

Table I.C.1(1999) Average total single premium (in dollars) per enrolled employee at 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	2,324.76	2,552.85	2,439.98	2,344.56	2,253.25	2,276.14	2,475.26	2,269.16
Industry group								
Agriculture, fishing, forest.	2,215.64	2,135.78	2,674.83	2,752.35	1,703.26	1,888.09	2,410.33	2,036.50
Mining	2,485.05	3,614.68	3,207.37	2,119.84	2,630.70	2,362.09	2,666.81	2,448.72
Construction	2,277.90	2,319.66	2,274.39	2,408.92	2,074.44	2,068.71	2,354.07	2,138.42
Manufacturing	2,200.53	2,310.61	2,207.83	2,140.77	2,085.01	2,270.30	2,258.60	2,190.51
Transportation, communication, utilities	2,344.58	2,253.72	2,456.98	2,138.94	2,488.92	2,342.07	2,338.41	2,345.64
Wholesale trade	2,409.86	2,619.93	2,595.76	2,434.12	2,318.33	2,334.02	2,545.84	2,345.62
Retail trade	2,232.69	2,799.61	2,411.75	2,264.56	2,184.26	2,102.85	2,533.85	2,121.78
Finance, insurance, real estate	2,413.38	2,595.54	2,645.78	2,504.13	2,413.41	2,325.20	2,618.49	2,341.99
Services	2,396.96	2,597.18	2,481.49	2,411.57	2,353.58	2,328.61	2,512.95	2,346.36
Ownership								
For-profit, incorporated	2,291.24	2,515.91	2,435.05	2,298.04	2,221.32	2,246.44	2,441.57	2,236.45
For-profit, unincorporated	2,414.03	2,691.16	2,352.77	2,383.00	2,106.37	2,379.64	2,581.00	2,227.37
Nonprofit	2,460.05	2,494.28	2,576.67	2,573.94	2,405.58	2,423.79	2,560.23	2,431.83
Unknown	2,303.79	2,271.95	2,056.60 *	2,322.84	2,253.54	2,308.21	2,108.65	2,304.45
Age of firm								
Less than 5 years	2,281.19	2,468.77	2,335.90	2,201.93	2,215.07	2,079.85	2,404.68	2,134.38
5-9 years	2,243.41	2,543.07	2,246.70	2,144.80	1,986.24	2,247.85	2,345.69	2,104.67
10-19 years	2,329.85	2,556.77	2,397.56	2,266.37	2,167.79	2,289.91	2,443.60	2,200.19
20 or more years	2,347.40	2,597.96	2,566.14	2,430.86	2,295.75	2,231.87	2,553.23	2,275.96
Unknown	2,313.09	2,109.45	1,871.54	2,796.44	2,299.99	2,312.12	2,934.31	2,309.86
Multi/single status								
2 or more locations	2,293.10	2,453.95	2,593.73	2,390.50	2,285.66	2,277.51	2,559.34	2,279.69
1 location only	2,377.92	2,556.92	2,421.84	2,327.37	2,191.25	2,213.60	2,464.72	2,222.12
Percent full-time employees								
Less than 25%	2,137.54	2,793.92	2,298.41	2,372.88	2,159.88	1,753.35	2,524.60	1,983.13
25-49%	2,215.42	2,647.82	2,137.70	2,427.86	2,326.24	2,030.38	2,422.11	2,144.19
50-74%	2,304.44	2,424.50	2,582.45	2,311.72	2,337.15	2,186.46	2,468.71	2,237.40
75% or more	2,334.81	2,564.64	2,438.50	2,343.82	2,241.35	2,304.18	2,477.69	2,282.55
Union presence								
No union employees	2,296.27	2,542.12	2,428.92	2,288.93	2,218.45	2,225.40	2,439.95	2,227.29
Has union employees	2,468.09	3,087.82	2,667.09	2,845.25	2,441.54	2,399.51	3,205.34	2,407.33
Unknown	2,349.04	2,438.20	2,597.64	2,747.42	2,327.22	2,322.83	2,659.18	2,324.44
Percent low wage employees								
50% or more low wage	2,203.89	2,562.52	2,363.77	2,376.04	1,986.81	1,948.17	2,450.30	2,053.70
Less than 50% low wage	2,332.76	2,550.05	2,440.56	2,325.48	2,257.85	2,241.16	2,463.92	2,253.19
Unknown	2,317.86	2,659.12	2,552.63	2,849.58	2,317.95	2,303.39	2,932.58	2,303.73

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.C.1(1999) Standard error for average total single premium (in dollars) per enrolled employee at 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	6.02	39.71	29.68	36.32	30.28	12.73	23.13	11.25
Industry group								
Agric., fish., forest.	140.69	128.36	290.67	250.67	367.56	223.70	156.96	172.04
Mining	181.48	1,080.30	861.65	369.71	512.42	185.49	614.68	173.39
Construction	86.31	104.49	99.25	183.97	93.49	192.89	102.51	88.56
Manufacturing	20.16	108.23	74.76	76.34	59.16	40.96	68.13	28.16
Transp., commu., util.	42.14	87.59	134.88	139.36	167.13	55.37	48.56	46.37
Wholesale trade	35.75	144.16	100.31	131.88	132.28	77.23	88.84	51.72
Retail trade	32.00	104.50	68.76	83.80	53.32	34.55	60.51	30.42
Fin., ins., real est.	33.16	126.95	86.56	72.13	81.01	33.77	67.04	31.94
Services	11.53	52.54	28.13	50.63	26.48	30.11	24.79	22.04
Ownership								
For profit, incorporated	11.57	54.45	35.74	34.56	41.34	17.30	26.23	15.49
For profit, unincorporated	53.02	86.61	73.17	109.51	50.26	92.53	64.86	59.67
Nonprofit	33.35	109.30	68.57	87.90	20.54	60.53	58.22	36.79
Unknown	69.65	636.44	650.36 *	558.74	213.08	66.56	561.93	69.52
Age of firm								
Less than 5 years	41.46	61.06	140.62	84.41	127.45	106.74	76.91	78.53
5-9 years	47.63	92.15	56.96	66.38	57.77	117.95	48.14	56.43
10-19 years	22.63	78.33	45.83	57.49	51.03	107.71	35.91	38.32
20 or more years	14.12	56.65	29.48	39.86	42.39	24.89	28.99	23.69
Unknown	17.13	508.37	278.71	405.85	69.09	17.34	623.62	17.04
Multi/single status								
2 or more locations	11.49	118.92	67.93	54.84	34.88	13.40	67.87	11.90
1 location only	20.15	43.41	34.58	42.98	44.28	115.80	25.81	33.30
Percent full-time employees								
Less than 25%	80.39	313.27	200.54	132.13	100.04	122.89	176.75	89.07
25-49%	34.06	116.57	115.89	117.46	77.69	46.18	73.37	44.55
50-74%	13.95	130.38	84.54	38.86	44.07	31.61	49.35	16.59
75% or more	8.53	49.59	31.42	40.78	37.92	17.10	30.04	14.44
Union presence								
No union employees	8.47	40.77	30.87	20.21	31.69	17.28	23.81	15.58
Has union employees	37.15	220.70	136.69	277.60	86.33	45.17	173.36	45.68
Unknown	34.86	320.78	225.25	548.66	72.01	41.39	323.18	33.17
Percent low wage employees								
50% or more low wage	43.56	125.34	147.89	118.68	98.94	68.92	94.21	55.16
Less than 50% low wage	10.07	41.49	26.61	33.96	37.71	29.93	23.63	24.71
Unknown	19.47	183.57	218.20	321.33	52.59	17.37	212.72	17.66

