	2.53%	1.72%	1.63%	2.04%	1.40%	1.42%
Percent age 50 or older employees								
Less than 25%	0.62%	1.96%	2.61%	1.12%	1.59%	0.83%	1.29%	0.69%
25-49 %	0.73%	3.92% *	2.88%	1.46%	1.32%	1.01%	1.51%	0.79%
50-74 %	1.48%	2.04% *	3.59% *	3.29% *	1.65% *	2.03% *	2.14%	1.57% *
75% or more	1.48%	2.09%	4.27% *	2.29% *	4.20% *	3.02% *	1.73%	2.21% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	500	352	365	447	498	538	389	524
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	412
Mining and manufacturing	399	260	--	340	649	323	359	404
Construction	543	--	--	690 *	631 *	--	676	448 *
Utilities and transp.	1,104 *	--	--	--	644	1,270 *	--	1,156 *
Wholesale trade	362	--	361	283	306	374	405	350
Fin. svcs. and real estate	720	--	--	--	762 *	761	529 *	749
Retail trade	385	--	276	387	369	402	341	395
Professional services	356	277	251	404	423	352	281	373
Other services	743 *	404	353	602 *	271	1,098 *	380	833 *
Ownership								
For profit, incorporated	496	368	339	449	526	530	387	523
For profit, unincorporated	515	304	494 *	439	662	510	429	539
Nonprofit	504 *	--	347	443	317 *	579 *	330	520 *
Age of firm								
Less than 5 years	581	--	--	581 *	--	--	508 *	630 *
5-9 years	463	--	303	373	--	141	455	482 *
10-19 years	426	271	332	408	609	616 *	311	582
20 or more years	508	346	349	450	481	538	414	520
Multi/single status								
2 or more locations	536	267	--	402	595	539	299	546
1 location only	401	359	398	458	312	527 *	408	392
Percent full-time employees								
Less than 25%	311	259	291	--	--	410	275	326
25-49 %	337	--	--	494	770 *	245 *	574 *	308
50-74 %	346	317	376	351	645	278	351	346
75% or more	534	360	343	452	480	605	388	567
Union presence								
No union employees	459	356	360	396	445	513	352	491
Has union employees	630	--	--	--	843 *	585	--	610
Percent low-wage employees								
50% or more low-wage	310	344	294	347	627	244	306	311
Less than 50% low-wage	518	353	371	458	490	568	397	544
Percent women employees								
Less than 25%	496	400	324	492	543	530	443	517
25-49 %	590	380	440	447	503	633	388	611
50-74 %	498	233	389 *	418	461 *	562	359	533
75% or more	350	312	306	357	473	326	304	358
Percent age 50 or older employees								
Less than 25%	457	336	416	550	517	422	449	461
25-49 %	537	418	310	358	434	595	345	558
50-74 %	423	368	309	382	695 *	353 *	323	471
75% or more	402	242	--	--	820	--	216	558

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.54	42.85	45.45	51.52	68.08	74.56	34.12	56.03
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	47.93
Mining and manufacturing	64.51	20.98	--	71.62	150.00	59.71	68.60	72.86
Construction	139.13	--	--	248.67 *	304.91 *	--	187.79	179.79 *
Utilities and transp.	333.92 *	--	--	--	114.96	408.68 *	--	356.89 *
Wholesale trade	47.30	--	58.16	41.91	76.52	79.02	98.51	53.41
Fin. svcs. and real estate	132.39	--	--	--	248.45 *	186.55	175.88 *	149.21
Retail trade	59.43	--	51.47	67.69	104.15	92.39	48.41	71.84
Professional services	38.00	18.98	41.65	50.86	105.93	53.65	24.87	46.44
Other services	230.08 *	106.62	41.16	216.22 *	65.11	381.29 *	51.42	276.67 *
Ownership								
For profit, incorporated	48.21	56.03	41.50	65.94	78.37	77.69	41.84	59.08
For profit, unincorporated	67.15	40.27	184.95 *	87.15	194.41	93.23	82.46	81.70
Nonprofit	171.28 *	--	56.61	90.74	100.61 *	243.37 *	38.61	186.46 *
Age of firm								
Less than 5 years	165.96	--	--	287.48 *	--	--	214.91 *	234.42 *
5-9 years	89.52	--	55.05	111.42	--	11.69	106.71	163.81 *
10-19 years	51.43	23.86	68.03	52.02	130.03	190.88 *	32.58	101.78
20 or more years	54.00	50.91	35.31	67.19	74.93	77.33	51.61	60.41
Multi/single status								
2 or more locations	61.51	26.19	--	53.33	86.37	75.85	42.67	63.93
1 location only	35.03	46.02	50.74	62.98	58.81	311.64 *	39.03	62.41
Percent full-time employees								
Less than 25%	42.24	10.44	25.96	--	--	94.86	17.34	60.43
25-49 %	82.25	--	--	119.85	328.34 *	95.42 *	200.93 *	87.22
50-74 %	56.98	57.48	38.93	102.68	167.81	63.89	30.88	67.29
75% or more	54.62	52.38	49.29	58.68	75.10	89.02	38.94	66.05
Union presence								
No union employees	48.10	44.09	45.32	39.59	61.57	89.74	23.30	61.36
Has union employees	119.31	--	--	--	261.12 *	132.81	--	122.37
Percent low-wage employees								
50% or more low-wage	34.47	45.76	36.00	89.04	125.75	36.40	28.36	41.50
Less than 50% low-wage	50.56	46.16	49.21	55.84	71.89	81.57	37.03	60.87
Percent women employees								
Less than 25%	54.13	86.19	32.40	100.00	151.80	91.44	68.14	70.79
25-49 %	119.53	63.00	102.75	79.48	77.72	159.35	51.75	131.33
50-74 %	69.62	33.59	120.07 *	68.38	152.49 *	109.61	62.42	85.14
75% or more	39.25	41.78	65.18	66.21	119.34	50.10	30.29	46.86
Percent age 50 or older employees								
Less than 25%	39.93	69.15	78.99	103.89	99.91	58.22	63.31	49.56
25-49 %	75.99	96.53	42.90	39.93	93.40	104.15	32.88	83.82
50-74 %	78.46	41.23	43.13	75.27	294.09 *	107.33 *	26.55	112.48
75% or more	71.56	27.52	--	--	130.97	--	25.77	119.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	71.8%	67.6%	63.9%	45.3%
Firm size				
Less than 50 employees	69.9%	70.1%	66.1%	44.4%
50+ employees	72.1%	67.1%	63.6%	45.5%
Less than 10 employees	68.3%	69.0%	66.6%	45.3%
10-24 employees	70.1%	68.7%	64.8%	42.7%
25-99 employees	74.0%	74.5%	69.8%	44.7%
100-999 employees	70.6%	70.2%	67.4%	45.3%
1000+ employees	72.2%	64.9%	61.2%	45.7%
Industry group **				
Agric., fish., forest.	48.3%	48.3%	45.8%	31.3%
Mining and manufacturing	71.5%	67.9%	64.6%	40.4%
Construction	66.1%	66.4%	63.4%	40.6%
Utilities and transp.	60.3%	55.1%	50.4%	36.5%
Wholesale trade	66.4%	65.9%	63.3%	41.0%
Fin. svcs. and real estate	73.0%	72.2%	69.6%	46.7%
Retail trade	79.2%	77.2%	66.1%	56.4%
Professional services	73.7%	66.0%	63.5%	45.2%
Other services	72.5%	67.2%	65.0%	48.8%
Ownership				
For profit, incorporated	70.5%	66.9%	63.2%	45.2%
For profit, unincorporated	73.0%	68.9%	65.8%	44.1%
Nonprofit	76.3%	69.2%	65.7%	46.7%
Age of firm				
Less than 5 years	78.0%	77.5%	73.0%	44.1%
5-9 years	70.7%	72.5%	70.6%	47.1%
10-19 years	69.2%	68.7%	65.8%	42.7%
20 or more years	72.0%	66.9%	63.1%	45.6%
Multi/single status				
2 or more locations	72.4%	66.9%	63.3%	45.9%
1 location only	70.3%	69.4%	65.8%	43.8%
Percent full-time employees				
Less than 25%	63.9%	61.1%	58.9%	30.2%
25-49 %	69.6%	71.0%	67.8%	44.4%
50-74 %	73.8%	69.2%	63.1%	50.1%
75% or more	71.8%	67.3%	64.0%	45.0%
Union presence				
No union employees	72.8%	69.7%	65.9%	46.9%
Has union employees	67.4%	58.2%	55.3%	38.2%
Percent low wage employees **				
50% or more low-wage	75.3%	72.0%	61.4%	53.3%
Less than 50% low-wage	71.4%	67.1%	64.2%	44.4%
Percent women employees				
Less than 25%	66.4%	64.7%	61.7%	39.6%
25-49 %	70.8%	65.6%	62.8%	41.9%
50-74 %	77.0%	72.7%	67.2%	54.2%
75% or more	71.5%	65.6%	63.1%	43.1%
Percent age 50 or older employees				
Less than 25%	72.2%	68.7%	62.5%	46.3%
25-49 %	71.0%	65.2%	63.2%	42.1%
50-74 %	75.0%	74.0%	71.3%	55.1%
75% or more	65.7%	63.9%	62.5%	45.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.99%	1.16%	1.23%	1.66%
Firm size				
Less than 50 employees	1.25%	1.23%	1.24%	1.34%
50+ employees	1.14%	1.35%	1.44%	1.93%
Less than 10 employees	2.40%	2.33%	2.31%	2.59%
10-24 employees	2.05%	2.09%	2.12%	2.26%
25-99 employees	1.43%	1.35%	1.47%	1.63%
100-999 employees	1.79%	1.80%	1.79%	1.69%
1000+ employees	1.52%	1.95%	2.08%	2.75%
Industry group **				
Agric., fish., forest.	10.44%	10.52%	10.15%	7.39%
Mining and manufacturing	1.69%	1.77%	1.79%	1.97%
Construction	3.58%	3.60%	3.59%	3.48%
Utilities and transp.	3.74%	3.51%	3.71%	3.93%
Wholesale trade	2.61%	2.58%	2.59%	2.40%
Fin. svcs. and real estate	1.90%	1.93%	2.07%	2.65%
Retail trade	2.10%	2.19%	2.67%	3.39%
Professional services	1.06%	1.35%	1.36%	1.35%
Other services	4.62%	5.82%	6.13%	8.58%
Ownership				
For profit, incorporated	1.36%	1.55%	1.67%	2.28%
For profit, unincorporated	1.76%	1.85%	1.85%	2.14%
Nonprofit	1.50%	2.04%	2.07%	2.02%
Age of firm				
Less than 5 years	2.54%	2.53%	2.86%	3.54%
5-9 years	2.77%	2.53%	2.53%	3.10%
10-19 years	2.28%	2.29%	2.25%	2.21%
20 or more years	1.14%	1.37%	1.46%	1.96%
Multi/single status				
2 or more locations	1.23%	1.52%	1.62%	2.20%
1 location only	1.42%	1.41%	1.40%	1.35%
Percent full-time employees				
Less than 25%	3.55%	3.63%	3.66%	3.62%
25-49 %	2.42%	2.33%	2.38%	3.28%
50-74 %	1.92%	2.09%	2.22%	2.72%
75% or more	1.14%	1.34%	1.42%	1.92%
Union presence				
No union employees	1.12%	1.31%	1.39%	1.93%
Has union employees	1.75%	1.90%	2.03%	2.08%
Percent low wage employees **				
50% or more low-wage	1.89%	2.25%	2.76%	2.93%
Less than 50% low-wage	1.09%	1.27%	1.33%	1.83%
Percent women employees				
Less than 25%	1.52%	1.42%	1.43%	1.44%
25-49 %	1.32%	1.45%	1.52%	1.60%
50-74 %	2.02%	2.72%	3.12%	4.17%
75% or more	1.97%	2.25%	2.23%	2.02%
Percent age 50 or older employees				
Less than 25%	1.37%	1.72%	1.65%	1.68%
25-49 %	0.97%	1.07%	1.11%	1.16%
50-74 %	4.98%	5.19%	5.77%	9.35%
75% or more	4.69%	3.67%	3.63%	5.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.31 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, 2024

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	11	37	62	101
Firm size				
Less than 50 employees	12	36	62	121
50+ employees	11	37	62	97
Less than 10 employees	12	35	59	105
10-24 employees	12	35	61	127
25-99 employees	12	36	63	118
100-999 employees	12	35	61	105
1000+ employees	11	38	63	93
Industry group **				
Agric., fish., forest.	12	39	71	119
Mining and manufacturing	12	36	62	103
Construction	12	36	63	115
Utilities and transp.	11	36	66	101
Wholesale trade	12	35	60	104
Fin. svcs. and real estate	12	37	65	110
Retail trade	9	40	59	74
Professional services	12	36	63	109
Other services	12	36	59	91
Ownership				
For profit, incorporated	11	37	62	97
For profit, unincorporated	12	36	63	116
Nonprofit	12	35	60	103
Age of firm				
Less than 5 years	11	34	60	104
5-9 years	13	36	62	111
10-19 years	12	36	64	114
20 or more years	11	37	62	98
Multi/single status				
2 or more locations	11	37	62	97
1 location only	12	36	62	110
Percent full-time employees				
Less than 25%	12	37	61	93
25-49 %	12	36	59	101
50-74 %	11	39	61	89
75% or more	11	36	62	102
Union presence				
No union employees	12	37	62	104
Has union employees	11	35	61	82
Percent low wage employees **				
50% or more low-wage	10	40	63	89
Less than 50% low-wage	12	36	62	102
Percent women employees				
Less than 25%	12	36	63	111
25-49 %	11	36	61	103
50-74 %	11	38	62	89
75% or more	12	36	63	111
Percent age 50 or older employees				
Less than 25%	11	37	62	102
25-49 %	11	36	63	104
50-74 %	11	37	60	85
75% or more	13	39	67	121

