

Table I.A.2.c.(1)(1998) 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, 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	9.0%	14.0%	10.2%	7.0%	2.4%	3.5%	12.4%	3.4%
<b>Industry group</b>								
Agric., fish., forest.	12.3%	14.8%	11.5% *	2.0% *	4.1% *	*****	13.4%	2.9% *
Mining	4.9% *	9.4% *	13.7% *	*****	3.6% *	0.6% *	10.1% *	1.5% *
Construction	13.2%	15.4%	11.7%	7.6%	4.0% *	6.6% *	13.9%	6.0% *
Manufacturing	8.3%	13.9%	8.3%	7.1%	4.3%	4.6%	10.7%	4.6%
Transp., commu., util.	14.2%	14.2% *	13.7% *	8.8% *	4.3% *	18.5%	13.8%	14.6%
Wholesale trade	11.0%	17.7%	15.4% *	5.0% *	1.2% *	4.4% *	15.3%	3.0% *
Retail trade	5.7%	12.1%	10.5%	7.5%	1.8%	1.1%	11.3%	1.5%
Fin., ins., real est.	6.2%	10.9%	10.5%	4.6% *	0.7% *	3.4% *	10.3%	2.8% *
Services	9.9%	14.1%	8.7%	7.7%	2.9% *	2.2% *	12.4%	3.4%
Unknown	66.9% *	66.9% *	*****	*****	*****	*****	66.9% *	*****
<b>Ownership</b>								
For profit, incorporated	8.8%	15.0%	9.6%	6.7%	2.3%	3.8%	12.5%	3.6%
For profit, unincorporated	10.2%	11.3%	10.8%	8.3%	1.9% *	3.8%	11.2%	3.0%
Nonprofit	10.6%	14.4%	13.9%	8.3%	3.2% *	3.3%	13.6%	4.0%
Unknown	0.6% *	*****	*****	*****	*****	0.7% *	*****	0.6% *
<b>Age of firm</b>								
Less than 5 years	12.9%	16.8%	6.7% *	6.8%	0.7% *	0.0% *	14.3%	0.9% *
5-9 years	9.6%	12.2%	7.6%	4.4%	2.6% *	0.7% *	10.8%	1.8% *
10-19 years	12.1%	15.1%	11.3%	8.1%	2.4% *	11.8%	13.5%	5.9%
20 or more years	8.8%	12.6%	11.5%	7.4%	2.7%	5.7%	11.6%	4.7%
Unknown	1.7%	37.1% *	*****	2.1% *	1.5% *	1.6%	9.3% *	1.6%
<b>Multi/single status</b>								
2 or more locations	3.7%	9.9% *	6.5% *	4.7%	2.2%	3.5%	6.3%	3.2%
1 location only	12.7%	14.1%	11.0%	9.0%	3.8%	3.3% *	13.1%	5.0%
<b>Percent full-time employees</b>								
Less than 25%	11.1%	8.9%	21.8%	19.7%	3.4% *	5.2% *	13.7%	6.2% *
25-49%	7.4%	12.8%	11.7%	7.9% *	2.4% *	1.1% *	12.0%	2.0%
50-74%	9.3%	15.3%	8.7%	7.4%	1.6% *	1.1%	13.3%	1.8%
75% or more	9.0%	14.1%	10.0%	6.2%	2.5%	4.1%	12.2%	3.7%
<b>Union presence</b>								
No union employees	8.8%	14.1%	9.9%	6.4%	1.7%	0.8%	12.4%	1.7%
Has union employees	15.7%	13.9% *	16.9% *	16.7%	11.8% *	16.5%	15.7%	15.7%
Unknown	3.2%	9.1% *	9.2% *	6.7% *	3.9% *	1.0% *	9.2% *	1.3% *
<b>Percent low wage employees</b>								
50% or more low wage	11.0%	16.2%	14.2% *	10.3%	1.7%	6.5% *	15.3%	4.5%
Less than 50% low wage	10.2%	13.8%	9.8%	6.6%	2.6%	7.2%	12.1%	4.8%
Unknown	2.6%	15.3%	15.4%	7.3% *	1.9% *	1.4%	14.9%	1.5%