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.C.1.a(1999) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at 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	2,171.22	2,402.24	2,286.48	2,157.80	2,032.93	2,149.80	2,303.85	2,114.68
Industry group								
Agric., fish., forest.	2,143.38	1,844.32	2,796.33	2,886.67	1,482.69	1,778.75	2,100.21	2,170.31
Mining	2,852.18	*****	2,160.00 *	1,800.00 *	1,956.00 *	3,034.13	2,160.00 *	2,916.44
Construction	2,082.97	2,175.69	1,983.96	2,334.15	1,672.90	2,058.55	2,129.60	1,942.06
Manufacturing	2,092.09	2,279.69	2,046.59	2,069.42	1,820.21	2,285.46	2,152.42	2,074.70
Transp., commu., util.	2,064.84	1,924.13	2,422.95	1,950.53	2,003.25	2,075.53	2,104.16	2,052.25
Wholesale trade	2,212.68	2,398.67	2,576.83	2,068.25	2,104.51	2,125.08	2,308.65	2,137.53
Retail trade	2,276.64	3,042.54	2,649.30	2,185.24	2,054.58	2,075.54	2,710.56	2,068.78
Fin., ins., real est.	2,168.38	2,332.83	2,290.40	2,176.28	2,139.22	2,127.60	2,324.05	2,123.25
Services	2,185.44	2,342.47	2,243.17	2,157.03	2,174.43	2,138.45	2,265.12	2,154.64
Ownership								
For profit, incorporated	2,130.92	2,300.27	2,281.12	2,142.69	1,959.43	2,123.26	2,243.51	2,083.15
For profit, unincorporated	2,343.74	2,683.84	2,096.79	2,055.67	1,939.81	2,453.93	2,497.92	2,098.57
Nonprofit	2,265.40	2,306.36	2,528.16	2,233.45	2,233.45	2,232.27	2,401.55	2,230.51
Unknown	2,113.21	1,968.00 *	2,016.00 *	*****	1,953.39	2,128.53	2,003.96	2,113.38
Age of firm								
Less than 5 years	2,175.92	2,307.06	2,353.10	1,934.51	2,341.01	1,984.56	2,248.77	2,103.83
5-9 years	2,069.38	2,351.17	2,014.03	2,051.61	1,814.46	2,052.63	2,178.03	1,934.78
10-19 years	2,181.28	2,463.14	2,251.25	1,978.50	1,962.32	2,274.37	2,283.48	2,040.73
20 or more years	2,197.32	2,417.74	2,416.51	2,308.15	2,031.49	2,155.58	2,384.98	2,128.64
Unknown	2,142.35	1,500.35	1,278.23	1,754.88	2,140.04	2,151.03	1,445.39	2,146.39
Multis/single status								
2 or more locations	2,168.06	2,461.32	2,375.81	2,339.96	2,121.89	2,157.25	2,440.99	2,154.53
1 location only	2,175.57	2,399.88	2,278.36	2,096.07	1,896.62	1,898.44	2,290.06	1,968.15
Percent full-time employees								
Less than 25%	2,184.03	2,238.38	2,471.22	2,138.41	2,249.06	1,952.29	2,178.76	2,187.86
25-49%	2,250.25	2,644.73	2,067.52	2,458.63	2,202.51	2,094.21	2,479.67	2,148.61
50-74%	2,133.54	2,352.48	2,693.32	1,959.98	2,157.73	1,955.16	2,453.76	2,005.29
75% or more	2,172.31	2,400.60	2,236.83	2,164.51	2,003.16	2,178.56	2,277.96	2,127.31
Union presence								
No union employees	2,145.38	2,393.67	2,283.06	2,099.48	1,980.61	2,117.27	2,286.68	2,064.98
Has union employees	2,316.38	2,557.65	2,225.62	3,058.36	2,364.96	2,230.54	2,788.69	2,292.57
Unknown	2,161.98	2,697.48	2,701.16	2,041.79	1,929.84	2,153.77	2,658.53	2,124.00
Percent low wage employees								
50% or more low wage	2,254.13	2,676.99	2,573.78	2,462.13	1,865.50	1,743.32	2,683.92	1,963.91
Less than 50% low wage	2,178.97	2,388.94	2,270.92	2,149.85	2,040.47	2,160.72	2,286.32	2,110.11
Unknown	2,140.63	2,457.09	2,525.63	1,900.06	2,033.78	2,146.22	2,410.33	2,132.55

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.C.1.a(1999) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at 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	14.22	79.38	28.59	39.25	46.32	24.20	42.25	16.11
Industry group								
Agric., fish., forest.	160.96	319.05	731.97	617.05	355.54	420.94	153.55	343.85
Mining	564.49	*****	683.05 *	569.21 *	618.54 *	678.87	683.05 *	584.06
Construction	69.15	125.66	135.61	182.58	220.41	400.37	92.53	99.80
Manufacturing	28.76	228.19	78.40	121.98	100.42	90.56	102.03	39.70
Transp., commu., util.	46.19	128.59	282.57	107.19	53.13	83.59	56.58	53.02
Wholesale trade	78.43	158.74	156.08	177.64	192.29	60.81	81.36	123.59
Retail trade	57.73	223.49	142.58	105.20	46.06	46.70	109.94	50.25
Fin., ins., real est.	31.03	174.00	253.73	229.24	65.62	26.81	118.90	19.26
Services	19.09	65.82	63.43	44.02	50.48	28.32	31.15	22.55
Ownership								
For profit, incorporated	19.91	74.39	46.15	49.94	37.69	24.71	40.29	18.58
For profit, unincorporated	121.79	174.56	110.47	111.92	76.13	180.22	138.51	108.78
Nonprofit	38.74	145.28	124.04	90.13	73.69	76.86	54.67	51.54
Unknown	91.42	622.34 *	637.52 *	*****	300.44	92.37	597.48	91.73
Age of firm								
Less than 5 years	67.33	112.41	270.76	58.07	202.92	166.69	135.33	152.97
5-9 years	49.71	111.51	111.27	69.01	175.93	179.97	57.35	128.56
10-19 years	70.94	171.67	103.12	57.16	86.98	107.57	91.60	55.47
20 or more years	27.72	78.25	68.65	73.65	43.83	38.01	49.67	33.08
Unknown	32.86	447.32	366.41	137.70	102.06	36.85	311.09	34.01
Multis/single status								
2 or more locations	25.67	434.97	99.53	118.98	64.57	25.66	161.73	23.31
1 location only	22.17	86.86	35.33	50.26	48.41	145.72	38.82	40.51
Percent full-time employees								
Less than 25%	60.70	365.32	286.90	164.61	131.94	88.91	109.27	93.88
25-49%	62.91	353.39	326.75	403.35	55.98	95.15	210.25	52.52
50-74%	36.27	116.60	156.59	99.20	88.29	70.56	64.32	31.45
75% or more	19.53	96.68	35.87	44.32	52.14	28.74	53.27	20.81
Union presence								
No union employees	19.70	81.45	29.28	43.83	30.94	33.30	43.71	22.23
Has union employees	59.21	258.19	104.25	273.91	150.04	49.22	227.07	64.79
Unknown	67.00	304.06	469.85	432.08	46.52	77.39	199.66	74.00
Percent low wage employees								
50% or more low wage	97.61	206.06	410.05	280.83	74.75	77.54	234.46	88.73
Less than 50% low wage	14.29	85.10	35.61	42.81	55.60	40.76	45.85	30.54
Unknown	28.74	179.18	413.00	108.95	104.47	32.59	155.20	29.51

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.C.1.b(1999) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at 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	2,358.85	2,530.90	2,483.25	2,371.61	2,339.39	2,308.20	2,488.46	2,315.64
Industry group								
Agric., fish., forest.	2,223.26	2,301.97	2,302.63	2,664.99	1,825.82	1,948.26	2,492.41	1,965.04
Mining	2,462.86	3,389.96 *	3,372.91	2,012.42	2,866.02	2,172.47	2,664.26	2,411.64
Construction	2,281.38	2,318.37	2,418.20	2,272.30	2,206.18	2,068.32	2,385.43	2,132.12
Manufacturing	2,218.87	2,276.35	2,232.69	2,115.18	2,147.97	2,277.42	2,215.02	2,219.39
Transp., commu., util.	2,432.05	2,420.27	2,520.26	2,167.64	2,604.47	2,429.21	2,472.49	2,426.95
Wholesale trade	2,448.32	2,537.18	2,565.25	2,625.93	2,395.23	2,343.27	2,628.10	2,379.34
Retail trade	2,150.12	2,415.81	2,272.16	2,179.33	2,297.45	2,045.05	2,296.34	2,106.43
Fin., ins., real est.	2,475.74	2,523.28	2,696.27	2,568.40	2,471.39	2,407.83	2,607.46	2,425.42
Services	2,472.22	2,647.12	2,567.21	2,486.02	2,441.97	2,406.43	2,576.75	2,427.26
Ownership								
For profit, incorporated	2,329.01	2,511.73	2,472.16	2,311.86	2,325.32	2,280.75	2,459.15	2,285.56
For profit, unincorporated	2,372.97	2,583.31	2,513.69	2,503.03	2,022.16	2,361.86	2,573.34	2,196.40
Nonprofit	2,539.64	2,555.95	2,531.58	2,672.78	2,522.08	2,490.38	2,591.68	2,525.84
Unknown	2,320.45	2,304.22	2,016.00 *	2,424.00 *	2,385.41	2,315.54	2,163.68	2,320.79
Age of firm								
Less than 5 years	2,273.74	2,431.85	2,230.89	2,304.03	2,120.66	2,138.49	2,391.40	2,132.00
5-9 years	2,293.14	2,544.02	2,340.71	2,193.34	2,038.69	2,436.26	2,375.17	2,178.22
10-19 years	2,374.14	2,522.34	2,472.61	2,372.62	2,231.63	2,323.43	2,488.45	2,261.86
20 or more years	2,384.17	2,591.24	2,606.50	2,415.57	2,399.07	2,256.41	2,556.19	2,328.78
Unknown	2,342.02	2,359.11	2,176.87	2,191.79	2,403.03	2,339.12	2,152.91	2,342.66
Multi/single status								
2 or more locations	2,323.24	2,505.13	2,659.53	2,334.16	2,344.28	2,306.00	2,537.40	2,312.90
1 location only	2,424.14	2,532.11	2,459.12	2,385.40	2,329.15	2,426.19	2,481.83	2,328.38
Percent full-time employees								
Less than 25%	2,108.89	3,315.82	2,154.88	2,596.33	2,265.70	1,721.88	2,835.81	1,956.52
25-49%	2,173.90	2,374.31	2,047.50	2,346.57	2,429.87	2,005.62	2,249.79	2,150.81
50-74%	2,365.04	2,258.90	2,453.80	2,501.03	2,434.50	2,296.68	2,363.62	2,365.58
75% or more	2,369.72	2,566.16	2,511.83	2,358.20	2,325.86	2,332.88	2,509.97	2,323.25
Union presence								
No union employees	2,337.29	2,538.42	2,476.62	2,346.56	2,313.30	2,258.37	2,464.62	2,283.69
Has union employees	2,492.86	3,024.23	2,631.12	2,664.24	2,455.43	2,454.12	3,243.04	2,427.07
Unknown	2,349.75	1,853.83	2,531.33	2,148.85	2,514.20	2,356.01	2,022.77	2,373.78
Percent low wage employees								
50% or more low wage	2,219.73	2,539.16	2,225.02	2,324.37	2,157.51	2,038.85	2,310.01	2,166.37
Less than 50% low wage	2,367.91	2,527.09	2,501.66	2,355.06	2,328.26	2,277.13	2,486.85	2,300.94
Unknown	2,351.52	2,767.36	2,207.15	2,959.40	2,494.21	2,330.14	2,884.66	2,342.68