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.12	0.27	0.66	3.35
Firm size				
Less than 50 employees	0.19	0.55	1.00	3.63
50+ employees	0.14	0.30	0.76	3.66
Less than 10 employees	0.34	1.11	2.23	6.88
10-24 employees	0.35	0.99	1.60	6.84
25-99 employees	0.18	0.56	0.95	3.55
100-999 employees	0.17	0.44	0.91	3.03
1000+ employees	0.18	0.40	1.12	4.84
Industry group **				
Agric., fish., forest.	0.83	2.08	3.67	9.78
Mining and manufacturing	0.19	0.57	1.14	3.60
Construction	0.34	1.00	2.00	10.06
Utilities and transp.	0.44	1.34	2.48	9.32
Wholesale trade	0.27	0.82	1.64	5.70
Fin. svcs. and real estate	0.41	0.85	1.69	4.36
Retail trade	0.43	1.04	1.09	3.35
Professional services	0.15	0.41	0.80	2.87
Other services	0.41	0.54	2.42	14.17
Ownership				
For profit, incorporated	0.15	0.32	0.87	4.33
For profit, unincorporated	0.33	0.79	1.58	5.26
Nonprofit	0.21	0.56	1.10	3.78
Age of firm				
Less than 5 years	0.47	1.21	2.56	9.13
5-9 years	0.36	1.11	2.14	6.85
10-19 years	0.27	0.76	1.70	5.50
20 or more years	0.14	0.30	0.76	3.79
Multi/single status				
2 or more locations	0.15	0.33	0.87	4.20
1 location only	0.15	0.41	0.78	2.64
Percent full-time employees				
Less than 25%	0.69	2.08	3.27	7.44
25-49 %	0.53	0.92	1.75	5.20
50-74 %	0.46	1.01	1.50	4.61
75% or more	0.13	0.28	0.76	4.01
Union presence				
No union employees	0.14	0.29	0.75	4.13
Has union employees	0.30	0.70	1.30	3.31
Percent low wage employees **				
50% or more low-wage	0.42	0.92	1.19	5.39
Less than 50% low-wage	0.13	0.27	0.72	3.81
Percent women employees				
Less than 25%	0.15	0.45	0.95	3.33
25-49 %	0.19	0.48	0.88	3.57
50-74 %	0.28	0.56	1.68	6.49
75% or more	0.19	0.58	1.15	3.92
Percent age 50 or older employees				
Less than 25%	0.22	0.47	0.69	3.30
25-49 %	0.15	0.39	0.77	2.26
50-74 %	0.45	0.51	2.87	13.68
75% or more	0.56	1.38	2.14	9.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	19.0%	30.9%	32.0%	42.9%
Firm size				
Less than 50 employees	13.7%	16.8%	19.6%	33.9%
50+ employees	19.9%	33.4%	34.2%	44.5%
Less than 10 employees	13.8%	15.5%	17.6%	29.8%
10-24 employees	14.2%	17.6%	20.9%	35.6%
25-99 employees	11.7%	14.7%	18.1%	34.6%
100-999 employees	15.9%	19.9%	21.5%	35.2%
1000+ employees	22.4%	40.6%	40.7%	49.0%
Industry group **				
Agric., fish., forest.	21.0% *	27.1%	28.4%	34.2%
Mining and manufacturing	19.4%	26.5%	28.5%	41.5%
Construction	16.3%	20.5%	22.3%	33.9%
Utilities and transp.	28.2%	44.2%	49.8%	44.9%
Wholesale trade	18.8%	23.5%	26.0%	40.6%
Fin. svcs. and real estate	18.8%	28.7%	30.4%	43.4%
Retail trade	18.0%	49.9%	40.7%	59.5%
Professional services	17.8%	29.7%	31.5%	43.5%
Other services	18.9%	27.7%	30.0%	35.8%
Ownership				
For profit, incorporated	20.4%	32.6%	33.0%	43.8%
For profit, unincorporated	17.9%	26.4%	28.5%	39.3%
Nonprofit	14.0%	27.5%	30.5%	42.1%
Age of firm				
Less than 5 years	9.6%	12.9%	15.1%	32.7%
5-9 years	13.5%	18.2%	20.3%	34.1%
10-19 years	15.0%	19.0%	22.0%	36.8%
20 or more years	20.0%	33.6%	34.3%	44.4%
Multi/single status				
2 or more locations	20.7%	35.5%	36.1%	45.8%
1 location only	14.5%	18.6%	21.2%	35.4%
Percent full-time employees				
Less than 25%	24.9%	29.5%	30.1%	48.7%
25-49 %	19.5%	24.1%	34.0%	39.6%
50-74 %	19.7%	40.3%	40.4%	52.0%
75% or more	18.8%	30.0%	30.9%	41.8%
Union presence				
No union employees	16.7%	27.2%	28.2%	40.8%
Has union employees	29.1%	47.2%	48.7%	52.3%
Percent low wage employees **				
50% or more low-wage	15.5%	39.7%	36.6%	49.2%
Less than 50% low-wage	19.4%	29.9%	31.5%	42.2%
Percent women employees				
Less than 25%	20.7%	26.3%	28.5%	40.5%
25-49 %	21.4%	32.7%	36.1%	45.0%
50-74 %	15.6%	33.8%	31.3%	42.6%
75% or more	18.8%	29.3%	31.3%	43.6%
Percent age 50 or older employees				
Less than 25%	17.2%	32.3%	32.1%	44.2%
25-49 %	21.1%	33.0%	34.4%	44.6%
50-74 %	17.0%	19.9%	23.1%	33.7%
75% or more	12.2%	22.6%	26.6%	37.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.74%	1.20%	1.17%	1.39%
Firm size				
Less than 50 employees	0.94%	1.01%	1.02%	1.28%
50+ employees	0.88%	1.43%	1.40%	1.66%
Less than 10 employees	1.88%	1.84%	1.91%	2.33%
10-24 employees	1.47%	1.69%	1.72%	2.21%
25-99 employees	1.01%	1.11%	1.27%	1.60%
100-999 employees	1.54%	1.61%	1.62%	1.74%
1000+ employees	1.25%	2.22%	2.17%	2.52%
Industry group **				
Agric., fish., forest.	7.08% *	7.65%	7.80%	8.34%
Mining and manufacturing	1.52%	1.75%	1.78%	1.82%
Construction	2.27%	2.40%	2.50%	3.20%
Utilities and transp.	3.45%	3.64%	3.83%	3.71%
Wholesale trade	1.80%	1.98%	2.07%	2.51%
Fin. svcs. and real estate	1.60%	2.38%	2.43%	2.69%
Retail trade	2.23%	3.72%	2.79%	3.19%
Professional services	0.90%	1.35%	1.36%	1.40%
Other services	3.26%	5.19%	5.50%	6.02%
Ownership				
For profit, incorporated	1.01%	1.63%	1.58%	1.91%
For profit, unincorporated	1.68%	1.90%	1.89%	2.03%
Nonprofit	1.09%	2.05%	2.07%	2.10%
Age of firm				
Less than 5 years	1.97%	2.17%	2.47%	3.50%
5-9 years	1.88%	2.41%	2.44%	3.05%
10-19 years	1.55%	1.69%	1.74%	2.16%
20 or more years	0.89%	1.46%	1.42%	1.68%
Multi/single status				
2 or more locations	0.96%	1.67%	1.62%	1.92%
1 location only	1.21%	1.27%	1.29%	1.42%
Percent full-time employees				
Less than 25%	3.03%	3.02%	2.99%	5.22%
25-49 %	2.02%	2.71%	3.00%	3.06%
50-74 %	1.80%	3.11%	2.59%	2.82%
75% or more	0.84%	1.33%	1.30%	1.56%
Union presence				
No union employees	0.76%	1.32%	1.26%	1.59%
Has union employees	1.84%	2.13%	2.17%	2.01%
Percent low wage employees **				
50% or more low-wage	1.39%	3.49%	2.73%	3.18%
Less than 50% low-wage	0.82%	1.24%	1.25%	1.49%
Percent women employees				
Less than 25%	1.24%	1.28%	1.31%	1.50%
25-49 %	1.24%	1.60%	1.66%	1.60%
50-74 %	1.33%	3.41%	3.04%	3.91%
75% or more	1.83%	2.24%	2.23%	2.22%
Percent age 50 or older employees				
Less than 25%	1.14%	1.98%	1.71%	1.71%
25-49 %	0.84%	1.14%	1.17%	1.17%
50-74 %	3.28%	3.89%	4.56%	6.93%
75% or more	2.70%	3.45%	3.75%	4.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 (in percentages) 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, 2024

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	20.5	24.2	32.7	26.7
Firm size				
Less than 50 employees	24.2	29.1	34.3	31.0
50+ employees	20.1	23.8	32.5	26.2
Less than 10 employees	23.6	26.1	30.8	28.7
10-24 employees	25.0	32.4	38.1	31.8
25-99 employees	24.3	26.8	33.6	30.5
100-999 employees	20.8	23.4	29.8	26.7
1000+ employees	19.6	23.8	32.9	25.8
Industry group **				
Agric., fish., forest.	17.3	25.4	29.9	29.1
Mining and manufacturing	20.5	23.3	33.1	27.4
Construction	25.2	29.4	35.7	28.4
Utilities and transp.	20.0	23.6	32.2	28.6
Wholesale trade	20.9	25.0	29.2	27.6
Fin. svcs. and real estate	19.9	22.7	30.2	24.9
Retail trade	20.0	24.0	33.9	23.5
Professional services	20.5	25.0	34.1	27.9
Other services	20.2	23.7	31.0	26.8
Ownership				
For profit, incorporated	20.4	24.0	32.3	26.2
For profit, unincorporated	21.0	24.3	32.9	27.2
Nonprofit	20.9	25.1	34.2	28.8
Age of firm				
Less than 5 years	22.9	29.6	36.5	31.4
5-9 years	22.6	27.5	34.0	29.6
10-19 years	23.6	26.8	32.9	28.5
20 or more years	20.1	23.9	32.6	26.4
Multi/single status				
2 or more locations	19.9	23.8	32.7	26.1
1 location only	22.7	26.2	32.5	29.1
Percent full-time employees				
Less than 25%	22.1	25.7	30.9	28.0
25-49 %	21.4	22.9	34.9	27.3
50-74 %	21.5	23.5	29.3	26.6
75% or more	20.3	24.4	33.2	26.7
Union presence				
No union employees	21.1	24.9	32.9	27.3
Has union employees	19.0	22.5	32.0	25.0
Percent low wage employees **				
50% or more low-wage	20.4	24.5	32.4	24.7
Less than 50% low-wage	20.5	24.2	32.7	27.0
Percent women employees				
Less than 25%	21.2	24.9	30.5	28.6
25-49 %	20.2	23.7	34.3	25.9
50-74 %	20.1	24.0	32.0	25.1
75% or more	20.7	24.9	33.4	28.6
Percent age 50 or older employees				
Less than 25%	21.6	24.7	33.0	26.7
25-49 %	19.7	23.6	32.5	26.5
50-74 %	20.9	24.9	31.2	27.1
75% or more	23.4	29.2	37.4	31.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 (in percentages) 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, 2024

