

Table I. A. 2. c. (3) (1996) 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, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.9%	15.9%	10.8%	6.1%	3.2%	3.8%	13.7%	3.7%
<b>Industry group</b>								
Agric., fish., forest.	22.8%	24.5%	27.9%	15.3% *	0.0%	4.2% *	24.7%	2.8% *
Mining	12.8% *	13.8% *	5.7% *	0.0%	2.2% *	19.3% *	10.6% *	14.7% *
Construction	13.4%	16.5%	10.4%	9.5%	5.5% *	0.0%	14.4%	4.5%
Manufacturing	8.6%	12.0%	8.5%	7.8%	3.6% *	8.7%	10.1%	6.5%
Transp., comm., util.	9.1%	6.7% *	8.1% *	4.2% *	4.7% *	14.2%	6.8%	11.1%
Wholesale trade	10.3%	19.3%	11.6%	5.2% *	1.9% *	2.6% *	15.7%	2.3%
Retail trade	6.4%	11.6%	12.3%	6.5%	3.1% *	2.6%	11.3%	2.9%
Fin., ins., real est.	7.9%	13.8%	10.6%	5.1% *	4.3% *	2.1% *	12.3%	3.1%
Services	11.7%	17.2%	10.2%	5.1%	3.0%	2.1%	14.7%	2.7%
Unknown	24.9% *	27.9% *	0.0%	0.0%	0.0%	0.0%	24.9% *	0.0%
<b>Ownership</b>								
For profit, incorporated	8.8%	14.4%	10.5%	6.2%	3.1%	4.1%	12.5%	3.9%
For profit, unincorporated	12.9%	15.7%	8.6% *	3.9% *	2.5% *	1.5% *	14.4%	1.9%
Nonprofit	14.3%	24.2%	13.8%	6.9%	4.6%	2.8% *	19.5%	4.4%
Unknown	10.0%	22.1%	17.1% *	4.9% *	1.9% *	1.6% *	20.6%	1.7%
<b>Age of firm</b>								
Less than 5 years	11.1%	12.1%	12.3% *	4.8% *	0.8% *	1.4% *	11.8%	0.8% *
5-9 years	11.2%	13.2%	10.1%	4.7% *	5.1% *	8.3% *	11.8%	5.5% *
10-19 years	12.3%	16.9%	7.6%	5.9%	3.7% *	6.1% *	13.7%	4.6%
20 or more years	12.0%	19.9%	12.1%	7.3%	2.9%	5.2%	16.1%	4.3%
Unknown	4.3%	21.5% *	16.4% *	5.3% *	3.4%	3.3%	13.9%	3.4%
<b>Multi/single status</b>								
2 or more locations	4.1%	10.1% *	8.9% *	4.8%	3.1%	3.8%	7.5%	3.7%
1 location only	13.6%	16.0%	11.0%	7.2%	4.5%	11.1% *	14.2%	4.3%
<b>Percent full-time employees</b>								
Less than 25%	14.4%	20.6%	12.1% *	15.6% *	2.6% *	10.0% *	17.7%	9.9%
25-49%	10.1%	22.3%	12.3%	6.1% *	6.1% *	2.9%	17.4%	3.2%
50-74%	8.9%	15.6%	11.4%	4.6% *	2.5% *	0.3% *	13.7%	1.0% *
75% or more	9.8%	15.4%	10.5%	5.8%	3.2%	4.2%	13.3%	3.9%
<b>Union presence</b>								
No union employees	10.5%	15.8%	10.2%	5.4%	2.6%	3.5%	13.4%	3.2%
Has union employees	14.5%	14.1%	23.1% *	16.1%	8.4%	12.9% *	17.5%	11.1%
Unknown	6.6%	17.3%	11.3%	6.9% *	4.0% *	3.4%	15.1%	3.5%
<b>Percent low wage employees</b>								
50% or more low wage	10.6%	19.9%	12.8%	8.1%	3.2% *	4.6% *	16.3%	4.1%
Less than 50% low wage	10.7%	14.8%	10.6%	5.8%	3.1%	4.2%	13.0%	3.6%
Unknown	7.2%	21.8%	9.7%	5.3% *	3.7% *	3.6%	17.2%	3.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and 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. A. 2. c. (3) (1996) Standard error 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, 1996