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.C.1.b(1999) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at 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	13.85	36.38	43.75	35.27	37.16	16.96	21.61	16.44
Industry group								
Agric., fish., forest.	184.04	247.35	198.79	259.79	427.01	325.66	210.06	159.16
Mining	227.43	1,026.00 *	968.60	512.82	558.61	193.39	673.15	216.81
Construction	87.69	126.81	218.33	119.30	112.49	326.91	124.67	67.64
Manufacturing	39.60	151.57	157.44	104.55	79.77	63.38	66.68	43.39
Transp., commu., util.	62.61	113.09	219.18	184.97	238.93	65.56	118.98	69.63
Wholesale trade	53.05	172.09	110.42	132.41	159.90	95.10	108.58	72.62
Retail trade	24.15	131.13	73.96	64.90	75.59	41.55	28.57	26.41
Fin., ins., real est.	39.88	131.67	101.94	71.53	87.17	61.85	85.32	42.11
Services	28.39	76.55	57.80	59.50	42.91	53.56	43.81	42.56
Ownership								
For profit, incorporated	21.60	52.71	48.10	39.06	53.70	20.57	31.38	22.43
For profit, unincorporated	59.20	66.99	91.93	119.58	97.57	89.62	71.38	77.74
Nonprofit	58.21	159.27	74.19	99.03	60.02	99.69	98.18	62.44
Unknown	67.97	645.48	637.52 *	766.54 *	268.70	65.93	573.26	67.88
Age of firm								
Less than 5 years	64.60	68.53	130.46	131.14	107.65	152.24	86.84	58.64
5-9 years	72.25	143.08	117.55	65.64	83.28	213.20	73.53	78.46
10-19 years	29.44	52.87	56.72	72.44	58.02	133.66	38.31	45.08
20 or more years	21.39	88.96	35.86	44.73	52.69	34.99	39.88	26.27
Unknown	19.81	610.81	275.34	136.98	86.85	22.76	153.79	20.14
Multi/single status								
2 or more locations	16.69	141.11	103.70	69.94	49.60	17.03	56.53	17.75
1 location only	25.91	37.11	54.82	37.20	59.74	172.52	23.97	37.46
Percent full-time employees								
Less than 25%	105.88	489.40	308.71	160.17	162.76	162.57	281.00	117.42
25-49%	29.21	103.91	150.77	145.95	90.86	36.60	87.52	44.89
50-74%	31.90	179.71	121.47	71.84	100.32	32.85	82.93	42.68
75% or more	17.57	47.98	48.15	39.06	47.80	22.34	35.79	19.84
Union presence								
No union employees	15.61	39.66	44.27	25.25	40.22	18.97	24.47	18.06
Has union employees	40.45	747.04	247.21	307.93	86.26	63.36	141.49	48.96
Unknown	45.34	242.71	452.05	248.94	120.01	49.75	191.76	39.27
Percent low wage employees								
50% or more low wage	53.13	195.36	160.04	89.08	177.22	74.98	124.57	92.07
Less than 50% low wage	22.89	36.86	42.90	41.61	44.74	37.45	25.69	27.43
Unknown	20.74	346.07	186.70	183.10	58.55	20.34	213.87	21.02

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.C.1.c(1999) Average total single premium (in dollars) for any-provider plans per enrolled employee at 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	2,580.82	3,038.66	2,727.09	2,821.46	2,429.67	2,417.39	2,919.17	2,437.41
Industry group								
Agric., fish., forest.	2,360.65	2,056.52	3,634.24	2,699.24 *	1,917.70	1,902.79 *	2,580.04	1,919.56 *
Mining	2,220.33	5,796.00 *	*****	2,682.65	971.21	2,340.66	4,013.59 *	2,151.38
Construction	2,839.55	2,789.29	2,567.71	3,501.69	2,230.24	2,082.93	2,919.16	2,661.99
Manufacturing	2,347.09	2,598.90	2,773.32	2,707.35	2,479.07	2,222.07	2,912.68	2,272.25
Transp., commu., util.	2,532.33	3,043.60	2,113.19	2,520.97	2,620.79	2,459.84	2,832.67	2,492.55
Wholesale trade	2,678.68	3,297.14	2,953.37	2,520.16	2,140.16	2,633.08	2,971.53	2,556.16
Retail trade	2,498.68	3,092.91	2,336.46	2,925.32	1,852.39	2,417.89	2,875.33	2,328.58
Fin., ins., real est.	2,867.62	4,022.31	3,253.69	2,865.21	3,046.54	2,577.41	3,607.29	2,612.78
Services	2,714.54	3,008.02	2,800.90	2,719.96	2,558.51	2,589.93	2,845.32	2,619.89
Ownership								
For profit, incorporated	2,520.62	3,089.93	2,736.86	2,769.07	2,336.56	2,355.31	2,941.73	2,358.28
For profit, unincorporated	2,850.47	3,014.49	2,459.60	2,756.29	3,401.67	2,337.10	2,881.45	2,806.93
Nonprofit	2,838.74	2,768.20	2,893.68	3,080.82	2,429.05	3,034.45	2,855.62	2,829.26
Unknown	2,497.42	*****	2,080.00 *	2,285.50	2,007.38	2,529.00	2,080.00 *	2,502.48
Age of firm								
Less than 5 years	2,740.64	3,136.85	2,789.17	2,482.50	2,322.85	2,261.07	2,903.09	2,358.77
5-9 years	2,605.38	3,025.69	2,714.68	2,112.82	2,457.27	2,497.82	2,752.61	2,372.25
10-19 years	2,581.70	2,971.22	2,608.68	2,546.66	2,366.62	2,117.59	2,761.67	2,310.12
20 or more years	2,596.26	3,060.49	2,778.70	3,043.60	2,485.51	2,318.05	2,988.10	2,423.61
Unknown	2,525.00	2,700.00 *	2,256.87	5,188.90	2,078.03	2,504.37	5,321.65	2,485.26
Multi/single status								
2 or more locations	2,447.63	2,027.58	2,784.60	2,824.20	2,388.08	2,419.73	2,895.03	2,418.64
1 location only	2,830.37	3,061.42	2,720.51	2,819.88	2,526.92	2,304.37	2,922.88	2,565.16
Percent full-time employees								
Less than 25%	2,176.69	2,628.37	2,220.74	2,759.49	1,473.34	1,808.86	2,611.61	1,684.70
25-49%	2,317.90	3,393.23	2,835.53	2,877.67	2,072.37	2,014.05	3,031.71	2,103.13
50-74%	2,554.27	3,147.23	2,706.22	2,482.70	2,401.79	2,301.29	2,950.03	2,314.84
75% or more	2,605.33	3,023.96	2,732.28	2,843.90	2,477.00	2,458.41	2,919.75	2,478.02
Union presence								
No union employees	2,535.79	2,965.58	2,682.90	2,596.75	2,414.22	2,319.18	2,807.31	2,369.19
Has union employees	2,710.27	3,812.41	3,316.93	3,441.34	2,588.39	2,582.88	3,475.53	2,604.42
Unknown	2,636.62	4,561.33	2,682.97 *	4,696.01	2,105.90	2,456.34	4,377.26	2,450.39
Percent low wage employees								
50% or more low wage	2,023.31	2,412.94	2,593.77	2,341.92	1,714.55	1,732.38	2,468.52	1,779.19
Less than 50% low wage	2,645.23	3,076.52	2,699.99	2,747.92	2,556.76	2,312.64	2,891.61	2,453.10
Unknown	2,522.32	3,186.88	3,448.18	3,969.68	1,877.38	2,487.02	3,837.35	2,465.94