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.27	0.27	0.58	0.35
Firm size				
Less than 50 employees	1.08	1.14	1.11	0.74
50+ employees	0.27	0.27	0.63	0.38
Less than 10 employees	1.51	1.33	1.47	0.96
10-24 employees	2.30	2.51	2.18	1.47
25-99 employees	1.03	0.86	2.03	1.18
100-999 employees	0.64	0.68	1.24	0.65
1000+ employees	0.30	0.31	0.71	0.45
Industry group **				
Agric., fish., forest.	2.91	4.12	4.30	3.18
Mining and manufacturing	0.93	0.69	1.41	0.75
Construction	1.57	1.45	2.20	1.29
Utilities and transp.	1.01	0.74	1.86	1.88
Wholesale trade	0.85	1.43	1.52	1.11
Fin. svcs. and real estate	0.50	0.75	1.43	1.15
Retail trade	0.98	0.47	1.33	0.65
Professional services	0.34	0.58	0.83	0.62
Other services	0.76	0.69	2.62	0.86
Ownership				
For profit, incorporated	0.32	0.27	0.71	0.38
For profit, unincorporated	0.75	0.72	1.20	0.70
Nonprofit	0.53	1.04	1.48	1.19
Age of firm				
Less than 5 years	2.52	4.90	5.57	3.06
5-9 years	1.23	2.36	3.31	2.09
10-19 years	1.20	1.02	1.21	0.68
20 or more years	0.27	0.28	0.63	0.39
Multi/single status				
2 or more locations	0.28	0.29	0.65	0.40
1 location only	0.71	0.82	1.31	0.73
Percent full-time employees				
Less than 25%	1.11	1.39	1.91	1.06
25-49 %	0.80	0.99	1.50	1.09
50-74 %	0.59	0.70	1.21	0.81
75% or more	0.31	0.30	0.66	0.41
Union presence				
No union employees	0.30	0.32	0.69	0.41
Has union employees	0.54	0.44	1.05	0.67
Percent low wage employees **				
50% or more low-wage	0.71	0.42	1.24	0.67
Less than 50% low-wage	0.28	0.30	0.64	0.38
Percent women employees				
Less than 25%	0.62	0.59	0.95	0.69
25-49 %	0.54	0.50	0.99	0.66
50-74 %	0.43	0.31	1.25	0.45
75% or more	0.42	0.98	1.51	1.06
Percent age 50 or older employees				
Less than 25%	0.48	0.36	1.14	0.54
25-49 %	0.29	0.40	0.70	0.52
50-74 %	1.23	1.15	1.48	0.84
75% or more	1.58	2.68	4.46	3.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.34 Among private-sector employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.7%	51.2%	54.7%	59.5%	55.6%	48.4%	55.5%	51.0%
Industry group **								
Agric., fish., forest.	60.8%	47.7% *	--	60.4%	67.3%	59.6%	47.5%	64.1%
Mining and manufacturing	50.9%	42.9%	50.8%	65.9%	48.2%	49.7%	55.4%	50.4%
Construction	61.3%	44.1%	62.0%	65.2%	66.3%	57.2%	58.6%	62.9%
Utilities and transp.	57.3%	44.5% *	54.4%	66.4%	68.7%	53.0%	51.9%	58.0%
Wholesale trade	51.0%	49.2%	44.8%	58.0%	51.3%	49.5%	52.7%	50.6%
Fin. svcs. and real estate	52.7%	67.5%	65.5%	49.1%	49.9%	52.6%	58.5%	52.2%
Retail trade	59.7%	55.4%	50.4%	63.2%	68.8%	58.6%	57.7%	60.0%
Professional services	51.0%	56.0%	53.8%	55.0%	58.5%	46.7%	55.6%	50.2%
Other services	41.6%	44.7%	55.1%	58.5%	47.1%	35.2%	53.1%	39.4%
Ownership								
For profit, incorporated	51.3%	51.4%	54.5%	59.3%	56.1%	48.1%	55.8%	50.5%
For profit, unincorporated	60.7%	59.2%	65.8%	60.6%	54.6%	63.6%	61.8%	60.4%
Nonprofit	45.7%	36.1%	33.1%	58.9%	54.7%	40.3%	41.2%	46.2%
Age of firm								
Less than 5 years	57.1%	43.9%	66.7%	60.4%	58.4%	42.5%	57.9%	56.3%
5-9 years	57.3%	59.6%	51.0%	59.9%	62.4%	42.7%	57.7%	56.9%
10-19 years	59.9%	51.3%	58.9%	59.6%	65.1%	58.4%	57.7%	61.0%
20 or more years	50.2%	51.0%	51.9%	59.3%	53.0%	47.9%	53.8%	49.8%
Multi/single status								
2 or more locations	50.1%	45.1% *	59.7%	63.7%	53.9%	48.3%	62.8%	49.7%
1 location only	55.9%	51.4%	54.1%	57.9%	58.1%	50.1%	54.4%	57.3%
Percent full-time employees								
Less than 25%	56.3%	55.6%	51.1%	62.4%	61.9%	52.3%	50.8%	57.1%
25-49 %	48.3%	61.9%	52.6%	49.6%	56.0%	43.8%	52.0%	47.8%
50-74 %	50.9%	45.2%	43.4%	60.0%	58.5%	48.8%	50.6%	50.9%
75% or more	51.8%	51.8%	56.0%	59.9%	55.1%	48.4%	56.2%	51.0%
Union presence								
No union employees	53.8%	53.3%	55.7%	60.3%	57.3%	50.4%	56.6%	53.2%
Has union employees	42.1%	10.1% *	25.8% *	46.7%	37.9%	43.0%	28.1%	42.6%
Percent low-wage employees								
50% or more low-wage	63.9%	53.7%	56.4%	56.8%	65.0%	65.6%	57.8%	64.7%
Less than 50% low-wage	50.3%	51.0%	54.6%	59.7%	54.7%	46.1%	55.3%	49.4%
Percent women employees								
Less than 25%	57.8%	46.4%	55.4%	66.4%	59.7%	54.7%	56.8%	58.2%
25-49 %	48.3%	47.7%	51.8%	57.7%	54.5%	44.8%	53.7%	47.7%
50-74 %	50.5%	54.5%	56.4%	48.7%	55.1%	49.0%	54.1%	50.1%
75% or more	50.8%	59.2%	54.2%	58.2%	51.8%	47.4%	56.1%	49.7%
Percent age 50 or older employees								
Less than 25%	57.2%	50.6%	57.8%	58.6%	58.0%	56.9%	56.4%	57.4%
25-49 %	50.3%	50.1%	52.4%	59.9%	53.2%	47.9%	55.5%	49.8%
50-74 %	40.0%	53.6%	51.8%	59.4%	57.9%	26.4% *	54.2%	36.3%
75% or more	55.0%	51.1%	40.6%	70.8%	49.5%	58.5%	51.8%	57.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.34 Standard errors for among private-sector employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.56%	2.51%	2.27%	1.55%	1.60%	2.46%	1.29%	1.80%
Industry group **								
Agric., fish., forest.	9.05%	14.38% *	--	10.34%	15.77%	9.75%	9.49%	10.48%
Mining and manufacturing	1.72%	8.35%	6.74%	3.89%	3.50%	2.33%	3.86%	1.86%
Construction	3.09%	8.24%	5.82%	5.11%	7.29%	6.21%	3.94%	4.22%
Utilities and transp.	3.31%	14.42% *	11.67%	9.12%	5.45%	4.56%	7.51%	3.61%
Wholesale trade	2.60%	8.16%	7.54%	5.61%	5.10%	4.28%	4.67%	3.05%
Fin. svcs. and real estate	2.49%	6.87%	9.16%	6.46%	4.31%	3.30%	5.24%	2.70%
Retail trade	3.17%	7.99%	7.45%	4.52%	4.14%	4.39%	4.27%	3.57%
Professional services	1.27%	4.16%	3.85%	2.70%	2.44%	1.84%	2.23%	1.44%
Other services	6.95%	5.35%	5.99%	3.53%	5.77%	9.60%	3.23%	7.80%
Ownership								
For profit, incorporated	2.14%	2.97%	2.69%	1.89%	2.33%	3.26%	1.54%	2.48%
For profit, unincorporated	1.75%	5.44%	4.73%	3.64%	2.92%	2.98%	3.00%	2.06%
Nonprofit	1.89%	8.32%	5.89%	4.37%	3.32%	2.64%	3.90%	2.04%
Age of firm								
Less than 5 years	3.22%	7.43%	8.73%	5.51%	6.06%	9.32%	4.76%	4.37%
5-9 years	2.88%	5.71%	6.08%	4.54%	5.38%	9.44%	3.44%	4.39%
10-19 years	2.03%	4.83%	4.86%	3.18%	3.81%	4.74%	2.68%	2.73%
20 or more years	1.80%	3.73%	2.96%	2.03%	1.85%	2.58%	1.77%	1.99%
Multi/single status								
2 or more locations	2.03%	18.16% *	7.28%	2.65%	1.66%	2.52%	3.89%	2.07%
1 location only	1.36%	2.51%	2.38%	1.90%	3.29%	7.50%	1.37%	2.27%
Percent full-time employees								
Less than 25%	5.59%	14.19%	10.79%	9.98%	8.87%	8.71%	6.85%	6.37%
25-49 %	3.04%	8.01%	9.91%	4.98%	5.00%	4.77%	4.93%	3.42%
50-74 %	2.83%	5.28%	6.23%	4.96%	4.21%	4.09%	3.46%	3.21%
75% or more	1.79%	2.87%	2.49%	1.70%	1.78%	2.87%	1.44%	2.07%
Union presence								
No union employees	1.92%	2.45%	2.31%	1.53%	1.69%	3.38%	1.30%	2.29%
Has union employees	1.87%	6.03% *	9.39% *	9.58%	4.95%	2.09%	6.49%	1.92%
Percent low-wage employees								
50% or more low-wage	2.42%	7.16%	7.22%	4.59%	3.18%	3.35%	4.14%	2.65%
Less than 50% low-wage	1.66%	2.68%	2.38%	1.63%	1.72%	2.62%	1.36%	1.92%
Percent women employees								
Less than 25%	1.46%	4.11%	3.26%	2.59%	3.06%	2.66%	2.03%	1.84%
25-49 %	1.50%	6.73%	5.60%	3.33%	2.45%	2.10%	3.21%	1.63%
50-74 %	4.52%	5.07%	5.68%	3.27%	3.10%	6.42%	3.02%	4.98%
75% or more	1.95%	4.93%	5.16%	3.39%	5.08%	2.71%	2.79%	2.25%
Percent age 50 or older employees								
Less than 25%	1.64%	3.27%	3.00%	2.27%	3.30%	2.81%	1.76%	2.00%
25-49 %	1.09%	6.48%	4.71%	2.56%	2.03%	1.47%	2.59%	1.17%
50-74 %	8.22%	6.52%	6.08%	4.56%	4.30%	9.25% *	3.61%	9.26%
75% or more	5.21%	6.53%	9.56%	7.36%	9.06%	11.87%	5.01%	8.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.35 Percent of private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.9%	71.7%	64.6%	68.6%	71.5%	76.8%	68.2%	74.9%
Industry group **								
Agric., fish., forest.	74.2%	62.2%	87.5%	79.7%	71.9%	74.7%	78.1%	73.2%
Mining and manufacturing	82.1%	62.6%	59.4%	71.3%	78.6%	88.0%	65.1%	84.0%
Construction	66.8%	70.6%	52.8%	69.1%	61.2%	77.7%	60.4%	70.4%
Utilities and transp.	87.0%	88.3%	77.3%	77.0%	74.8%	93.0%	80.9%	87.8%
Wholesale trade	77.1%	67.0%	56.2%	69.7%	72.0%	88.0%	67.7%	79.6%
Fin. svcs. and real estate	77.4%	65.6%	50.7%	65.8%	78.8%	80.0%	60.6%	79.2%
Retail trade	74.2%	65.7%	65.3%	63.8%	71.7%	77.2%	61.7%	76.1%
Professional services	73.1%	68.5%	72.0%	71.3%	72.2%	74.3%	70.8%	73.5%
Other services	61.6%	82.2%	71.6%	61.4%	58.3%	59.9%	74.1%	59.2%
Ownership								
For profit, incorporated	74.6%	69.4%	64.0%	69.2%	71.3%	78.0%	67.4%	75.9%
For profit, unincorporated	77.0%	73.3%	66.6%	65.3%	74.8%	84.7%	69.4%	78.9%
Nonprofit	68.2%	85.5%	65.0%	70.2%	69.3%	66.8%	71.8%	67.9%
Age of firm								
Less than 5 years	69.4%	71.3%	60.9%	69.6%	70.7%	81.0%	67.5%	71.1%
5-9 years	73.4%	71.4%	67.2%	71.4%	75.4%	83.5%	72.6%	74.0%
10-19 years	70.6%	70.6%	66.4%	63.8%	71.9%	76.4%	66.9%	72.5%
20 or more years	74.5%	72.5%	63.9%	69.6%	71.1%	76.8%	68.0%	75.2%
Multi/single status								
2 or more locations	75.9%	78.8%	73.6%	67.2%	74.5%	76.8%	71.5%	76.0%
1 location only	68.4%	71.4%	63.5%	69.2%	67.0%	78.1%	67.7%	69.1%
Percent full-time employees								
Less than 25%	71.4%	77.7%	53.4%	81.7%	50.3%	81.8%	67.2%	72.0%
25-49 %	72.8%	62.4%	75.7%	56.7%	61.4%	82.6%	62.7%	74.4%
50-74 %	60.4%	66.0%	56.0%	64.0%	74.6%	56.4%	63.2%	60.0%
75% or more	75.6%	72.7%	65.4%	69.4%	72.0%	79.5%	68.9%	76.9%
Union presence								
No union employees	73.6%	70.3%	65.2%	68.2%	72.2%	77.1%	67.9%	74.9%
Has union employees	74.9%	99.6%	47.3%	75.7%	64.0%	76.1%	74.5%	74.9%
Percent low-wage employees								
50% or more low-wage	74.9%	79.4%	65.8%	65.0%	67.8%	78.3%	68.6%	75.7%
Less than 50% low-wage	73.8%	70.9%	64.5%	68.9%	71.8%	76.6%	68.1%	74.8%
Percent women employees								
Less than 25%	76.1%	68.9%	60.4%	68.9%	73.1%	86.3%	64.8%	79.9%
25-49 %	78.9%	75.2%	65.5%	70.6%	74.7%	82.3%	70.8%	79.9%
50-74 %	70.9%	74.9%	67.5%	69.6%	72.0%	70.7%	70.4%	70.9%
75% or more	67.6%	70.2%	70.0%	64.8%	63.0%	69.7%	70.2%	67.1%
Percent age 50 or older employees								
Less than 25%	75.5%	68.3%	65.1%	66.8%	72.6%	81.8%	66.8%	77.6%
25-49 %	76.1%	74.3%	60.3%	69.1%	71.4%	79.3%	68.5%	76.8%
50-74 %	59.9%	75.6%	70.5%	72.4%	67.3%	51.5% *	71.3%	57.0%
75% or more	76.3%	72.5%	62.0%	82.0%	78.8%	79.9%	69.0%	81.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.35 Standard errors for percent of private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.07%	2.07%	2.35%	1.47%	1.73%	3.63%	1.26%	2.45%
Industry group **								
Agric., fish., forest.	7.70%	14.57%	9.39%	8.96%	14.77%	10.76%	7.21%	9.47%
Mining and manufacturing	1.44%	9.31%	7.75%	3.80%	2.69%	1.87%	4.12%	1.50%
Construction	3.16%	6.80%	6.48%	4.41%	8.64%	6.86%	4.05%	4.32%
Utilities and transp.	2.73%	5.27%	8.18%	8.84%	8.72%	2.21%	6.83%	2.95%
Wholesale trade	2.21%	8.07%	8.34%	5.81%	4.99%	2.14%	4.93%	2.43%
Fin. svcs. and real estate	2.28%	7.32%	10.17%	6.66%	3.08%	3.01%	5.43%	2.43%
Retail trade	2.46%	7.64%	7.08%	4.69%	4.29%	3.11%	4.34%	2.65%
Professional services	1.34%	3.69%	3.62%	2.35%	2.42%	2.06%	1.99%	1.53%
Other services	10.29%	3.72%	4.70%	3.64%	6.69%	16.55%	2.52%	11.77%
Ownership								
For profit, incorporated	2.92%	2.54%	2.70%	1.75%	2.38%	4.96%	1.49%	3.49%
For profit, unincorporated	1.72%	4.85%	6.32%	3.94%	3.87%	2.11%	3.27%	1.96%
Nonprofit	2.08%	3.89%	7.23%	3.77%	2.97%	3.19%	3.43%	2.25%
Age of firm								
Less than 5 years	3.53%	6.69%	10.63%	6.12%	6.41%	6.73%	5.37%	4.60%
5-9 years	3.01%	5.03%	6.17%	4.54%	6.86%	9.16%	3.33%	4.73%
10-19 years	1.95%	4.05%	4.74%	3.20%	4.51%	3.78%	2.56%	2.64%
20 or more years	2.49%	2.99%	3.01%	1.88%	2.03%	3.85%	1.70%	2.79%
Multi/single status								
2 or more locations	2.87%	11.24%	6.17%	2.80%	1.73%	3.72%	3.55%	2.95%
1 location only	1.32%	2.11%	2.50%	1.75%	3.32%	5.13%	1.36%	2.21%
Percent full-time employees								
Less than 25%	4.81%	9.96%	12.13%	5.83%	9.71%	4.22%	6.68%	5.42%
25-49 %	2.37%	9.45%	6.73%	5.01%	5.09%	2.89%	4.67%	2.61%
50-74 %	2.82%	5.42%	6.59%	4.56%	3.47%	4.05%	3.58%	3.19%
75% or more	2.45%	2.31%	2.59%	1.63%	1.95%	4.42%	1.40%	2.93%
Union presence								
No union employees	2.49%	2.12%	2.38%	1.50%	1.84%	4.91%	1.28%	3.05%
Has union employees	2.01%	0.37%	11.95%	6.46%	4.95%	2.28%	6.84%	2.07%
Percent low-wage employees								
50% or more low-wage	2.26%	4.57%	6.86%	4.63%	3.79%	3.03%	4.07%	2.48%
Less than 50% low-wage	2.28%	2.22%	2.46%	1.55%	1.86%	4.07%	1.32%	2.71%
Percent women employees								
Less than 25%	1.20%	3.73%	3.49%	2.52%	2.93%	1.57%	2.09%	1.39%
25-49 %	1.40%	4.64%	5.58%	3.24%	2.81%	1.86%	2.94%	1.52%
50-74 %	6.14%	3.94%	6.10%	3.06%	2.38%	9.00%	2.86%	6.82%
75% or more	2.25%	4.35%	4.57%	3.20%	5.65%	3.26%	2.47%	2.64%
Percent age 50 or older employees								
Less than 25%	1.27%	3.11%	3.12%	2.12%	3.29%	1.72%	1.78%	1.49%
25-49 %	1.08%	4.86%	5.02%	2.49%	2.13%	1.44%	2.61%	1.16%
50-74 %	12.65%	4.47%	4.97%	4.31%	4.26%	19.50% *	3.03%	15.05%
75% or more	3.63%	5.06%	10.36%	5.13%	6.99%	7.69%	4.35%	5.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.36 Among private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.3%	38.4%	45.5%	49.3%	55.8%	41.5%	44.1%	45.5%
Industry group **								
Agric., fish., forest.	63.4%	--	--	61.4%	75.1%	50.0%	56.4%	65.2%
Mining and manufacturing	44.1%	39.5% *	32.9%	55.0%	58.2%	36.5%	46.5%	43.9%
Construction	54.6%	20.9% *	43.9%	50.7%	65.7%	67.9%	38.1%	62.6%
Utilities and transp.	54.5%	47.3% *	56.8%	61.4%	59.8%	52.6%	47.9%	55.4%
Wholesale trade	42.5%	44.4%	33.2%	55.7%	54.4%	33.9%	46.0%	41.7%
Fin. svcs. and real estate	53.0%	57.2%	57.5%	56.4%	59.3%	50.9%	55.2%	52.8%
Retail trade	38.8%	20.7% *	40.8%	40.1%	55.7%	37.0%	32.6%	39.6%
Professional services	43.5%	37.5%	51.4%	47.4%	53.7%	38.8%	44.9%	43.3%
Other services	39.4%	43.7%	42.1%	39.7%	44.4%	37.2%	43.4%	38.5%
Ownership								
For profit, incorporated	45.3%	34.0%	42.9%	47.2%	55.8%	42.9%	40.9%	46.0%
For profit, unincorporated	46.1%	41.1%	50.4%	53.1%	57.8%	37.9%	48.0%	45.7%
Nonprofit	44.8%	60.6%	57.6%	55.0%	54.1%	37.1%	58.8%	43.4%
Age of firm								
Less than 5 years	44.3%	25.2%	35.0%	41.5%	51.2%	87.8%	34.3%	52.9%
5-9 years	47.9%	37.7%	49.1%	45.2%	46.2%	65.5%	48.0%	47.9%
10-19 years	43.0%	32.7%	47.5%	42.4%	57.9%	30.0%	41.2%	43.8%
20 or more years	45.5%	44.5%	45.6%	52.6%	56.3%	41.8%	45.9%	45.5%
Multi/single status								
2 or more locations	44.4%	--	43.2%	47.9%	57.3%	41.6%	42.2%	44.5%
1 location only	47.9%	38.8%	45.9%	49.9%	53.3%	40.1%	44.4%	51.1%
Percent full-time employees								
Less than 25%	44.7%	36.4% *	33.2% *	42.6% *	37.8%	49.0%	30.7%	46.6%
25-49 %	45.8%	30.0%	35.6% *	34.1%	48.2%	49.0%	30.1%	47.9%
50-74 %	42.8%	41.5%	54.1%	31.6%	56.1%	39.4%	44.5%	42.5%
75% or more	45.6%	38.2%	45.2%	51.4%	56.3%	41.4%	44.6%	45.7%
Union presence								
No union employees	44.2%	39.6%	46.0%	49.7%	55.9%	38.1%	44.8%	44.0%
Has union employees	50.4%	21.7% *	29.4% *	44.7%	54.9%	50.8%	27.4% *	51.1%
Percent low-wage employees								
50% or more low-wage	29.7%	29.0%	42.5%	42.6%	36.8%	26.1%	36.6%	28.9%
Less than 50% low-wage	47.1%	39.4%	45.7%	49.9%	57.4%	43.6%	44.7%	47.5%
Percent women employees								
Less than 25%	45.1%	31.7%	41.2%	49.2%	62.0%	37.3%	42.1%	45.9%
25-49 %	50.5%	50.8%	42.7%	52.5%	53.3%	49.7%	44.8%	51.1%
50-74 %	41.0%	33.2%	56.0%	49.0%	49.4%	37.5%	43.6%	40.7%
75% or more	43.7%	44.9%	46.2%	46.3%	60.2%	36.7%	47.9%	42.9%
Percent age 50 or older employees								
Less than 25%	39.5%	35.1%	45.5%	41.4%	52.0%	33.8%	41.6%	39.0%
25-49 %	49.5%	47.9%	47.3%	57.6%	59.0%	45.8%	48.8%	49.5%
50-74 %	47.5%	40.7%	48.0%	54.5%	53.9%	43.9%	47.5%	47.5%
75% or more	39.8%	31.0%	22.1% *	46.6%	64.9%	37.2%	31.8%	44.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.36 Standard errors for among private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.14%	3.19%	2.80%	2.01%	1.95%	1.70%	1.65%	1.29%
Industry group **								
Agric., fish., forest.	10.64%	--	--	11.32%	15.77%	13.24%	10.88%	12.67%
Mining and manufacturing	2.54%	13.03% *	8.37%	5.02%	4.03%	3.36%	4.98%	2.72%
Construction	4.36%	6.53% *	7.26%	6.91%	9.66%	7.60%	4.90%	5.46%
Utilities and transp.	4.24%	16.14% *	12.10%	9.64%	7.28%	5.80%	7.85%	4.66%
Wholesale trade	3.00%	9.76%	7.47%	6.95%	5.78%	4.14%	6.04%	3.39%
Fin. svcs. and real estate	3.21%	9.54%	9.12%	6.53%	4.74%	4.26%	5.40%	3.44%
Retail trade	4.06%	7.50% *	9.17%	5.84%	6.37%	5.21%	5.10%	4.55%
Professional services	1.62%	4.96%	5.05%	3.34%	3.74%	2.23%	2.80%	1.83%
Other services	4.38%	6.95%	7.45%	4.37%	4.83%	7.38%	4.10%	5.38%
Ownership								
For profit, incorporated	1.44%	3.38%	3.33%	2.39%	2.58%	2.10%	1.90%	1.65%
For profit, unincorporated	2.45%	7.96%	5.72%	4.65%	3.86%	3.87%	3.84%	2.86%
Nonprofit	2.42%	8.87%	8.69%	5.46%	4.33%	3.34%	4.66%	2.61%
Age of firm								
Less than 5 years	4.06%	7.17%	9.35%	7.07%	8.11%	4.92%	5.46%	5.61%
5-9 years	3.59%	7.34%	7.03%	6.28%	5.96%	13.68%	4.61%	5.28%
10-19 years	3.01%	5.05%	6.43%	4.15%	5.78%	5.79%	3.33%	4.12%
20 or more years	1.29%	4.85%	3.69%	2.56%	2.16%	1.77%	2.19%	1.40%
Multi/single status								
2 or more locations	1.41%	--	9.11%	3.55%	1.90%	1.73%	4.95%	1.44%
1 location only	1.70%	3.21%	2.91%	2.41%	4.10%	7.16%	1.73%	2.80%
Percent full-time employees								
Less than 25%	4.40%	16.16% *	15.20% *	17.54% *	7.91%	5.33%	7.99%	4.80%
25-49 %	4.00%	8.52%	13.74% *	6.24%	6.40%	6.00%	6.51%	4.47%
50-74 %	3.35%	7.45%	7.31%	4.85%	4.90%	4.79%	4.29%	3.80%
75% or more	1.25%	3.60%	3.07%	2.19%	2.17%	1.88%	1.82%	1.42%
Union presence								
No union employees	1.24%	3.19%	2.86%	1.98%	2.05%	2.01%	1.66%	1.44%
Has union employees	2.90%	14.92% *	11.56% *	11.97%	6.20%	3.27%	9.18% *	2.98%
Percent low-wage employees								
50% or more low-wage	2.79%	6.94%	10.09%	5.16%	4.02%	3.54%	4.83%	3.02%
Less than 50% low-wage	1.19%	3.44%	2.91%	2.12%	2.06%	1.80%	1.73%	1.36%
Percent women employees								
Less than 25%	1.89%	4.64%	3.96%	3.56%	3.51%	2.88%	2.57%	2.31%
25-49 %	2.10%	8.71%	6.41%	4.13%	3.59%	2.89%	3.85%	2.28%
50-74 %	2.51%	5.29%	7.04%	3.96%	3.90%	3.50%	3.49%	2.76%
75% or more	2.16%	7.30%	6.80%	3.92%	3.76%	3.04%	3.81%	2.48%
Percent age 50 or older employees								
Less than 25%	2.12%	4.08%	3.80%	2.85%	3.59%	3.52%	2.21%	2.52%
25-49 %	1.46%	8.10%	5.29%	3.27%	2.48%	1.96%	3.25%	1.56%
50-74 %	3.39%	7.78%	7.81%	4.98%	5.53%	5.91%	4.41%	4.24%
75% or more	4.11%	6.53%	8.39% *	10.79%	9.45%	6.88%	5.24%	5.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.37 Average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,636	5,550	5,571	5,952	5,282	3,991	5,842	4,426
Industry group **								
Agric., fish., forest.	4,980	--	6,136	6,020	5,304	4,197	5,431	4,840
Mining and manufacturing	4,383	4,407	5,356	5,675	4,889	3,842	5,584	4,266
Construction	5,633	5,815	5,267	5,878	7,049	3,528	5,484	5,709
Utilities and transp.	4,706	3,907	4,766	6,078	6,615	3,879	5,078	4,642
Wholesale trade	4,521	7,340	5,699	6,419	4,231	3,605	6,393	4,048
Fin. svcs. and real estate	4,397	6,410	6,293	6,348	4,421	4,093	6,704	4,178
Retail trade	4,772	5,337	5,150	5,919	5,859	4,423	5,728	4,657
Professional services	4,567	5,871	5,731	5,876	4,985	3,915	6,041	4,301
Other services	4,764	5,326	5,611	5,959	5,939	3,978	5,641	4,553
Ownership								
For profit, incorporated	4,604	5,607	5,520	6,012	5,463	3,936	5,841	4,387
For profit, unincorporated	5,047	6,014	6,223	6,017	5,063	4,419	6,231	4,742
Nonprofit	4,414	4,626	4,189	5,571	4,939	3,942	5,113	4,341
Age of firm								
Less than 5 years	5,731	6,574	6,294	6,044	5,329	3,063	6,328	5,185
5-9 years	5,681	6,297	5,841	6,250	5,349	4,434	6,198	5,266
10-19 years	5,451	5,421	5,980	5,539	6,178	4,380	5,735	5,314
20 or more years	4,449	5,295	5,252	6,021	5,076	3,970	5,750	4,301
Multi/single status								
2 or more locations	4,289	--	5,159	6,101	5,096	3,995	5,930	4,240
1 location only	5,595	5,596	5,635	5,899	5,586	3,869	5,828	5,380
Percent full-time employees								
Less than 25%	4,525	6,287	5,069	5,053	5,254	3,972	5,285	4,431
25-49 %	4,516	6,490	5,364	5,641	6,372	3,626	5,723	4,362
50-74 %	4,664	4,789	5,401	6,784	5,232	4,099	5,590	4,516
75% or more	4,640	5,622	5,602	5,913	5,250	3,994	5,880	4,417
Union presence								
No union employees	4,832	5,565	5,600	5,961	5,298	4,161	5,863	4,612
Has union employees	3,701	--	3,827	5,707	5,061	3,515	4,927	3,677
Percent low-wage employees								
50% or more low-wage	4,845	4,685	4,917	5,588	6,525	4,360	5,151	4,808
Less than 50% low-wage	4,608	5,653	5,625	5,984	5,152	3,931	5,908	4,371
Percent women employees								
Less than 25%	5,184	5,949	5,534	6,080	5,760	4,265	6,000	4,932
25-49 %	4,093	4,848	5,037	6,133	5,095	3,457	5,370	3,953
50-74 %	4,679	5,211	6,061	5,592	4,959	4,406	5,874	4,542
75% or more	4,725	5,990	5,627	5,905	5,314	3,870	5,961	4,426
Percent age 50 or older employees								
Less than 25%	4,917	5,834	6,047	5,758	5,847	4,093	5,996	4,678
25-49 %	4,391	5,398	5,195	6,227	4,814	3,928	5,964	4,240
50-74 %	4,735	5,818	4,902	5,991	5,256	3,898	5,592	4,441
75% or more	4,580	4,648	4,718	5,114	4,234	4,408	4,817	4,419

