

Table I.A.1(1999) Number of private-sector establishments by firm size and selected characteristics: United States, 1999

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	6,185,060	3,695,148	768,496	515,011	385,632	820,774	4,779,856	1,405,204
Industry group								
Agric., fish., forest.	325,426	281,117	25,706	11,215	2,849	4,539 *	313,315	12,111
Mining	14,995	6,316	2,102 *	1,329 *	1,482 *	3,765	9,135	5,859
Construction	585,401	442,795	90,087	41,645	8,570	2,305	561,678	23,723
Manufacturing	316,933	124,656	62,774	54,705	34,012	40,787	220,567	96,367
Transp., commu., util.	225,561	110,385	21,066	18,724	17,581	57,805	142,348	83,214
Wholesale trade	408,975	209,653	60,329	43,975	35,616	59,401	296,948	112,027
Retail trade	1,379,871	629,146	184,203	130,070	102,616	333,836	893,782	486,089
Fin., ins., real est.	552,801	292,505	35,121	36,518	40,175	148,481	349,245	203,556
Services	2,369,751	1,594,727	285,673	176,830	142,665	169,855	1,987,557	382,193
Unknown	5,346	3,847	1,434 *	*****	65 *	*****	5,281	65 *
Ownership								
For profit, incorporated	3,903,713	1,972,880	567,360	393,698	272,671	697,103	2,787,574	1,116,139
For profit, unincorporated	1,482,912	1,270,122	117,802	45,769	24,436	24,783	1,415,834	67,077
Nonprofit	612,858	363,649	80,074	71,591	75,056	22,488	482,855	130,003
Unknown	185,579	88,497	3,260	3,952 *	13,469	76,400	93,593	91,985
Age of firm								
Less than 5 years	1,031,838	845,654	110,354	48,794	17,609	9,428	988,831	43,007
5-9 years	978,195	744,677	132,315	65,932	25,064	10,206	922,227	55,968
10-19 years	1,454,951	994,268	221,943	137,832	66,835	34,074	1,305,403	149,548
20 or more years	2,112,297	1,099,401	297,071	248,205	222,820	244,799	1,539,522	572,775
Unknown	607,779	11,147	6,813	14,248	53,305	522,266	23,873	583,906
Multi/single status								
2 or more locations	1,514,286	45,582	95,565	213,591	339,674	819,874	243,948	1,270,337
1 location only	4,670,774	3,649,565	672,931	301,420	45,958	900	4,535,907	134,867
Percent full-time employees								
Less than 25%	692,745	530,039	63,621	36,290	25,482	37,314	618,773	73,972
25-49%	472,548	210,508	68,034	50,455	37,708	105,843	306,749	165,799
50-74%	908,464	551,714	118,998	67,091	58,260	112,401	712,653	195,811
75% or more	4,111,304	2,402,888	517,843	361,174	264,183	565,216	3,141,681	969,623
Union presence								
No union employees	5,588,505	3,500,580	721,275	473,540	343,527	549,583	4,511,937	1,076,569
Has union employees	275,866	65,155	28,060	26,811	28,068	127,773	110,030	165,836
Unknown	320,689	129,413	19,161	14,660	14,037	143,418	157,889	162,800
Percent low-wage employees								
50% or more low wage	729,337	497,390	87,225	57,789	45,361	41,572	618,843	110,494
Less than 50% low wage	4,565,886	2,974,712	650,354	431,766	286,445	222,608	3,891,794	674,091
Unknown	889,838	223,045	30,917	25,456	53,826	556,593	269,218	620,619

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

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

Totals may not sum exactly because of rounding.

*Figure does not meet standard of reliability or precision.

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

Table I.A.1(1999) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 1999

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	36,988	31,163	12,622	10,917	5,842	17,592	34,596	22,424
Industry group								
Agric., fish., forest.	9,978	7,932	3,925	2,167	801	1,425 *	9,827	2,093
Mining	2,284	1,234	928 *	546 *	455 *	1,311	1,884	1,224
Construction	15,334	12,492	5,313	2,847	1,151	598	14,896	1,693
Manufacturing	9,379	6,243	3,876	3,018	1,407	2,856	8,348	3,560
Transp., comm., util.	4,697	5,527	2,144	938	2,253	4,656	6,826	4,404
Wholesale trade	17,585	9,184	7,342	3,433	3,286	3,406	14,304	5,105
Retail trade	16,190	16,907	10,712	3,789	4,299	12,601	14,748	13,238
Fin., ins., real est.	17,008	10,158	3,719	5,284	2,598	8,449	12,174	10,748
Services	19,774	20,398	5,933	4,683	3,544	6,268	19,383	5,123
Unknown	1,635	1,348	1,434 *	*****	65 *	*****	1,627	65 *
Ownership								
For profit, incorporated	37,240	31,364	11,719	10,441	6,170	15,887	35,277	17,608
For profit, unincorporated	19,910	19,710	6,394	4,091	2,132	3,456	20,333	4,024
Nonprofit	12,421	8,401	4,333	3,455	3,548	1,437	11,477	3,158
Unknown	12,233	6,645	956	1,012 *	1,992	8,011	6,907	8,657
Age of firm								
Less than 5 years	30,940	29,082	5,684	3,137	2,961	1,559	29,117	4,140
5-9 years	12,727	14,312	8,047	3,809	1,324	1,043	13,142	2,639
10-19 years	26,644	15,835	4,437	6,160	4,686	3,285	23,571	6,049
20 or more years	16,126	16,435	5,478	7,200	4,543	8,105	16,521	9,716
Unknown	15,450	2,294	1,330	1,797	3,254	16,088	3,086	15,842
Multi/single status								
2 or more locations	20,961	3,790	5,177	5,667	6,337	17,589	6,748	20,993
1 location only	33,714	31,206	11,852	9,149	1,683	99	33,441	3,706
Percent full-time employees								
Less than 25%	10,759	13,147	3,518	2,947	1,753	4,505	10,439	6,414
25-49%	14,768	8,412	4,310	4,491	2,269	8,402	10,341	8,589
50-74%	18,704	21,373	5,584	2,700	3,399	9,103	18,399	8,729
75% or more	38,975	31,478	12,972	7,989	6,864	10,477	33,907	18,194
Union presence								
No union employees	33,453	31,361	13,058	10,504	6,391	15,860	36,376	21,661
Has union employees	12,673	6,333	1,961	2,782	1,735	9,594	8,683	10,119
Unknown	9,699	7,807	2,702	1,067	2,351	5,834	6,841	7,274
Percent low-wage employees								
50% or more low wage	15,226	11,502	3,430	5,387	3,101	5,135	12,402	6,059
Less than 50% low wage	38,525	29,251	13,406	7,888	7,251	4,172	33,814	11,825
Unknown	13,701	7,027	2,533	2,199	3,840	17,192	8,389	15,663

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. 1.a(1999) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 1999

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	6,185,060	59.7%	12.4%	8.3%	6.2%	13.3%	77.3%	22.7%
Industry group								
Agric., fish., forest.	325,426	86.4%	7.9%	3.4%	0.9%	1.4% *	96.3%	3.7%
Mining	14,995	42.1%	14.0% *	8.9% *	9.9% *	25.1%	60.9%	39.1%
Construction	585,401	75.6%	15.4%	7.1%	1.5%	0.4%	95.9%	4.1%
Manufacturing	316,933	39.3%	19.8%	17.3%	10.7%	12.9%	69.6%	30.4%
Transp., commu., util.	225,561	48.9%	9.3%	8.3%	7.8%	25.6%	63.1%	36.9%
Wholesale trade	408,975	51.3%	14.8%	10.8%	8.7%	14.5%	72.6%	27.4%
Retail trade	1,379,871	45.6%	13.3%	9.4%	7.4%	24.2%	64.8%	35.2%
Fin., ins., real est.	552,801	52.9%	6.4%	6.6%	7.3%	26.9%	63.2%	36.8%
Services	2,369,751	67.3%	12.1%	7.5%	6.0%	7.2%	83.9%	16.1%
Unknown	5,346	72.0%	26.8% *	*****	1.2% *	*****	98.8%	1.2% *
Ownership								
For profit, incorporated	3,903,713	50.5%	14.5%	10.1%	7.0%	17.9%	71.4%	28.6%
For profit, unincorporated	1,482,912	85.7%	7.9%	3.1%	1.6%	1.7%	95.5%	4.5%
Nonprofit	612,858	59.3%	13.1%	11.7%	12.2%	3.7%	78.8%	21.2%
Unknown	185,579	47.7%	1.8%	2.1% *	7.3%	41.2%	50.4%	49.6%
Age of firm								
Less than 5 years	1,031,838	82.0%	10.7%	4.7%	1.7%	0.9%	95.8%	4.2%
5-9 years	978,195	76.1%	13.5%	6.7%	2.6%	1.0%	94.3%	5.7%
10-19 years	1,454,951	68.3%	15.3%	9.5%	4.6%	2.3%	89.7%	10.3%
20 or more years	2,112,297	52.0%	14.1%	11.8%	10.5%	11.6%	72.9%	27.1%
Unknown	607,779	1.8%	1.1%	2.3%	8.8%	85.9%	3.9%	96.1%
Multi/single status								
2 or more locations	1,514,286	3.0%	6.3%	14.1%	22.4%	54.1%	16.1%	83.9%
1 location only	4,670,774	78.1%	14.4%	6.5%	1.0%	0.0%	97.1%	2.9%
Percent full-time employees								
Less than 25%	692,745	76.5%	9.2%	5.2%	3.7%	5.4%	89.3%	10.7%
25-49%	472,548	44.5%	14.4%	10.7%	8.0%	22.4%	64.9%	35.1%
50-74%	908,464	60.7%	13.1%	7.4%	6.4%	12.4%	78.4%	21.6%
75% or more	4,111,304	58.4%	12.6%	8.8%	6.4%	13.7%	76.4%	23.6%
Union presence								
No union employees	5,588,505	62.6%	12.9%	8.5%	6.1%	9.8%	80.7%	19.3%
Has union employees	275,866	23.6%	10.2%	9.7%	10.2%	46.3%	39.9%	60.1%
Unknown	320,689	40.4%	6.0%	4.6%	4.4%	44.7%	49.2%	50.8%
Percent low-wage employees								
50% or more low wage	729,337	68.2%	12.0%	7.9%	6.2%	5.7%	84.9%	15.1%
Less than 50% low wage	4,565,886	65.2%	14.2%	9.5%	6.3%	4.9%	85.2%	14.8%
Unknown	889,838	25.1%	3.5%	2.9%	6.0%	62.6%	30.3%	69.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

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

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

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

Table I. A. 1.a(1999) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 1999

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	36,988	0.34%	0.20%	0.15%	0.09%	0.29%	0.33%	0.33%
Industry group								
Agric., fish., forest.	9,978	1.10%	1.07%	0.69%	0.26%	0.44% *	0.63%	0.63%
Mining	2,284	6.58%	6.38% *	3.63% *	4.50% *	4.74%	6.57%	6.57%
Construction	15,334	0.94%	0.84%	0.38%	0.18%	0.10%	0.26%	0.26%
Manufacturing	9,379	0.91%	1.17%	1.17%	0.47%	0.77%	1.10%	1.10%
Transp., commu., util.	4,697	1.91%	0.90%	0.50%	0.97%	2.17%	2.21%	2.21%
Wholesale trade	17,585	1.59%	1.55%	0.62%	0.79%	0.59%	0.93%	0.93%
Retail trade	16,190	0.82%	0.88%	0.24%	0.28%	0.90%	0.83%	0.83%
Fin., ins., real est.	17,008	1.27%	0.64%	0.85%	0.52%	1.09%	1.38%	1.38%
Services	19,774	0.46%	0.28%	0.19%	0.15%	0.26%	0.23%	0.23%
Unknown	1,635	16.67%	11.46% *	*****	0.90% *	*****	18.06%	0.90% *
Ownership								
For profit, incorporated	37,240	0.51%	0.25%	0.25%	0.17%	0.43%	0.44%	0.44%
For profit, unincorporated	19,910	0.49%	0.44%	0.25%	0.15%	0.24%	0.28%	0.28%
Nonprofit	12,421	0.58%	0.54%	0.61%	0.52%	0.23%	0.52%	0.52%
Unknown	12,233	2.37%	0.51%	0.73% *	1.15%	2.71%	2.84%	2.84%
Age of firm								
Less than 5 years	30,940	0.93%	0.64%	0.27%	0.31%	0.13%	0.38%	0.38%
5-9 years	12,727	1.05%	0.78%	0.39%	0.14%	0.11%	0.29%	0.29%
10-19 years	26,644	0.35%	0.24%	0.29%	0.30%	0.20%	0.35%	0.35%
20 or more years	16,126	0.47%	0.31%	0.30%	0.25%	0.40%	0.45%	0.45%
Unknown	15,450	0.43%	0.21%	0.30%	0.58%	0.82%	0.55%	0.55%
Multi/single status								
2 or more locations	20,961	0.24%	0.35%	0.32%	0.43%	0.66%	0.46%	0.46%
1 location only	33,714	0.26%	0.26%	0.18%	0.04%	0.00%	0.08%	0.08%
Percent full-time employees								
Less than 25%	10,759	1.24%	0.54%	0.46%	0.27%	0.62%	0.88%	0.88%
25-49%	14,768	1.24%	0.80%	0.95%	0.61%	1.41%	1.24%	1.24%
50-74%	18,704	1.52%	0.69%	0.37%	0.41%	0.99%	0.96%	0.96%
75% or more	38,975	0.52%	0.30%	0.18%	0.15%	0.23%	0.38%	0.38%
Union presence								
No union employees	33,453	0.35%	0.22%	0.17%	0.11%	0.30%	0.38%	0.38%
Has union employees	12,673	1.62%	0.66%	1.19%	0.67%	2.37%	2.36%	2.36%
Unknown	9,699	1.95%	0.86%	0.43%	0.77%	1.17%	1.63%	1.63%
Percent low-wage employees								
50% or more low wage	15,226	1.09%	0.50%	0.65%	0.49%	0.59%	0.67%	0.67%
Less than 50% low wage	38,525	0.28%	0.29%	0.11%	0.15%	0.10%	0.22%	0.22%
Unknown	13,701	0.91%	0.28%	0.26%	0.46%	1.24%	1.06%	1.06%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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(1999) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

