

Table I. A. 2. b. (3) (1998) 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, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.6%	17.5%	10.9%	6.7%	3.9%	3.6%	14.6%	4.2%
Industry group								
Agric., fish., forest.	23.5%	27.5%	17.5% *	14.1% *	10.6% *	5.2% *	25.3%	7.6% *
Mining	15.8%	23.1% *	23.2% *	17.5% *	9.4% *	10.9% *	25.9% *	9.2% *
Construction	16.2%	18.1%	15.1%	10.9%	1.6% *	25.2% *	16.8%	10.1%
Manufacturing	7.6%	12.9%	7.3%	3.9%	4.2% *	7.1%	9.2%	5.1%
Transp., commu., util.	6.9%	8.3%	10.4%	8.2% *	4.3% *	5.1% *	8.4%	5.7%
Wholesale trade	9.5%	15.1%	6.3%	4.1% *	4.6% *	8.9%	11.2%	6.4%
Retail trade	6.9%	16.1%	13.3%	5.8%	2.5%	1.2%	13.4%	2.0%
Fin., ins., real est.	7.5%	12.7%	7.6%	5.8% *	3.6% *	4.6% *	10.8%	4.7%
Services	13.1%	19.2%	10.9%	7.8%	4.7%	3.3%	16.2%	4.9%
Unknown	33.1% *	33.1% *	*****	*****	*****	*****	33.1% *	*****
Ownership								
For profit, incorporated	9.2%	15.5%	10.2%	6.4%	3.8%	3.8%	12.8%	4.2%
For profit, unincorporated	17.1%	20.6%	12.4%	4.9% *	4.8% *	2.2% *	18.8%	3.9%
Nonprofit	14.3%	22.2%	14.6%	9.2%	4.6%	2.3% *	18.4%	5.6%
Unknown	2.4%	100.0% *	*****	*****	0.5% *	2.3% *	38.3% *	2.1% *
Age of firm								
Less than 5 years	10.4%	12.7%	8.3% *	4.9% *	1.3% *	0.6% *	11.2%	2.8% *
5-9 years	11.5%	14.2%	11.7%	2.7%	2.6% *	5.6% *	12.8%	2.9%
10-19 years	13.1%	17.9%	10.4%	7.2%	4.5% *	1.4% *	14.9%	5.1%
20 or more years	11.8%	21.5%	11.8%	7.7%	4.5%	4.4%	16.6%	5.1%
Unknown	3.2%	*****	*****	4.0% *	2.1% *	3.4%	6.8% *	3.2%
Multi/single status								
2 or more locations	4.7%	8.0% *	10.4%	7.3%	3.8%	3.6%	8.3%	4.1%
1 location only	14.7%	17.7%	11.0%	6.2%	4.6%	9.0% *	15.3%	5.5%
Percent full-time employees								
Less than 25%	13.4%	20.4%	15.7%	12.1%	2.7% *	0.8% *	17.3%	6.1%
25-49%	9.7%	17.7%	16.7%	8.5%	3.3% *	0.4% *	16.3%	2.0% *
50-74%	11.3%	17.6%	11.0%	8.1%	3.7%	2.6%	15.4%	3.5%
75% or more	10.5%	17.4%	10.3%	6.1%	4.1%	4.2%	14.2%	4.5%
Union presence								
No union employees	11.0%	17.5%	10.6%	6.4%	3.7%	2.9%	14.5%	3.9%
Has union employees	11.6%	17.4%	19.0%	13.2%	8.2%	8.8%	17.7%	8.9%
Unknown	4.0%	17.2%	6.7% *	2.8% *	1.2% *	1.3% *	12.7%	1.2% *
Percent low wage employees								
50% or more low wage	13.3%	25.4%	14.5%	6.3% *	3.9%	0.7% *	19.9%	3.5%
Less than 50% low wage	11.7%	16.6%	10.8%	6.8%	4.2%	4.1%	14.0%	4.9%
Unknown	4.6%	24.2%	4.6% *	6.6% *	2.4% *	3.7%	17.1%	3.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. A. 2. b. (3) (1998) 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 single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.41%	0.78%	0.71%	0.48%	0.39%	0.41%	0.29%