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.37 Standard errors for average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.81	293.93	190.52	146.87	157.14	108.28	137.49	86.76
Industry group **								
Agric., fish., forest.	435.75	--	772.70	577.71	958.97	760.38	537.02	550.63
Mining and manufacturing	141.43	615.55	596.44	352.60	283.61	182.36	372.01	149.41
Construction	413.84	702.27	481.21	347.02	982.84	280.89	339.42	590.51
Utilities and transp.	278.69	777.92	813.72	600.82	652.81	330.83	629.71	310.11
Wholesale trade	178.44	1,292.60	537.43	493.26	234.56	192.63	423.52	174.23
Fin. svcs. and real estate	155.44	992.26	1,023.13	939.66	479.80	147.30	708.36	147.08
Retail trade	155.54	1,067.94	962.54	405.74	395.97	193.15	531.15	164.50
Professional services	187.51	415.02	300.02	288.19	183.73	312.45	232.62	216.00
Other services	181.17	712.14	365.64	376.77	333.78	216.64	293.93	202.25
Ownership								
For profit, incorporated	75.72	320.90	222.01	189.01	226.66	83.25	163.80	84.03
For profit, unincorporated	123.88	692.86	434.33	327.95	223.53	172.86	289.21	133.33
Nonprofit	333.50	1,142.08	465.76	288.90	267.47	564.40	484.14	364.84
Age of firm								
Less than 5 years	294.41	751.58	619.53	601.09	417.80	464.73	433.62	397.51
5-9 years	204.37	612.86	436.32	385.49	342.61	599.78	309.26	263.99
10-19 years	244.12	511.54	599.73	311.60	572.00	291.30	292.27	338.91
20 or more years	84.27	441.01	198.06	189.23	147.07	114.13	190.37	90.97
Multi/single status								
2 or more locations	90.61	--	582.24	266.32	144.36	110.65	403.97	92.41
1 location only	129.38	294.25	199.15	175.52	325.43	454.42	146.00	213.16
Percent full-time employees								
Less than 25%	297.00	1,016.30	667.56	494.06	725.39	364.21	633.68	318.82
25-49 %	226.73	1,398.28	927.95	420.54	560.46	227.13	546.16	237.45
50-74 %	166.88	491.35	542.72	567.82	317.73	230.09	312.33	186.30
75% or more	87.93	337.14	209.27	159.11	179.08	124.91	153.99	99.72
Union presence								
No union employees	87.96	294.05	192.91	151.06	164.47	138.19	138.67	102.38
Has union employees	130.18	--	693.95	515.65	517.49	134.37	932.47	131.59
Percent low-wage employees								
50% or more low-wage	153.06	681.50	897.06	305.13	298.65	195.06	407.17	164.48
Less than 50% low-wage	84.85	316.61	189.75	157.44	172.23	121.54	144.71	96.44
Percent women employees								
Less than 25%	143.85	593.05	267.90	203.49	402.72	173.05	213.76	178.99
25-49 %	94.63	593.38	478.72	369.61	211.88	100.80	303.75	98.65
50-74 %	192.74	491.49	534.48	340.81	266.11	269.56	327.68	211.08
75% or more	123.08	552.61	354.72	356.42	250.72	140.80	292.56	127.36
Percent age 50 or older employees								
Less than 25%	109.27	437.62	273.94	211.29	285.18	128.35	196.30	126.38
25-49 %	125.05	703.32	299.29	250.25	180.25	173.09	271.80	133.92
50-74 %	191.75	584.70	452.22	361.68	286.49	292.44	309.77	221.20
75% or more	284.27	659.86	1,043.11	540.23	336.41	502.66	519.06	321.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.38 Average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,568	10,944	9,574	10,890	9,669	7,748	10,580	8,332
Industry group **								
Agric., fish., forest.	10,148	--	--	14,006	10,750	6,500	11,641	9,949
Mining and manufacturing	8,467	--	9,462	10,304	9,196	7,886	9,360	8,407
Construction	10,188	--	10,170	11,973	13,014	6,209	10,378	10,115
Utilities and transp.	8,777	9,023	--	10,855	11,844	7,977	9,073	8,746
Wholesale trade	8,624	17,030	10,456	12,194	7,957	7,286	12,560	7,868
Fin. svcs. and real estate	7,704	--	10,241	9,235	7,493	7,490	10,533	7,527
Retail trade	8,882	14,016	10,840	10,195	9,933	8,390	12,361	8,580
Professional services	8,357	9,952	9,355	10,856	9,637	7,492	10,265	8,124
Other services	9,064	11,913 *	8,909	10,399	11,430	8,232	10,522	8,832
Ownership								
For profit, incorporated	8,574	12,004	9,787	10,896	9,884	7,730	10,799	8,312
For profit, unincorporated	9,376	8,588	9,051	11,612	9,241	8,956	10,363	9,183
Nonprofit	7,846	9,027	8,513	9,567	9,343	7,023	9,077	7,775
Age of firm								
Less than 5 years	8,741	5,835	9,317	7,964	11,922	4,853	7,877	9,302
5-9 years	9,587	12,469	9,540	11,495	9,034	6,692	11,152	8,535
10-19 years	10,058	13,014	9,038	11,086	10,800	8,352	11,127	9,661
20 or more years	8,372	10,686	9,839	11,107	9,387	7,740	10,643	8,202
Multi/single status								
2 or more locations	8,115	12,082	9,317	11,295	9,090	7,764	11,194	8,043
1 location only	10,249	10,904	9,612	10,710	10,616	7,120	10,454	10,106
Percent full-time employees								
Less than 25%	9,847	--	--	14,410	14,414	7,348	--	9,950
25-49 %	7,625	--	10,723	8,165	12,821	6,234	8,462	7,554
50-74 %	8,649	7,729	8,962	11,224	10,463	8,000	9,333	8,571
75% or more	8,573	11,450	9,610	10,888	9,482	7,772	10,736	8,315
Union presence								
No union employees	8,860	11,042	9,552	10,950	9,684	7,996	10,646	8,607
Has union employees	7,353	--	--	9,778	9,495	7,059	9,212	7,305
Percent low-wage employees								
50% or more low-wage	9,376	--	13,621	8,986	13,051	8,759	9,791	9,354
Less than 50% low-wage	8,487	11,218	9,438	11,002	9,446	7,622	10,616	8,222
Percent women employees								
Less than 25%	9,531	12,849	9,561	11,680	10,340	8,193	11,257	9,158
25-49 %	7,735	12,349	10,259	10,354	9,295	6,830	10,599	7,489
50-74 %	8,677	8,525	9,279	9,869	9,069	8,442	9,631	8,595
75% or more	8,514	9,080	8,904	10,727	10,319	7,726	10,060	8,355
Percent age 50 or older employees								
Less than 25%	9,401	13,074	10,604	10,566	10,787	8,464	11,248	9,105
25-49 %	8,029	10,119	8,999	11,378	8,909	7,379	10,512	7,866
50-74 %	8,529	11,305	7,347	10,532	9,798	7,356	9,671	8,281
75% or more	8,479	8,011	--	9,620	8,492	8,293	8,491	8,474