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.C.1.c(1999) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at 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	37.30	115.43	94.15	160.63	100.58	67.52	66.94	44.00
Industry group								
Agric., fish., forest.	226.79	270.62	882.33	829.36 *	547.52	748.96 *	259.54	725.63 *
Mining	658.16	1,832.86 *	*****	752.08	286.93	694.40	1,229.23 *	638.22
Construction	317.84	561.66	292.47	626.22	433.86	540.53	335.01	255.28
Manufacturing	42.18	320.56	338.33	353.60	132.62	64.77	225.44	50.07
Transp., commu., util.	145.48	376.92	479.02	413.49	214.10	196.62	311.11	167.21
Wholesale trade	130.65	404.30	579.35	270.27	171.41	130.80	399.22	104.32
Retail trade	101.29	311.36	171.18	334.89	161.03	153.28	218.45	137.50
Fin., ins., real est.	174.82	611.58	530.83	276.22	725.70	130.02	395.39	125.99
Services	63.64	150.32	136.61	199.97	144.98	102.03	90.09	80.91
Ownership								
For profit, incorporated	51.52	167.79	96.96	172.40	96.09	81.23	89.18	52.41
For profit, unincorporated	143.24	136.47	469.55	444.06	473.40	176.13	140.12	268.86
Nonprofit	123.10	166.14	157.07	638.70	169.61	165.44	132.69	198.33
Unknown	153.24	*****	657.75 *	602.09	593.26	159.62	657.75 *	153.03
Age of firm								
Less than 5 years	104.08	148.99	301.96	242.83	493.25	277.54	162.64	149.00
5-9 years	154.52	307.20	387.74	306.74	549.55	311.33	198.67	136.87
10-19 years	75.36	240.52	96.87	136.51	184.27	317.31	147.41	143.24
20 or more years	49.47	143.01	144.14	200.14	142.95	97.38	90.74	62.67
Unknown	78.04	853.81 *	645.33	1,190.67	198.47	70.02	1,254.95	70.39
Multi/single status								
2 or more locations	49.61	454.16	345.35	352.87	100.25	67.67	387.19	57.90
1 location only	58.00	130.53	102.92	166.33	127.18	277.82	81.11	131.22
Percent full-time employees								
Less than 25%	98.65	499.06	440.06	501.69	213.67	253.37	150.04	180.27
25-49%	111.88	404.69	370.75	338.73	320.20	96.45	299.28	90.40
50-74%	111.02	229.47	222.15	154.84	247.74	98.67	178.95	96.89
75% or more	39.08	95.06	95.10	176.62	105.35	75.52	65.80	48.20
Union presence								
No union employees	48.72	103.10	91.31	117.59	102.04	92.46	65.45	66.89
Has union employees	73.59	967.58	606.69	612.80	336.60	111.20	562.84	111.33
Unknown	114.97	1,051.09	808.57 *	1,086.45	466.70	127.35	744.47	115.32
Percent low wage employees								
50% or more low wage	129.15	179.37	479.76	312.53	163.06	142.75	164.32	117.80
Less than 50% low wage	32.16	117.81	97.18	117.63	98.09	79.13	72.69	47.25
Unknown	65.60	715.64	853.40	884.89	199.56	77.26	474.10	74.59

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.C.2(1999) Average total employee contribution (in dollars) per enrolled employee for single coverage at 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	420.35	338.75	423.87	382.49	385.67	467.32	377.70	436.11
Industry group								
Agric., fish., forest.	279.28	256.45	346.21	404.60 *	96.87 *	355.13 *	256.20	300.52 *
Mining	336.39	348.97 *	475.56 *	161.76 *	252.64 *	384.06	291.58	345.35
Construction	359.89	379.96	403.09	363.49	289.57	278.79	387.47	309.40
Manufacturing	392.22	244.20 *	432.48	341.67	349.94	432.20	348.70	399.73
Transp., commu., util.	334.21	224.20	333.80 *	413.76	496.12	284.80	300.27	340.04
Wholesale trade	395.26	257.51	440.31	375.75	424.42	408.44	385.72	399.76
Retail trade	589.17	632.73	625.75	513.20	558.59	609.23	581.57	591.96
Fin., ins., real est.	470.64	353.50	324.03	421.68	409.30	541.24	391.17	498.29
Services	389.89	285.80	371.08	341.97	358.99	465.55	320.18	420.30
Ownership								
For profit, incorporated	428.41	331.08	450.07	398.50	409.51	461.03	394.33	440.83
For profit, unincorporated	389.31	398.96	362.25	393.93	283.19	507.89	369.71	411.22
Nonprofit	345.40	266.24	310.48	292.41	334.17	403.96	278.65	364.21
Unknown	606.02	399.92 *	1,319.65 *	427.49	550.32	609.43	1,097.38	604.36
Age of firm								
Less than 5 years	433.06	385.84	495.45	430.20	395.66	496.71	443.19	421.02
5-9 years	390.07	388.34	415.44	439.43	329.92	337.14	411.59	360.87
10-19 years	387.05	383.53	398.05	392.22	367.11	396.79	384.47	389.99
20 or more years	375.72	255.52	430.04	361.99	383.86	389.50	344.33	386.61
Unknown	520.22	418.98	435.88	304.73	475.56	524.91	392.98	520.88
Multi/single status								
2 or more locations	445.01	507.84	410.59	336.62	395.84	471.27	386.77	447.94
1 location only	378.95	331.81	425.44	399.65	366.21	287.49	376.56	383.23
Percent full-time employees								
Less than 25%	446.06	499.26	403.46 *	599.43	427.40	379.89	423.81	454.93
25-49%	528.95	303.03	491.38	535.38	476.00	600.58	440.20	559.53
50-74%	464.85	309.75	534.31	453.02	442.03	512.11	404.22	489.59
75% or more	409.76	341.48	407.23	365.66	374.02	457.09	370.88	423.98
Union presence								
No union employees	435.08	344.27	431.01	385.09	399.13	511.94	378.25	462.36
Has union employees	319.30	221.32 *	248.70	342.37	309.89	323.98	412.62	311.61
Unknown	457.62	253.94	402.31 *	434.47	368.86	478.73	286.22	471.22
Percent low wage employees								
50% or more low wage	480.02	409.46	548.30	526.24	354.05	616.71	497.12	469.60
Less than 50% low wage	377.72	336.60	417.47	369.34	375.54	389.89	369.58	382.66
Unknown	508.99	306.90 *	466.21	580.86	488.26	511.02	499.54	509.21

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.C.2(1999) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at 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	7.43	28.25	25.50	6.51	15.77	15.99	14.55	9.86
Industry group								
Agric., fish., forest.	52.52	58.79	68.53	127.31 *	63.48 *	139.59 *	42.01	100.98 *
Mining	62.24	111.69 *	152.48 *	71.32 *	79.08 *	82.84	78.91	71.68
Construction	27.21	35.74	37.23	67.07	39.00	40.28	38.23	26.98
Manufacturing	15.47	88.78 *	78.66	45.82	31.75	28.43	35.27	17.42
Transp., commu., util.	26.78	55.00	106.04 *	69.77	51.42	31.75	43.19	27.31
Wholesale trade	17.31	47.78	58.64	69.18	30.46	33.16	55.68	26.57
Retail trade	27.48	99.75	51.26	34.23	52.27	33.29	53.75	26.57
Fin., ins., real est.	21.76	54.31	64.58	107.48	64.86	27.36	49.36	24.36
Services	13.35	18.32	36.06	22.48	21.22	24.91	16.89	18.20
Ownership								
For profit, incorporated	10.68	15.71	29.43	10.25	20.01	17.33	16.11	13.38
For profit, unincorporated	50.28	96.51	47.88	44.15	38.96	41.90	71.45	33.53
Nonprofit	15.56	46.92	52.55	49.40	16.93	26.46	23.68	17.70
Unknown	39.82	123.15 *	417.31 *	119.78	136.60	35.19	303.92	39.45
Age of firm								
Less than 5 years	32.04	30.41	102.75	58.36	69.09	67.99	33.53	48.85
5-9 years	19.32	25.31	45.66	37.22	48.22	42.76	26.04	30.41
10-19 years	22.58	75.45	34.61	25.40	27.26	32.53	33.26	17.86
20 or more years	8.96	26.98	33.77	14.36	17.89	14.79	17.33	11.96
Unknown	26.75	116.12	129.20	86.31	46.18	29.20	82.72	27.10
Multi/single status								
2 or more locations	12.23	99.59	51.93	35.45	16.49	15.84	28.28	11.91
1 location only	7.96	28.02	25.82	11.99	27.75	46.89	15.86	12.86
Percent full-time employees								
Less than 25%	44.22	131.98	210.88 *	123.58	71.20	81.13	72.10	53.34
25-49%	22.84	87.27	69.40	92.21	57.26	20.15	55.29	19.62
50-74%	22.56	39.05	82.92	42.80	34.73	28.84	40.55	22.98
75% or more	9.86	34.57	23.16	9.32	15.78	19.70	16.86	11.48
Union presence								
No union employees	7.18	29.92	25.30	9.74	20.52	18.53	15.38	11.96
Has union employees	15.93	100.29 *	44.22	37.04	38.65	19.23	64.59	17.00
Unknown	29.56	57.10	200.01 *	77.76	45.70	35.60	42.97	29.17
Percent low wage employees								
50% or more low wage	26.22	47.79	82.97	58.92	39.68	38.50	45.88	23.77
Less than 50% low wage	5.83	28.07	24.56	9.38	16.72	13.48	14.96	11.50
Unknown	23.05	94.24 *	133.47	113.80	50.66	27.15	80.46	24.75