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	58.4%	39.3%	69.9%	85.3%	95.2%	99.1%	47.1%	96.9%
Industry group								
Agric., fish., forest.	29.3%	24.3%	41.0%	83.9%	88.9%	98.8%	26.9%	92.0%
Mining	68.9%	32.0% *	84.4%	97.2%	100.0%	100.0%	49.0%	100.0%
Construction	48.8%	38.5%	74.6%	90.9%	92.8%	100.0%	46.9%	93.7%
Manufacturing	76.9%	53.6%	83.5%	91.9%	98.3%	99.8%	67.5%	98.4%
Transp., commu., util.	67.5%	42.1%	74.6%	89.0%	92.4%	98.7%	50.2%	97.1%
Wholesale trade	71.0%	49.1%	86.6%	93.1%	98.0%	99.8%	60.5%	98.6%
Retail trade	59.0%	29.5%	55.8%	75.2%	93.7%	99.4%	38.4%	96.9%
Fin., ins., real est.	68.3%	43.6%	84.5%	93.2%	96.1%	99.6%	50.6%	98.8%
Services	56.6%	42.8%	71.8%	85.4%	95.3%	97.9%	49.2%	95.1%
Unknown	11.3% *	15.7% *	*****	*****	*****	*****	11.4% *	0.0%
Ownership								
For profit, incorporated	67.5%	46.9%	73.6%	86.3%	95.4%	99.5%	55.6%	97.3%
For profit, unincorporated	34.0%	28.9%	49.5%	72.1%	97.4%	91.4%	31.3%	92.4%
Nonprofit	62.1%	44.0%	75.8%	90.7%	96.9%	99.2%	52.9%	96.3%
Unknown	48.4%	1.6% *	29.9% *	38.4% *	78.6%	98.6%	2.6% *	95.1%
Age of firm								
Less than 5 years	37.2%	31.6%	53.8%	68.7%	83.4%	90.4%	35.1%	85.0%
5-9 years	45.4%	37.2%	62.9%	78.0%	93.1%	90.1%	42.7%	90.2%
10-19 years	52.9%	40.6%	70.8%	83.8%	92.6%	93.6%	48.5%	91.5%
20 or more years	67.3%	45.5%	78.7%	91.9%	96.8%	99.6%	56.0%	97.5%
Unknown	97.4%	47.1%	59.6%	75.1%	97.0%	99.7%	56.0%	99.1%
Multi/single status								
2 or more locations	94.7%	70.6%	78.1%	88.7%	95.6%	99.2%	79.8%	97.5%
1 location only	46.6%	38.9%	68.8%	82.9%	92.8%	97.1%	45.3%	90.5%
Percent full-time employees								
Less than 25%	20.8%	10.2%	23.5%	49.7%	82.6%	95.9%	13.0%	86.5%
25-49%	61.8%	33.9%	60.5%	76.4%	95.0%	99.4%	42.9%	96.7%
50-74%	56.5%	39.5%	64.1%	79.4%	92.6%	99.0%	45.8%	95.4%
75% or more	64.8%	46.2%	78.2%	91.2%	97.0%	99.3%	54.5%	98.0%
Union presence								
No union employees	56.5%	39.3%	70.2%	85.2%	95.2%	98.8%	47.0%	96.3%
Has union employees	89.5%	63.3%	87.9%	95.4%	98.4%	100.0%	74.2%	99.6%
Unknown	64.8%	27.4%	35.5%	69.1%	88.6%	99.6%	30.7%	97.8%
Percent low wage employees								
50% or more low wage	33.5%	19.9%	36.3%	60.1%	84.8%	97.2%	24.0%	86.8%
Less than 50% low wage	58.8%	43.9%	75.9%	89.7%	96.7%	98.2%	52.2%	96.5%
Unknown	76.9%	21.6%	39.4%	67.8%	95.9%	99.7%	25.7%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, 1999 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(1999) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics:
United States, 1999

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	0.41%	0.39%	1.18%	1.12%	0.68%	0.21%	0.43%	0.17%
Industry group								
Agric., fish., forest.	1.25%	1.62%	4.91%	7.71%	13.87%	0.50%	1.46%	5.99%
Mining	6.78%	11.94% *	22.04%	14.52%	14.91%	0.00%	11.93%	0.00%
Construction	1.55%	1.64%	2.90%	2.27%	2.58%	0.00%	1.67%	1.86%
Manufacturing	1.16%	2.73%	2.15%	1.16%	0.50%	0.18%	1.94%	0.29%
Transp., commu., util.	2.09%	3.39%	4.01%	3.98%	2.93%	0.80%	2.66%	1.05%
Wholesale trade	1.41%	2.71%	3.44%	2.27%	1.11%	0.18%	2.04%	0.51%
Retail trade	0.53%	0.67%	1.21%	1.62%	1.67%	0.26%	0.61%	0.43%
Fin., ins., real est.	1.18%	2.12%	3.56%	1.88%	2.04%	0.26%	2.00%	0.44%
Services	0.85%	0.94%	1.35%	2.07%	0.75%	0.66%	0.93%	0.56%
Unknown	7.66% *	8.03% *	*****	*****	*****	*****	7.67% *	0.00%
Ownership								
For profit, incorporated	0.62%	0.64%	1.57%	1.05%	0.75%	0.15%	0.78%	0.25%
For profit, unincorporated	0.56%	0.60%	3.36%	4.72%	0.80%	2.65%	0.59%	1.52%
Nonprofit	1.00%	1.75%	2.25%	1.63%	0.96%	0.52%	1.21%	0.86%
Unknown	2.83%	0.85% *	11.67% *	11.91% *	5.73%	1.02%	0.94% *	0.85%
Age of firm								
Less than 5 years	1.15%	1.07%	2.98%	3.36%	5.01%	4.02%	1.18%	2.69%
5-9 years	0.82%	0.88%	2.02%	2.14%	2.20%	6.95%	0.89%	1.77%
10-19 years	0.92%	1.14%	1.55%	1.76%	1.80%	3.48%	0.93%	1.31%
20 or more years	0.62%	0.99%	1.15%	0.51%	0.89%	0.26%	0.85%	0.22%
Unknown	0.43%	12.36%	11.24%	6.27%	1.14%	0.12%	7.83%	0.18%
Multi/single status								
2 or more locations	0.20%	4.72%	2.13%	1.20%	0.72%	0.21%	1.15%	0.18%
1 location only	0.45%	0.43%	1.37%	1.21%	1.05%	1.49%	0.44%	0.52%
Percent full-time employees								
Less than 25%	0.81%	0.77%	2.46%	3.98%	2.42%	2.68%	0.73%	2.33%
25-49%	1.15%	1.81%	3.94%	3.84%	1.91%	0.52%	1.45%	0.71%
50-74%	0.92%	1.10%	1.53%	2.71%	2.68%	0.49%	0.92%	0.86%
75% or more	0.45%	0.49%	1.34%	0.64%	0.55%	0.19%	0.47%	0.23%
Union presence								
No union employees	0.42%	0.44%	1.20%	1.02%	0.73%	0.31%	0.42%	0.20%
Has union employees	1.40%	4.52%	3.48%	1.10%	0.94%	0.01%	2.93%	0.18%
Unknown	1.86%	2.75%	5.52%	7.80%	6.61%	0.19%	2.42%	0.57%
Percent low wage employees								
50% or more low wage	1.27%	1.32%	2.96%	2.20%	3.08%	1.30%	1.31%	1.55%
Less than 50% low wage	0.39%	0.46%	0.98%	0.83%	0.68%	0.45%	0.46%	0.32%
Unknown	0.91%	1.51%	5.13%	5.10%	1.59%	0.15%	1.27%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, 1999 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. a(1999) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	26. 5%	11. 6%	29. 0%	66. 2%	11. 1%	52. 1%
Industry group						
Agric., fish., forest.	14. 4%	10. 5%	30. 1% *	75. 2%	10. 3%	45. 1%
Mining	42. 5%	11. 2% *	21. 3% *	86. 9%	7. 9% *	69. 0%
Construction	14. 2%	13. 0%	36. 3%	65. 6%	12. 6%	32. 5%
Manufacturing	24. 0%	9. 1%	42. 6%	66. 8%	7. 9%	49. 3%
Transp., comm., util.	36. 2%	9. 9%	27. 8%	72. 0%	8. 9%	60. 4%
Wholesale trade	26. 0%	12. 3%	42. 6%	59. 1%	10. 7%	50. 9%
Retail trade	38. 1%	9. 6%	26. 8%	71. 4%	8. 6%	59. 6%
Fin., ins., real est.	37. 8%	9. 4%	28. 8%	74. 6%	8. 6%	63. 5%
Services	19. 2%	12. 9%	23. 4%	50. 2%	12. 8%	36. 6%
Ownership						
For profit, incorporated	29. 0%	10. 8%	30. 3%	69. 3%	10. 1%	55. 9%
For profit, unincorporated	12. 6%	9. 5%	34. 3%	48. 3%	9. 2%	36. 9%
Nonprofit	22. 1%	19. 5%	21. 8%	43. 3%	19. 9%	26. 7%
Unknown	52. 3%	38. 3% *	39. 2%	54. 0%	40. 9% *	52. 6%
Age of firm						
Less than 5 years	12. 3%	11. 2%	10. 9% *	48. 7%	10. 9%	25. 2%
5-9 years	11. 7%	10. 6%	19. 8%	34. 1%	10. 6%	20. 7%
10-19 years	12. 8%	9. 2%	25. 4%	56. 1%	9. 1%	30. 0%
20 or more years	28. 5%	13. 4%	30. 4%	77. 9%	12. 3%	53. 4%
Unknown	60. 1%	36. 2%	40. 5%	62. 0%	39. 1%	60. 6%
Multi/single status						
2 or more locations	50. 1%	18. 1%	29. 6%	66. 3%	16. 8%	55. 3%
1 location only	11. 0%	10. 7%	25. 2%	52. 0%	10. 5%	19. 6%
Percent full-time employees						
Less than 25%	30. 2%	16. 3%	15. 5%	66. 4%	17. 3%	46. 4%
25-49%	36. 2%	12. 6%	18. 2%	73. 3%	12. 7%	55. 5%
50-74%	24. 4%	11. 9%	27. 3%	59. 0%	11. 6%	46. 8%
75% or more	25. 7%	11. 2%	32. 2%	66. 4%	10. 6%	53. 0%
Union presence						
No union employees	23. 9%	10. 9%	27. 9%	70. 5%	10. 4%	51. 5%
Has union employees	59. 1%	29. 7%	41. 3%	81. 9%	29. 9%	73. 5%
Unknown	28. 1%	8. 9%	31. 3%	34. 7%	8. 3%	34. 1%
Percent low wage employees						
50% or more low wage	24. 1%	12. 2%	14. 7%	72. 9%	12. 1%	42. 6%
Less than 50% low wage	18. 8%	11. 3%	29. 2%	70. 6%	10. 7%	43. 9%
Unknown	57. 9%	20. 4%	43. 1%	63. 7%	18. 9%	62. 3%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1999 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. a(1999) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	0.59%	1.15%	1.37%	0.59%	1.06%
Industry group						
Agric., fish., forest.	2.48%	2.35%	14.13% *	7.50%	2.23%	6.75%
Mining	8.45%	12.93% *	13.36% *	8.06%	8.86% *	7.31%
Construction	1.78%	1.75%	4.91%	6.45%	1.79%	4.28%
Manufacturing	1.57%	1.01%	3.30%	2.50%	0.82%	2.57%
Transp., comm., util.	2.74%	1.89%	6.49%	5.12%	1.96%	3.92%
Wholesale trade	2.15%	1.76%	5.80%	4.00%	1.54%	3.91%
Retail trade	1.43%	1.13%	2.62%	1.35%	1.03%	1.15%
Fin., ins., real est.	1.60%	1.37%	3.10%	3.23%	1.56%	2.29%
Services	0.53%	0.59%	2.26%	1.55%	0.66%	1.52%
Ownership						
For profit, incorporated	0.98%	0.66%	1.59%	1.52%	0.67%	1.24%
For profit, unincorporated	1.38%	1.07%	4.35%	6.39%	1.13%	4.33%
Nonprofit	1.11%	1.20%	1.55%	2.93%	1.46%	1.85%
Unknown	2.86%	14.70% *	10.64%	3.13%	14.50% *	2.83%
Age of firm						
Less than 5 years	1.19%	1.29%	4.57% *	6.78%	1.30%	3.09%
5-9 years	0.96%	0.86%	3.79%	6.32%	0.82%	2.27%
10-19 years	0.61%	0.62%	2.48%	5.83%	0.69%	2.10%
20 or more years	1.08%	0.91%	1.94%	1.58%	0.79%	1.57%
Unknown	1.63%	6.38%	4.70%	1.90%	9.83%	1.74%
Multi/single status						
2 or more locations	1.16%	1.90%	1.22%	1.37%	1.85%	1.07%
1 location only	0.54%	0.55%	1.45%	6.12%	0.55%	1.36%
Percent full-time employees						
Less than 25%	2.34%	2.35%	4.31%	3.94%	2.34%	3.34%
25-49%	2.04%	1.81%	3.42%	2.15%	1.90%	2.31%
50-74%	1.18%	0.91%	3.34%	2.39%	1.19%	2.06%
75% or more	0.76%	0.66%	1.62%	1.68%	0.62%	1.24%
Union presence						
No union employees	0.71%	0.62%	1.12%	1.06%	0.63%	0.86%
Has union employees	2.44%	2.23%	4.77%	2.60%	2.88%	2.15%
Unknown	1.74%	2.03%	8.50%	2.61%	2.35%	2.47%
Percent low wage employees						
50% or more low wage	2.10%	2.15%	3.09%	4.26%	2.55%	4.01%
Less than 50% low wage	0.56%	0.53%	1.44%	1.10%	0.50%	1.04%
Unknown	1.71%	2.34%	4.55%	1.85%	2.46%	1.74%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1999 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. b(1999) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