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.38 Standard errors for average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	130.51	1,067.47	425.76	370.18	277.43	171.42	368.25	139.44
Industry group **								
Agric., fish., forest.	706.47	--	--	1,834.43	1,031.72	992.29	1,689.04	769.12
Mining and manufacturing	333.96	--	1,153.50	771.50	670.16	443.37	875.57	351.90
Construction	580.65	--	1,304.43	829.24	1,283.86	425.34	941.10	715.13
Utilities and transp.	874.11	1,731.01	--	1,014.86	1,281.50	1,185.77	1,000.64	958.92
Wholesale trade	406.38	2,997.81	1,484.01	1,440.82	701.36	389.52	1,325.77	359.98
Fin. svcs. and real estate	275.98	--	1,153.18	1,465.90	716.36	312.07	1,174.14	279.90
Retail trade	431.41	1,467.52	2,074.84	1,322.27	1,324.58	533.25	1,238.75	458.91
Professional services	183.27	1,066.64	732.51	715.45	405.63	213.27	545.06	195.80
Other services	363.21	3,864.07 *	882.93	701.54	764.73	391.06	1,359.76	351.75
Ownership								
For profit, incorporated	164.75	1,456.12	509.89	409.45	355.93	216.94	446.91	177.14
For profit, unincorporated	302.55	1,083.57	849.98	1,053.92	608.48	385.27	818.73	318.72
Nonprofit	250.04	1,835.61	1,596.23	1,191.01	636.85	242.35	867.16	260.44
Age of firm								
Less than 5 years	759.67	1,013.99	1,776.87	1,158.76	1,566.69	780.88	936.86	1,079.60
5-9 years	560.37	1,394.77	1,082.26	844.47	878.65	885.28	721.50	700.75
10-19 years	420.58	1,267.02	781.66	877.53	829.88	618.66	672.78	516.79
20 or more years	143.94	1,976.70	574.67	451.89	306.80	179.19	540.08	149.43
Multi/single status								
2 or more locations	149.40	145.46	999.12	757.62	320.80	174.50	942.14	150.84
1 location only	266.59	1,104.68	465.59	414.50	477.29	810.56	396.93	358.35
Percent full-time employees								
Less than 25%	1,214.15	--	--	2,909.26	3,441.49	691.56	--	1,296.53
25-49 %	562.86	--	1,962.07	1,214.74	1,286.31	568.68	1,265.38	598.48
50-74 %	411.88	1,954.94	1,355.43	851.01	754.64	563.28	1,028.31	445.98
75% or more	141.00	1,193.41	454.28	394.41	296.90	185.58	397.06	150.59
Union presence								
No union employees	146.03	1,092.81	431.60	385.42	278.75	206.81	376.82	158.06
Has union employees	280.16	--	--	1,134.31	1,335.81	285.16	1,504.48	285.26
Percent low-wage employees								
50% or more low-wage	425.80	--	2,411.77	1,436.87	1,148.90	499.66	1,325.11	443.49
Less than 50% low-wage	136.31	1,114.90	430.56	375.96	280.06	179.61	380.10	145.52
Percent women employees								
Less than 25%	270.57	2,674.50	650.33	491.11	607.43	370.19	663.10	291.96
25-49 %	180.46	1,477.04	1,037.48	830.43	472.72	187.60	653.78	184.01
50-74 %	290.50	1,163.84	873.68	897.35	492.73	387.64	687.97	311.72
75% or more	274.06	1,797.73	860.59	954.43	629.33	321.47	791.00	289.89
Percent age 50 or older employees								
Less than 25%	256.92	2,206.66	637.25	577.49	475.58	378.49	605.98	285.30
25-49 %	156.89	1,956.15	740.40	581.01	405.89	174.70	622.74	159.95
50-74 %	346.85	1,884.09	755.14	854.49	562.18	502.50	782.14	383.46
75% or more	632.55	1,070.47	--	1,316.95	1,083.92	1,119.63	1,017.83	788.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.39 Average out-of-network family deductible (in dollars) per employee enrolled with family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,793	11,654	11,536	11,621	9,488	7,869	11,797	8,413
Industry group **								
Agric., fish., forest.	11,167	--	--	13,946	12,458	6,291	13,991	10,771
Mining and manufacturing	8,359	--	9,922	11,491	8,979	7,748	9,117	8,314
Construction	9,716	8,028	13,245	11,650	10,864	6,809	10,707	9,308
Utilities and transp.	7,555	--	10,806	10,318	9,931	6,614	11,869	7,267
Wholesale trade	9,233	22,288 *	10,689	11,019	8,504	7,713	14,254	8,321
Fin. svcs. and real estate	8,215	8,833	11,684	11,705	7,608	8,060	10,213	8,107
Retail trade	9,787	13,201	11,919	12,956	10,498	9,156	14,411	9,395
Professional services	9,012	13,147	11,056	11,539	9,664	8,005	12,726	8,462
Other services	9,042	8,850	11,889	12,081	11,751	7,750	10,595	8,696
Ownership								
For profit, incorporated	8,695	13,120	11,354	11,906	9,499	7,706	12,364	8,225
For profit, unincorporated	9,650	8,981	12,145	11,372	9,389	9,297	10,764	9,485
Nonprofit	8,394	6,047	11,797	10,535	9,567	7,444	9,484	8,290
Age of firm								
Less than 5 years	10,320	7,492	12,727	11,026	12,442	5,383	9,884	10,601
5-9 years	10,763	9,848	12,168	11,808	11,177	8,000	11,514	10,290
10-19 years	10,611	13,788	11,064	11,648	10,581	8,754	12,619	9,814
20 or more years	8,466	11,398	11,480	11,658	8,993	7,831	11,726	8,203
Multi/single status								
2 or more locations	8,216	--	10,510	12,286	8,915	7,916	11,232	8,150
1 location only	10,780	12,147	11,684	11,373	10,424	6,393	11,894	9,956
Percent full-time employees								
Less than 25%	8,523	7,899	--	11,160	11,742 *	6,504	9,769	8,254
25-49 %	9,480	13,292	13,267	10,605	13,639	7,678	12,091	9,024
50-74 %	10,375	7,853	10,916	14,443	11,079	9,877	9,706	10,480
75% or more	8,662	12,346	11,576	11,475	9,284	7,740	12,022	8,252
Union presence								
No union employees	9,274	12,409	11,752	11,878	9,776	8,215	12,187	8,834
Has union employees	7,065	--	--	9,492	6,629	7,010	7,509	7,045
Percent low-wage employees								
50% or more low-wage	10,009	9,282	12,312	9,906	13,585	9,441	10,057	10,004
Less than 50% low-wage	8,700	11,917	11,508	11,706	9,298	7,728	11,902	8,289
Percent women employees								
Less than 25%	9,548	13,232	11,547	11,379	9,706	8,311	12,114	9,003
25-49 %	7,711	7,846	11,713	12,630	8,990	6,785	11,198	7,435
50-74 %	8,981	13,356	10,968	11,290	9,337	8,343	12,213	8,650
75% or more	9,667	8,760	12,086	11,073	10,601	9,148	11,180	9,443
Percent age 50 or older employees								
Less than 25%	9,638	12,159	12,786	11,267	10,865	8,339	12,195	9,144
25-49 %	8,245	12,540	10,304	12,275	8,502	7,650	12,086	7,990
50-74 %	9,000	10,270	10,032	10,626	10,136	7,834	10,396	8,632
75% or more	8,726	9,821	--	12,145	8,747	7,571	10,617	8,216

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.39 Standard errors for average out-of-network family deductible (in dollars) per employee enrolled with family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	145.61	1,378.93	589.77	425.67	286.67	180.09	529.48	148.45
Industry group **								
Agric., fish., forest.	1,917.43	--	--	2,774.97	2,967.65	1,141.93	2,760.61	2,159.09
Mining and manufacturing	332.19	--	1,363.74	950.61	758.96	404.87	1,375.35	343.90
Construction	575.77	1,615.35	1,977.62	941.43	1,548.79	559.64	994.49	691.17
Utilities and transp.	461.64	--	1,877.97	1,421.57	959.45	490.68	1,178.36	462.34
Wholesale trade	657.52	8,826.57 *	1,378.61	1,097.19	708.64	506.49	3,265.42	425.53
Fin. svcs. and real estate	311.23	1,696.18	1,499.40	1,888.19	677.66	348.77	1,131.02	320.39
Retail trade	572.32	1,158.19	2,275.34	1,749.84	1,024.12	717.87	1,959.43	603.36
Professional services	275.85	2,059.02	989.54	782.35	444.40	364.65	915.37	282.38
Other services	421.03	1,923.81	1,401.31	1,376.43	918.51	497.07	1,054.95	452.28
Ownership								
For profit, incorporated	173.13	1,718.71	660.12	511.77	380.79	198.99	668.87	172.03
For profit, unincorporated	450.33	1,680.69	1,136.02	789.69	627.94	735.57	729.53	505.46
Nonprofit	277.95	1,462.38	2,581.17	1,218.90	614.18	277.45	1,418.83	275.89
Age of firm								
Less than 5 years	836.99	2,011.63	2,179.61	1,119.87	1,799.93	646.08	1,334.19	1,054.26
5-9 years	669.11	1,752.30	1,490.50	1,098.53	1,011.68	1,743.86	955.54	889.29
10-19 years	471.29	2,179.40	1,615.18	751.41	703.74	617.53	1,126.65	447.75
20 or more years	158.84	2,362.13	660.80	576.59	327.56	189.08	738.08	160.95
Multi/single status								
2 or more locations	160.13	--	1,558.06	854.82	333.85	184.47	1,363.91	161.43
1 location only	332.22	1,407.12	620.92	488.08	482.47	541.54	574.50	374.46
Percent full-time employees								
Less than 25%	1,077.49	194.96	--	1,127.70	3,748.68 *	1,122.06	1,501.17	1,243.39
25-49 %	518.70	2,451.99	2,511.46	1,151.25	1,492.90	553.99	1,498.80	525.85
50-74 %	651.95	1,791.54	2,056.82	1,897.25	1,078.41	950.29	1,225.20	720.62
75% or more	149.69	1,657.37	635.34	445.28	299.59	178.84	586.05	149.43
Union presence								
No union employees	162.71	1,464.28	599.62	434.63	288.37	211.96	546.89	166.17
Has union employees	289.58	--	--	1,148.49	964.79	317.64	1,394.04	296.18
Percent low-wage employees								
50% or more low-wage	646.28	1,121.75	1,981.71	1,255.13	1,435.52	844.69	1,015.79	703.44
Less than 50% low-wage	147.02	1,521.48	606.38	439.87	289.74	176.12	556.43	147.37
Percent women employees								
Less than 25%	295.06	2,530.64	966.94	537.29	621.28	377.52	850.63	299.28
25-49 %	222.73	1,816.25	780.57	1,086.23	537.38	217.54	970.09	221.97
50-74 %	250.90	2,545.05	1,364.96	903.60	436.71	301.39	1,224.05	245.98
75% or more	478.94	1,761.24	1,738.26	1,310.31	682.58	674.66	1,322.31	520.95
Percent age 50 or older employees								
Less than 25%	241.75	2,114.15	926.02	587.66	474.37	317.54	772.61	247.29
25-49 %	196.75	3,412.71	809.31	703.71	366.28	231.18	1,018.40	196.30
50-74 %	511.58	2,354.87	1,475.74	1,263.95	941.47	673.06	1,162.99	551.84
75% or more	782.08	2,420.73	--	1,873.11	1,374.70	677.95	1,997.35	699.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.40 Average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	464	442	827 *	499	391	366 *	633	372
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	380	--	--	--	--	--	--	--
Construction	607	--	--	--	--	--	--	--
Utilities and transp.	--	--	--	--	--	--	--	--
Wholesale trade	--	--	--	--	--	--	--	--
Fin. svcs. and real estate	734 *	--	595	--	334	--	438	823 *
Retail trade	204	--	--	--	--	130	--	136
Professional services	402	--	--	484	317	302	565	313
Other services	341	--	--	348 *	453	207 *	--	289
Ownership								
For profit, incorporated	492	431	974 *	496	443	365 *	686	387 *
For profit, unincorporated	366	--	--	467	--	352	391	338
Nonprofit	415	--	--	--	308	382	--	332
Age of firm								
Less than 5 years	--	108	--	--	--	--	--	--
5-9 years	435	--	--	--	--	--	461	--
10-19 years	314	--	--	--	--	--	377	265 *
20 or more years	500	--	1,039 *	605	383	396 *	791 *	390
Multi/single status								
2 or more locations	378	--	492	505	347	366 *	527	366
1 location only	586	442	863 *	497	--	--	647	403
Percent full-time employees								
Less than 25%	152	--	--	--	--	157	99	156
25-49 %	151	--	--	--	341	121	--	140
50-74 %	344	--	--	--	--	403	--	325
75% or more	589	494	843 *	529	413	658 *	659	528
Union presence								
No union employees	480	442	851 *	499	395	376 *	639	379
Has union employees	327	--	--	--	--	--	--	335
Percent low-wage employees								
50% or more low-wage	208	--	--	--	321	147	--	192
Less than 50% low-wage	529	460	873 *	496	407	489 *	652	443
Percent women employees								
Less than 25%	415	--	--	487	344	--	433	398
25-49 %	427 *	--	--	--	--	135	1,166 *	203
50-74 %	703 *	--	--	--	394	1,132 *	--	745 *
75% or more	365	406	--	478	283	309	454	261
Percent age 50 or older employees								
Less than 25%	409	472 *	--	462	479	164	825 *	244
25-49 %	609	--	--	--	356	804 *	553	640 *
50-74 %	307	--	--	--	--	--	325	--
75% or more	570	--	--	--	--	--	--	403

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.40 Standard errors for average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.18	78.42	398.15 *	59.38	52.98	143.59 *	149.92	89.04
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	91.90	--	--	--	--	--	--	--
Construction	114.47	--	--	--	--	--	--	--
Utilities and transp.	--	--	--	--	--	--	--	--
Wholesale trade	--	--	--	--	--	--	--	--
Fin. svcs. and real estate	421.11 *	--	27.89	--	64.37	--	67.41	546.82 *
Retail trade	46.64	--	--	--	--	19.93	--	19.62
Professional services	43.50	--	--	91.14	56.68	51.29	74.43	40.78
Other services	60.52	--	--	123.17 *	93.59	70.53 *	--	68.31
Ownership								
For profit, incorporated	109.15	68.68	507.51 *	79.99	79.22	186.70 *	204.75	123.41 *
For profit, unincorporated	40.14	--	--	79.24	--	68.10	62.57	46.72
Nonprofit	55.98	--	--	--	45.74	24.11	--	28.29
Age of firm								
Less than 5 years	--	10.42	--	--	--	--	--	--
5-9 years	64.61	--	--	--	--	--	83.89	--
10-19 years	65.26	--	--	--	--	--	81.78	87.89 *
20 or more years	104.56	--	608.31 *	80.57	60.11	162.18 *	250.78 *	105.52
Multi/single status								
2 or more locations	97.55	--	45.79	104.84	46.02	143.73 *	97.39	104.45
1 location only	129.09	78.42	439.91 *	71.44	--	--	169.24	86.97
Percent full-time employees								
Less than 25%	23.11	--	--	--	--	28.40	7.66	25.76
25-49 %	18.49	--	--	--	17.85	12.63	--	16.78
50-74 %	50.57	--	--	--	--	55.52	--	56.09
75% or more	111.48	95.04	410.53 *	65.35	63.98	324.68 *	164.06	151.75
Union presence								
No union employees	88.31	78.42	409.70 *	59.62	57.15	184.48 *	151.77	105.39
Has union employees	64.90	--	--	--	--	--	--	68.01
Percent low-wage employees								
50% or more low-wage	27.33	--	--	--	28.50	21.53	--	26.73
Less than 50% low-wage	98.10	82.72	429.70 *	62.92	64.26	221.69 *	159.53	122.10
Percent women employees								
Less than 25%	51.04	--	--	94.51	71.37	--	66.73	73.35
25-49 %	150.04 *	--	--	--	--	15.33	550.86 *	41.53
50-74 %	282.01 *	--	--	--	77.05	681.17 *	--	360.27 *
75% or more	53.57	64.39	--	122.97	51.90	60.54	94.33	36.63
Percent age 50 or older employees								
Less than 25%	101.39	142.55 *	--	69.77	102.72	26.56	311.82 *	37.52
25-49 %	169.68	--	--	--	50.08	417.71 *	92.17	257.62 *
50-74 %	54.00	--	--	--	--	--	77.43	--
75% or more	94.79	--	--	--	--	--	--	35.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.41 Average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	654	809	905	1,001	650	559	938	597
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	553	--	--	726 *	571	470	768	503
Construction	765	--	--	1,350 *	--	891 *	789 *	751 *
Utilities and transp.	789 *	--	--	--	--	632 *	559	816 *
Wholesale trade	964	--	--	1,463 *	323	891	1,544 *	640
Fin. svcs. and real estate	984	--	--	609	624	1,115 *	1,138 *	965
Retail trade	375	--	--	1,128 *	771	321	845	356
Professional services	841	772	1,133 *	895	746	827	1,003	786
Other services	616	735 *	738	573	575	595	707	576
Ownership								
For profit, incorporated	627	842	946	952	670	540	893	577
For profit, unincorporated	1,030	780 *	--	1,694	520	1,117 *	1,330 *	922
Nonprofit	490	--	--	332	712	358	597	473
Age of firm								
Less than 5 years	1,166 *	440	--	--	--	--	734	--
5-9 years	939 *	1,346 *	--	1,348 *	--	213	1,207 *	583
10-19 years	815	606	1,377	732 *	783	806	863	765
20 or more years	607	839	966	895	600	555	916	573
Multi/single status								
2 or more locations	606	--	--	1,385	613	562	1,404 *	577
1 location only	803	842	866	861	713	--	850	737
Percent full-time employees								
Less than 25%	1,015 *	--	--	--	443 *	1,181 *	--	1,078 *
25-49 %	644	--	--	--	1,156	225	--	377
50-74 %	467	--	--	--	1,112	332	705	435
75% or more	673	795	904	1,007	608	597	944	617
Union presence								
No union employees	681	813	875	1,018	675	577	931	621
Has union employees	502	--	--	--	460	486	--	480
Percent low-wage employees								
50% or more low-wage	419	443	--	1,502 *	691	356	926 *	391
Less than 50% low-wage	731	861	909	962	647	666	939	678
Percent women employees								
Less than 25%	998	903	1,173	1,307	707	971	1,123	930
25-49 %	617	437 *	--	831 *	575	599	596	621
50-74 %	511	718	833 *	1,091	552	457	1,034	474
75% or more	785	1,117 *	797	435	783	913	841	763
Percent age 50 or older employees								
Less than 25%	506	907	919	1,018	658	370	918	441
25-49 %	820	881 *	--	1,098	677	801	1,097	765
50-74 %	1,045	481	--	671	466	1,894 *	618	1,248 *
75% or more	877	--	--	--	--	--	966	737