Characteristics	Total	Less than 10 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%	0.68%	0.89%	0.80%	0.47%	0.62%	0.50%	0.38%
<b>Industry group</b>								
Agric., fish., forest.	3.27%	4.15%	7.80%	7.82% *	0.00%	1.86% *	3.42%	1.19% *
Mining	4.61% *	5.74% *	4.11% *	0.00%	1.18% *	6.70% *	4.72% *	5.86% *
Construction	1.66%	2.93%	2.23%	2.06%	2.15% *	0.00%	1.88%	0.90%
Manufacturing	0.92%	2.37%	2.05%	1.50%	1.88% *	2.60%	1.40%	1.46%
Transp., comm., util.	1.62%	2.49% *	2.90% *	2.63% *	1.98% *	3.09%	2.00%	2.06%
Wholesale trade	1.21%	2.40%	3.43%	2.36% *	0.96% *	1.27% *	2.00%	0.68%
Retail trade	0.59%	1.94%	1.95%	1.79%	0.97% *	0.67%	1.01%	0.56%
Fin., ins., real est.	1.04%	2.25%	2.47%	2.23% *	1.77% *	1.04% *	1.46%	0.90%
Services	0.92%	1.48%	1.22%	1.08%	0.60%	0.62%	1.11%	0.38%
Unknown	9.86% *	10.11% *	0.00%	0.00%	0.00%	0.00%	9.86% *	0.00%
<b>Ownership</b>								
For profit, incorporated	0.35%	0.64%	0.81%	1.00%	0.63%	0.68%	0.44%	0.45%
For profit, unincorporated	0.88%	1.11%	3.24% *	1.42% *	0.98% *	1.46% *	0.97%	0.48%
Nonprofit	0.99%	2.13%	1.60%	2.08%	1.03%	1.20% *	1.43%	0.89%
Unknown	2.07%	4.85%	10.05% *	5.18% *	1.41% *	0.57% *	5.02%	0.41%
<b>Age of firm</b>								
Less than 5 years	1.13%	1.01%	3.90% *	2.49% *	0.70% *	3.04% *	1.21%	0.54% *
5-9 years	1.35%	1.69%	1.82%	2.18% *	3.06% *	4.36% *	1.38%	2.26% *
10-19 years	0.98%	1.62%	1.35%	1.08%	1.27% *	3.31% *	1.13%	1.16%
20 or more years	0.67%	0.77%	0.99%	1.51%	0.62%	1.22%	0.75%	0.62%
Unknown	0.40%	6.54% *	6.09% *	1.60% *	0.65%	0.54%	1.95%	0.42%
<b>Multi/single status</b>								
2 or more locations	0.39%	5.04% *	3.19% *	0.81%	0.51%	0.62%	1.02%	0.39%
1 location only	0.52%	0.66%	0.88%	0.96%	1.09%	7.41% *	0.53%	0.61%
<b>Percent full-time employees</b>								
Less than 25%	1.77%	3.10%	3.75% *	4.67% *	1.97% *	3.24% *	2.28%	1.94%
25-49%	1.32%	5.96%	3.34%	1.87% *	2.56% *	0.77%	2.91%	0.62%
50-74%	1.32%	2.50%	1.36%	1.71% *	1.06% *	0.27% *	1.84%	0.42% *
75% or more	0.41%	0.84%	0.97%	0.81%	0.49%	0.76%	0.57%	0.53%
<b>Union presence</b>								
No union employees	0.46%	0.90%	0.84%	0.68%	0.57%	0.89%	0.61%	0.37%
Has union employees	1.88%	3.22%	7.19% *	4.30%	2.41%	4.76% *	2.79%	2.61%
Unknown	0.40%	1.77%	2.52%	3.23% *	1.53% *	0.72%	1.12%	0.52%
<b>Percent low wage employees</b>								
50% or more low wage	1.23%	2.95%	2.43%	2.03%	1.50% *	2.86% *	1.87%	1.10%
Less than 50% low wage	0.48%	0.80%	1.01%	1.03%	0.74%	0.87%	0.58%	0.36%
Unknown	0.30%	2.23%	2.48%	1.64% *	1.34% *	0.62%	1.63%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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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