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	48.5%	71.4%	54.2%	46.4%	29.2%	13.7%	65.0%	21.2%
Industry group								
Agric., fish., forest.	73.7%	83.7%	58.4%	50.8%	60.9%	13.0% *	78.5%	37.7%
Mining	45.0%	79.2%	12.3% *	89.1%	46.3% *	26.4% *	55.8%	36.7%
Construction	60.9%	65.6%	53.2%	57.3%	51.0%	30.9%	61.8%	50.4%
Manufacturing	47.8%	73.7%	51.2%	44.0%	29.5%	20.9%	60.7%	27.5%
Transp., commu., util.	51.7%	73.6%	51.9%	48.3%	30.5%	40.9%	65.8%	39.2%
Wholesale trade	50.7%	71.8%	60.4%	40.5%	33.4%	22.9%	64.6%	28.2%
Retail trade	28.6%	62.6%	46.4%	36.3%	16.5%	5.3%	54.8%	9.5%
Fin., ins., real est.	40.6%	71.5%	56.9%	51.2%	33.8%	10.1%	67.7%	16.9%
Services	57.7%	73.7%	57.5%	50.6%	33.6%	18.6%	68.6%	28.4%
Ownership								
For profit, incorporated	45.5%	71.1%	52.7%	44.6%	28.0%	14.1%	63.3%	20.2%
For profit, unincorporated	61.3%	69.9%	52.9%	40.2%	25.6%	11.3%	66.9%	21.3%
Nonprofit	61.7%	77.2%	65.8%	59.3%	36.7%	28.3%	72.5%	39.7%
Unknown	7.8%	16.0% *	27.6% *	25.9% *	15.6% *	5.9% *	20.7% *	7.5%
Age of firm								
Less than 5 years	56.8%	64.4%	43.9%	42.0%	25.9%	16.1% *	59.6%	29.5%
5-9 years	60.0%	70.0%	46.2%	47.4%	35.3%	17.5% *	63.2%	35.0%
10-19 years	59.3%	72.6%	55.4%	47.2%	24.8%	19.8%	66.2%	27.3%
20 or more years	51.0%	75.4%	59.0%	46.7%	32.3%	13.7%	67.6%	25.4%
Unknown	14.6%	35.8% *	40.0%	37.8%	19.8%	13.2%	40.7%	14.0%
Multi/single status								
2 or more locations	23.7%	53.1%	50.7%	44.3%	27.7%	13.6%	51.8%	19.3%
1 location only	64.8%	71.8%	54.7%	47.9%	40.6%	42.0%	66.3%	40.8%
Percent full-time employees								
Less than 25%	47.6%	77.0%	68.1%	50.5%	24.2%	6.8% *	72.8%	16.0%
25-49%	34.0%	72.8%	46.7%	42.5%	23.1%	3.2%	60.9%	11.9%
50-74%	46.1%	70.9%	53.4%	35.6%	29.6%	5.7%	63.8%	15.2%
75% or more	50.6%	71.2%	54.6%	48.3%	30.4%	17.6%	65.2%	24.3%
Union presence								
No union employees	50.0%	71.4%	53.5%	45.3%	27.6%	9.4%	64.8%	19.7%
Has union employees	47.5%	78.2%	70.5%	65.0%	45.6%	30.0%	73.6%	34.6%
Unknown	27.4%	65.5%	49.4%	41.3%	34.5%	15.2%	61.7%	16.9%
Percent low wage employees								
50% or more low wage	46.4%	75.5%	44.0%	40.1%	23.7%	4.2% *	65.5%	17.0%
Less than 50% low wage	56.3%	71.2%	55.1%	47.3%	31.4%	17.0%	65.1%	28.6%
Unknown	18.8%	69.3%	42.1%	37.6%	21.7%	13.0%	61.4%	14.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. b(1999) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

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	0.35%	0.89%	0.88%	1.32%	0.57%	0.92%	0.52%	0.49%
Industry group								
Agric., fish., forest.	4.31%	3.68%	10.21%	9.87%	14.59%	12.67% *	3.92%	7.61%
Mining	7.53%	18.35%	4.16% *	14.03%	14.56% *	9.83% *	13.46%	10.70%
Construction	2.01%	2.81%	2.60%	1.83%	6.88%	8.40%	2.06%	4.10%
Manufacturing	2.37%	3.74%	5.43%	3.80%	1.77%	2.76%	3.65%	1.66%
Transp., commu., util.	3.42%	6.12%	8.99%	4.59%	6.36%	6.30%	3.13%	4.68%
Wholesale trade	1.87%	4.93%	3.88%	3.90%	4.60%	3.15%	2.64%	2.16%
Retail trade	0.89%	2.35%	1.88%	3.01%	1.48%	0.52%	1.41%	0.61%
Fin., ins., real est.	1.32%	3.80%	5.91%	4.91%	4.10%	1.98%	3.09%	1.67%
Services	0.59%	1.17%	1.55%	2.28%	1.43%	2.17%	0.56%	1.01%
Ownership								
For profit, incorporated	0.56%	1.29%	1.07%	1.49%	1.32%	0.90%	0.89%	0.57%
For profit, unincorporated	1.69%	1.92%	3.97%	6.41%	4.62%	3.02%	1.60%	2.10%
Nonprofit	1.23%	1.70%	2.94%	2.75%	3.02%	5.78%	1.32%	2.66%
Unknown	1.73%	11.54% *	8.94% *	11.31% *	4.88% *	1.96% *	8.01% *	1.65%
Age of firm								
Less than 5 years	1.65%	2.07%	3.46%	2.80%	4.55%	6.37% *	1.62%	3.16%
5-9 years	1.04%	1.24%	2.53%	2.04%	5.61%	5.82% *	1.04%	2.33%
10-19 years	0.60%	1.51%	1.34%	1.74%	2.64%	4.63%	0.69%	1.88%
20 or more years	0.56%	0.75%	1.64%	1.80%	1.23%	1.42%	0.62%	1.05%
Unknown	0.83%	14.05% *	11.73%	5.74%	1.78%	1.16%	7.80%	0.89%
Multi/single status								
2 or more locations	0.49%	5.88%	3.14%	1.77%	0.63%	0.93%	1.77%	0.62%
1 location only	0.53%	0.85%	0.85%	1.42%	2.43%	6.17%	0.51%	2.02%
Percent full-time employees								
Less than 25%	1.99%	2.85%	7.08%	6.03%	3.65%	3.21% *	2.53%	2.35%
25-49%	1.74%	4.40%	5.33%	3.72%	2.53%	0.58%	3.35%	1.01%
50-74%	0.90%	2.32%	2.34%	3.65%	2.22%	0.73%	1.80%	0.76%
75% or more	0.54%	1.06%	1.10%	1.07%	0.98%	1.28%	0.74%	0.70%
Union presence								
No union employees	0.45%	0.90%	1.01%	1.43%	0.84%	0.59%	0.55%	0.32%
Has union employees	2.40%	3.79%	3.43%	2.68%	3.49%	4.18%	2.70%	3.29%
Unknown	1.52%	5.34%	10.65%	9.94%	5.48%	1.83%	4.08%	1.72%
Percent low wage employees								
50% or more low wage	2.08%	3.11%	5.26%	4.20%	4.11%	1.28% *	1.95%	2.48%
Less than 50% low wage	0.42%	0.92%	0.83%	1.29%	0.51%	1.42%	0.59%	0.57%
Unknown	0.71%	4.00%	6.89%	5.86%	2.72%	1.02%	2.77%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. b. (1) (1999) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

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	16. 0%	23. 3%	16. 4%	16. 3%	9. 4%	5. 4%	21. 1%	7. 5%
Industry group								
Agric., fish., forest.	14. 0%	15. 7%	7. 1% *	13. 6% *	22. 6% *	*****	14. 8%	8. 5% *
Mining	0. 5% *	*****	*****	3. 7% *	*****	*****	*****	0. 8% *
Construction	21. 1%	24. 3%	17. 2%	16. 1%	12. 9%	4. 3% *	21. 5%	15. 5%
Manufacturing	19. 6%	30. 3%	22. 8%	17. 1%	11. 8%	7. 2% *	25. 4%	10. 3%
Transp., commu., util.	23. 2%	30. 6%	16. 1% *	21. 8%	7. 1% *	24. 2%	26. 8%	20. 0%
Wholesale trade	14. 6%	21. 0%	16. 2%	15. 8%	9. 9% *	4. 1% *	19. 3%	7. 0%
Retail trade	10. 2%	25. 6%	15. 5%	12. 0%	4. 0%	1. 2%	20. 9%	2. 4%
Fin., ins., real est.	11. 1%	21. 6%	12. 4%	17. 6%	7. 2% *	1. 2% *	20. 5%	2. 8%
Services	18. 9%	22. 7%	16. 3%	18. 5%	13. 1%	11. 5%	21. 0%	13. 1%
Ownership								
For profit, incorporated	14. 4%	22. 1%	15. 6%	14. 4%	8. 1%	5. 7%	19. 7%	6. 8%
For profit, unincorporated	21. 2%	24. 7%	16. 3%	13. 8%	6. 0%	4. 1% *	23. 2%	6. 6%
Nonprofit	23. 6%	26. 9%	21. 9%	28. 0%	16. 2%	16. 4% *	25. 9%	19. 1%
Unknown	0. 9% *	*****	27. 6% *	*****	2. 6% *	0. 4% *	11. 2% *	0. 6% *
Age of firm								
Less than 5 years	17. 1%	19. 5%	10. 7%	13. 8%	10. 2% *	9. 2% *	17. 8%	10. 5%
5-9 years	20. 3%	23. 5%	12. 9%	19. 2%	14. 9%	11. 9% *	21. 1%	14. 8%
10-19 years	19. 6%	23. 8%	18. 6%	16. 8%	7. 2%	5. 0% *	22. 0%	8. 6%
20 or more years	16. 8%	24. 8%	17. 6%	15. 7%	10. 7%	6. 0%	21. 8%	9. 0%
Unknown	5. 3%	9. 2% *	18. 6% *	19. 2%	4. 1%	5. 0%	16. 1%	5. 0%
Multi/single status								
2 or more locations	7. 8%	19. 6% *	12. 9%	12. 8%	8. 4%	5. 4%	15. 1%	6. 6%
1 location only	21. 4%	23. 3%	17. 0%	19. 0%	16. 9%	20. 7%	21. 6%	16. 6%
Percent full-time employees								
Less than 25%	15. 4%	22. 9%	27. 3%	17. 8% *	6. 2%	3. 3% *	24. 2%	4. 4%
25-49%	11. 6%	27. 9%	10. 6% *	14. 0%	9. 9%	0. 6% *	20. 8%	4. 0%
50-74%	14. 9%	23. 0%	18. 7%	11. 3%	8. 3%	1. 3% *	20. 9%	4. 3%
75% or more	16. 7%	23. 0%	16. 2%	17. 3%	9. 9%	7. 3%	21. 0%	9. 0%
Union presence								
No union employees	16. 1%	23. 1%	16. 4%	16. 3%	8. 8%	2. 6%	21. 0%	6. 2%
Has union employees	17. 5%	22. 4%	17. 6%	18. 4%	18. 0%	15. 6%	19. 5%	16. 5%
Unknown	11. 5%	31. 1%	14. 2% *	10. 6% *	6. 5% *	7. 0%	26. 9%	6. 8%
Percent low wage employees								
50% or more low wage	14. 8%	23. 6%	14. 1%	15. 7%	7. 3%	0. 5% *	21. 3%	4. 8%
Less than 50% low wage	18. 3%	22. 8%	16. 6%	16. 3%	10. 7%	8. 2%	20. 7%	10. 5%
Unknown	7. 4%	35. 6%	14. 9% *	18. 4%	4. 2%	4. 7%	30. 1%	4. 8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. (1) (1999) 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 single coverage by firm size and selected characteristics: United States, 1999

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	0.44%	0.67%	0.50%	0.71%	0.73%	0.58%	0.60%	0.33%
Industry group								
Agric., fish., forest.	2.94%	3.92%	4.33% *	4.85% *	10.92% *	*****	3.00%	3.62% *
Mining	0.73% *	*****	*****	10.22% *	*****	*****	*****	3.33% *
Construction	1.84%	2.53%	2.80%	2.21%	2.86%	1.82% *	1.95%	2.90%
Manufacturing	1.36%	2.00%	4.26%	3.04%	1.82%	2.28% *	2.12%	1.68%
Transp., commu., util.	2.81%	6.31%	5.77% *	5.85%	2.73% *	4.96%	4.59%	3.36%
Wholesale trade	1.35%	1.27%	4.47%	3.21%	3.17% *	1.85% *	1.57%	2.01%
Retail trade	0.57%	2.07%	2.12%	1.78%	0.70%	0.27%	1.27%	0.32%
Fin., ins., real est.	1.24%	3.06%	3.66%	3.13%	2.24% *	0.49% *	2.57%	0.48%
Services	0.88%	1.14%	1.03%	1.74%	1.16%	1.83%	1.01%	1.17%
Ownership								
For profit, incorporated	0.45%	0.82%	0.83%	0.78%	0.99%	0.58%	0.68%	0.35%
For profit, unincorporated	1.46%	1.63%	3.23%	3.31%	1.17%	1.24% *	1.50%	1.16%
Nonprofit	1.10%	1.99%	3.06%	3.75%	1.90%	4.94% *	1.69%	2.30%
Unknown	0.45% *	*****	8.94% *	*****	3.55% *	0.34% *	4.67% *	0.44% *
Age of firm								
Less than 5 years	1.34%	1.51%	2.48%	2.57%	4.18% *	4.93% *	1.42%	1.90%
5-9 years	1.65%	1.49%	3.54%	2.09%	3.06%	5.30% *	1.73%	2.18%
10-19 years	0.75%	1.26%	1.33%	1.42%	1.74%	1.67% *	0.97%	1.13%
20 or more years	0.58%	0.88%	1.08%	0.90%	0.83%	0.98%	0.80%	0.47%
Unknown	0.59%	3.60% *	7.57% *	5.02%	1.00%	0.67%	4.00%	0.60%
Multi/single status								
2 or more locations	0.38%	7.14% *	1.84%	0.78%	0.88%	0.58%	1.28%	0.42%
1 location only	0.53%	0.61%	0.60%	0.94%	1.42%	5.05%	0.57%	1.10%
Percent full-time employees								
Less than 25%	1.22%	2.42%	5.09%	7.96% *	1.81%	1.91% *	2.41%	1.03%
25-49%	1.06%	2.78%	3.45% *	2.18%	2.00%	0.35% *	1.92%	0.72%
50-74%	0.74%	1.59%	2.33%	1.38%	1.48%	0.51% *	1.25%	0.86%
75% or more	0.51%	0.73%	0.65%	0.55%	1.00%	0.81%	0.66%	0.43%
Union presence								
No union employees	0.48%	0.73%	0.59%	0.70%	0.71%	0.44%	0.66%	0.46%
Has union employees	1.56%	5.88%	4.94%	4.56%	2.15%	2.74%	2.28%	2.16%
Unknown	1.12%	4.51%	5.04% *	9.69% *	2.31% *	0.89%	3.21%	0.77%
Percent low wage employees								
50% or more low wage	1.60%	4.03%	3.23%	3.29%	1.76%	0.54% *	2.35%	1.09%
Less than 50% low wage	0.54%	0.74%	0.67%	0.72%	0.88%	1.09%	0.68%	0.34%
Unknown	0.59%	3.52%	6.02% *	4.99%	1.12%	0.55%	2.70%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. (2) (1999) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