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.C.2.a(1999) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at 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	413.96	390.58	442.51	393.09	344.01	455.98	395.26	421.93
Industry group								
Agric., fish., forest.	364.47 *	256.01 *	233.82 *	772.24	49.94 *	291.11	198.65 *	467.94 *
Mining	537.54	*****	1,296.00 *	*****	955.90 *	497.03	1,296.00 *	467.12
Construction	390.32	414.21	369.46	536.40	151.88 *	273.75	395.42	374.91
Manufacturing	387.28	267.11 *	331.69	357.77	313.42	479.43	323.94	405.53
Transp., commu., util.	335.57	239.06 *	421.18	614.70	441.43	273.40	381.63	320.82
Wholesale trade	318.56	248.63	539.64	193.35 *	385.04	314.00	310.23	325.09
Retail trade	653.56	833.13	762.09	559.43	534.11	655.85	736.28	613.93
Fin., ins., real est.	453.40	405.98	432.15 *	233.79	358.41	514.14	351.35	482.98
Services	358.21	283.56	367.31	348.24	325.42	401.94	316.49	374.33
Ownership								
For profit, incorporated	427.65	351.19	471.86	401.13	377.19	466.48	395.72	441.20
For profit, unincorporated	456.63	532.16	326.42 *	603.89	233.58	522.48	460.35	450.71
Nonprofit	323.96	276.03	399.35	272.95	282.10	372.81	306.09	328.54
Unknown	531.62	1,312.00 *	*****	*****	491.81	535.74	329.05 *	531.94
Age of firm								
Less than 5 years	485.37	436.19	672.78	529.69	349.33 *	515.43	534.90	436.35
5-9 years	364.37	436.54	493.61	314.35	308.49	230.25	423.30	291.37
10-19 years	407.65	501.26	376.09	412.23	300.39	437.94	417.82	393.66
20 or more years	371.21	259.20	439.89	382.48	345.92	397.12	332.70	385.30
Unknown	506.62	515.92	310.14 *	261.92 *	436.03	515.49	384.89 *	507.33
Multi/single status								
2 or more locations	434.10	578.75	375.74	409.06	353.81	461.14	418.98	434.85
1 location only	386.30	383.06	448.59	387.67	328.98	281.87 *	392.87	374.40
Percent full-time employees								
Less than 25%	571.14	503.22 *	650.51 *	602.63	585.61	502.49	468.43	646.02
25-49%	539.10	115.62 *	384.03	670.69	483.58	672.01	403.58	599.14
50-74%	415.82	298.46	607.90	431.11	372.23	419.94	429.66	410.28
75% or more	405.68	417.35	419.65	366.88	328.81	450.81	389.11	412.73
Union presence								
No union employees	425.45	398.16	449.66	402.57	341.01	496.11	400.87	439.43
Has union employees	337.49	179.08 *	184.33 *	175.63 *	380.73	347.51	209.64 *	343.94
Unknown	446.02	178.70 *	431.68	700.65	246.27 *	469.10	322.08	455.50
Percent low wage employees								
50% or more low wage	520.71	344.65	762.88	578.93	433.98	579.57	567.32	489.24
Less than 50% low wage	384.15	398.95	432.15	382.51	330.54	401.77	391.79	379.26
Unknown	486.63	199.66 *	395.08 *	415.93	425.71	499.23	274.48	492.99

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.C.2.a(1999) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at 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	13.83	62.94	46.92	19.15	22.87	20.15	39.10	15.48
Industry group								
Agric., fish., forest.	140.20 *	151.41 *	270.13 *	228.71	17.92 *	81.95	177.25 *	174.69 *
Mining	117.95	*****	409.83 *	*****	302.28 *	107.07	409.83 *	100.48
Construction	43.00	63.66	43.27	119.84	166.89 *	57.38	37.90	100.55
Manufacturing	29.82	191.38 *	70.13	69.87	31.47	50.23	55.01	35.46
Transp., commu., util.	49.55	99.58 *	98.14	170.02	106.07	35.70	106.80	34.38
Wholesale trade	55.35	60.76	144.90	76.46 *	88.01	45.57	82.72	48.40
Retail trade	41.89	166.61	95.39	55.20	66.09	51.94	102.82	29.11
Fin., ins., real est.	28.90	109.92	172.21 *	55.54	52.28	31.70	70.23	29.55
Services	24.60	45.82	69.70	31.84	44.34	36.83	23.81	32.64
Ownership								
For profit, incorporated	12.16	37.73	51.45	17.44	31.29	16.47	36.29	13.77
For profit, unincorporated	100.87	155.30	107.42 *	84.96	61.38	63.40	125.77	50.67
Nonprofit	23.14	47.50	109.85	63.65	25.80	50.89	43.03	29.80
Unknown	53.22	414.89 *	*****	*****	141.33	52.76	146.84 *	52.78
Age of firm								
Less than 5 years	56.23	65.08	183.50	48.44	132.82 *	79.58	80.87	77.53
5-9 years	42.71	66.20	64.68	50.03	83.27	68.40	41.19	79.59
10-19 years	54.48	129.65	61.21	32.06	37.29	49.26	75.39	27.55
20 or more years	13.72	44.66	53.29	25.92	30.85	29.04	22.55	22.54
Unknown	26.43	154.50	93.64 *	145.65 *	60.23	29.08	120.06 *	26.52
Multi/single status								
2 or more locations	21.30	127.18	56.19	81.24	30.09	20.70	68.45	19.81
1 location only	22.52	63.39	53.31	26.34	28.06	95.27 *	40.05	23.47
Percent full-time employees								
Less than 25%	103.30	286.78 *	240.29 *	175.33	141.34	71.70	125.93	97.05
25-49%	40.79	122.21 *	95.69	173.73	49.31	54.16	88.28	39.81
50-74%	30.71	67.60	121.58	35.42	62.91	40.07	69.36	20.88
75% or more	16.19	78.04	47.45	23.64	24.72	23.14	47.10	15.06
Union presence								
No union employees	13.63	63.95	49.06	24.16	26.29	28.00	40.78	21.21
Has union employees	21.89	141.59 *	68.57 *	69.66 *	60.52	30.34	84.34 *	22.28
Unknown	39.04	60.55 *	104.62	131.59	75.15 *	37.59	77.10	39.32
Percent low wage employees								
50% or more low wage	64.87	99.87	154.64	109.90	71.57	42.61	71.02	70.14
Less than 50% low wage	15.06	63.32	45.80	19.50	28.60	25.94	40.63	19.38
Unknown	22.35	92.34 *	164.62 *	96.67	68.37	26.52	53.52	23.32

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.C.2.b(1999) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at 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	422.03	292.18	383.60	368.53	405.72	480.69	354.27	444.62
Industry group								
Agric., fish., forest.	230.35	231.04 *	350.00 *	172.09 *	122.27 *	490.30 *	253.11 *	208.53 *
Mining	349.18	384.92 *	345.89	217.72 *	251.33 *	423.82	224.65 *	380.84
Construction	335.40	334.82	357.64	323.28	350.50	300.08	352.98	310.17
Manufacturing	409.11	222.28	376.72	341.40	370.95	456.25	310.53	422.45
Transp., commu., util.	334.58	203.04	222.60 *	345.32	527.13	289.45	213.49	349.83
Wholesale trade	425.95	325.55	394.71	459.94	439.19	426.70	457.34	413.91
Retail trade	547.17	403.62	590.84	484.48	592.00	562.44	495.71	562.54
Fin., ins., real est.	482.93	351.67	277.27	465.07	406.81	573.31	415.67	508.63
Services	399.62	258.74	351.21	314.06	372.44	506.91	301.86	441.67
Ownership								
For profit, incorporated	430.60	301.56	410.22	398.05	424.33	470.56	382.85	446.54
For profit, unincorporated	341.72	264.65	384.26	297.70	290.56	473.76	291.74	385.76
Nonprofit	345.18	283.25	180.52 *	223.90	372.08	422.56	230.39	375.61
Unknown	637.65	303.06 *	*****	*****	580.96	644.58	155.29 *	638.69
Age of firm								
Less than 5 years	387.50	309.94	458.84	347.78	410.81	491.38	373.54	404.33
5-9 years	405.53	378.79	358.24	497.78	331.25	474.14	417.80	388.34
10-19 years	363.59	275.63	360.76	381.98	393.51	381.95	333.35	393.29
20 or more years	382.08	250.11	394.30	340.34	403.46	409.89	341.82	395.05
Unknown	524.71	564.78 *	259.21 *	332.42	501.39	527.53	339.96 *	525.33
Multi/single status								
2 or more locations	452.64	504.48	413.40	286.87	409.22	483.94	355.21	457.34
1 location only	365.92	282.23	379.52	398.58	398.39	305.82	354.14	385.47
Percent full-time employees								
Less than 25%	389.82	348.14 *	192.48 *	680.58	382.92	357.06 *	290.06 *	410.74
25-49%	509.36	331.57	598.02	399.59	473.23	563.72	457.60	525.11
50-74%	503.50	346.09	396.47	445.31	482.27	595.48	378.65	551.32
75% or more	409.74	281.39	372.12	357.24	394.50	466.76	347.74	430.29
Union presence								
No union employees	433.36	294.95	389.80	365.20	421.79	520.33	349.82	468.53
Has union employees	318.80	178.87 *	203.51 *	391.75	294.00	322.91	470.56	305.49
Unknown	482.70	316.35	446.35 *	421.58	445.41	497.78	316.53	494.91
Percent low wage employees								
50% or more low wage	483.25	534.82	463.49	474.06	330.07	651.70	489.07	479.81
Less than 50% low wage	371.01	281.77	381.44	352.49	394.70	402.09	341.90	387.41
Unknown	520.85	443.66	303.21 *	744.19	525.90	518.35	664.92	518.46