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. c. (1) (1998) Standard error 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, 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	0.30%	0.64%	0.92%	0.77%	0.32%	0.47%	0.37%	0.27%
<b>Industry group</b>								
Agric., fish., forest.	1.75%	2.13%	4.91% *	3.10% *	1.81% *	*****	2.06%	1.02% *
Mining	1.81% *	3.80% *	10.07% *	*****	3.37% *	0.94% *	5.91% *	1.36% *
Construction	2.25%	3.39%	2.75%	2.21%	5.28% *	4.52% *	2.38%	1.85% *
Manufacturing	1.43%	3.46%	1.88%	1.17%	1.14%	0.82%	2.36%	0.74%
Transp., commu., util.	3.10%	4.33% *	5.33% *	3.05% *	2.99% *	3.76%	3.80%	2.67%
Wholesale trade	2.33%	4.46%	4.62% *	1.65% *	0.60% *	2.40% *	3.08%	1.41% *
Retail trade	0.38%	1.92%	0.96%	1.44%	0.38%	0.27%	1.11%	0.23%
Fin., ins., real est.	0.65%	2.12%	3.08%	2.10% *	0.83% *	1.41% *	1.43%	0.96% *
Services	0.34%	0.65%	0.95%	1.55%	0.89% *	0.66% *	0.49%	0.48%
Unknown	*	20.54% *	*****	*****	*****	*****	20.54% *	*****
<b>Ownership</b>								
For profit, incorporated	0.41%	0.93%	1.16%	0.82%	0.34%	0.54%	0.60%	0.33%
For profit, unincorporated	0.87%	1.02%	2.57%	1.97%	0.99% *	1.09%	1.09%	0.86%
Nonprofit	1.07%	1.51%	2.12%	1.55%	1.15% *	0.99%	1.29%	0.59%
Unknown	0.25% *	*****	*****	*****	*****	0.28% *	*****	0.25% *
<b>Age of firm</b>								
Less than 5 years	1.98%	2.66%	2.66% *	1.46%	0.37% *	0.06% *	2.24%	0.42% *
5-9 years	1.22%	1.76%	1.92%	1.19%	1.41% *	0.50% *	1.35%	0.62% *
10-19 years	0.65%	1.34%	1.51%	1.39%	0.77% *	2.79%	0.81%	1.11%
20 or more years	0.73%	1.43%	1.32%	1.17%	0.53%	0.88%	0.95%	0.65%
Unknown	0.30%	13.47% *	*****	1.15% *	0.75% *	0.27%	7.15% *	0.25%
<b>Multi/single status</b>								
2 or more locations	0.36%	3.04% *	2.21% *	1.07%	0.38%	0.47%	1.29%	0.33%
1 location only	0.37%	0.62%	0.99%	0.77%	1.11%	4.48% *	0.39%	0.79%
<b>Percent full-time employees</b>								
Less than 25%	2.07%	1.87%	6.07%	3.92%	1.72% *	3.78% *	2.35%	2.02% *
25-49%	0.83%	3.01%	2.48%	3.45% *	1.13% *	0.62% *	1.35%	0.53%
50-74%	1.16%	2.45%	1.62%	1.29%	0.56% *	0.32%	1.81%	0.36%
75% or more	0.29%	0.76%	1.12%	0.71%	0.39%	0.58%	0.42%	0.33%
<b>Union presence</b>								
No union employees	0.29%	0.66%	0.95%	0.73%	0.28%	0.14%	0.36%	0.28%
Has union employees	1.33%	5.54% *	6.06% *	2.98%	3.89% *	1.98%	3.09%	1.68%
Unknown	0.65%	5.20% *	6.46% *	2.96% *	1.90% *	0.32% *	3.61% *	0.49% *
<b>Percent low wage employees</b>								
50% or more low wage	1.36%	2.62%	4.58% *	2.61%	0.48%	2.59% *	2.14%	1.05%
Less than 50% low wage	0.41%	0.65%	0.91%	0.81%	0.42%	1.39%	0.41%	0.57%
Unknown	0.39%	4.30%	4.44%	2.86% *	0.82% *	0.21%	3.52%	0.27%

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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