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	27. 4%	37. 2%	31. 7%	28. 6%	20. 7%	9. 4%	35. 2%	14. 5%
Industry group								
Agric., fish., forest.	37. 4%	40. 5%	30. 3% *	36. 2%	43. 0% *	7. 3% *	38. 8%	27. 4% *
Mining	27. 1%	48. 5% *	12. 3% *	51. 4% *	32. 2% *	12. 4% *	38. 7%	18. 3% *
Construction	33. 5%	33. 6%	31. 6%	36. 4%	37. 1%	24. 9%	33. 6%	32. 8%
Manufacturing	25. 2%	35. 2%	25. 0%	26. 8%	18. 4%	12. 7%	30. 6%	16. 8%
Transp., commu., util.	32. 7%	34. 4%	28. 4%	28. 6%	25. 3%	35. 8%	31. 8%	33. 5%
Wholesale trade	29. 8%	35. 3%	40. 5%	28. 4%	22. 6%	16. 0%	36. 3%	19. 3%
Retail trade	14. 4%	28. 3%	22. 0%	20. 7%	10. 9%	3. 5%	25. 5%	6. 4%
Fin., ins., real est.	26. 5%	42. 7%	40. 3%	36. 0%	30. 1%	6. 6%	42. 0%	12. 8%
Services	32. 7%	39. 8%	35. 2%	30. 0%	23. 0%	11. 1%	38. 2%	18. 1%
Ownership								
For profit, incorporated	26. 8%	38. 8%	31. 3%	27. 7%	20. 9%	10. 0%	35. 5%	14. 4%
For profit, unincorporated	29. 9%	32. 2%	30. 1%	25. 8%	19. 2%	8. 6% *	32. 1%	14. 2%
Nonprofit	32. 7%	39. 5%	35. 8%	34. 5%	21. 2%	7. 3%	38. 5%	20. 8%
Unknown	7. 0%	16. 0% *	27. 6% *	25. 9% *	15. 2% *	5. 1% *	20. 7% *	6. 6%
Age of firm								
Less than 5 years	33. 1%	36. 5%	27. 6%	28. 1%	19. 7%	6. 2%	34. 5%	19. 6%
5-9 years	32. 7%	36. 1%	31. 5%	24. 7%	22. 1%	11. 3% *	34. 0%	22. 1%
10-19 years	33. 4%	39. 9%	30. 3%	28. 9%	16. 1%	16. 2%	36. 8%	17. 7%
20 or more years	28. 4%	36. 2%	33. 8%	30. 1%	23. 1%	10. 4%	35. 0%	18. 2%
Unknown	9. 4%	10. 5% *	24. 4% *	12. 7% *	16. 0%	8. 5%	15. 3% *	9. 2%
Multi/single status								
2 or more locations	16. 0%	31. 0%	31. 6%	28. 8%	20. 2%	9. 4%	32. 2%	13. 5%
1 location only	34. 9%	37. 3%	31. 7%	28. 4%	24. 9%	24. 1%	35. 4%	25. 0%
Percent full-time employees								
Less than 25%	24. 4%	42. 3%	25. 3%	21. 4%	14. 5%	4. 0% *	35. 9%	9. 8%
25-49%	17. 6%	33. 0%	25. 8%	24. 5%	13. 3%	2. 8%	29. 5%	7. 8%
50-74%	24. 9%	36. 1%	29. 0%	23. 5%	20. 8%	3. 0%	33. 5%	10. 0%
75% or more	29. 1%	37. 4%	33. 0%	30. 3%	22. 2%	12. 2%	35. 9%	16. 9%
Union presence								
No union employees	27. 8%	37. 1%	31. 1%	27. 8%	19. 5%	6. 2%	34. 9%	13. 3%
Has union employees	31. 3%	48. 9%	44. 2%	45. 8%	31. 9%	20. 2%	46. 8%	23. 7%
Unknown	16. 0%	26. 5%	25. 3% *	16. 9% *	26. 5%	11. 9%	25. 2%	13. 2%
Percent low wage employees								
50% or more low wage	22. 1%	33. 0%	22. 3%	19. 9%	15. 8%	3. 1% *	29. 1%	11. 3%
Less than 50% low wage	32. 1%	37. 9%	32. 5%	30. 0%	22. 0%	13. 0%	36. 0%	20. 0%
Unknown	10. 8%	27. 0%	21. 5%	13. 3% *	17. 3%	8. 4%	24. 2%	9. 3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. b. (2) (1999) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

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	0.31%	0.97%	0.87%	0.97%	0.67%	0.55%	0.63%	0.42%
Industry group								
Agric., fish., forest.	4.12%	5.15%	10.46% *	9.41%	13.17% *	12.35% *	4.20%	8.21% *
Mining	5.36%	15.11% *	4.16% *	16.52% *	12.54% *	5.02% *	10.01%	6.05% *
Construction	1.41%	1.94%	2.94%	3.16%	6.01%	7.99% *	1.49%	2.52%
Manufacturing	1.63%	4.00%	2.13%	3.15%	1.86%	2.06%	2.61%	1.05%
Transp., commu., util.	3.60%	5.05%	7.74%	5.36%	6.40%	6.10%	3.90%	4.60%
Wholesale trade	1.69%	4.74%	3.72%	2.99%	3.54%	2.95%	2.18%	1.72%
Retail trade	0.81%	2.63%	1.82%	1.90%	0.95%	0.42%	1.53%	0.34%
Fin., ins., real est.	1.61%	3.31%	4.14%	4.31%	4.17%	1.63%	2.64%	1.61%
Services	0.85%	1.78%	2.03%	1.46%	1.43%	1.70%	1.19%	1.05%
Ownership								
For profit, incorporated	0.24%	0.92%	0.84%	1.09%	1.32%	0.61%	0.50%	0.49%
For profit, unincorporated	1.29%	1.66%	3.00%	5.76%	4.55%	2.64% *	1.37%	1.79%
Nonprofit	0.90%	2.47%	2.52%	1.72%	2.18%	2.08%	1.51%	1.24%
Unknown	1.80%	11.54% *	8.94% *	11.31% *	4.89% *	2.01% *	8.01% *	1.70%
Age of firm								
Less than 5 years	1.49%	2.16%	3.37%	2.31%	4.04%	1.69%	1.64%	2.27%
5-9 years	2.11%	2.88%	3.14%	2.27%	3.84%	5.80% *	2.53%	2.01%
10-19 years	0.60%	1.23%	1.38%	1.72%	2.66%	4.55%	0.85%	1.94%
20 or more years	0.67%	1.18%	1.91%	1.46%	1.00%	1.27%	1.01%	0.73%
Unknown	0.58%	10.00% *	11.00% *	4.24% *	1.98%	0.78%	6.41% *	0.64%
Multi/single status								
2 or more locations	0.43%	5.32%	3.16%	1.32%	0.66%	0.56%	1.53%	0.47%
1 location only	0.66%	1.01%	1.03%	0.84%	1.92%	5.85%	0.67%	1.49%
Percent full-time employees								
Less than 25%	2.33%	4.42%	5.95%	4.39%	2.59%	2.08% *	3.57%	1.72%
25-49%	1.38%	3.83%	3.48%	2.90%	2.58%	0.68%	2.69%	1.29%
50-74%	1.24%	2.07%	2.45%	3.67%	2.12%	0.55%	2.04%	0.75%
75% or more	0.47%	1.22%	1.05%	1.14%	0.92%	0.83%	0.83%	0.54%
Union presence								
No union employees	0.43%	0.96%	0.91%	1.12%	0.96%	0.52%	0.66%	0.38%
Has union employees	1.60%	2.62%	6.41%	4.45%	4.84%	3.09%	2.87%	2.59%
Unknown	1.40%	5.46%	11.09% *	6.08% *	6.19%	1.79%	3.54%	1.61%
Percent low wage employees								
50% or more low wage	2.17%	4.25%	4.49%	4.24%	2.94%	1.18% *	3.14%	1.59%
Less than 50% low wage	0.38%	0.86%	1.06%	1.03%	0.79%	1.30%	0.60%	0.63%
Unknown	0.49%	2.67%	5.08%	4.62% *	2.16%	0.62%	1.97%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. b. (3) (1999) 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, 1999

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	8.6%	13.9%	8.7%	6.1%	3.0%	3.0%	11.9%	3.2%
Industry group								
Agric., fish., forest.	26.8%	32.4%	20.9% *	6.6% *	3.3% *	11.8% *	29.4%	7.3% *
Mining	17.7% *	30.6% *	*****	34.0% *	14.2% *	15.0% *	17.1% *	18.2% *
Construction	9.3%	10.5%	6.6%	9.1%	7.0% *	1.6% *	9.4%	7.8% *
Manufacturing	8.4%	12.7%	9.1%	6.3%	4.5%	6.2%	10.0%	5.9%
Transp., commu., util.	8.5%	10.2%	7.6% *	5.2% *	5.1% *	9.2%	9.0%	8.0%
Wholesale trade	9.2%	17.6%	6.5% *	3.0% *	3.9% *	4.6%	12.4%	4.2%
Retail trade	5.1%	10.3%	10.8%	5.2%	2.3%	1.1%	10.0%	1.5%
Fin., ins., real est.	6.3%	10.8%	8.5% *	7.4% *	3.3% *	2.4% *	10.0%	3.0%
Services	9.9%	14.3%	8.3%	6.3%	2.3%	3.2%	12.4%	3.0%
Ownership								
For profit, incorporated	7.7%	12.5%	8.3%	6.2%	3.2%	3.1%	10.7%	3.3%
For profit, unincorporated	13.3%	16.4%	8.5%	3.6%	2.8% *	0.3% *	14.8%	2.3%
Nonprofit	11.0%	16.2%	11.8%	7.4%	3.0% *	8.0% *	14.0%	4.8%
Unknown	0.7% *	*****	*****	*****	*****	0.8% *	*****	0.7% *
Age of firm								
Less than 5 years	9.0%	10.3%	9.3%	3.0% *	2.7% *	3.3% *	9.7%	2.7% *
5-9 years	9.0%	12.2%	3.2%	5.9%	1.4% *	0.3% *	9.9%	1.7%
10-19 years	9.5%	12.7%	8.7%	5.1%	3.3%	1.4% *	10.8%	3.3%
20 or more years	10.2%	17.8%	10.6%	7.2%	3.4%	3.0%	14.4%	3.6%
Unknown	3.2%	16.2% *	3.7% *	6.4% *	2.0% *	3.1%	11.2% *	3.0%
Multi/single status								
2 or more locations	3.7%	6.7%	7.6%	6.4%	2.7%	3.0%	7.7%	3.1%
1 location only	11.9%	14.1%	8.9%	5.9%	5.4%	8.1% *	12.3%	4.9%
Percent full-time employees								
Less than 25%	9.7%	13.9%	15.5%	11.4% *	6.3% *	1.9% *	14.1%	4.1% *
25-49%	6.1%	14.6%	11.1% *	6.1% *	1.1% *	0.1% *	12.3%	1.0% *
50-74%	8.5%	13.8%	9.2%	4.2% *	4.1%	2.0% *	12.0%	2.6%
75% or more	8.9%	13.9%	8.1%	6.2%	2.8%	3.8%	11.7%	3.7%
Union presence								
No union employees	8.8%	13.9%	8.4%	5.5%	2.7%	2.4%	11.7%	2.8%
Has union employees	9.5%	16.5%	14.7%	11.1%	7.0%	6.5%	15.3%	6.7%
Unknown	5.0%	12.2% *	9.9% *	18.4% *	3.5% *	2.1%	13.7% *	2.3%
Percent low wage employees								
50% or more low wage	11.0%	20.6%	8.6% *	4.8% *	3.9%	1.4% *	16.4%	2.7%
Less than 50% low wage	9.8%	13.5%	8.7%	6.2%	3.0%	4.3%	11.6%	4.0%
Unknown	3.3%	10.1%	7.9% *	7.9% *	2.4% *	2.6%	10.3%	2.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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) (1999) 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, 1999

