

**Table I.A.2.b.(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 single 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	15.3%	--	--	--	--	--	20.7%	6.6%
Industry group **								
Agric., fish., forest.	36.6%	--	--	--	--	--	39.3%	--
Mining	22.6%	--	--	--	--	--	17.3% *	--
Construction	16.8%	--	--	--	--	--	17.9%	--
Manufacturing	13.3%	--	--	--	--	--	15.8%	--
Transp., commu., util.	13.6%	--	--	--	--	--	12.7%	--
Wholesale trade	13.3%	--	--	--	--	--	19.4%	--
Retail Trade	10.0%	--	--	--	--	--	18.3%	--
Fin., ins., real est.	16.1%	--	--	--	--	--	22.4%	--
Services	18.2%	--	--	--	--	--	22.1%	--
Unknown	31.4% *	--	--	--	--	--	31.4% *	--
Ownership								
For profit, incorporated	13.3%	--	--	--	--	--	18.4%	--
For profit, unincorporated	21.6%	--	--	--	--	--	23.8%	--
Nonprofit	22.9%	--	--	--	--	--	29.5%	--
Unknown	13.3%	--	--	--	--	--	24.4%	--
Age of firm								
Less than 5 years	17.7%	--	--	--	--	--	18.6%	--
5-9 years	16.7%	--	--	--	--	--	17.6%	--
10-19 years	17.6%	--	--	--	--	--	19.5%	--
20 or more years	19.0%	--	--	--	--	--	24.6%	--
Unknown	7.4%	--	--	--	--	--	21.7%	--
Multi/single status								
2 or more locations	7.5%	--	--	--	--	--	14.4%	--
1 location only	20.4%	--	--	--	--	--	21.2%	--
Percent full-time employees								
Less than 25%	19.3%	--	--	--	--	--	24.4%	--
25-49 %	12.4%	--	--	--	--	--	21.8%	--
50-74 %	14.0%	--	--	--	--	--	21.3%	--
75% or more	15.6%	--	--	--	--	--	20.3%	--
Union presence								
No union employees	16.6%	--	--	--	--	--	20.5%	--
Has union employees	18.2%	--	--	--	--	--	21.1%	--
Unknown	9.9%	--	--	--	--	--	22.0%	--
Percent low wage employees **								
50% or more low wage	16.9%	--	--	--	--	--	25.6%	--
Less than 50% low wage	16.8%	--	--	--	--	--	19.9%	--
Unknown	10.3%	--	--	--	--	--	22.7%	--

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

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry 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)(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 single 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	0.42%	--	--	--	--	--	0.59%	0.48%
Industry group **								
Agric., fish., forest.	3.50%	--	--	--	--	--	3.99%	--
Mining	4.82%	--	--	--	--	--	5.70% *	--
Construction	1.89%	--	--	--	--	--	2.16%	--
Manufacturing	1.14%	--	--	--	--	--	2.22%	--
Transp., commu., util.	2.06%	--	--	--	--	--	2.51%	--
Wholesale trade	1.66%	--	--	--	--	--	2.36%	--
Retail Trade	0.83%	--	--	--	--	--	1.63%	--
Fin., ins., real est.	1.46%	--	--	--	--	--	2.15%	--
Services	1.16%	--	--	--	--	--	1.28%	--
Unknown	10.02% *	--	--	--	--	--	10.02% *	--
Ownership								
For profit, incorporated	0.46%	--	--	--	--	--	0.65%	--
For profit, unincorporated	1.12%	--	--	--	--	--	1.28%	--
Nonprofit	1.45%	--	--	--	--	--	1.91%	--
Unknown	1.28%	--	--	--	--	--	4.18%	--
Age of firm								
Less than 5 years	1.49%	--	--	--	--	--	1.58%	--
5-9 years	1.36%	--	--	--	--	--	1.44%	--
10-19 years	0.87%	--	--	--	--	--	1.13%	--
20 or more years	0.49%	--	--	--	--	--	0.57%	--
Unknown	0.56%	--	--	--	--	--	2.55%	--
Multi/single status								
2 or more locations	0.51%	--	--	--	--	--	1.56%	--
1 location only	0.66%	--	--	--	--	--	0.67%	--
Percent full-time employees								
Less than 25%	1.81%	--	--	--	--	--	1.97%	--
25-49 %	1.18%	--	--	--	--	--	2.53%	--
50-74 %	1.27%	--	--	--	--	--	1.74%	--
75% or more	0.49%	--	--	--	--	--	0.76%	--
Union presence								
No union employees	0.50%	--	--	--	--	--	0.64%	--
Has union employees	2.05%	--	--	--	--	--	2.64%	--
Unknown	0.48%	--	--	--	--	--	2.32%	--
Percent low wage employees **								
50% or more low wage	1.06%	--	--	--	--	--	1.89%	--
Less than 50% low wage	0.52%	--	--	--	--	--	0.60%	--
Unknown	0.48%	--	--	--	--	--	1.92%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.