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.41 Standard errors for average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.25	135.53	145.94	157.55	64.53	64.56	115.59	52.83
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	71.54	--	--	282.29 *	153.18	80.61	212.21	71.71
Construction	205.50	--	--	570.42 *	--	392.38 *	389.60 *	233.84 *
Utilities and transp.	269.58 *	--	--	--	--	331.06 *	101.94	299.57 *
Wholesale trade	247.97	--	--	596.59 *	48.10	231.01	501.43 *	122.29
Fin. svcs. and real estate	227.64	--	--	125.30	157.48	365.63 *	443.56 *	248.43
Retail trade	25.06	--	--	359.66 *	125.24	9.39	183.15	22.02
Professional services	100.35	128.19	359.22 *	232.75	127.21	175.66	205.83	114.85
Other services	72.09	223.30 *	186.38	122.06	94.12	143.85	110.00	91.07
Ownership								
For profit, incorporated	52.26	165.36	176.12	154.34	86.21	61.58	111.71	55.05
For profit, unincorporated	216.71	248.00 *	--	441.43	105.76	430.16 *	406.13 *	255.62
Nonprofit	58.91	--	--	57.55	147.17	52.13	127.98	64.94
Age of firm								
Less than 5 years	361.25 *	81.70	--	--	--	--	205.18	--
5-9 years	284.27 *	625.66 *	--	514.97 *	--	16.27	437.72 *	122.09
10-19 years	106.76	179.84	359.42	220.76 *	163.18	222.94	174.14	119.96
20 or more years	52.78	140.72	194.28	163.28	63.16	66.38	134.75	55.31
Multi/single status								
2 or more locations	60.65	--	--	414.95	78.94	65.56	469.18 *	57.58
1 location only	66.96	147.74	149.28	133.60	106.85	--	90.28	99.80
Percent full-time employees								
Less than 25%	326.91 *	--	--	--	220.24 *	513.93 *	--	432.19 *
25-49 %	147.43	--	--	--	294.50	42.93	--	73.04
50-74 %	77.48	--	--	--	306.48	20.85	151.38	76.92
75% or more	56.31	154.93	168.36	170.49	63.24	75.38	129.92	59.73
Union presence								
No union employees	56.86	137.11	149.12	164.29	71.97	75.24	118.69	60.75
Has union employees	104.70	--	--	--	86.71	124.30	--	106.94
Percent low-wage employees								
50% or more low-wage	40.99	50.56	--	506.87 *	107.93	29.40	296.83 *	35.21
Less than 50% low-wage	61.97	154.54	151.03	165.52	69.78	94.53	122.82	69.09
Percent women employees								
Less than 25%	132.72	190.13	297.51	305.70	135.51	278.52	211.90	171.18
25-49 %	85.24	152.47 *	--	259.61 *	114.43	130.60	156.40	98.34
50-74 %	55.93	154.55	412.62 *	295.74	66.18	58.03	260.60	53.62
75% or more	107.01	408.99 *	189.97	74.05	168.55	266.78	176.15	132.07
Percent age 50 or older employees								
Less than 25%	39.48	140.78	200.51	198.86	112.32	22.83	123.48	34.32
25-49 %	88.86	400.45 *	--	320.29	95.62	122.01	290.49	87.30
50-74 %	310.06	95.45	--	168.45	84.83	586.26 *	124.65	420.09 *
75% or more	170.11	--	--	--	--	--	265.08	156.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.42 Average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.3	43.4	44.8	43.5	40.9	42.4	44.0	42.1
Industry group **								
Agric., fish., forest.	41.5	34.9	52.7	39.2	37.7	46.2	41.1	41.6
Mining and manufacturing	41.0	45.6	47.4	42.4	41.2	40.3	44.7	40.7
Construction	43.3	56.3	47.7	41.6	39.8	42.7	47.8	41.4
Utilities and transp.	39.7	41.3	35.4	48.6	39.2	38.9	39.5	39.7
Wholesale trade	42.7	43.4	49.2	41.8	43.7	41.9	44.5	42.4
Fin. svcs. and real estate	39.5	39.9	41.9	44.2	37.4	39.6	42.0	39.3
Retail trade	45.6	39.8	42.5	42.2	42.6	46.7	43.0	45.8
Professional services	43.5	43.4	43.5	46.1	41.1	43.9	44.7	43.3
Other services	42.4	39.5	45.3	40.2	42.7	42.7	42.6	42.4
Ownership								
For profit, incorporated	42.3	44.2	46.2	43.3	41.5	42.1	44.8	42.0
For profit, unincorporated	40.9	40.6	41.8	43.2	38.5	41.5	42.4	40.6
Nonprofit	43.5	43.5	39.6	44.8	41.0	44.7	41.9	43.7
Age of firm								
Less than 5 years	39.3	42.1	35.3	41.1	38.1	39.7	38.7	39.8
5-9 years	40.9	41.4	44.5	41.3	36.2	47.1	41.6	40.4
10-19 years	42.3	43.0	45.2	45.8	39.9	41.3	44.7	41.2
20 or more years	42.5	44.3	46.0	43.3	41.5	42.4	44.8	42.2
Multi/single status								
2 or more locations	42.3	48.5	41.4	45.8	40.4	42.5	44.9	42.2
1 location only	42.5	43.2	45.3	42.6	41.5	39.2	43.8	41.4
Percent full-time employees								
Less than 25%	47.2	49.2	45.6	45.7	40.3	49.8	46.3	47.3
25-49 %	42.4	42.5	49.6	43.3	46.3	40.9	47.0	41.9
50-74 %	43.0	43.8	47.6	43.7	44.0	42.2	44.7	42.7
75% or more	42.2	43.3	44.3	43.4	40.4	42.3	43.8	41.9
Union presence								
No union employees	42.4	41.8	45.2	43.3	41.2	42.5	43.8	42.1
Has union employees	42.0	--	29.2	46.1	37.3	42.1	48.0	41.9
Percent low-wage employees								
50% or more low-wage	44.7	37.9	43.3	47.1	45.7	44.6	44.8	44.7
Less than 50% low-wage	42.1	44.0	44.9	43.2	40.5	42.1	43.9	41.8
Percent women employees								
Less than 25%	42.2	46.1	44.7	43.1	40.3	42.0	44.2	41.7
25-49 %	41.1	43.3	45.6	42.9	41.5	40.5	44.1	40.8
50-74 %	42.0	43.0	41.6	43.5	40.3	42.2	42.8	41.9
75% or more	45.7	39.5	47.7	45.3	41.6	47.6	44.9	45.9
Percent age 50 or older employees								
Less than 25%	42.8	41.9	46.5	45.8	40.9	42.4	45.0	42.3
25-49 %	41.9	39.7	42.2	40.7	40.9	42.4	41.1	42.0
50-74 %	42.5	48.9	44.0	43.0	40.6	41.9	45.6	41.6
75% or more	43.0	43.5	39.1	46.9	40.9	42.5	45.1	41.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.42 Standard errors for average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 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	1.87	1.46	0.88	0.69	0.52	0.86	0.41
Industry group **								
Agric., fish., forest.	2.95	5.15	10.46	4.43	3.05	5.15	5.34	3.46
Mining and manufacturing	0.78	3.86	4.56	2.28	1.38	1.04	2.36	0.81
Construction	1.67	10.11	4.05	2.00	3.19	1.87	3.75	1.59
Utilities and transp.	1.16	6.17	4.12	6.57	3.04	1.14	3.03	1.24
Wholesale trade	1.08	3.81	5.79	2.90	2.93	1.16	2.67	1.18
Fin. svcs. and real estate	0.83	2.65	2.94	2.37	1.50	1.05	1.58	0.88
Retail trade	0.70	3.88	3.63	1.74	4.40	0.59	2.12	0.72
Professional services	0.83	2.34	1.96	1.66	1.19	1.27	1.40	0.93
Other services	1.18	2.13	4.84	2.05	1.69	1.75	2.15	1.36
Ownership								
For profit, incorporated	0.43	2.53	1.86	1.04	0.92	0.56	1.12	0.46
For profit, unincorporated	0.88	2.48	2.07	1.47	1.64	1.44	1.31	1.02
Nonprofit	1.18	2.82	4.32	3.25	1.28	1.83	1.95	1.27
Age of firm								
Less than 5 years	1.43	4.70	4.10	2.30	2.33	3.94	2.47	1.66
5-9 years	1.35	2.83	4.31	2.09	2.13	2.67	2.01	1.83
10-19 years	0.89	2.51	2.96	1.96	1.79	1.23	1.48	1.08
20 or more years	0.42	3.10	1.93	1.14	0.79	0.55	1.24	0.45
Multi/single status								
2 or more locations	0.44	5.90	3.32	1.43	0.66	0.53	1.91	0.45
1 location only	0.71	1.92	1.59	1.09	1.47	2.29	0.95	1.02
Percent full-time employees								
Less than 25%	4.15	3.81	6.50	8.30	2.36	6.39	3.35	4.58
25-49 %	1.52	3.55	4.57	2.52	2.84	2.07	2.85	1.64
50-74 %	0.79	4.00	3.60	2.31	1.58	1.08	2.03	0.86
75% or more	0.41	2.13	1.62	0.97	0.76	0.58	0.95	0.45
Union presence								
No union employees	0.39	1.23	1.49	0.83	0.72	0.59	0.78	0.44
Has union employees	1.03	--	4.86	6.09	2.39	1.09	9.22	1.02
Percent low-wage employees								
50% or more low-wage	1.55	3.48	4.31	3.58	2.00	2.05	3.35	1.67
Less than 50% low-wage	0.37	2.03	1.53	0.91	0.73	0.52	0.88	0.41
Percent women employees								
Less than 25%	0.72	4.31	2.30	1.48	1.41	1.08	1.50	0.82
25-49 %	0.59	2.92	3.05	1.66	1.24	0.75	1.66	0.62
50-74 %	0.61	2.69	2.14	1.82	1.38	0.76	1.54	0.65
75% or more	1.28	2.28	4.11	2.15	1.20	2.00	2.08	1.46
Percent age 50 or older employees								
Less than 25%	0.59	1.98	1.93	1.48	1.18	0.86	1.13	0.68
25-49 %	0.51	2.09	2.30	1.15	0.93	0.68	1.23	0.55
50-74 %	1.49	6.12	4.64	2.31	2.17	2.47	3.02	1.72
75% or more	1.34	2.39	6.87	4.07	3.08	2.07	2.35	1.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.43 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,542	10,459	10,522	10,808	10,097	8,969	10,744	9,366
Industry group **								
Agric., fish., forest.	10,850	--	--	12,762	11,744	9,630	10,740	10,875
Mining and manufacturing	9,192	--	9,676	10,417	9,905	8,625	9,938	9,137
Construction	11,686	11,535	10,150	11,338	14,682	8,980	10,935	12,031
Utilities and transp.	9,251	5,775	--	11,245	10,956	8,780	8,422	9,386
Wholesale trade	9,191	13,451	10,232	10,627	8,957	8,463	10,667	8,850
Fin. svcs. and real estate	9,125	9,852	11,999	10,152	8,109	9,193	10,968	9,000
Retail trade	9,614	7,385	10,131	10,447	10,519	9,295	9,852	9,578
Professional services	9,650	13,475	11,134	10,883	9,884	8,999	12,097	9,301
Other services	9,494	9,189	9,935	10,767	10,146	9,033	10,018	9,402
Ownership								
For profit, incorporated	9,529	11,405	10,471	10,922	10,551	8,787	10,967	9,319
For profit, unincorporated	9,946	9,516	11,142	10,516	10,005	9,659	10,689	9,783
Nonprofit	9,244	6,616	9,686	10,645	8,872	9,254	9,451	9,226
Age of firm								
Less than 5 years	10,921	12,750	8,797	11,204	10,526	10,621	11,726	10,366
5-9 years	11,431	13,328	10,837	11,517	11,039	11,861	11,462	11,408
10-19 years	10,893	10,922	10,465	11,149	11,548	10,148	10,957	10,866
20 or more years	9,244	9,157	10,637	10,583	9,689	8,867	10,375	9,139
Multi/single status								
2 or more locations	9,138	--	9,856	10,444	9,565	8,956	10,043	9,114
1 location only	10,746	10,515	10,639	10,943	11,007	9,366	10,866	10,654
Percent full-time employees								
Less than 25%	7,862	8,764	10,242	6,131	8,560	7,808	9,358	7,687
25-49 %	9,362	--	9,514	11,270	10,904	8,504	11,297	9,164
50-74 %	10,474	9,380	11,008	12,239	10,235	10,337	11,076	10,390
75% or more	9,478	10,625	10,506	10,758	10,079	8,859	10,714	9,293
Union presence								
No union employees	9,805	10,677	10,581	10,842	10,197	9,207	10,845	9,616
Has union employees	8,401	--	5,584	9,839	8,885	8,354	6,592	8,430
Percent low-wage employees								
50% or more low-wage	9,950	8,503	8,068	11,082	11,533	9,440	9,170	10,050
Less than 50% low-wage	9,501	10,593	10,729	10,782	9,970	8,917	10,883	9,296
Percent women employees								
Less than 25%	10,276	10,478	10,217	11,107	10,721	9,675	10,532	10,210
25-49 %	8,735	9,581	10,641	11,077	10,037	7,986	10,693	8,546
50-74 %	9,513	11,549	11,345	9,944	9,294	9,339	11,160	9,337
75% or more	10,057	10,139	10,099	10,880	10,423	9,688	10,772	9,939
Percent age 50 or older employees								
Less than 25%	9,967	10,573	11,266	11,003	10,616	9,156	11,402	9,677
25-49 %	9,235	9,873	9,582	10,828	9,796	8,827	10,109	9,163
50-74 %	9,647	11,741	10,202	10,507	9,618	9,061	10,706	9,374
75% or more	9,574	9,336	8,865	8,682	9,084	10,412	9,158	9,812