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	0.21%	0.49%	0.67%	0.57%	0.41%	0.23%	0.36%	0.26%
Industry group								
Agric., fish., forest.	2.60%	3.34%	8.76% *	8.28% *	1.59% *	12.77% *	2.57%	6.03% *
Mining	7.68% *	13.41% *	*****	13.85% *	9.07% *	9.01% *	12.45% *	7.95% *
Construction	1.57%	2.06%	1.16%	2.58%	2.13% *	2.93% *	1.53%	3.03% *
Manufacturing	1.14%	1.69%	2.63%	1.31%	0.74%	1.76%	1.61%	1.31%
Transp., commu., util.	0.84%	1.95%	3.05% *	2.56% *	1.68% *	1.84%	1.81%	1.53%
Wholesale trade	1.09%	2.35%	2.54% *	0.95% *	2.04% *	1.23%	1.91%	0.58%
Retail trade	0.45%	1.35%	1.90%	1.34%	0.51%	0.30%	0.97%	0.20%
Fin., ins., real est.	0.57%	1.61%	3.20% *	2.93% *	1.56% *	1.05% *	1.26%	0.81%
Services	0.43%	0.82%	0.88%	1.30%	0.47%	0.49%	0.62%	0.43%
Ownership								
For profit, incorporated	0.34%	0.83%	0.65%	0.50%	0.51%	0.27%	0.61%	0.26%
For profit, unincorporated	1.08%	1.29%	1.93%	0.92%	1.04% *	0.38% *	1.22%	0.42%
Nonprofit	0.84%	1.29%	2.06%	2.02%	1.02% *	2.50% *	1.13%	1.24%
Unknown	0.33% *	*****	*****	*****	*****	0.37% *	*****	0.33% *
Age of firm								
Less than 5 years	0.74%	0.93%	1.72%	1.15% *	1.58% *	4.02% *	0.78%	1.18% *
5-9 years	1.07%	1.67%	0.71%	1.61%	0.68% *	0.29% *	1.20%	0.43%
10-19 years	0.48%	0.91%	1.14%	0.71%	0.85%	0.91% *	0.62%	0.51%
20 or more years	0.28%	0.97%	1.35%	0.82%	0.68%	0.56%	0.62%	0.55%
Unknown	0.33%	10.17% *	1.73% *	4.40% *	0.98% *	0.36%	4.20% *	0.28%
Multi/single status								
2 or more locations	0.20%	1.99%	1.28%	0.74%	0.46%	0.23%	1.33%	0.24%
1 location only	0.35%	0.48%	0.88%	0.73%	1.13%	3.22% *	0.37%	0.76%
Percent full-time employees								
Less than 25%	1.14%	2.57%	3.98%	4.09% *	2.78% *	1.84% *	1.72%	1.42% *
25-49%	0.81%	2.50%	3.66% *	1.89% *	0.53% *	0.03% *	2.26%	0.32% *
50-74%	0.94%	1.58%	1.68%	1.34% *	1.09%	0.62% *	1.31%	0.50%
75% or more	0.22%	0.55%	0.78%	0.60%	0.50%	0.29%	0.34%	0.25%
Union presence								
No union employees	0.24%	0.45%	0.59%	0.56%	0.45%	0.28%	0.36%	0.26%
Has union employees	0.87%	3.91%	4.25%	2.75%	1.67%	0.80%	2.48%	0.73%
Unknown	1.17%	4.97% *	5.50% *	5.88% *	2.91% *	0.50%	4.61% *	0.44%
Percent low wage employees								
50% or more low wage	1.40%	3.09%	2.69% *	1.92% *	1.03%	0.87% *	2.29%	0.66%
Less than 50% low wage	0.32%	0.65%	0.75%	0.67%	0.40%	0.79%	0.48%	0.52%
Unknown	0.41%	3.04%	5.89% *	2.89% *	1.28% *	0.40%	2.07%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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(1999) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

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	29.0%	48.5%	31.8%	18.8%	8.3%	7.2%	41.3%	8.6%
Industry group								
Agric., fish., forest.	47.6%	56.1%	32.7%	24.4% *	21.7% *	15.4% *	51.3%	19.2% *
Mining	29.5%	72.7%	12.3% *	27.7% *	32.7% *	13.7% *	41.0% *	20.7% *
Construction	46.3%	52.4%	41.4%	34.4%	27.0%	1.8% *	47.7%	29.7%
Manufacturing	24.7%	39.7%	32.5%	17.1%	11.6%	10.3%	32.7%	12.2%
Transp., commu., util.	32.6%	49.2%	30.3%	22.9%	11.7%	28.5%	41.2%	25.0%
Wholesale trade	30.9%	51.0%	38.0%	19.4%	9.2%	10.6%	43.5%	10.5%
Retail trade	17.0%	44.0%	27.0%	16.9%	5.2%	2.3%	35.0%	4.0%
Fin., ins., real est.	21.5%	43.9%	32.0%	14.9%	7.7% *	5.2%	38.4%	6.7%
Services	33.3%	49.3%	29.5%	16.5%	7.6%	9.0%	42.5%	8.7%
Ownership								
For profit, incorporated	27.3%	48.7%	30.2%	19.1%	9.2%	7.8%	40.0%	9.1%
For profit, unincorporated	37.3%	43.5%	34.8%	17.4%	7.8%	2.2% *	41.5%	7.1%
Nonprofit	36.3%	59.0%	40.3%	18.2%	6.3%	13.7% *	49.3%	9.8%
Unknown	1.3%	12.8% *	*****	*****	1.6% *	1.1%	7.6% *	1.2%
Age of firm								
Less than 5 years	35.4%	41.6%	27.2%	19.5%	8.4% *	5.7% *	37.9%	11.4%
5-9 years	36.1%	46.7%	23.9%	14.6%	11.6%	11.7% *	39.2%	12.1%
10-19 years	35.8%	49.4%	29.0%	19.4%	7.2%	13.5% *	41.2%	11.2%
20 or more years	30.8%	52.8%	37.9%	19.8%	9.4%	8.1%	44.2%	10.1%
Unknown	6.3%	19.6% *	18.7% *	9.2% *	3.5% *	6.3%	17.7% *	6.0%
Multi/single status								
2 or more locations	9.9%	32.6%	27.0%	16.0%	7.3%	7.1%	23.9%	7.8%
1 location only	41.5%	48.9%	32.6%	20.9%	16.2%	18.6%	43.0%	17.2%
Percent full-time employees								
Less than 25%	30.2%	57.3%	41.3%	24.1%	6.2% *	1.7% *	50.1%	5.3% *
25-49%	22.3%	56.0%	35.6%	17.9%	6.7% *	1.1% *	44.4%	4.1%
50-74%	27.4%	46.5%	30.6%	17.1%	6.6%	2.7%	40.3%	4.8%
75% or more	30.0%	48.0%	31.3%	18.9%	9.1%	9.5%	40.9%	10.3%
Union presence								
No union employees	29.4%	48.0%	30.6%	17.0%	6.5%	4.0%	40.6%	6.4%
Has union employees	36.7%	67.6%	57.7%	45.6%	29.7%	22.4%	60.7%	24.8%
Unknown	14.2%	44.7%	28.8%	24.8% *	8.7%	5.7%	41.0%	6.1%
Percent low wage employees								
50% or more low wage	29.9%	52.7%	28.9%	24.7%	5.5%	2.9% *	44.9%	6.8%
Less than 50% low wage	33.9%	48.1%	32.4%	18.4%	9.5%	10.7%	41.1%	11.4%
Unknown	9.5%	50.8%	16.0% *	15.0%	3.8%	6.1%	40.5%	6.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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(1999) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

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	0.47%	1.14%	1.03%	1.11%	0.73%	0.61%	0.78%	0.30%
Industry group								
Agric., fish., forest.	4.00%	5.36%	9.65%	8.69% *	11.77% *	13.61% *	4.82%	6.81% *
Mining	6.77%	18.80%	4.16% *	15.30% *	12.21% *	9.03% *	14.19% *	7.64% *
Construction	2.00%	2.81%	3.34%	4.19%	5.89%	0.78% *	2.27%	3.94%
Manufacturing	1.37%	3.63%	4.01%	2.47%	1.30%	1.78%	2.22%	0.87%
Transp., commu., util.	2.11%	4.71%	5.37%	6.57%	3.31%	6.23%	3.35%	3.76%
Wholesale trade	2.22%	5.61%	5.95%	3.14%	2.67%	2.47%	3.26%	1.83%
Retail trade	0.83%	1.90%	2.10%	0.87%	1.08%	0.53%	1.12%	0.56%
Fin., ins., real est.	1.50%	3.60%	5.37%	4.20%	2.52% *	1.11%	2.51%	0.98%
Services	0.80%	1.11%	1.32%	1.65%	1.08%	1.75%	0.93%	0.84%
Ownership								
For profit, incorporated	0.46%	1.36%	1.09%	1.29%	0.58%	0.73%	0.73%	0.43%
For profit, unincorporated	1.25%	1.52%	4.48%	3.49%	1.72%	1.29% *	1.35%	1.63%
Nonprofit	1.80%	2.85%	3.06%	2.50%	1.74%	4.37% *	1.98%	1.92%
Unknown	0.34%	13.55% *	*****	*****	0.95% *	0.32%	10.15% *	0.33%
Age of firm								
Less than 5 years	1.88%	1.97%	2.97%	2.78%	4.22% *	3.77% *	2.03%	2.42%
5-9 years	1.36%	1.66%	3.56%	2.00%	3.22%	6.03% *	1.30%	1.98%
10-19 years	1.20%	2.42%	1.73%	1.75%	1.33%	4.61% *	1.63%	1.58%
20 or more years	0.61%	1.78%	1.64%	1.69%	1.07%	1.07%	1.14%	0.67%
Unknown	0.74%	10.35% *	12.84% *	3.19% *	1.06% *	0.88%	6.18% *	0.79%
Multi/single status								
2 or more locations	0.39%	5.81%	3.64%	1.52%	0.84%	0.61%	1.58%	0.36%
1 location only	0.77%	1.19%	1.32%	0.86%	2.23%	4.87%	0.84%	1.60%
Percent full-time employees								
Less than 25%	2.50%	3.88%	6.99%	3.90%	2.63% *	1.16% *	2.96%	1.65% *
25-49%	2.24%	4.61%	6.04%	3.17%	2.07% *	0.38% *	3.69%	0.78%
50-74%	1.30%	1.61%	2.38%	2.83%	1.31%	0.58%	1.35%	0.93%
75% or more	0.60%	1.46%	1.41%	1.05%	0.64%	0.87%	0.96%	0.52%
Union presence								
No union employees	0.59%	1.20%	1.08%	1.06%	0.63%	0.39%	0.83%	0.38%
Has union employees	2.31%	4.23%	3.29%	4.32%	3.89%	3.78%	3.04%	2.86%
Unknown	1.16%	6.87%	7.52%	9.86% *	2.20%	0.80%	4.31%	0.68%
Percent low wage employees								
50% or more low wage	2.38%	4.57%	3.53%	3.88%	0.99%	1.84% *	3.32%	1.08%
Less than 50% low wage	0.51%	1.17%	1.14%	1.07%	0.85%	1.37%	0.77%	0.73%
Unknown	0.85%	4.20%	6.22% *	4.19%	0.81%	0.75%	2.70%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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) (1999) 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, 1999

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	8.9%	14.5%	9.0%	6.4%	2.7%	3.1%	12.4%	3.2%
Industry group								
Agric., fish., forest.	7.4%	9.4% *	0.4% *	2.3% *	14.8% *	*****	7.9%	3.4% *
Mining	0.5% *	*****	*****	3.7% *	*****	*****	*****	0.8% *
Construction	14.4%	17.6%	11.5%	8.3%	4.4% *	*****	14.9%	9.2%
Manufacturing	9.0%	13.7%	14.7%	5.1%	4.7% *	2.5%	12.3%	4.0%
Transp., commu., util.	14.4%	16.8% *	8.0% *	12.8% *	4.3% *	17.5%	14.5%	14.3%
Wholesale trade	8.7%	15.1%	10.4% *	7.5%	0.6% *	1.7% *	13.0%	1.8%
Retail trade	6.1%	16.2%	9.1%	5.8%	1.7% *	0.9% *	12.7%	1.3%
Fin., ins., real est.	5.8%	13.0%	6.5% *	6.1% *	2.1% *	0.4% *	11.4%	1.0% *
Services	9.9%	13.9%	7.2%	5.9%	3.0%	6.0%	12.0%	4.3%
Ownership								
For profit, incorporated	8.2%	13.8%	8.7%	6.2%	2.8%	3.3%	11.5%	3.4%
For profit, unincorporated	12.1%	14.6%	7.4%	6.5% *	2.3% *	1.3% *	13.5%	1.8%
Nonprofit	11.9%	18.3%	12.5%	7.2%	2.8% *	7.8% *	15.8%	4.0%
Unknown	0.3% *	*****	*****	*****	*****	0.4% *	*****	0.3% *
Age of firm								
Less than 5 years	11.0%	13.2%	6.5%	7.9%	2.2% *	1.3% *	11.8%	3.2% *
5-9 years	10.7%	13.8%	6.1% *	4.8% *	5.1% *	9.1% *	11.5%	5.0%
10-19 years	11.3%	15.3%	8.9%	7.4%	2.0% *	4.0% *	12.9%	3.7%
20 or more years	9.0%	14.9%	10.8%	6.0%	2.9%	3.6%	12.7%	3.4%
Unknown	2.8%	9.2% *	2.3% *	5.8% *	1.6% *	2.8%	5.9% *	2.7%
Multi/single status								
2 or more locations	3.4%	13.3% *	6.8% *	3.8%	2.3%	3.1%	7.0%	2.9%
1 location only	12.5%	14.5%	9.3%	8.3%	5.4%	7.2% *	12.9%	6.3%
Percent full-time employees								
Less than 25%	7.8%	14.5%	10.3%	7.1% *	2.3% *	0.3% *	13.1%	1.2% *
25-49%	6.4%	16.9%	8.5%	4.6% *	2.6% *	0.4% *	12.8%	1.2% *
50-74%	7.8%	14.0%	6.7%	5.2%	1.2% *	0.7% *	11.6%	1.1%
75% or more	9.5%	14.4%	9.4%	6.7%	3.0%	4.3%	12.5%	4.1%
Union presence								
No union employees	8.7%	14.3%	8.6%	5.8%	2.0%	1.0%	12.1%	1.8%
Has union employees	13.7%	16.1%	19.5%	14.7%	9.2%	12.5%	16.6%	12.2%
Unknown	6.0%	19.2% *	2.6% *	7.3% *	5.3% *	2.8%	16.0%	2.9%
Percent low wage employees								
50% or more low wage	10.4%	16.8%	12.5%	9.6%	2.4% *	1.1% *	15.5%	2.4% *
Less than 50% low wage	10.1%	13.9%	9.0%	6.1%	2.8%	6.1%	12.0%	4.3%
Unknown	3.7%	24.2%	*****	6.1% *	2.2% *	2.1%	17.9%	2.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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) (1999) 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, 1999

