

Table I.C.3.a(1996) 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, 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	17.4%	16.2%	17.2%	17.5%	17.0%	17.9%	16.1%	17.8%
Industry group **								
Agric., fish., forest.	35.4%	--	--	--	--	--	15.6% *	46.0%
Mining	43.1% *	76.4% *	0.0%	0.0%	59.0% *	27.5% *	76.4% *	39.2% *
Construction	16.5%	15.4% *	13.1% *	22.8%	15.9%	17.9%	15.9%	18.1%
Manufacturing	14.9%	7.2% *	22.8% *	14.1%	14.9%	14.9%	13.1%	15.5%
Transp., commu., util.	10.1%	15.0% *	10.8% *	25.8% *	6.1% *	8.7% *	12.6%	9.6%
Wholesale trade	19.4%	28.0%	12.8% *	17.2%	13.8%	21.7%	19.8%	19.2%
Retail Trade	24.5%	18.4%	24.2%	20.9%	28.8%	25.6%	20.0%	26.2%
Fin., ins., real est.	20.6%	19.2%	6.9% *	12.8%	30.2%	20.3%	14.1%	21.7%
Services	15.4%	13.4%	16.9%	17.7%	14.3%	15.5%	15.5%	15.4%
Unknown	10.1% *	10.1% *	0.0%	0.0%	0.0%	0.0%	10.1% *	0.0%
Ownership								
For profit, incorporated	18.2%	16.7%	17.7%	18.2%	18.8%	18.5%	16.5%	18.9%
For profit, unincorporated	21.3%	18.2%	23.0% *	25.2%	21.5%	21.4%	19.3%	22.6%
Nonprofit	12.9%	9.6% *	10.9% *	11.5%	12.0%	14.5%	10.9%	13.2%
Unknown	16.4%	9.2% *	13.8% *	2.2% *	10.4% *	21.0%	8.8% *	17.9%
Age of firm								
Less than 5 years	20.6%	22.5%	18.7%	18.8% *	23.9%	26.5%	17.4%	29.0%
5-9 years	16.8%	17.1%	14.3% *	19.8%	11.9% *	25.3%	16.6%	17.5%
10-19 years	15.6%	12.4%	22.3%	18.1%	15.8%	7.1% *	17.0%	14.2%
20 or more years	17.2%	14.7%	12.8%	16.0%	15.6%	20.7%	14.2%	18.2%
Unknown	17.7%	6.5% *	22.0%	17.5%	19.4%	17.3%	18.4%	17.7%
Multi/single status								
2 or more locations	17.8%	16.2% *	14.6%	16.9%	17.8%	17.9%	15.5%	17.9%
1 location only	16.7%	16.2%	17.5%	17.8%	15.5%	14.1%	16.1%	17.7%
Percent full-time employees								
Less than 25%	16.3%	19.6% *	2.5% *	12.3% *	18.4% *	21.5% *	13.8% *	18.3%
25-49 %	20.2%	16.0% *	19.7% *	16.1%	19.2%	22.9%	17.0%	21.2%
50-74 %	20.2%	21.3%	20.1%	20.1%	14.7%	23.0%	20.4%	20.2%
75% or more	17.0%	15.4%	17.0%	17.5%	17.1%	17.0%	15.6%	17.4%
Union presence								
No union employees	18.3%	16.1%	18.1%	17.4%	17.9%	20.2%	16.5%	19.2%
Has union employees	9.7%	1.3% *	2.3% *	9.9% *	8.8%	10.8%	4.1% *	10.4%
Unknown	18.5%	22.6%	14.2% *	23.4%	17.7%	18.3%	18.3%	18.5%
Percent low wage employees **								
50% or more low wage	16.6%	15.3%	24.5%	12.7% *	17.0%	21.8%	13.0%	18.6%
Less than 50% low wage	16.4%	15.2%	16.3%	17.6%	17.0%	15.9%	16.0%	16.7%
Unknown	19.4%	27.4%	22.9%	26.2%	16.9%	19.2%	23.5%	19.2%