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.C.2.b(1999) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at 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	7.34	9.26	19.28	9.79	18.55	13.66	8.71	10.70
Industry group								
Agric., fish., forest.	48.54	70.13 *	138.71 *	64.65 *	64.45 *	168.69 *	79.21 *	71.14 *
Mining	67.37	122.46 *	99.58	86.63 *	81.60 *	99.98	76.06 *	77.21
Construction	39.23	45.40	52.00	73.73	31.05	48.83	73.52	29.05
Manufacturing	31.47	65.92	80.08	49.51	48.86	40.95	33.90	32.73
Transp., commu., util.	36.45	57.53	118.81 *	99.44	73.45	50.01	50.48	40.64
Wholesale trade	32.75	79.33	74.11	75.05	60.31	48.25	68.86	44.40
Retail trade	21.52	55.34	56.94	51.04	50.89	22.74	39.10	22.18
Fin., ins., real est.	33.11	63.33	76.48	121.26	63.81	42.25	68.53	39.06
Services	17.37	33.61	51.96	22.07	22.46	28.46	25.16	19.34
Ownership								
For profit, incorporated	10.56	14.92	20.72	10.34	22.30	14.61	12.05	14.20
For profit, unincorporated	40.16	31.40	86.57	78.79	46.04	43.28	56.07	39.19
Nonprofit	15.74	57.43	61.99 *	31.86	17.25	32.05	35.15	16.01
Unknown	45.89	110.14 *	*****	*****	154.37	41.57	93.83 *	45.96
Age of firm								
Less than 5 years	29.14	34.29	104.25	81.71	57.39	63.58	32.03	49.21
5-9 years	39.83	39.53	50.20	81.85	57.85	54.12	58.52	35.51
10-19 years	23.09	41.28	38.28	30.08	37.24	42.74	31.91	29.36
20 or more years	10.50	18.95	30.98	26.73	18.52	11.37	22.71	11.14
Unknown	25.39	176.95 *	129.03 *	96.02	74.33	28.01	127.67 *	25.92
Multi/single status								
2 or more locations	11.08	111.68	66.79	31.26	21.74	14.11	20.15	11.12
1 location only	11.09	11.03	25.51	6.64	33.07	48.43	11.87	22.92
Percent full-time employees								
Less than 25%	62.48	275.85 *	73.00 *	173.54	76.64	112.37 *	145.05 *	78.20
25-49%	21.97	93.16	117.92	97.38	97.21	19.96	59.11	27.43
50-74%	29.30	43.58	58.17	57.23	40.20	48.31	33.57	30.92
75% or more	8.75	10.80	21.01	12.63	17.25	18.61	8.49	13.23
Union presence								
No union employees	10.07	10.49	19.76	15.61	23.16	16.43	9.42	13.74
Has union employees	15.24	247.76 *	80.77 *	58.78	41.21	23.01	116.28	19.28
Unknown	32.79	67.50	223.15 *	95.85	66.57	38.52	67.94	31.72
Percent low wage employees								
50% or more low wage	25.03	158.79	97.59	69.91	63.27	45.08	61.59	30.79
Less than 50% low wage	9.57	6.71	23.42	16.79	19.56	15.56	12.66	13.14
Unknown	23.66	118.91	108.81 *	146.88	71.48	26.00	122.49	24.55

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.C.2.c(1999) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at 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	429.54	375.15	569.26	447.56	387.99	424.92	439.42	425.35
Industry group								
Agric., fish., forest.	290.19						348.87	172.22 *
Mining	40.85						*****	42.43
Construction	420.49 *						543.73	145.64 *
Manufacturing	321.56						638.76	279.59
Transp., commu., util.	327.64						403.24 *	317.63
Wholesale trade	395.96						239.28 *	461.51
Retail trade	620.29						470.75	687.82
Fin., ins., real est.	450.67						340.76	488.53
Services	447.67						416.80	470.01
			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
Ownership								
For profit, incorporated	417.88						449.64	405.64
For profit, unincorporated	439.44						414.65	474.28
Nonprofit	445.59						389.95	476.87 *
Unknown	557.46						2,080.00 *	539.00
Age of firm								
Less than 5 years	517.02						532.44	480.76
5-9 years	394.25						335.43	487.39
10-19 years	461.38						535.35	349.76
20 or more years	353.49						386.64	338.89
Unknown	524.88						471.35 *	525.64
Multi/single status								
2 or more locations	429.81						458.31	427.97
1 location only	429.03						436.51	407.57
Percent full-time employees								
Less than 25%	453.38						556.33	336.91
25-49%	593.69						485.01 *	626.39
50-74%	414.85						444.37	397.00
75% or more	421.83						432.87	417.36
Union presence								
No union employees	478.93						451.42	495.81
Has union employees	280.32						438.59 *	258.42
Unknown	380.07						163.51 *	403.24
Percent low wage employees								
50% or more low wage	374.24						351.73 *	386.58
Less than 50% low wage	396.59						440.59	362.28
Unknown	494.00						493.66 *	494.01

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.C.2.c(1999) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at 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	19.25	56.09	106.29	50.96	33.70	40.53	43.48	25.46
Industry group								
Agric., fish., forest.	76.30						95.04	63.60 *
Mining	10.55						*****	10.68
Construction	132.63 *						149.64	128.38 *
Manufacturing	37.93						188.33	19.17
Transp., commu., util.	85.76						176.35 *	82.35
Wholesale trade	55.68						84.08 *	59.01
Retail trade	86.89						72.58	105.56
Fin., ins., real est.	34.76						68.34	52.28
Services	27.19						74.94	48.14
Ownership								
For profit, incorporated	32.09						54.98	33.11
For profit, unincorporated	107.76						121.01	116.24
Nonprofit	103.12						85.80	191.91 *
Unknown	91.50						657.75 *	81.89
Age of firm								
Less than 5 years	118.54						149.36	126.45
5-9 years	29.91						38.97	113.59
10-19 years	63.05						95.19	48.89
20 or more years	30.58						58.28	30.42
Unknown	55.29						167.50 *	55.70
Multi/single status								
2 or more locations	27.61						71.50	29.85
1 location only	34.30						46.08	62.55
Percent full-time employees								
Less than 25%	43.52						144.96	98.11
25-49%	69.96						164.76 *	60.85
50-74%	85.99						133.04	40.57
75% or more	22.74						44.78	30.26
Union presence								
No union employees	22.95						46.08	32.84
Has union employees	28.35						283.39 *	31.93
Unknown	37.43						127.69 *	38.07
Percent low wage employees								
50% or more low wage	76.62						113.15 *	79.63
Less than 50% low wage	19.75						43.29	29.48
Unknown	46.74						203.17 *	50.25

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.C.3(1999) Percent of total premiums contributed by employees enrolled in single coverage at 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	18.1%	13.3%	17.4%	16.3%	17.1%	20.5%	15.3%	19.2%
Industry group								
Agric., fish., forest.	12.6%	12.0%	12.9%	14.7%	5.7% *	18.8% *	10.6%	14.8%
Mining	13.5%	9.7% *	14.8% *	7.6% *	9.6% *	16.3%	10.9%	14.1%
Construction	15.8%	16.4%	17.7%	15.1%	14.0%	13.5%	16.5%	14.5%
Manufacturing	17.8%	10.6% *	19.6%	16.0%	16.8%	19.0%	15.4%	18.2%
Transp., commu., util.	14.3%	9.9%	13.6% *	19.3%	19.9%	12.2%	12.8%	14.5%
Wholesale trade	16.4%	9.8%	17.0%	15.4%	18.3%	17.5%	15.2%	17.0%
Retail trade	26.4%	22.6%	25.9%	22.7%	25.6%	29.0%	23.0%	27.9%
Fin., ins., real est.	19.5%	13.6%	12.2%	16.8%	17.0%	23.3%	14.9%	21.3%
Services	16.3%	11.0%	15.0%	14.2%	15.3%	20.0%	12.7%	17.9%
Ownership								
For profit, incorporated	18.7%	13.2%	18.5%	17.3%	18.4%	20.5%	16.2%	19.7%
For profit, unincorporated	16.1%	14.8%	15.4%	16.5%	13.4%	21.3%	14.3%	18.5%
Nonprofit	14.0%	10.7%	12.0%	11.4%	13.9%	16.7%	10.9%	15.0%
Unknown	26.3%	Unknown	17.6%	64.2% *	18.4% *	24.4%	26.4%	52.0%
Age of firm								
Less than 5 years	19.0%	15.6%	21.2%	19.5%	17.9%	23.9%	18.4%	19.7%
5-9 years	17.4%	15.3%	18.5%	20.5%	16.6%	15.0%	17.5%	17.1%
10-19 years	16.6%	15.0%	16.6%	17.3%	16.9%	17.3%	15.7%	17.7%
20 or more years	16.0%	9.8%	16.8%	14.9%	16.7%	17.5%	13.5%	17.0%
Unknown	22.5%	Unknown	19.9%	23.3%	10.9% *	20.7%	22.7%	13.4% *
Multi/single status								
2 or more locations	19.4%	20.7%	15.8%	14.1%	17.3%	20.7%	15.1%	19.6%
1 location only	15.9%	13.0%	17.6%	17.2%	16.7%	13.0%	15.3%	17.2%
Percent full-time employees								
Less than 25%	20.9%	17.9%	17.6% *	25.3%	19.8%	21.7%	16.8%	22.9%
25-49%	23.9%	11.4%	23.0%	22.1%	20.5%	29.6%	18.2%	26.1%
50-74%	20.2%	12.8%	20.7%	19.6%	18.9%	23.4%	16.4%	21.9%
75% or more	17.6%	13.3%	16.7%	15.6%	16.7%	19.8%	15.0%	18.6%
Union presence								
No union employees	18.9%	13.5%	17.7%	16.8%	18.0%	23.0%	15.5%	20.8%
Has union employees	12.9%	7.2% *	9.3%	12.0%	12.7%	13.5%	12.9%	12.9%
Unknown	19.5%	10.4%	15.5% *	15.8%	15.8%	20.6%	10.8%	20.3%
Percent low wage employees								
50% or more low wage	21.8%	16.0%	23.2%	22.1%	17.8%	31.7%	20.3%	22.9%
Less than 50% low wage	16.2%	13.2%	17.1%	15.9%	16.6%	17.4%	15.0%	17.0%
Unknown	22.0%	11.5% *	18.3%	20.4%	21.1%	22.2%	17.0%	22.1%

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.