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	0.31%	0.67%	0.79%	0.56%	0.39%	0.46%	0.50%	0.19%
Industry group								
Agric., fish., forest.	2.20%	2.86% *	0.20% *	4.78% *	6.58% *	*****	2.34%	2.26% *
Mining	0.73% *	*****	*****	10.22% *	*****	*****	*****	3.33% *
Construction	1.85%	2.32%	3.10%	1.67%	2.08% *	*****	1.98%	2.21%
Manufacturing	0.58%	1.68%	2.39%	1.39%	1.63% *	0.70%	0.68%	0.57%
Transp., commu., util.	2.01%	5.64% *	3.47% *	6.15% *	2.78% *	4.59%	3.91%	3.16%
Wholesale trade	1.19%	2.82%	3.80% *	2.13%	0.51% *	0.71% *	1.72%	0.33%
Retail trade	0.46%	1.55%	1.60%	1.12%	0.58% *	0.27% *	0.83%	0.30%
Fin., ins., real est.	1.22%	2.60%	2.53% *	3.25% *	1.39% *	0.21% *	2.04%	0.30% *
Services	0.76%	1.18%	1.10%	0.95%	0.68%	1.02%	1.03%	0.45%
Ownership								
For profit, incorporated	0.23%	0.64%	0.88%	0.82%	0.39%	0.55%	0.39%	0.34%
For profit, unincorporated	1.19%	1.57%	1.54%	2.48% *	0.80% *	0.69% *	1.29%	0.43%
Nonprofit	0.88%	1.54%	2.65%	1.35%	1.12% *	3.58% *	1.36%	1.13%
Unknown	0.27% *	*****	*****	*****	*****	0.35% *	*****	0.27% *
Age of firm								
Less than 5 years	1.42%	1.75%	1.48%	2.23%	3.46% *	1.21% *	1.51%	1.03% *
5-9 years	0.81%	0.90%	2.57% *	1.51% *	2.40% *	5.39% *	0.87%	1.08%
10-19 years	0.42%	0.81%	1.89%	1.55%	0.78% *	1.82% *	0.49%	0.75%
20 or more years	0.30%	0.88%	0.97%	0.66%	0.54%	0.92%	0.63%	0.30%
Unknown	0.47%	3.60% *	4.87% *	2.39% *	0.77% *	0.53%	3.39% *	0.48%
Multi/single status								
2 or more locations	0.30%	4.21% *	2.05% *	0.76%	0.47%	0.46%	1.25%	0.25%
1 location only	0.48%	0.69%	0.71%	0.51%	1.30%	3.11% *	0.50%	0.74%
Percent full-time employees								
Less than 25%	1.10%	2.78%	3.05%	3.59% *	1.37% *	0.62% *	2.26%	0.58% *
25-49%	0.94%	3.36%	1.98%	1.85% *	1.37% *	0.29% *	1.91%	0.36% *
50-74%	0.91%	1.65%	1.77%	1.44%	0.51% *	0.33% *	1.42%	0.27%
75% or more	0.39%	0.91%	0.97%	0.69%	0.46%	0.67%	0.60%	0.32%
Union presence								
No union employees	0.29%	0.60%	0.82%	0.53%	0.30%	0.22%	0.47%	0.23%
Has union employees	1.75%	4.45%	4.66%	4.07%	2.34%	2.94%	2.09%	2.40%
Unknown	1.36%	6.55% *	2.87% *	9.98% *	1.81% *	0.71%	4.72%	0.69%
Percent low wage employees								
50% or more low wage	1.22%	2.81%	2.96%	2.64%	1.00% *	1.63% *	1.84%	0.81% *
Less than 50% low wage	0.36%	0.72%	0.82%	0.60%	0.48%	1.12%	0.47%	0.26%
Unknown	0.51%	2.55%	*****	3.82% *	0.86% *	0.41%	1.97%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. (2) (1999) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

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	15.9%	25.6%	18.2%	11.0%	5.4%	4.3%	22.2%	5.4%
Industry group								
Agric., fish., forest.	20.5%	22.8%	16.4% *	22.7% *	3.5% *	0.8% *	22.0%	9.2% *
Mining	14.6% *	42.1% *	12.3% *	3.7% *	21.2% *	2.0% *	23.9% *	7.5% *
Construction	26.0%	27.7%	25.7%	21.5%	20.7%	1.8% *	26.6%	18.9%
Manufacturing	12.2%	20.3%	12.0%	10.6%	6.1%	6.3%	15.7%	6.8%
Transp., commu., util.	20.7%	25.1%	16.8%	12.3% *	7.6% *	24.4%	20.8%	20.6%
Wholesale trade	18.0%	25.1%	27.0%	14.7%	6.8% *	6.6%	24.7%	7.1%
Retail trade	8.3%	22.1%	11.6%	8.1%	3.4%	0.9%	16.7%	2.1%
Fin., ins., real est.	13.0%	26.8%	21.7%	8.0%	5.8% *	2.4% *	23.5%	3.7%
Services	18.5%	26.8%	18.0%	9.2%	4.9%	4.8%	23.4%	5.2%
Ownership								
For profit, incorporated	15.5%	26.9%	16.8%	11.4%	6.2%	4.9%	22.2%	5.9%
For profit, unincorporated	18.4%	20.0%	24.6%	11.0%	4.7% *	1.2% *	20.3%	4.4% *
Nonprofit	18.9%	31.1%	21.7%	9.3%	3.4%	2.9% *	25.9%	4.8%
Unknown	1.0%	12.8% *	*****	*****	1.6% *	0.8% *	7.6% *	0.8%
Age of firm								
Less than 5 years	19.1%	21.9%	16.0%	12.2%	6.4% *	2.3% *	20.4%	7.0%
5-9 years	19.7%	24.7%	15.0%	7.6%	7.6% *	8.3% *	21.1%	8.2%
10-19 years	19.7%	26.8%	16.3%	10.2%	4.1%	10.2% *	22.5%	6.6%
20 or more years	17.0%	27.4%	21.1%	12.5%	6.4%	5.4%	23.5%	6.9%
Unknown	3.4%	10.5% *	16.4% *	*****	1.4% *	3.4%	9.1% *	3.2%
Multi/single status								
2 or more locations	6.0%	15.2% *	15.5%	10.4%	4.7%	4.3%	13.5%	4.9%
1 location only	22.3%	25.9%	18.6%	11.4%	10.5%	11.2% *	23.1%	10.3%
Percent full-time employees								
Less than 25%	16.7%	35.0%	16.2%	9.5%	3.7% *	0.3% *	28.0%	2.4%
25-49%	11.5%	26.4%	20.3%	10.2%	4.0% *	0.9% *	22.1%	2.7%
50-74%	15.1%	24.7%	18.8%	10.8%	4.6%	0.9% *	22.3%	2.5%
75% or more	16.5%	25.3%	17.9%	11.2%	5.9%	5.9%	22.0%	6.6%
Union presence								
No union employees	15.8%	25.2%	17.3%	10.0%	4.1%	2.0%	21.7%	3.8%
Has union employees	23.7%	43.9%	34.2%	29.2%	20.1% *	14.8%	37.8%	16.7%
Unknown	7.5%	20.7%	21.1% *	5.9% *	6.4% *	3.7%	18.8%	4.0%
Percent low wage employees								
50% or more low wage	12.0%	21.2%	9.6% *	10.4%	3.0% *	1.1% *	17.3%	3.7%
Less than 50% low wage	19.1%	26.2%	18.8%	11.3%	6.3%	7.8%	22.8%	7.7%
Unknown	4.6%	20.4%	12.7% *	4.9% *	2.4%	3.2%	16.9%	3.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. (2) (1999) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

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%	1.02%	0.69%	0.62%	0.55%	0.56%	0.77%	0.34%
Industry group								
Agric., fish., forest.	2.52%	3.57%	6.08% *	8.69% *	10.40% *	3.12% *	2.82%	3.16% *
Mining	4.84% *	13.71% *	4.16% *	10.22% *	9.65% *	0.76% *	8.47% *	4.24% *
Construction	1.22%	2.07%	3.73%	3.97%	5.03%	0.78% *	1.47%	3.07%
Manufacturing	1.41%	3.87%	2.28%	1.80%	1.05%	1.35%	2.51%	0.82%
Transp., commu., util.	2.46%	4.42%	3.37%	4.24% *	2.72% *	5.50%	3.07%	3.54%
Wholesale trade	1.55%	4.01%	4.70%	2.09%	2.58% *	1.95%	1.97%	1.53%
Retail trade	0.42%	1.10%	1.50%	0.98%	0.60%	0.20%	0.81%	0.26%
Fin., ins., real est.	1.27%	2.70%	5.57%	2.11%	1.76% *	0.82% *	2.45%	0.81%
Services	0.91%	1.51%	1.39%	1.17%	0.83%	1.29%	1.21%	0.72%
Ownership								
For profit, incorporated	0.37%	1.09%	0.82%	0.71%	0.50%	0.70%	0.67%	0.43%
For profit, unincorporated	1.16%	1.31%	4.87%	2.87%	1.63% *	0.89% *	1.38%	1.52% *
Nonprofit	1.52%	3.14%	2.47%	1.40%	0.92%	1.52% *	2.11%	1.07%
Unknown	0.24%	13.55% *	*****	*****	0.95% *	0.26% *	10.15% *	0.19%
Age of firm								
Less than 5 years	1.91%	2.27%	3.56%	2.56%	2.63% *	0.93% *	2.16%	1.81%
5-9 years	1.35%	1.77%	2.33%	0.98%	3.07% *	6.07% *	1.48%	2.23%
10-19 years	1.09%	1.69%	1.30%	1.56%	0.91%	4.17% *	1.44%	1.27%
20 or more years	0.35%	1.05%	1.06%	1.36%	0.79%	1.13%	0.61%	0.65%
Unknown	0.52%	10.00% *	11.76% *	*****	0.52% *	0.56%	5.01% *	0.53%
Multi/single status								
2 or more locations	0.40%	4.83% *	2.99%	0.82%	0.64%	0.56%	1.11%	0.37%
1 location only	0.79%	1.07%	1.03%	0.77%	1.55%	4.22% *	0.86%	1.11%
Percent full-time employees								
Less than 25%	2.41%	4.22%	4.11%	1.22%	1.41% *	0.28% *	3.57%	0.58%
25-49%	1.70%	3.09%	5.85%	2.37%	1.94% *	0.40% *	3.37%	0.55%
50-74%	0.96%	1.33%	2.75%	2.92%	0.96%	0.29% *	1.36%	0.63%
75% or more	0.33%	1.16%	0.86%	0.90%	0.59%	0.80%	0.71%	0.60%
Union presence								
No union employees	0.58%	1.10%	0.85%	0.54%	0.46%	0.38%	0.89%	0.25%
Has union employees	1.73%	3.91%	6.12%	5.43%	3.89%	3.41%	3.36%	2.69%
Unknown	0.98%	5.12%	7.05% *	2.04% *	2.37% *	0.61%	2.99%	0.46%
Percent low wage employees								
50% or more low wage	1.25%	3.36%	3.43% *	2.04%	0.95% *	0.69% *	2.41%	0.90%
Less than 50% low wage	0.50%	1.06%	0.87%	0.71%	0.66%	1.48%	0.75%	0.63%
Unknown	0.45%	3.35%	4.78% *	2.25% *	0.65%	0.47%	2.24%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. (3) (1999) 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, 1999

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	5. 9%	9. 9%	6. 2%	3. 3%	1. 1%	2. 2%	8. 3%	2. 0%
Industry group								
Agric., fish., forest.	20. 4%	24. 7%	16. 0% *	1. 2% *	3. 3% *	14. 5% *	22. 0%	7. 7% *
Mining	14. 8% *	30. 6% *	*****	20. 3% *	11. 5% *	12. 6% *	17. 1% *	13. 0% *
Construction	7. 7%	8. 9%	4. 8%	8. 3%	4. 9% *	*****	7. 7%	6. 6% *
Manufacturing	5. 1%	6. 5%	8. 5%	2. 8% *	1. 8% *	4. 4% *	6. 2%	3. 5%
Transp., commu., util.	6. 6%	7. 7% *	5. 8% *	0. 4% *	3. 2% *	8. 8%	6. 3%	6. 9%
Wholesale trade	5. 8%	12. 4%	1. 8% *	1. 2% *	1. 8% *	3. 5% *	7. 8%	2. 6%
Retail trade	3. 3%	6. 8%	7. 6%	3. 4%	0. 5% *	0. 7%	6. 7%	0. 8%
Fin., ins., real est.	3. 8%	5. 9%	5. 4% *	4. 2% *	0. 3% *	2. 4% *	5. 5%	2. 2% *
Services	6. 8%	10. 3%	6. 2%	2. 9%	0. 6%	1. 2% *	8. 9%	1. 0%
Ownership								
For profit, incorporated	5. 4%	9. 3%	6. 2%	3. 3%	1. 2%	2. 4%	7. 7%	2. 1%
For profit, unincorporated	8. 1%	10. 0%	5. 0% *	1. 8% *	1. 4% *	0. 3% *	9. 0%	1. 4% *
Nonprofit	7. 8%	13. 1%	7. 9%	4. 3% *	0. 6% *	4. 4% *	10. 7%	2. 0% *
Unknown	0. 2% *	*****	*****	*****	*****	0. 2% *	*****	0. 2% *
Age of firm								
Less than 5 years	6. 4%	7. 4%	6. 4%	1. 9% *	0. 7% *	3. 1% *	6. 9%	1. 9% *
5-9 years	6. 5%	9. 0%	2. 7% *	2. 5%	0. 3% *	0. 2% *	7. 2%	1. 0% *
10-19 years	6. 7%	9. 6%	5. 1%	3. 3% *	1. 5% *	1. 1% *	7. 8%	1. 8%
20 or more years	6. 8%	12. 1%	8. 3%	3. 7%	1. 2%	2. 1%	9. 9%	1. 9%
Unknown	2. 1%	*****	*****	3. 4% *	0. 5% *	2. 3%	2. 7% *	2. 1%
Multi/single status								
2 or more locations	2. 3%	6. 2% *	6. 6%	3. 1%	0. 8%	2. 2%	5. 2%	1. 9%
1 location only	8. 3%	10. 0%	6. 1%	3. 5%	2. 9%	1. 3% *	8. 6%	3. 0%
Percent full-time employees								
Less than 25%	6. 7%	10. 3% *	14. 8% *	7. 5% *	0. 6% *	1. 1% *	10. 6%	1. 8% *
25-49%	4. 9%	13. 6%	7. 8% *	3. 6% *	0. 1% *	*****	10. 5%	0. 4% *
50-74%	5. 3%	8. 6%	6. 2%	2. 8% *	1. 0% *	1. 3% *	7. 5%	1. 3% *
75% or more	6. 1%	9. 9%	5. 7%	3. 1%	1. 2%	2. 8%	8. 2%	2. 4%
Union presence								
No union employees	5. 9%	9. 8%	6. 0%	2. 7%	0. 8%	1. 4%	8. 1%	1. 4%
Has union employees	8. 2%	14. 1%	10. 0% *	10. 1%	4. 8% *	6. 3%	12. 3%	6. 2%
Unknown	3. 2%	9. 1% *	5. 1% *	11. 6% *	0. 1% *	1. 4% *	9. 4% *	1. 4%
Percent low wage employees								
50% or more low wage	7. 9%	15. 3%	6. 8%	4. 7% *	0. 2% *	0. 7% *	12. 5%	0. 9% *
Less than 50% low wage	6. 7%	9. 6%	6. 2%	3. 2%	1. 4%	3. 4%	8. 0%	2. 4%
Unknown	2. 2%	8. 2%	3. 3% *	3. 9% *	*****	1. 8%	7. 2%	1. 7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, 1999 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. (3) (1999) 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, 1999