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.C.3.a(1996) Standard error 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, 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	0.62%	1.77%	2.43%	1.46%	1.21%	1.06%	1.12%	0.79%
Industry group **								
Agric., fish., forest.	5.83%	--	--	--	--	--	5.16% *	11.07%
Mining	14.12% *	24.16% *	0.00%	0.00%	18.60% *	11.23% *	24.16% *	13.89% *
Construction	3.50%	5.17% *	5.83% *	4.49%	4.73%	3.70%	3.76%	3.45%
Manufacturing	1.16%	2.78% *	7.32% *	3.77%	2.62%	1.76%	3.10%	1.51%
Transp., commu., util.	2.56%	6.26% *	7.16% *	8.10% *	6.66% *	2.70% *	2.93%	2.86%
Wholesale trade	2.29%	6.86%	5.93% *	3.35%	3.80%	2.75%	3.84%	2.38%
Retail Trade	2.01%	3.15%	4.16%	3.50%	3.86%	3.37%	2.58%	3.09%
Fin., ins., real est.	1.80%	4.08%	3.85% *	1.80%	5.90%	3.11%	2.63%	2.03%
Services	1.07%	1.71%	2.53%	1.82%	1.25%	1.78%	1.64%	1.11%
Unknown	3.19% *	3.19% *	0.00%	0.00%	0.00%	0.00%	3.19% *	0.00%
Ownership								
For profit, incorporated	0.53%	2.21%	2.34%	1.76%	1.75%	1.05%	1.44%	0.64%
For profit, unincorporated	1.78%	2.39%	8.95% *	5.61%	4.74%	4.70%	1.85%	2.74%
Nonprofit	1.33%	6.74% *	5.25% *	1.41%	1.56%	1.84%	2.84%	1.23%
Unknown	1.89%	11.24% *	10.58% *	2.07% *	5.38% *	4.40%	11.14% *	3.86%
Age of firm								
Less than 5 years	3.33%	4.76%	4.18%	6.43% *	6.92%	7.78%	2.73%	5.11%
5-9 years	1.82%	3.17%	5.97% *	3.95%	5.26% *	6.14%	2.35%	3.25%
10-19 years	1.00%	2.06%	3.89%	2.56%	3.46%	3.41% *	1.33%	1.75%
20 or more years	1.37%	3.00%	2.08%	2.45%	1.17%	2.59%	1.63%	1.65%
Unknown	0.75%	4.46% *	5.95%	3.89%	2.26%	1.00%	4.58%	0.75%
Multi/single status								
2 or more locations	0.82%	6.65% *	3.61%	3.17%	1.97%	1.05%	1.72%	0.85%
1 location only	1.10%	1.76%	2.67%	1.66%	2.16%	4.21%	1.24%	1.65%
Percent full-time employees								
Less than 25%	2.85%	8.76% *	7.55% *	4.56% *	9.02% *	6.98% *	5.13% *	3.28%
25-49 %	1.89%	5.44% *	6.61% *	3.90%	2.93%	3.86%	4.55%	2.27%
50-74 %	1.59%	3.65%	3.46%	3.24%	3.45%	2.73%	2.26%	1.83%
75% or more	0.76%	2.00%	2.82%	1.73%	1.41%	1.35%	1.34%	0.92%
Union presence								
No union employees	0.61%	2.08%	2.61%	1.63%	1.51%	0.75%	1.34%	0.68%
Has union employees	2.17%	2.57% *	1.19% *	3.59% *	2.27%	3.16%	1.76% *	2.35%
Unknown	1.97%	3.95%	4.63% *	4.63%	2.73%	2.56%	3.97%	2.07%
Percent low wage employees **								
50% or more low wage	2.76%	3.79%	5.83%	3.96% *	3.74%	3.15%	3.48%	2.64%
Less than 50% low wage	0.64%	1.92%	2.63%	1.34%	2.63%	1.15%	1.12%	0.89%
Unknown	1.58%	4.56%	4.98%	4.29%	1.87%	2.33%	2.79%	1.65%

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.