Table I.C.3(1999) Standard error for percent of total premiums contributed by employees enrolled in single coverage at 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	0.33%	0.94%	0.90%	0.35%	0.67%	0.65%	0.52%	0.42%
Industry group								
Agric., fish., forest.	1.82%	2.96%	3.26%	3.98%	2.68% *	7.17% *	2.16%	3.63%
Mining	3.68%	3.07% *	6.27% *	2.78% *	4.77% *	4.88%	3.20%	3.96%
Construction	1.02%	2.48%	1.44%	2.18%	2.38%	1.75%	1.32%	1.47%
Manufacturing	0.58%	3.19% *	3.37%	2.33%	1.40%	0.92%	1.59%	0.70%
Transp., comm., util.	1.26%	2.43%	5.45% *	2.23%	2.68%	1.54%	1.83%	1.30%
Wholesale trade	0.72%	2.06%	2.46%	2.32%	1.83%	1.03%	1.94%	1.00%
Retail trade	1.08%	2.95%	1.82%	1.76%	2.81%	1.34%	1.90%	1.14%
Fin., ins., real est.	0.86%	2.25%	2.42%	4.55%	2.45%	1.25%	1.92%	1.07%
Services	0.54%	0.72%	1.37%	0.77%	0.85%	1.09%	0.66%	0.73%
Ownership								
For profit, incorporated	0.44%	0.64%	1.11%	0.61%	0.82%	0.62%	0.68%	0.53%
For profit, unincorporated	1.70%	2.77%	1.79%	1.82%	1.96%	1.52%	2.24%	1.25%
Nonprofit	0.56%	1.58%	1.80%	1.52%	0.70%	1.18%	0.87%	0.62%
Unknown	1.98%	4.99%	20.29% *	6.81% *	3.51%	1.98%	14.59%	1.95%
Age of firm								
Less than 5 years	1.41%	1.16%	2.87%	2.22%	3.35%	3.37%	1.09%	2.29%
5-9 years	0.79%	1.10%	1.90%	1.70%	2.27%	1.67%	1.05%	1.40%
10-19 years	0.86%	2.45%	1.61%	0.80%	1.44%	1.40%	1.19%	0.95%
20 or more years	0.32%	1.02%	1.18%	0.61%	0.68%	0.65%	0.65%	0.44%
Unknown	1.10%	5.80%	6.70%	4.07% *	1.95%	1.16%	5.78% *	1.09%
Multi/single status								
2 or more locations	0.50%	4.03%	1.88%	1.56%	0.54%	0.65%	1.20%	0.48%
1 location only	0.30%	0.91%	0.90%	0.39%	1.40%	1.77%	0.55%	0.65%
Percent full-time employees								
Less than 25%	1.71%	4.16%	6.50% *	4.70%	2.99%	3.20%	2.99%	2.24%
25-49%	0.85%	2.86%	3.24%	2.56%	2.08%	1.03%	1.97%	0.85%
50-74%	0.96%	1.86%	3.38%	1.66%	1.67%	1.55%	1.78%	1.12%
75% or more	0.45%	1.14%	0.84%	0.45%	0.72%	0.83%	0.60%	0.51%
Union presence								
No union employees	0.33%	1.01%	0.90%	0.48%	0.80%	0.79%	0.52%	0.52%
Has union employees	0.62%	2.84% *	1.55%	1.45%	1.59%	0.73%	1.99%	0.70%
Unknown	1.14%	2.90%	4.91% *	4.18%	1.92%	1.37%	2.58%	1.13%
Percent low wage employees								
50% or more low wage	1.28%	2.15%	3.60%	2.74%	2.14%	2.47%	1.66%	1.55%
Less than 50% low wage	0.26%	0.95%	0.87%	0.37%	0.67%	0.61%	0.52%	0.46%
Unknown	0.95%	4.11% *	4.73%	4.15%	2.24%	1.10%	2.86%	1.01%

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.C.3.a(1999) 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, 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	19.1%	16.3%	19.4%	18.2%	16.9%	21.2%	17.2%	20.0%
Industry group								
Agric., fish., forest.	17.0% *	13.9% *	8.4% *	26.8%	3.4% *	16.4%	9.5% *	21.6%
Mining	18.8%	*****	60.0% *	*****	48.9% *	16.4%	60.0% *	16.0%
Construction	18.7%	19.0%	18.6%	23.0%	9.1% *	13.3%	18.6%	19.3%
Manufacturing	18.5%	11.7% *	16.2%	17.3%	17.2%	21.0%	15.0%	19.5%
Transp., comm., util.	16.3%	12.4% *	17.4%	31.5%	22.0%	13.2%	18.1% *	15.6%
Wholesale trade	14.4%	10.4%	20.9%	9.3% *	18.3%	14.8%	13.4%	15.2%
Retail trade	28.7%	27.4%	28.8%	25.6%	26.0%	31.6%	27.2%	29.7%
Fin., ins., real est.	20.9%	17.4%	18.9%	10.7%	16.8%	24.2%	15.1%	22.7%
Services	16.4%	12.1%	16.4%	16.1%	15.0%	18.8%	14.0%	17.4%
Ownership								
For profit, incorporated	20.1%	15.3%	20.7%	18.7%	19.2%	22.0%	17.6%	21.2%
For profit, unincorporated	19.5%	19.8%	15.6%	29.4%	12.0%	21.3%	18.4%	21.5%
Nonprofit	14.3%	12.0%	15.8%	12.0%	12.6%	16.7%	12.7%	14.7%
Unknown	25.2%	66.7% *	*****	*****	25.2%	25.2%	16.4% *	25.2%
Age of firm								
Less than 5 years	22.3%	18.9%	28.6%	27.4%	14.9% *	26.0%	23.8%	20.7%
5-9 years	17.6%	18.6%	24.5%	15.3%	17.0%	11.2%	19.4%	15.1%
10-19 years	18.7%	20.4%	16.7%	20.8%	15.3%	19.3%	18.3%	19.3%
20 or more years	16.9%	10.7%	18.2%	16.6%	17.0%	18.4%	13.9%	18.1%
Unknown	23.6%	34.4%	24.3%	14.9% *	20.4%	24.0%	26.6%	23.6%
Multi/single status								
2 or more locations	20.0%	23.5%	15.8%	17.5%	16.7%	21.4%	17.2%	20.2%
1 location only	17.8%	16.0%	19.7%	18.5%	17.3%	14.8%	17.2%	19.0%
Percent full-time employees								
Less than 25%	26.2%	22.5% *	26.3% *	28.2%	26.0%	25.7%	21.5%	29.5%
25-49%	24.0%	4.4% *	18.6%	27.3%	22.0%	32.1%	16.3%	27.9%
50-74%	19.5%	12.7%	22.6%	22.0%	17.3%	21.5%	17.5%	20.5%
75% or more	18.7%	17.4%	18.8%	16.9%	16.4%	20.7%	17.1%	19.4%
Union presence								
No union employees	19.8%	16.6%	19.7%	19.2%	17.2%	23.4%	17.5%	21.3%
Has union employees	14.6%	7.0% *	8.3% *	5.7% *	16.1%	15.6%	7.5% *	15.0%
Unknown	20.6%	6.6% *	16.0%	34.3%	12.8% *	21.8%	12.1%	21.4%
Percent low wage employees								
50% or more low wage	23.1%	12.9%	29.6% *	23.5%	23.3%	33.2%	21.1%	24.9%
Less than 50% low wage	17.6%	16.7%	19.0%	17.8%	16.2%	18.6%	17.1%	18.0%
Unknown	22.7%	8.1% *	15.6% *	21.9%	20.9%	23.3%	11.4%	23.1%