Industry group								
Agric., fish., forest.	1.97%	4.33%	10.81% *	6.09% *	6.00% *	7.50% *	1.80%	2.92% *
Mining	4.69%	15.13% *	10.45% *	10.16% *	4.87% *	3.70% *	14.47% *	2.84% *
Construction	1.26%	1.57%	4.13%	1.80%	1.98% *	8.00% *	1.50%	2.57%
Manufacturing	0.69%	2.01%	1.58%	0.91%	1.85% *	0.89%	1.13%	0.97%
Transp., commu., util.	1.02%	2.42%	2.03%	3.38% *	1.32% *	1.73% *	1.38%	1.27%
Wholesale trade	1.61%	4.24%	1.69%	1.71% *	1.65% *	1.75%	2.47%	1.40%
Retail trade	0.54%	2.14%	2.64%	0.92%	0.57%	0.20%	1.26%	0.33%
Fin., ins., real est.	1.28%	2.26%	1.51%	2.66% *	1.27% *	1.62% *	1.61%	1.26%
Services	0.59%	0.88%	0.98%	0.98%	0.74%	0.89%	0.79%	0.72%
Unknown	12.62% *	12.62% *	*****	*****	*****	*****	12.62% *	*****
Ownership								
For profit, incorporated	0.30%	0.67%	0.99%	0.71%	0.71%	0.49%	0.51%	0.35%
For profit, unincorporated	0.99%	1.28%	2.62%	1.64% *	1.45% *	1.23% *	1.06%	0.92%
Nonprofit	1.08%	2.01%	1.47%	2.09%	0.84%	1.14% *	1.28%	0.76%
Unknown	0.70%	31.62% *	*****	*****	0.29% *	0.80% *	12.60% *	0.68% *
Age of firm								
Less than 5 years	1.65%	2.12%	3.21% *	1.85% *	1.14% *	0.33% *	1.82%	1.24% *
5-9 years	1.04%	1.56%	2.46%	0.70%	1.19% *	4.65% *	1.18%	0.63%
10-19 years	0.79%	1.25%	0.96%	1.41%	1.17%	0.84% *	0.99%	0.74%
20 or more years	0.47%	0.94%	1.19%	1.11%	0.77%	0.71%	0.71%	0.45%
Unknown	0.36%	*****	*****	2.10% *	1.04% *	0.42%	2.83% *	0.38%
Multi/single status								
2 or more locations	0.27%	2.81% *	1.74%	1.09%	0.56%	0.39%	0.72%	0.29%
1 location only	0.40%	0.39%	0.83%	0.61%	0.97%	4.58% *	0.41%	0.70%
Percent full-time employees								
Less than 25%	2.01%	3.93%	3.95%	3.01%	1.15% *	0.35% *	2.71%	1.71%
25-49%	1.10%	2.00%	3.96%	2.04%	1.20% *	0.25% *	1.86%	0.66% *
50-74%	1.28%	2.48%	2.15%	1.82%	1.05%	0.52%	1.99%	0.60%
75% or more	0.35%	0.65%	0.93%	0.71%	0.62%	0.49%	0.61%	0.28%
Union presence								
No union employees	0.24%	0.37%	0.84%	0.71%	0.63%	0.34%	0.36%	0.35%
Has union employees	1.36%	3.62%	5.48%	3.22%	1.96%	1.53%	2.85%	1.04%
Unknown	0.59%	3.20%	3.30% *	1.47% *	0.72% *	0.63% *	2.38%	0.46% *
Percent low wage employees								
50% or more low wage	0.82%	1.33%	4.19%	1.94% *	0.92%	0.35% *	1.06%	0.93%
Less than 50% low wage	0.33%	0.49%	0.67%	0.87%	0.58%	0.86%	0.37%	0.41%
Unknown	0.22%	7.21%	2.17% *	2.58% *	1.01% *	0.47%	3.40%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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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