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. 27%	0. 72%	0. 37%	0. 55%	0. 19%	0. 22%	0. 46%	0. 19%
Industry group								
Agric., fish., forest.	2. 79%	3. 99%	9. 09% *	8. 25% *	1. 59% *	13. 75% *	3. 06%	6. 00% *
Mining	4. 50% *	13. 41% *	*****	11. 00% *	8. 79% *	9. 23% *	12. 45% *	5. 24% *
Construction	1. 30%	1. 65%	1. 23%	2. 33%	1. 59% *	*****	1. 33%	2. 45% *
Manufacturing	0. 64%	1. 40%	2. 27%	0. 91% *	0. 67% *	1. 35% *	0. 97%	0. 74%
Transp., commu., util.	1. 07%	2. 45% *	2. 78% *	0. 30% *	1. 16% *	1. 96%	1. 70%	1. 39%
Wholesale trade	0. 81%	2. 20%	1. 26% *	0. 61% *	1. 29% *	1. 34% *	1. 38%	0. 69%
Retail trade	0. 44%	1. 13%	1. 75%	0. 94%	0. 36% *	0. 15%	0. 90%	0. 15%
Fin., ins., real est.	0. 51%	0. 86%	2. 40% *	2. 21% *	0. 22% *	1. 05% *	0. 75%	0. 87% *
Services	0. 52%	0. 89%	0. 66%	0. 81%	0. 13%	0. 42% *	0. 74%	0. 22%
Ownership								
For profit, incorporated	0. 33%	0. 90%	0. 54%	0. 59%	0. 21%	0. 25%	0. 58%	0. 21%
For profit, unincorporated	0. 66%	0. 85%	1. 55% *	0. 78% *	0. 63% *	0. 33% *	0. 75%	0. 45% *
Nonprofit	0. 93%	1. 60%	1. 44%	1. 53% *	0. 23% *	2. 47% *	1. 22%	0. 65% *
Unknown	0. 07% *	*****	*****	*****	*****	0. 08% *	*****	0. 07% *
Age of firm								
Less than 5 years	0. 69%	0. 80%	1. 39%	1. 18% *	0. 48% *	3. 82% *	0. 68%	1. 03% *
5-9 years	1. 01%	1. 57%	0. 87% *	0. 70%	0. 21% *	0. 14% *	1. 11%	0. 40% *
10-19 years	0. 49%	0. 83%	0. 63%	1. 01% *	0. 60% *	0. 86% *	0. 62%	0. 49%
20 or more years	0. 49%	1. 31%	0. 91%	0. 75%	0. 28%	0. 31%	0. 87%	0. 28%
Unknown	0. 31%	*****	*****	2. 02% *	0. 29% *	0. 36%	2. 72% *	0. 30%
Multi/single status								
2 or more locations	0. 15%	2. 52% *	1. 35%	0. 88%	0. 18%	0. 22%	1. 10%	0. 16%
1 location only	0. 43%	0. 73%	0. 54%	0. 44%	0. 63%	1. 20% *	0. 47%	0. 62%
Percent full-time employees								
Less than 25%	1. 24%	3. 09% *	4. 62% *	3. 26% *	0. 54% *	1. 09% *	2. 10%	1. 33% *
25-49%	0. 63%	2. 44%	3. 04% *	1. 98% *	0. 09% *	*****	1. 46%	0. 33% *
50-74%	0. 79%	1. 38%	1. 57%	1. 45% *	0. 76% *	0. 47% *	0. 99%	0. 49% *
75% or more	0. 27%	0. 72%	0. 36%	0. 66%	0. 22%	0. 31%	0. 43%	0. 22%
Union presence								
No union employees	0. 32%	0. 74%	0. 30%	0. 49%	0. 21%	0. 25%	0. 50%	0. 19%
Has union employees	0. 84%	3. 19%	3. 34% *	2. 61%	1. 44% *	0. 62%	2. 38%	0. 55%
Unknown	0. 85%	3. 72% *	2. 27% *	5. 32% *	0. 27% *	0. 44% *	3. 16% *	0. 39%
Percent low wage employees								
50% or more low wage	1. 61%	3. 71%	1. 73%	2. 15% *	0. 21% *	0. 42% *	2. 49%	0. 45% *
Less than 50% low wage	0. 32%	0. 72%	0. 44%	0. 62%	0. 24%	0. 63%	0. 49%	0. 37%
Unknown	0. 32%	2. 40%	2. 05% *	2. 02% *	*****	0. 38%	1. 29%	0. 34%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. d(1999) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1999

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	29.7%	11.1%	15.0%	26.4%	39.5%	69.7%	13.5%	56.3%
Industry group								
Agric., fish., forest.	13.6%	10.1%	6.6% *	15.5% *	25.5% *	72.0%	10.3%	38.2%
Mining	29.5%	*****	*****	*****	36.5% *	66.6%	*****	52.1%
Construction	14.4%	11.9%	11.7%	24.8%	34.1%	42.1%	12.8%	33.4%
Manufacturing	28.2%	12.1%	17.1%	26.5%	36.9%	64.2%	16.6%	46.6%
Transp., commu., util.	41.4%	9.6%	10.4% *	38.5%	49.8%	74.2%	13.4%	66.1%
Wholesale trade	26.5%	8.2% *	13.0% *	36.8%	33.1%	59.1%	13.2%	48.1%
Retail trade	35.8%	6.2%	10.0%	19.7%	34.4%	65.6%	8.7%	55.6%
Fin., ins., real est.	48.8%	15.9%	24.1%	30.0%	46.4%	87.2%	18.6%	75.4%
Services	24.5%	12.0%	18.2%	27.0%	42.9%	66.2%	14.5%	51.5%
Ownership								
For profit, incorporated	31.4%	10.6%	14.2%	25.0%	37.2%	70.4%	13.2%	57.2%
For profit, unincorporated	15.6%	11.2%	14.2%	25.0%	31.3%	59.7%	12.2%	39.9%
Nonprofit	27.8%	13.9%	21.3%	33.0%	49.4%	60.9%	17.5%	49.0%
Unknown	65.8%	28.2% *	27.6% *	79.1%	49.1%	69.1%	27.9% *	66.9%
Age of firm								
Less than 5 years	14.0%	8.9%	15.7%	32.4%	29.9%	61.7%	11.6%	36.6%
5-9 years	14.8%	9.8%	15.5%	22.7%	38.8%	51.1%	12.1%	35.4%
10-19 years	17.9%	13.2%	14.6%	21.7%	34.1%	50.1%	14.1%	35.9%
20 or more years	30.8%	11.0%	14.9%	27.4%	40.6%	80.9%	14.1%	56.6%
Unknown	63.5%	53.7%	15.1% *	53.2%	44.7%	66.1%	46.7%	63.9%
Multi/single status								
2 or more locations	53.2%	26.7%	18.1%	25.0%	39.2%	69.7%	20.5%	58.4%
1 location only	14.1%	10.8%	14.5%	27.4%	42.5%	57.5%	12.9%	35.4%
Percent full-time employees								
Less than 25%	26.7%	6.6% *	5.9% *	8.9%	31.7%	71.8%	6.3% *	52.1%
25-49%	34.0%	8.9%	9.9%	24.3%	34.9%	63.7%	10.0%	53.7%
50-74%	28.4%	9.4%	12.2%	26.2%	45.9%	69.1%	11.2%	58.4%
75% or more	29.6%	11.9%	16.4%	27.6%	39.5%	70.8%	14.6%	56.6%
Union presence								
No union employees	24.9%	10.6%	14.3%	24.9%	37.5%	63.3%	12.7%	49.7%
Has union employees	68.0%	28.8%	28.1%	49.3%	66.1%	92.4%	32.6%	85.4%
Unknown	57.0%	13.6%	19.2%	28.9%	35.5%	73.5%	16.8%	69.3%
Percent low wage employees								
50% or more low wage	20.6%	4.7% *	8.9%	14.3%	29.2%	66.3%	6.1%	43.1%
Less than 50% low wage	22.5%	11.5%	15.4%	26.7%	39.8%	75.3%	13.9%	49.5%
Unknown	60.9%	15.4%	16.3% *	44.1%	46.0%	67.7%	19.4%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. d(1999) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1999

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	0.53%	0.41%	1.15%	0.62%	1.06%	0.57%	0.37%	0.66%
Industry group								
Agric., fish., forest.	2.78%	2.75%	4.19% *	12.34% *	11.50% *	12.99%	1.95%	10.89%
Mining	8.15%	*****	*****	*****	12.25% *	13.72%	*****	12.08%
Construction	1.09%	0.95%	2.76%	3.43%	4.63%	11.03%	1.20%	5.17%
Manufacturing	1.37%	2.12%	4.51%	3.59%	3.19%	2.65%	1.86%	1.32%
Transp., commu., util.	2.66%	1.95%	4.10% *	5.78%	6.48%	4.51%	1.74%	2.68%
Wholesale trade	2.11%	2.71% *	4.02% *	5.24%	5.31%	3.68%	2.75%	2.15%
Retail trade	1.13%	1.05%	1.67%	1.27%	2.38%	1.95%	0.83%	1.54%
Fin., ins., real est.	1.59%	1.87%	3.73%	3.73%	4.01%	1.65%	1.55%	1.30%
Services	0.46%	0.52%	1.20%	1.71%	2.55%	2.07%	0.33%	0.90%
Ownership								
For profit, incorporated	0.59%	0.34%	1.37%	0.75%	1.69%	0.51%	0.48%	0.82%
For profit, unincorporated	1.16%	1.26%	2.61%	3.97%	5.76%	7.82%	0.93%	3.37%
Nonprofit	1.12%	2.16%	3.03%	2.99%	2.75%	5.50%	1.21%	2.29%
Unknown	3.84%	11.69% *	8.94% *	20.89%	7.93%	3.81%	11.34% *	4.04%
Age of firm								
Less than 5 years	0.94%	1.43%	3.33%	2.11%	3.84%	6.00%	1.24%	1.45%
5-9 years	1.00%	0.99%	1.75%	3.03%	5.21%	10.51%	0.84%	3.86%
10-19 years	0.81%	0.93%	1.24%	1.22%	4.54%	4.04%	0.74%	3.15%
20 or more years	0.64%	0.86%	1.68%	1.05%	1.99%	1.22%	0.79%	1.23%
Unknown	0.89%	14.41%	7.69% *	8.48%	3.88%	0.81%	5.94%	0.88%
Multi/single status								
2 or more locations	0.68%	5.47%	2.71%	1.94%	1.18%	0.57%	1.67%	0.72%
1 location only	0.35%	0.40%	1.32%	0.80%	1.20%	5.81%	0.36%	0.80%
Percent full-time employees								
Less than 25%	2.96%	2.34% *	3.87% *	1.84%	3.11%	5.92%	2.22% *	4.56%
25-49%	2.72%	2.01%	2.70%	4.09%	3.44%	3.61%	1.47%	2.96%
50-74%	1.52%	1.15%	2.23%	3.91%	3.78%	2.93%	0.73%	2.49%
75% or more	0.46%	0.52%	1.25%	1.00%	1.22%	0.78%	0.47%	0.68%
Union presence								
No union employees	0.54%	0.43%	1.20%	0.35%	1.42%	1.25%	0.34%	0.76%
Has union employees	1.37%	5.41%	7.91%	5.95%	3.38%	1.15%	3.08%	1.15%
Unknown	2.30%	3.65%	5.55%	7.36%	5.58%	2.36%	3.53%	2.48%
Percent low wage employees								
50% or more low wage	1.79%	1.77% *	2.09%	3.46%	3.62%	5.24%	1.42%	2.76%
Less than 50% low wage	0.47%	0.47%	1.16%	0.65%	1.47%	1.40%	0.33%	1.11%
Unknown	0.82%	3.45%	5.99% *	4.55%	3.63%	0.65%	2.02%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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. e(1999) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1999