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.43 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	118.62	686.31	380.61	227.62	320.90	141.61	255.55	130.89
Industry group **								
Agric., fish., forest.	825.53	--	--	1,624.48	1,346.54	1,053.67	1,676.36	937.51
Mining and manufacturing	266.56	--	906.47	519.67	456.91	356.84	636.91	280.72
Construction	1,004.16	2,782.19	1,055.62	805.90	2,124.29	1,047.33	983.74	1,345.57
Utilities and transp.	467.77	710.98	--	757.77	835.24	636.92	871.63	517.89
Wholesale trade	250.27	1,282.42	831.93	855.20	529.37	303.60	756.85	262.39
Fin. svcs. and real estate	276.67	1,068.88	943.15	842.66	457.77	347.61	721.12	289.30
Retail trade	239.98	1,858.06	1,730.13	669.65	669.04	252.56	917.38	238.87
Professional services	193.89	1,117.80	715.07	399.75	437.69	254.04	441.60	210.77
Other services	316.39	886.67	713.67	604.24	603.55	451.61	449.01	360.62
Ownership								
For profit, incorporated	146.49	849.51	438.50	268.72	470.99	148.89	303.60	161.63
For profit, unincorporated	272.02	1,533.57	958.19	491.16	432.73	445.71	644.46	303.52
Nonprofit	291.32	799.65	1,089.24	729.33	418.92	438.90	625.54	312.68
Age of firm								
Less than 5 years	638.42	2,579.60	1,591.75	734.01	846.89	1,920.47	1,229.42	626.98
5-9 years	465.06	1,933.20	1,047.37	1,005.76	730.16	733.53	765.79	581.03
10-19 years	530.18	1,265.04	1,006.61	478.65	1,360.58	600.70	586.55	713.74
20 or more years	114.62	766.81	415.61	277.42	247.62	145.70	293.73	122.15
Multi/single status								
2 or more locations	117.22	--	1,161.58	404.75	223.91	140.31	599.12	119.29
1 location only	292.41	716.19	393.17	274.46	725.13	1,208.51	279.67	472.24
Percent full-time employees								
Less than 25%	677.57	1,166.98	1,682.67	1,422.44	1,229.99	942.31	885.82	730.74
25-49 %	554.17	--	2,179.29	986.76	729.22	719.47	1,108.54	586.27
50-74 %	252.39	1,522.75	778.38	544.77	568.92	330.43	692.79	272.46
75% or more	132.53	776.39	425.32	244.07	367.78	154.57	282.63	146.60
Union presence								
No union employees	133.84	680.65	384.12	234.79	342.00	168.95	254.96	151.53
Has union employees	232.17	--	499.25	581.70	546.06	254.78	1,284.07	234.42
Percent low-wage employees								
50% or more low-wage	234.09	1,073.58	1,860.40	738.61	411.03	274.49	786.17	243.41
Less than 50% low-wage	128.55	733.20	362.17	239.47	349.80	154.11	267.71	142.33
Percent women employees								
Less than 25%	297.68	1,048.26	486.34	382.19	907.05	363.41	373.05	363.78
25-49 %	191.16	1,798.42	1,152.01	457.96	492.22	198.35	675.81	197.74
50-74 %	204.26	1,073.98	908.42	469.77	409.56	272.17	501.28	218.72
75% or more	211.75	1,654.00	752.65	540.66	381.22	288.24	602.24	224.81
Percent age 50 or older employees								
Less than 25%	228.02	1,093.88	491.03	349.44	693.63	219.73	369.08	265.34
25-49 %	142.68	1,810.67	684.39	361.57	258.07	181.02	480.70	149.15
50-74 %	411.03	1,344.15	1,057.23	628.87	549.11	729.30	636.44	490.96
75% or more	354.95	740.23	1,523.72	758.26	710.50	639.29	581.15	440.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.44 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,644	21,526	23,784	21,015	19,750	17,636	22,032	18,303
Industry group **								
Agric., fish., forest.	26,276	--	26,171	--	28,154	16,059	27,730	26,181
Mining and manufacturing	18,222	--	28,109	20,131	19,719	17,200	19,209	18,178
Construction	21,648	27,967	24,458	22,366	25,074	16,815	24,400	20,669
Utilities and transp.	17,349	--	--	20,140	18,895	16,765	18,833	17,230
Wholesale trade	18,129	30,603	20,945	20,189	17,040	17,388	22,184	17,493
Fin. svcs. and real estate	17,532	--	24,120	18,702	15,476	17,530	23,740	17,155
Retail trade	18,367	--	24,604	18,250	22,945	16,816	22,514	17,903
Professional services	18,914	21,570	24,600	22,860	20,143	17,716	23,077	18,509
Other services	19,663	16,854	22,946	20,105	20,137	19,516	19,646	19,666
Ownership								
For profit, incorporated	18,475	21,967	22,826	20,760	20,853	17,206	21,739	18,145
For profit, unincorporated	19,283	21,962	24,345	20,452	18,159	19,011	22,719	18,756
Nonprofit	18,837	18,309	34,123	23,084	17,544	18,606	22,750	18,611
Age of firm								
Less than 5 years	18,824	15,645	17,432	19,222	20,223	--	18,233	19,059
5-9 years	20,907	13,883	28,370	20,667	19,460	21,406	20,870	20,926
10-19 years	21,267	26,449	25,761	21,583	19,295	20,838	24,601	20,048
20 or more years	18,304	21,425	22,749	21,101	19,826	17,440	21,508	18,094
Multi/single status								
2 or more locations	17,857	13,119	22,216	20,213	18,611	17,585	19,985	17,819
1 location only	21,685	21,925	24,022	21,360	21,623	19,369	22,401	21,251
Percent full-time employees								
Less than 25%	13,842	--	--	15,006 *	17,900	12,233	21,767	13,399
25-49 %	19,324	--	--	21,723	21,002	18,526	24,226	18,932
50-74 %	20,060	14,855	33,034	22,657	19,461	19,958	21,096	19,951
75% or more	18,574	22,546	23,346	20,995	19,770	17,495	22,065	18,220
Union presence								
No union employees	19,118	21,839	23,674	21,078	19,919	18,031	22,193	18,739
Has union employees	16,822	--	29,683	19,611	17,752	16,633	18,939	16,774
Percent low-wage employees								
50% or more low-wage	19,470	--	--	16,693	22,540	18,977	18,873	19,513
Less than 50% low-wage	18,588	21,623	23,770	21,321	19,590	17,538	22,183	18,219
Percent women employees								
Less than 25%	19,596	19,454	23,190	21,644	20,398	18,323	21,504	19,256
25-49 %	17,436	24,105	23,036	19,377	19,221	16,452	22,268	17,083
50-74 %	18,483	23,458	25,263	20,557	18,737	17,763	22,919	18,127
75% or more	20,086	17,198	24,510	22,793	21,775	19,266	21,708	19,952
Percent age 50 or older employees								
Less than 25%	19,432	17,928	24,494	20,761	20,509	18,381	21,842	19,077
25-49 %	18,026	21,123 *	23,597	21,330	19,551	17,150	21,498	17,830
50-74 %	19,140	23,874	22,058	20,864	19,186	18,125	22,573	18,545
75% or more	21,172	24,633	--	20,081	16,330	21,502	24,297	19,902

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.44 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	246.19	1,956.06	989.87	566.41	666.31	282.45	665.87	262.20
Industry group **								
Agric., fish., forest.	2,741.53	--	2,362.99	--	1,815.55	2,502.93	2,713.25	2,973.52
Mining and manufacturing	569.91	--	2,504.19	1,011.22	1,221.40	675.87	2,438.54	585.25
Construction	1,168.89	4,934.00	2,415.33	1,677.93	2,768.63	1,415.21	2,149.97	1,365.18
Utilities and transp.	753.68	--	--	1,522.34	1,570.04	969.41	1,709.50	807.03
Wholesale trade	642.99	4,861.31	2,207.55	1,934.53	1,053.45	909.56	1,735.34	698.01
Fin. svcs. and real estate	611.88	--	3,161.03	1,876.26	1,103.80	704.77	3,139.01	595.64
Retail trade	887.38	--	1,745.26	2,601.07	3,284.67	642.13	1,756.86	956.67
Professional services	490.93	2,867.11	1,925.19	974.18	1,378.13	562.45	1,056.98	529.27
Other services	630.73	2,328.56	3,232.24	1,530.47	1,332.49	803.30	1,515.01	688.62
Ownership								
For profit, incorporated	304.31	2,393.74	895.53	606.91	925.79	319.33	729.79	326.07
For profit, unincorporated	593.02	5,058.84	3,404.98	1,578.76	977.18	802.19	1,924.33	615.04
Nonprofit	565.54	2,065.61	4,203.35	1,719.55	993.61	732.98	1,995.93	587.15
Age of firm								
Less than 5 years	1,387.69	2,917.08	2,599.60	3,150.05	2,043.09	--	1,860.69	1,794.40
5-9 years	1,027.54	2,339.00	3,475.08	2,035.26	2,141.04	702.34	1,916.66	1,202.10
10-19 years	769.88	3,370.25	1,769.26	1,566.57	1,542.05	1,166.45	1,297.82	930.29
20 or more years	268.55	2,845.24	1,274.54	598.93	793.31	291.78	867.64	280.36
Multi/single status								
2 or more locations	251.61	891.89	2,153.82	1,097.22	594.78	287.91	1,165.17	255.18
1 location only	607.37	2,023.67	1,089.39	653.06	1,316.79	1,248.98	751.17	877.63
Percent full-time employees								
Less than 25%	2,275.71	--	--	4,724.41 *	1,820.34	2,793.26	4,091.48	2,295.00
25-49 %	920.64	--	--	3,078.22	1,726.89	1,172.17	2,634.03	971.40
50-74 %	655.42	2,267.01	6,328.59	2,253.10	1,438.01	788.96	2,436.75	680.94
75% or more	265.09	2,197.11	993.12	592.42	729.30	301.17	705.89	282.65
Union presence								
No union employees	279.21	2,111.99	1,002.53	582.43	695.87	336.85	690.91	302.01
Has union employees	473.27	--	2,189.42	2,360.11	2,083.61	491.63	1,792.71	481.41
Percent low-wage employees								
50% or more low-wage	722.97	--	--	2,892.66	1,340.49	806.09	2,288.65	758.19
Less than 50% low-wage	258.24	2,053.04	1,001.01	538.62	701.21	297.16	687.25	275.56
Percent women employees								
Less than 25%	452.12	2,795.69	1,395.92	786.01	1,178.80	607.18	960.87	510.07
25-49 %	435.89	3,861.40	2,161.08	1,289.62	1,346.07	440.92	1,442.79	452.65
50-74 %	480.61	4,106.37	2,470.99	1,397.03	1,415.53	487.55	1,646.33	497.40
75% or more	654.99	3,112.42	1,469.74	1,105.76	970.99	875.92	1,303.23	699.54
Percent age 50 or older employees								
Less than 25%	456.29	1,966.78	1,346.11	1,023.76	1,282.78	521.44	883.31	506.20
25-49 %	300.93	7,324.22 *	1,924.39	771.08	799.58	337.73	1,249.99	309.03
50-74 %	953.30	2,616.13	2,484.29	1,420.05	2,254.37	1,317.90	1,336.27	1,128.93
75% or more	1,554.69	4,177.93	--	1,769.47	1,916.62	2,216.28	3,528.99	1,471.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.45 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,108	19,508	22,033	20,262	18,880	17,351	20,794	17,814
Industry group **								
Agric., fish., forest.	22,262	--	24,423	--	24,101	17,623	--	22,339
Mining and manufacturing	17,635	--	20,997	18,907	19,056	17,032	17,574	17,638
Construction	20,736	26,454	22,958	21,405	24,597	16,765	22,052	20,231
Utilities and transp.	16,974	--	--	21,839	18,662	16,402	19,405	16,825
Wholesale trade	18,076	30,725	21,295	21,193	16,193	16,804	23,868	17,055
Fin. svcs. and real estate	17,036	9,945	21,624	15,601	15,188	17,618	14,967	17,132
Retail trade	18,465	20,555	26,053	20,133	21,603	17,340	23,028	18,009
Professional services	18,584	20,025	22,452	21,484	19,248	17,659	21,876	18,161
Other services	18,470	16,611	20,779	19,147	20,090	17,879	19,368	18,313
Ownership								
For profit, incorporated	18,132	20,607	22,951	20,590	19,907	17,084	21,646	17,741
For profit, unincorporated	18,524	19,176	19,562	19,050	17,836	18,668	19,126	18,446
Nonprofit	17,532	11,757	19,722	20,144	16,830	17,618	17,570	17,529
Age of firm								
Less than 5 years	20,105	22,230	14,531	22,036	19,986	17,687	21,028	19,677
5-9 years	20,202	--	19,317	19,655	20,635	21,428	18,182	21,369
10-19 years	20,739	22,280	23,649	20,718	20,003	20,363	22,595	20,045
20 or more years	17,688	16,595	22,572	20,045	18,483	17,148	20,360	17,503
Multi/single status								
2 or more locations	17,418	--	23,031	18,330	17,657	17,341	17,917	17,409
1 location only	20,759	20,727	21,874	21,026	21,064	17,642	21,296	20,391
Percent full-time employees								
Less than 25%	13,853	--	--	11,731	17,553	12,596	25,352	13,025
25-49 %	18,708	19,851	--	20,850	21,128	17,683	21,589	18,267
50-74 %	19,930	14,354	20,819	20,269	20,143	20,366	17,290	20,315
75% or more	18,023	20,307	22,076	20,450	18,756	17,213	21,038	17,701
Union presence								
No union employees	18,567	19,503	22,054	20,382	19,331	17,668	21,035	18,230
Has union employees	16,502	--	--	18,410	14,162	16,612	16,573	16,501
Percent low-wage employees								
50% or more low-wage	18,672	13,468	--	17,879	25,578	17,472	15,020	19,108
Less than 50% low-wage	18,079	20,190	22,031	20,378	18,585	17,344	21,123	17,747
Percent women employees								
Less than 25%	19,350	21,622	22,343	21,361	19,186	18,471	21,617	18,936
25-49 %	16,935	18,028	22,057	20,185	18,550	16,074	20,601	16,655
50-74 %	17,651	17,553	21,853	18,562	18,247	17,197	19,536	17,467
75% or more	19,839	21,024	21,446	19,542	20,341	19,616	20,984	19,729
Percent age 50 or older employees								
Less than 25%	18,808	20,020	23,474	20,640	20,304	17,261	21,622	18,305
25-49 %	17,583	17,618	20,726	20,426	18,051	17,159	19,888	17,445
50-74 %	18,904	17,317	20,082	19,022	18,677	18,999	19,244	18,826
75% or more	19,457	28,047	--	16,408	14,767	19,192	26,262	18,123

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.45 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage by firm size and selected characteristics: United States, 2024

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	257.14	1,658.16	951.25	540.55	653.22	314.33	648.20	275.64
Industry group **								
Agric., fish., forest.	3,141.82	--	2,339.54	--	4,131.09	1,358.13	--	3,481.94
Mining and manufacturing	515.12	--	2,058.52	1,268.32	1,096.59	622.64	3,495.64	514.45
Construction	1,140.99	5,534.78	2,499.91	1,712.28	2,667.82	1,355.16	1,822.30	1,399.59
Utilities and transp.	475.03	--	--	1,685.79	1,474.29	524.71	1,947.83	490.33
Wholesale trade	663.25	5,307.36	2,780.78	2,226.55	1,028.13	733.28	2,133.13	658.91
Fin. svcs. and real estate	757.38	1,897.16	3,443.98	1,450.45	1,068.85	976.56	2,048.31	787.26
Retail trade	544.10	3,798.76	3,195.58	1,312.72	2,067.14	519.26	1,772.45	553.28
Professional services	560.90	2,257.09	1,897.84	889.54	1,563.16	678.67	1,052.45	618.52
Other services	740.04	1,902.69	1,729.70	1,451.55	1,850.63	972.54	1,167.98	839.13
Ownership								
For profit, incorporated	325.03	2,139.44	994.73	659.58	926.19	376.55	807.80	347.71
For profit, unincorporated	567.96	3,176.96	2,443.29	1,197.02	1,211.76	747.19	1,274.45	620.84
Nonprofit	517.49	1,428.70	3,711.66	1,514.40	933.41	692.46	1,738.58	541.46
Age of firm								
Less than 5 years	1,077.04	3,313.77	2,296.55	1,367.26	2,110.52	2,896.53	1,783.40	1,331.22
5-9 years	1,115.74	--	3,560.26	2,321.35	1,934.43	1,337.65	1,954.79	1,293.37
10-19 years	729.40	2,729.80	1,425.61	1,288.19	1,508.87	1,130.59	1,294.25	874.35
20 or more years	283.34	2,408.40	1,206.57	657.12	787.58	327.72	860.39	297.01
Multi/single status								
2 or more locations	276.31	--	2,312.94	905.01	527.59	323.61	2,112.13	278.71
1 location only	597.94	1,522.96	1,036.53	649.63	1,458.81	878.44	646.71	911.86
Percent full-time employees								
Less than 25%	2,403.99	--	--	2,751.47	2,327.86	3,149.47	6,044.14	2,305.46
25-49 %	871.28	3,603.92	--	2,706.07	1,794.63	1,093.93	2,646.90	905.87
50-74 %	704.78	1,549.69	2,521.32	1,794.59	1,567.11	917.28	1,312.42	770.97
75% or more	273.86	2,005.50	1,005.57	566.59	708.33	331.14	712.16	292.70
Union presence								
No union employees	301.51	1,722.77	966.15	549.15	682.58	395.74	672.21	329.04
Has union employees	469.25	--	--	2,652.65	1,507.98	498.06	2,012.24	478.23
Percent low-wage employees								
50% or more low-wage	932.15	2,413.45	--	1,951.55	1,730.01	1,039.96	1,923.42	1,025.41
Less than 50% low-wage	266.35	1,817.55	960.51	557.02	676.28	326.25	668.97	285.45
Percent women employees								
Less than 25%	415.28	2,550.53	1,316.60	871.78	996.11	567.35	897.25	464.61
25-49 %	451.14	5,323.28	1,981.75	1,150.74	1,604.44	427.81	1,649.63	468.13
50-74 %	429.95	2,181.04	2,323.01	1,001.94	1,023.65	529.00	1,261.83	454.15
75% or more	933.21	3,030.06	2,190.33	1,420.16	1,104.72	1,316.23	1,494.73	1,011.59
Percent age 50 or older employees								
Less than 25%	479.32	2,048.49	1,131.27	891.83	1,411.43	494.68	865.31	536.98
25-49 %	326.84	4,031.94	2,021.93	790.38	663.25	399.40	1,250.02	337.75
50-74 %	941.07	3,005.68	2,180.77	1,498.88	1,582.23	1,527.68	1,483.69	1,108.36
75% or more	937.84	3,284.09	--	1,603.05	1,955.20	1,048.62	2,558.40	815.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2024