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	29.7%	18.7%	88.3%	37.7%	64.1%	14.4%	13.0%	71.8%
Firm size								
Less than 50 employees	13.5%	16.9%	85.2%	34.0%	55.3%	4.4%	4.6%	62.7%
50+ employees	56.3%	21.7%	93.5%	43.7%	78.7%	30.9%	27.0%	86.9%
Less than 10 employees	11.1%	18.4%	83.2%	33.8%	52.7%	3.5%	3.5%	52.0%
10-24 employees	15.0%	14.5%	87.9%	33.7%	58.1%	5.0%	4.9%	80.6%
25-99 employees	26.4%	12.6%	91.7%	35.8%	65.8%	9.4%	10.2%	87.0%
100-999 employees	39.5%	13.4%	93.2%	36.7%	74.0%	16.8%	14.6%	90.8%
1000+ employees	69.7%	27.7%	93.8%	48.5%	83.1%	41.8%	36.1%	84.7%
Industry group								
Agric., fish., forest.	13.6%	31.5%	71.1%	22.6%	52.8%	6.4%	4.6%	46.2%
Mining	29.5%	30.3%	82.6%	24.8%	76.7%	28.5%	30.2%	58.6%
Construction	14.4%	14.0%	87.9%	36.7%	55.1%	3.4%	4.2%	70.7%
Manufacturing	28.2%	15.9%	89.7%	41.9%	60.6%	15.9%	12.9%	82.9%
Transp., commu., util.	41.4%	22.3%	90.5%	44.6%	66.6%	27.9%	26.3%	81.8%
Wholesale	26.5%	15.9%	88.8%	32.7%	67.5%	14.9%	12.9%	75.8%
Retail	35.8%	20.8%	89.2%	37.5%	67.6%	16.2%	13.8%	82.1%
Fin., ins., real est.	48.8%	23.1%	93.0%	47.4%	74.4%	38.7%	34.2%	71.6%
Services	24.5%	16.9%	87.2%	35.9%	61.3%	7.4%	7.4%	63.7%
Unknown	*****	*****	100.0%	*****	100.0%	*****	*****	100.0%
Ownership								
For profit, incorporated	31.4%	18.6%	89.4%	37.8%	66.5%	16.4%	14.8%	75.2%
For profit, unincorporated	15.6%	20.6%	81.8%	34.4%	52.4%	5.8%	4.4%	60.2%
Nonprofit	27.8%	16.7%	87.6%	41.5%	57.0%	12.1%	11.9%	59.8%
Unknown	65.8%	19.6%	96.9%	37.3%	88.5%	14.8%	12.6%	88.1%
Age of firm								
Less than 5 years	14.0%	15.6%	86.5%	32.7%	58.5%	3.0%	2.6%	63.5%
5-9 years	14.8%	13.5%	88.4%	35.9%	57.3%	3.5%	2.9%	64.7%
10-19 years	17.9%	14.9%	87.7%	35.7%	58.5%	4.1%	4.2%	70.4%
20 or more years	30.8%	21.6%	86.8%	38.5%	63.3%	17.9%	16.7%	72.0%
Unknown	63.5%	22.5%	93.9%	42.8%	82.1%	35.1%	30.0%	84.1%
Multi/single status								
2 or more locations	53.2%	21.7%	92.9%	42.2%	77.8%	30.0%	26.2%	86.3%
1 location only	14.1%	16.8%	85.3%	34.7%	55.1%	4.1%	4.3%	62.3%
Percent full-time employees								
Less than 25%	26.7%	18.8%	87.1%	35.8%	61.7%	11.4%	10.3%	61.0%
25-49%	34.0%	22.0%	88.0%	35.3%	65.9%	12.9%	13.2%	77.2%
50-74%	28.4%	17.9%	88.1%	37.8%	63.4%	11.4%	10.0%	71.5%
75% or more	29.6%	18.5%	88.5%	38.0%	64.2%	15.3%	13.7%	71.9%
Union presence								
No union employees	24.9%	17.5%	87.8%	35.2%	62.6%	10.5%	9.3%	70.9%
Has union employees	68.0%	31.2%	91.3%	56.7%	76.0%	40.1%	38.5%	76.3%
Unknown	57.0%	22.1%	92.9%	52.5%	73.1%	43.0%	39.4%	80.6%
Percent low wage employees								
50% or more low wage	20.6%	21.6%	83.5%	31.7%	56.1%	7.9%	8.0%	64.2%
Less than 50% low wage	22.5%	17.2%	87.5%	36.3%	61.0%	10.0%	9.3%	70.2%
Unknown	60.9%	23.6%	93.2%	45.3%	78.9%	34.2%	29.6%	80.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

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

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

Table I. A. 2. e(1999) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1999

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.53%	0.32%	0.24%	0.59%	0.54%	0.48%	0.43%	0.52%
Firm size								
Less than 50 employees	0.37%	0.37%	0.36%	0.57%	0.84%	0.28%	0.24%	0.64%
50+ employees	0.66%	0.50%	0.41%	1.02%	0.65%	1.00%	0.88%	0.57%
Less than 10 employees	0.41%	0.47%	0.47%	0.71%	0.73%	0.32%	0.32%	0.77%
10-24 employees	1.15%	0.91%	0.89%	0.74%	1.19%	0.36%	0.42%	0.97%
25-99 employees	0.62%	0.67%	0.48%	1.12%	1.23%	0.77%	0.66%	0.80%
100-999 employees	1.06%	0.85%	0.45%	1.12%	1.18%	0.91%	0.86%	0.72%
1000+ employees	0.57%	1.19%	0.56%	1.34%	0.91%	1.51%	1.32%	0.84%
Industry group								
Agric., fish., forest.	2.78%	2.32%	2.50%	2.93%	4.38%	2.10%	1.31%	3.25%
Mining	8.15%	10.89%	8.57%	7.29%	8.17%	7.67%	7.67%	5.48%
Construction	1.09%	1.28%	1.52%	1.56%	1.57%	0.68%	0.65%	1.88%
Manufacturing	1.37%	1.52%	0.93%	1.50%	1.74%	1.25%	0.69%	1.62%
Transp., commu., util.	2.66%	2.61%	1.38%	2.24%	2.03%	2.20%	2.05%	1.47%
Wholesale	2.11%	1.35%	1.37%	1.43%	1.45%	0.74%	0.83%	1.86%
Retail	1.13%	0.68%	0.44%	1.13%	0.82%	0.89%	0.79%	0.64%
Fin., ins., real est.	1.59%	1.42%	0.84%	1.86%	1.70%	2.87%	2.90%	1.53%
Services	0.46%	0.61%	0.55%	1.09%	1.29%	0.45%	0.49%	0.81%
Unknown	*****	*****	31.62%	*****	31.62%	*****	*****	31.62%
Ownership								
For profit, incorporated	0.59%	0.46%	0.36%	0.55%	0.44%	0.63%	0.56%	0.65%
For profit, unincorporated	1.16%	0.86%	0.88%	1.44%	1.62%	0.70%	0.64%	1.70%
Nonprofit	1.12%	1.09%	0.86%	1.42%	1.70%	0.90%	1.17%	1.50%
Unknown	3.84%	2.44%	0.77%	4.24%	1.87%	2.48%	2.49%	1.83%
Age of firm								
Less than 5 years	0.94%	0.99%	1.11%	1.80%	1.65%	0.42%	0.43%	1.80%
5-9 years	1.00%	1.36%	1.06%	1.85%	2.09%	0.66%	0.49%	1.67%
10-19 years	0.81%	0.58%	0.44%	1.27%	1.09%	0.49%	0.54%	1.12%
20 or more years	0.64%	0.53%	0.42%	0.99%	0.53%	0.77%	0.62%	0.65%
Unknown	0.89%	0.60%	0.48%	1.45%	0.84%	1.42%	1.41%	1.08%
Multi/single status								
2 or more locations	0.68%	0.49%	0.50%	1.03%	0.64%	1.03%	0.78%	0.55%
1 location only	0.35%	0.39%	0.36%	0.58%	0.74%	0.24%	0.22%	0.56%
Percent full-time employees								
Less than 25%	2.96%	1.54%	1.42%	2.57%	3.01%	1.92%	2.23%	2.16%
25-49%	2.72%	1.33%	1.06%	1.14%	1.65%	1.44%	1.51%	1.43%
50-74%	1.52%	1.01%	1.18%	1.02%	1.47%	0.81%	0.94%	1.87%
75% or more	0.46%	0.43%	0.19%	0.61%	0.53%	0.61%	0.56%	0.48%
Union presence								
No union employees	0.54%	0.37%	0.29%	0.61%	0.60%	0.39%	0.37%	0.56%
Has union employees	1.37%	2.44%	0.81%	1.59%	2.29%	1.92%	1.73%	1.74%
Unknown	2.30%	1.97%	0.94%	3.02%	0.93%	2.12%	2.26%	1.68%
Percent low wage employees								
50% or more low wage	1.79%	1.40%	1.29%	1.85%	2.54%	1.14%	1.42%	1.55%
Less than 50% low wage	0.47%	0.47%	0.33%	0.54%	0.50%	0.46%	0.34%	0.47%
Unknown	0.82%	0.91%	0.40%	1.15%	0.99%	1.47%	1.42%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

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

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

Table I.A.2.f(1999) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 1999

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	71.8%	52.0%	80.6%	87.0%	90.8%	84.7%	62.7%	86.9%
Industry group								
Agric., fish., forest.	46.2%	34.5%	65.9%	84.7%	100.0%	67.9%	41.7%	80.4%
Mining	58.6%	73.9%	42.4% *	96.3%	79.8%	36.8%	65.4%	53.5%
Construction	70.7%	59.7%	85.8%	87.7%	90.8%	98.3%	69.1%	90.2%
Manufacturing	82.9%	66.9%	91.4%	95.3%	92.0%	75.6%	80.8%	86.3%
Transp., commu., util.	81.8%	71.0%	84.3%	89.2%	90.5%	85.4%	76.7%	86.4%
Wholesale trade	75.8%	57.8%	88.1%	91.4%	87.2%	78.9%	70.8%	84.0%
Retail trade	82.1%	51.8%	83.8%	89.4%	93.2%	93.2%	67.5%	92.7%
Fin., ins., real est.	71.6%	57.7%	86.1%	82.8%	89.8%	73.5%	64.7%	77.7%
Services	63.7%	47.1%	72.6%	82.1%	89.9%	83.2%	55.5%	86.0%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	75.2%	54.9%	83.9%	89.0%	91.8%	84.1%	67.2%	86.7%
For profit, unincorporated	60.2%	51.0%	79.8%	87.4%	92.5%	85.6%	56.1%	89.6%
Nonprofit	59.8%	37.1%	58.5%	76.4%	87.3%	88.3%	47.0%	85.9%
Unknown	88.1%	80.0%	59.5% *	85.6%	85.8%	88.9%	71.7%	88.5%
Age of firm								
Less than 5 years	63.5%	55.3%	78.1%	85.4%	94.6%	82.4%	61.0%	87.8%
5-9 years	64.7%	52.1%	83.7%	86.1%	89.3%	89.7%	61.7%	87.9%
10-19 years	70.4%	55.0%	82.1%	88.8%	95.6%	91.6%	65.5%	93.0%
20 or more years	72.0%	47.4%	79.1%	86.6%	90.6%	85.3%	61.6%	88.0%
84.1%	87.4%	78.2%	85.6%	85.3%	84.0%	78.2%	84.2%	
Multi/single status								
2 or more locations								
1 location only	86.3%	76.7%	84.2%	87.6%	90.9%	84.7%	83.9%	86.7%
	62.3%	51.4%	80.0%	86.6%	89.8%	86.4%	60.7%	89.1%
Percent full-time employees								
Less than 25%								
25-49%	61.0%	33.5%	45.1%	65.1%	92.8%	88.6%	40.0%	87.4%
50-74%	77.2%	41.3%	72.4%	84.0%	94.8%	94.9%	56.7%	94.0%
75% or more	71.5%	50.1%	75.3%	89.9%	88.3%	93.9%	59.8%	91.8%
Unknown	71.9%	54.0%	83.7%	88.1%	90.5%	80.8%	64.8%	84.7%
Union presence								
No union employees	70.9%	51.8%	80.9%	87.7%	91.4%	85.0%	62.6%	87.8%
Has union employees	76.3%	51.3%	69.3%	80.1%	89.2%	82.1%	62.5%	83.1%
Unknown	80.6%	59.6%	95.7%	76.1%	76.6%	85.8%	67.2%	84.7%
Percent low-wage employees								
50% or more low wage	64.2%	32.6%	69.1%	81.5%	93.3%	95.3%	45.8%	92.7%
Less than 50% low wage	70.2%	53.8%	81.2%	87.8%	91.5%	85.6%	64.3%	88.9%
Unknown	80.8%	43.6%	84.4%	80.3%	84.7%	83.6%	53.9%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.f(1999) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 1999

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	0.52%	0.77%	0.97%	0.80%	0.72%	0.84%	0.64%	0.57%
Industry group								
Agric., fish., forest.	3.25%	4.22%	8.52%	5.83%	14.91%	11.63%	3.39%	7.76%
Mining	5.48%	19.48%	14.62% *	17.61%	16.79%	10.70%	14.94%	7.15%
Construction	1.88%	2.78%	2.81%	2.20%	2.45%	2.95%	2.17%	2.65%
Manufacturing	1.62%	4.30%	2.72%	1.69%	2.02%	2.66%	2.46%	1.53%
Transp., commu., util.	1.47%	2.83%	5.60%	3.95%	3.71%	3.18%	2.44%	2.16%
Wholesale trade	1.86%	3.66%	2.61%	3.12%	3.71%	3.11%	3.24%	1.72%
Retail trade	0.64%	2.34%	2.29%	1.68%	1.69%	0.81%	1.44%	0.66%
Fin., ins., real est.	1.53%	2.35%	3.68%	3.32%	1.83%	2.73%	1.73%	2.08%
Services	0.81%	1.63%	1.65%	1.33%	1.50%	1.57%	1.14%	1.10%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.65%	1.10%	0.98%	1.00%	0.88%	0.95%	0.82%	0.65%
For profit, unincorporated	1.70%	2.45%	2.35%	2.30%	1.51%	5.93%	1.81%	1.36%
Nonprofit	1.50%	2.74%	2.96%	1.23%	1.82%	3.07%	1.87%	1.18%
Unknown	1.83%	21.62%	19.29% *	20.46%	4.77%	1.45%	19.70%	1.60%
Age of firm								
Less than 5 years	1.80%	2.51%	3.15%	2.31%	2.80%	5.37%	1.82%	2.56%
5-9 years	1.67%	2.40%	2.75%	2.28%	2.70%	5.97%	1.84%	2.47%
10-19 years	1.12%	2.25%	1.52%	0.99%	0.96%	2.31%	1.53%	0.90%
20 or more years	0.65%	0.92%	1.53%	1.10%	0.89%	1.43%	0.88%	0.74%
1.08%	13.61%	14.29%	5.01%	2.58%	1.29%	8.10%	1.12%	
Multi/single status								
2 or more locations								
1 location only	0.55%	4.58%	2.06%	1.59%	0.82%	0.84%	1.99%	0.59%
	0.56%	0.76%	1.02%	1.00%	1.00%	3.25%	0.63%	0.93%
Percent full-time employees								
Less than 25%								
25-49%	2.16%	4.74%	9.63%	4.30%	2.66%	3.73%	2.58%	1.95%
50-74%	1.43%	3.86%	3.94%	2.63%	1.55%	1.03%	2.50%	0.50%
75% or more	1.87%	3.21%	2.04%	1.75%	2.05%	0.98%	2.57%	0.93%
Unknown	0.48%	0.76%	1.05%	1.14%	0.99%	1.06%	0.51%	0.71%
Union presence								
No union employees	0.56%	0.78%	0.98%	0.77%	0.85%	0.84%	0.71%	0.56%
Has union employees	1.74%	4.15%	4.90%	3.39%	2.17%	2.19%	2.83%	1.39%
Unknown	1.68%	4.42%	4.73%	6.65%	5.51%	2.47%	3.03%	2.47%
Percent low-wage employees								
50% or more low wage	1.55%	2.27%	4.30%	2.09%	1.19%	2.53%	1.97%	1.37%
Less than 50% low wage	0.47%	0.93%	0.87%	0.88%	0.79%	1.55%	0.66%	0.83%
Unknown	1.07%	3.47%	6.01%	4.07%	2.49%	1.25%	1.81%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.