	Total	Less 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)	8,486	8,729	8,265	7,960	8,312	8,682	8,215	8,540
10th percentile	5,200	4,200	4,400	4,500	4,600	5,800	4,300	5,400
25th percentile	6,700	6,000	6,000	6,000	6,500	7,100	6,000	7,000
50th percentile (median)	8,400	8,200	7,500	7,500	8,300	8,500	7,700	8,400
75th percentile	10,000	11,000	10,000	9,600	10,000	10,000	10,000	10,000
90th percentile	12,000	14,000	13,000	12,000	12,000	12,000	13,000	12,000
Employee-plus-one coverage								
Average (mean)	16,931	15,497	16,383	15,512	17,211	17,183	15,583	17,116
10th percentile	10,000	6,400	8,400	8,200	10,000	11,000	7,400	11,000
25th percentile	14,000	11,000	12,000	11,000	13,000	14,000	11,000	14,000
50th percentile (median)	17,000	15,000	16,000	15,000	17,000	17,000	15,000	17,000
75th percentile	20,000	20,000	21,000	20,000	21,000	20,000	20,000	20,000
90th percentile	24,000	24,000	25,000	23,000	25,000	24,000	24,000	24,000
Family coverage								
Average (mean)	24,540	23,840	23,208	22,708	24,430	25,010	23,170	24,734
10th percentile	15,000	12,000	12,000	12,000	13,000	17,000	12,000	16,000
25th percentile	20,000	16,000	17,000	17,000	19,000	22,000	17,000	21,000
50th percentile (median)	24,000	23,000	23,000	22,000	25,000	25,000	22,000	25,000
75th percentile	29,000	30,000	29,000	28,000	30,000	29,000	29,000	29,000
90th percentile	34,000	38,000	36,000	33,000	35,000	33,000	35,000	33,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

	Total	Less 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)	87.28	224.82	164.28	99.14	103.43	138.81	98.42	101.12
10th percentile	112.65	236.13	296.44	159.59	331.62	146.92	129.85	105.73
25th percentile	81.68	179.92	93.73	107.40	139.82	74.22	62.09	97.16
50th percentile (median)	107.63	200.27	215.17	129.60	99.37	177.75	135.92	120.26
75th percentile	117.67	388.14	288.91	122.17	129.74	168.22	200.37	127.84
90th percentile	261.78	435.89	366.98	170.54	223.77	458.74	218.27	325.64
Employee-plus-one coverage								
Average (mean)	116.68	690.91	497.18	284.70	231.77	157.06	300.64	125.19
10th percentile	201.87	524.98	437.54	432.38	415.79	229.83	357.56	171.97
25th percentile	135.48	845.69	570.38	280.68	252.41	124.89	367.93	126.85
50th percentile (median)	150.28	784.53	511.32	398.17	329.81	204.15	325.24	157.86
75th percentile	179.02	818.54	1,076.78	521.42	424.31	222.67	504.47	193.13
90th percentile	263.35	1,294.88	623.96	596.32	588.40	404.07	519.09	320.91
Family coverage								
Average (mean)	162.60	934.98	608.78	486.43	370.94	216.36	391.15	180.01
10th percentile	285.32	1,833.69	1,000.96	235.42	696.65	416.45	723.71	487.46
25th percentile	231.70	727.89	766.98	811.13	400.34	285.89	432.38	287.87
50th percentile (median)	342.13	1,293.36	658.60	550.31	528.10	432.51	486.93	346.97
75th percentile	176.10	1,631.01	1,079.91	582.60	469.21	222.68	636.96	189.94
90th percentile	288.01	2,101.18	1,122.65	557.04	713.17	454.68	691.54	347.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	1,789	1,512	2,032	1,664	1,772	1,824	1,755	1,796
10th percentile	0	0	0	0	0	490	0	160 *
25th percentile	730	0	0	90 *	680	940	0	860
50th percentile (median)	1,500	0	1,400	1,300	1,500	1,600	1,100	1,600
75th percentile	2,500	2,400	3,100	2,500	2,400	2,500	2,700	2,500
90th percentile	3,500	4,800	5,200	3,800	3,400	3,300	4,500	3,300
Employee-plus-one coverage								
Average (mean)	4,707	4,698	5,626	5,485	4,873	4,450	5,274	4,629
10th percentile	900	0	0	0	770 *	1,400	0	1,200
25th percentile	2,400	0	830 *	2,700	2,400	2,400	1,200 *	2,500
50th percentile (median)	4,100	3,100 *	5,500	5,000	4,200	4,000	4,800	4,100
75th percentile	6,100	7,600	8,400	7,600	6,500	5,700	7,800	5,900
90th percentile	9,100	12,000	12,000	10,000	9,600	8,100	11,000	8,900
Family coverage								
Average (mean)	7,216	6,878	8,903	8,308	7,154	6,959	7,984	7,107
10th percentile	1,200	0	0	0	810 *	2,200	0	1,900
25th percentile	3,500	0	1,800 *	3,200	3,100	3,800	0	3,600
50th percentile (median)	6,100	3,200 *	7,600	6,900	5,900	6,100	6,300	6,100
75th percentile	9,300	11,000	14,000	12,000	9,500	8,500	12,000	9,000
90th percentile	15,000	21,000	20,000	17,000	14,000	14,000	19,000	15,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

	Total	Less 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)	42.88	161.93	134.65	54.09	61.92	68.15	72.26	49.18
10th percentile	53.47	263.29	119.14	78.34	90.31	56.97	89.66	70.31 *
25th percentile	42.77	263.29	119.14	81.62 *	69.24	36.11	89.66	42.82
50th percentile (median)	63.71	263.29	136.71	65.86	61.02	105.63	84.80	71.52
75th percentile	112.16	328.70	147.19	83.97	66.59	171.09	85.80	125.27
90th percentile	78.99	464.90	418.21	145.59	99.34	181.40	209.53	48.65
Employee-plus-one coverage								
Average (mean)	69.44	568.03	358.78	193.13	170.62	83.94	208.13	73.55
10th percentile	164.95	799.12	437.23	307.54	324.55 *	58.36	344.31	103.86
25th percentile	70.39	799.12	554.84 *	250.46	156.31	79.26	438.94 *	72.94
50th percentile (median)	91.65	1,168.98 *	542.04	162.92	179.63	104.48	286.97	97.54
75th percentile	104.18	1,028.77	649.33	219.73	256.49	89.83	304.50	106.40
90th percentile	137.30	1,625.42	837.84	366.63	381.74	298.35	606.04	182.05
Family coverage								
Average (mean)	233.99	966.27	629.44	429.34	321.24	359.53	384.07	264.23
10th percentile	289.15	925.62	660.93	605.82	411.14 *	124.39	552.82	174.97
25th percentile	99.53	925.62	904.03 *	493.89	279.94	99.75	552.82	102.30
50th percentile (median)	160.43	1,407.55 *	887.18	512.93	269.38	190.73	449.28	173.44
75th percentile	428.00	1,585.55	739.25	619.73	337.80	514.25	568.67	438.04
90th percentile	1,230.79	3,584.50	1,652.51	773.17	973.37	1,970.81	1,034.09	1,326.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

	Total	Less 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)	6,697	7,217	6,233	6,296	6,540	6,858	6,460	6,744
10th percentile	3,200	2,600	2,400	2,700	2,900	3,900	2,500	3,500
25th percentile	4,900	4,200	3,800	4,200	4,500	5,300	3,900	5,100
50th percentile (median)	6,600	6,600	5,900	6,000	6,600	6,800	6,000	6,700
75th percentile	8,200	9,700	8,100	8,000	8,200	8,200	8,400	8,200
90th percentile	10,000	13,000	11,000	10,000	10,000	9,800	11,000	9,800
Employee-plus-one coverage								
Average (mean)	12,224	10,798	10,757	10,027	12,338	12,733	10,310	12,487
10th percentile	5,000	3,100	3,500	3,100	4,500	6,500	3,100	5,500
25th percentile	8,600	5,900	6,400	5,100	7,900	9,800	5,600	9,100
50th percentile (median)	12,000	9,700	9,900	9,000	12,000	13,000	9,200	12,000
75th percentile	16,000	16,000	14,000	14,000	16,000	16,000	14,000	16,000
90th percentile	19,000	21,000	20,000	19,000	20,000	19,000	19,000	19,000
Family coverage								
Average (mean)	17,324	16,962	14,305	14,400	17,276	18,051	15,186	17,627
10th percentile	6,500	3,400 *	4,200	4,200	5,300	7,000	3,800	6,700
25th percentile	12,000	8,600	7,000	7,600	10,000	13,000	7,600	12,000
50th percentile (median)	18,000	18,000	12,000	13,000	18,000	19,000	14,000	18,000
75th percentile	23,000	23,000	20,000	20,000	23,000	23,000	22,000	23,000
90th percentile	27,000	30,000	27,000	26,000	28,000	27,000	28,000	27,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

	Total	Less 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)	63.67	239.58	203.64	98.57	97.80	96.40	109.50	72.08
10th percentile	86.85	231.19	304.88	86.82	173.18	107.14	86.02	109.72
25th percentile	93.50	261.18	268.17	141.38	195.13	123.59	122.79	90.42
50th percentile (median)	52.09	282.86	160.52	92.46	117.08	74.20	84.35	70.71
75th percentile	101.88	508.99	223.72	147.72	121.57	163.09	151.28	121.70
90th percentile	143.87	284.54	415.97	221.25	246.20	346.31	245.89	225.78
Employee-plus-one coverage								
Average (mean)	121.58	579.61	422.54	305.66	274.10	158.83	271.18	131.78
10th percentile	154.72	690.07	361.35	225.86	366.56	309.07	233.40	209.34
25th percentile	125.08	393.04	394.10	215.89	299.80	91.41	262.20	169.92
50th percentile (median)	155.94	882.56	491.75	387.30	343.00	168.41	362.84	171.31
75th percentile	239.66	947.01	644.55	457.57	311.11	311.98	479.82	248.99
90th percentile	264.52	1,194.47	1,769.57	920.04	478.81	313.34	891.72	273.35
Family coverage								
Average (mean)	309.10	888.39	585.73	382.51	392.55	501.14	382.14	356.48
10th percentile	226.88	1,365.56 *	383.55	342.32	430.95	1,752.75	383.35	210.79
25th percentile	547.79	1,194.97	632.62	431.76	522.69	999.32	448.81	731.01
50th percentile (median)	377.25	1,229.33	985.65	684.63	689.64	445.19	506.71	401.06
75th percentile	215.06	1,250.59	1,294.45	673.63	562.81	283.85	638.89	211.37
90th percentile	253.64	1,574.69	1,040.59	671.08	514.97	202.38	589.36	264.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2024

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	2,085	2,356	2,400	2,603	2,379	1,788	2,474	2,007
10th percentile	490	450	600	640	490	480	490	490
25th percentile	990	970	1,200	1,400	1,400	950	1,200	990
50th percentile (median)	1,700	2,000	2,000	2,400	2,000	1,600	2,300	1,700
75th percentile	3,000	3,400	3,200	3,500	3,200	2,500	3,400	2,700
90th percentile	4,000	4,900	4,800	4,900	4,800	3,200	4,900	3,700
Family coverage								
Average (mean)	4,063	4,946	5,085	5,399	4,339	3,641	5,087	3,920
10th percentile	1,000	750	2,000	1,200	960	1,000	980	1,000
25th percentile	2,000	1,700	2,700	2,900	2,000	2,000	2,400	2,000
50th percentile (median)	3,400	4,000	4,000	5,000	3,900	3,200	4,700	3,300
75th percentile	5,500	7,500	6,800	7,400	6,000	5,000	6,900	5,400
90th percentile	7,600	9,900	9,400	9,800	8,000	6,300	9,700	7,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

	Total	Less 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)	20.76	103.26	75.90	53.86	42.47	27.03	48.10	22.72
10th percentile	34.73	52.71	123.30	63.64	58.95	29.85	54.23	34.70
25th percentile	37.51	115.05	112.50	114.88	109.15	32.53	108.83	37.78
50th percentile (median)	33.92	127.11	120.20	116.64	100.43	17.32	114.65	33.90
75th percentile	59.10	151.51	105.54	73.99	56.55	120.84	64.22	59.45
90th percentile	119.94	247.27	189.40	199.25	196.01	48.75	181.70	122.35
Family coverage								
Average (mean)	48.56	338.78	197.13	153.34	102.13	58.42	136.97	51.21
10th percentile	58.69	126.25	251.50	120.99	57.56	38.09	112.29	59.53
25th percentile	109.85	356.07	192.08	238.17	120.01	113.50	219.74	111.10
50th percentile (median)	73.32	621.58	240.93	251.49	205.06	48.81	251.97	68.81
75th percentile	127.85	730.98	506.82	312.88	250.62	242.82	166.33	125.62
90th percentile	148.91	430.41	437.97	392.50	257.50	94.08	204.31	147.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

	Total	Less 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)	4,826	5,378	5,547	5,553	4,811	4,571	5,549	4,700
10th percentile	2,500	2,000	2,500	2,500	2,000	2,500	2,500	2,500
25th percentile	3,200	3,100	3,500	4,000	3,200	3,000	3,500	3,200
50th percentile (median)	4,900	5,500	5,600	5,800	4,900	4,500	6,000	4,500
75th percentile	6,500	7,500	7,500	7,100	6,300	6,000	7,500	6,300
90th percentile	7,300	8,500	8,700	8,500	7,100	6,800	8,600	7,000
Family coverage								
Average (mean)	9,273	9,601	10,406	10,463	9,115	9,064	10,170	9,157
10th percentile	4,500	4,200	3,900	4,800	3,900	4,900	4,300	4,500
25th percentile	6,400	5,800	7,000	6,800	6,000	6,400	6,400	6,400
50th percentile (median)	8,900	8,000	9,900	10,000	8,900	8,200	9,900	8,800
75th percentile	12,000	13,000	14,000	14,000	13,000	12,000	14,000	12,000
90th percentile	14,000	16,000	17,000	16,000	14,000	14,000	17,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

	Total	Less 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)	57.39	169.97	130.56	75.62	59.44	82.03	76.47	61.90
10th percentile	75.78	179.05	190.39	122.93	126.48	109.62	130.45	97.34
25th percentile	54.17	180.65	180.11	129.74	66.12	123.70	127.25	54.55
50th percentile (median)	130.54	248.26	257.65	141.36	118.36	106.33	136.38	94.76
75th percentile	51.36	229.52	202.09	125.22	88.31	252.50	118.76	103.63
90th percentile	111.97	157.65	182.23	101.80	93.28	73.54	53.22	35.16
Family coverage								
Average (mean)	87.16	402.48	332.35	189.65	196.11	116.56	195.26	95.73
10th percentile	130.26	565.59	535.05	246.28	217.82	122.73	312.80	131.13
25th percentile	97.03	531.00	602.89	262.62	252.26	97.62	277.43	97.11
50th percentile (median)	199.51	472.14	542.11	245.32	478.33	126.67	320.57	200.80
75th percentile	181.35	557.70	377.14	274.41	254.47	278.94	262.34	251.71
90th percentile	68.59	776.20	348.39	198.69	109.77	156.12	260.09	68.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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