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.C.3.a(1999) 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, 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	0.61%	2.03%	1.91%	0.81%	1.18%	0.80%	1.55%	0.70%
Industry group								
Agric., fish., forest.	5.47% *	6.24% *	12.51% *	7.24%	1.28% *	4.42%	6.88% *	5.33%
Mining	3.99%	*****	18.97% *	*****	15.45% *	3.54%	18.97% *	3.51%
Construction	1.73%	3.76%	2.89%	4.19%	9.34% *	2.51%	1.81%	4.65%
Manufacturing	1.31%	6.82% *	3.09%	3.49%	1.79%	1.49%	2.67%	1.34%
Transp., commu., util.	2.58%	4.65% *	4.09%	7.69%	5.40%	1.90%	5.68% *	1.75%
Wholesale trade	2.45%	2.54%	5.97%	4.51% *	3.12%	2.46%	3.55%	2.23%
Retail trade	1.24%	4.75%	3.37%	2.39%	3.41%	1.95%	3.27%	0.94%
Fin., ins., real est.	1.16%	4.11%	4.59%	2.64%	2.55%	1.39%	2.61%	1.27%
Services	1.15%	2.02%	3.07%	1.44%	1.82%	1.66%	1.09%	1.47%
Ownership								
For profit, incorporated	0.54%	1.52%	2.11%	0.85%	1.61%	0.62%	1.66%	0.56%
For profit, unincorporated	2.74%	4.15%	4.17%	3.98%	3.24%	2.75%	3.54%	2.45%
Nonprofit	1.11%	1.90%	3.54%	2.42%	1.01%	2.26%	1.54%	1.40%
Unknown	1.93%	21.08% *	*****	*****	7.14%	1.91%	7.42% *	1.91%
Age of firm								
Less than 5 years	2.47%	2.77%	4.09%	2.75%	4.85% *	4.17%	2.75%	3.42%
5-9 years	1.70%	3.07%	2.77%	2.54%	3.17%	3.33%	1.85%	2.70%
10-19 years	1.73%	3.61%	3.03%	1.18%	1.84%	1.70%	2.36%	1.34%
20 or more years	0.58%	1.76%	1.97%	1.14%	1.51%	1.33%	1.00%	0.95%
Unknown	0.99%	10.30%	6.89%	5.95% *	2.59%	1.08%	7.11%	0.98%
Multi/single status								
2 or more locations	0.88%	5.47%	2.30%	3.20%	1.45%	0.83%	2.94%	0.82%
1 location only	0.98%	1.96%	2.16%	1.12%	1.44%	4.22%	1.56%	0.99%
Percent full-time employees								
Less than 25%	4.86%	9.12% *	8.12% *	7.38%	7.17%	3.33%	5.63%	4.58%
25-49%	1.34%	2.89% *	4.15%	5.32%	2.29%	1.52%	2.13%	1.38%
50-74%	1.59%	3.11%	5.98%	1.92%	2.78%	2.26%	3.32%	1.06%
75% or more	0.69%	2.42%	1.90%	0.97%	1.28%	0.96%	1.78%	0.68%
Union presence								
No union employees	0.64%	2.05%	2.02%	1.09%	1.32%	1.21%	1.62%	1.00%
Has union employees	0.96%	5.48% *	3.29% *	3.50% *	3.08%	1.37%	3.69% *	1.02%
Unknown	1.30%	2.60% *	4.20%	6.43%	4.35% *	1.00%	3.45%	1.21%
Percent low wage employees								
50% or more low wage	3.25%	3.51%	10.38% *	4.05%	3.94%	3.87%	3.27%	3.78%
Less than 50% low wage	0.67%	2.02%	1.80%	0.73%	1.38%	1.13%	1.56%	0.80%
Unknown	0.87%	4.52% *	6.36% *	5.21%	3.40%	0.99%	2.73%	0.90%

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.C.3.b(1999) Percent of total premiums for mixed-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, 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	17.9%	11.5%	15.4%	15.5%	17.3%	20.8%	14.2%	19.2%
Industry group								
Agric., fish., forest.	10.4%	10.0% *	15.2% *	6.5% *	6.7% *	25.2% *	10.2% *	10.6%
Mining	14.2% *	11.4% *	10.3% *	10.8% *	8.8% *	19.5% *	8.4% *	15.8%
Construction	14.7%	14.4%	14.8%	14.2%	15.9%	14.5%	14.8%	14.5%
Manufacturing	18.4%	9.8%	16.9%	16.1%	17.3%	20.0%	14.0%	19.0%
Transp., commu., util.	13.8%	8.4% *	8.8% *	15.9%	20.2%	11.9%	8.6% *	14.4%
Wholesale trade	17.4%	12.8%	15.4%	17.5%	18.3%	18.2%	17.4%	17.4%
Retail trade	25.4%	16.7%	26.0%	22.2%	25.8%	27.5%	21.6%	26.7%
Fin., ins., real est.	19.5%	13.9%	10.3%	18.1%	16.5%	23.8%	15.9%	21.0%
Services	16.2%	9.8%	13.7%	12.6%	15.3%	21.1%	11.7%	18.2%
Ownership								
For profit, incorporated	18.5%	12.0%	16.6%	17.2%	18.2%	20.6%	15.6%	19.5%
For profit, unincorporated	14.4%	10.2%	15.3%	11.9%	14.4%	20.1%	11.3%	17.6%
Nonprofit	13.6%	11.1%	7.1% *	8.4%	14.8%	17.0%	8.9%	14.9%
Unknown	27.5%	13.2% *	*****	*****	24.4%	27.8%	7.2% *	27.5%
Age of firm								
Less than 5 years	17.0%	12.7%	20.6%	15.1%	19.4%	23.0%	15.6%	19.0%
5-9 years	17.7%	14.9%	15.3%	22.7%	16.2%	19.5%	17.6%	17.8%
10-19 years	15.3%	10.9%	14.6%	16.1%	17.6%	16.4%	13.4%	17.4%
20 or more years	16.0%	9.7%	15.1%	14.1%	16.8%	18.2%	13.4%	17.0%
Unknown	22.4%	23.9% *	11.9% *	15.2%	20.9%	22.6%	15.8% *	22.4%
Multi/single status								
2 or more locations	19.5%	20.1%	15.5%	12.3%	17.5%	21.0%	14.0%	19.8%
1 location only	15.1%	11.1%	15.4%	16.7%	17.1%	12.6%	14.3%	16.6%
Percent full-time employees								
Less than 25%	18.5%	10.5% *	8.9% *	26.2%	16.9%	20.7%	10.2% *	21.0%
25-49%	23.4%	14.0%	29.2%	17.0%	19.5%	28.1%	20.3%	24.4%
50-74%	21.3%	15.3%	16.2%	17.8%	19.8%	25.9%	16.0%	23.3%
75% or more	17.3%	11.0%	14.8%	15.1%	17.0%	20.0%	13.9%	18.5%
Union presence								
No union employees	18.5%	11.6%	15.7%	15.6%	18.2%	23.0%	14.2%	20.5%
Has union employees	12.8%	5.9% *	7.7% *	14.7%	12.0%	13.2%	14.5%	12.6%
Unknown	20.5%	17.1%	17.6% *	19.6%	17.7%	21.1%	15.6%	20.8%
Percent low wage employees								
50% or more low wage	21.8%	21.1%	20.8%	20.4%	15.3%	32.0%	21.2%	22.1%
Less than 50% low wage	15.7%	11.1%	15.2%	15.0%	17.0%	17.7%	13.7%	16.8%
Unknown	22.1%	16.0% *	13.7% *	25.1%	21.1%	22.2%	23.1%	22.1%

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.C.3.b(1999) Standard error for percent of total premiums for mixed-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, 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	0.36%	0.39%	0.70%	0.53%	0.82%	0.61%	0.29%	0.51%
Industry group								
Agric., fish., forest.	1.89%	4.05% *	6.70% *	3.16% *	2.80% *	8.50% *	4.32% *	2.86%
Mining	4.52% *	3.60% *	3.45% *	3.65% *	4.70% *	6.55% *	3.13% *	4.78%
Construction	1.34%	2.20%	2.32%	2.25%	1.93%	2.21%	2.31%	1.42%
Manufacturing	1.13%	2.70%	2.84%	2.34%	2.10%	1.24%	1.51%	1.23%
Transp., commu., util.	1.76%	2.56% *	7.53% *	3.19%	3.27%	2.53%	2.76% *	1.96%
Wholesale trade	1.30%	3.31%	3.04%	2.19%	2.85%	1.77%	2.08%	1.93%
Retail trade	1.05%	1.67%	2.40%	2.37%	2.83%	1.14%	1.57%	1.21%
Fin., ins., real est.	1.35%	2.63%	2.37%	5.09%	2.39%	1.75%	2.64%	1.64%
Services	0.69%	1.30%	2.05%	0.89%	0.97%	1.16%	0.95%	0.72%
Ownership								
For profit, incorporated	0.47%	0.66%	0.81%	0.50%	0.92%	0.58%	0.46%	0.62%
For profit, unincorporated	1.44%	1.30%	3.17%	3.23%	2.21%	1.62%	1.91%	1.57%
Nonprofit	0.57%	2.04%	2.71% *	1.09%	0.74%	1.05%	1.39%	0.58%
Unknown	2.35%	4.06% *	*****	*****	4.34%	2.38%	2.88% *	2.36%
Age of firm								
Less than 5 years	1.32%	1.40%	4.24%	2.47%	3.30%	3.04%	1.02%	2.51%
5-9 years	1.54%	1.85%	1.81%	3.54%	2.71%	2.34%	2.27%	1.55%
10-19 years	1.07%	1.73%	1.81%	1.11%	2.06%	2.00%	1.28%	1.54%
20 or more years	0.43%	0.82%	1.15%	1.19%	0.68%	0.49%	0.79%	0.50%
Unknown	1.04%	7.63% *	6.15% *	3.54%	3.00%	1.13%	6.00% *	1.06%
Multi/single status								
2 or more locations	0.46%	4.56%	2.33%	1.42%	0.76%	0.62%	0.71%	0.49%
1 location only	0.47%	0.43%	0.94%	0.28%	1.71%	1.69%	0.39%	1.15%
Percent full-time employees								
Less than 25%	2.30%	5.98% *	6.44% *	5.68%	3.39%	3.93%	3.62% *	2.70%
25-49%	0.97%	4.07%	6.40%	3.10%	3.52%	1.32%	2.70%	1.36%
50-74%	1.45%	2.95%	2.16%	2.28%	2.07%	2.27%	1.63%	1.68%
75% or more	0.44%	0.40%	0.67%	0.64%	0.80%	0.82%	0.21%	0.63%
Union presence								
No union employees	0.46%	0.45%	0.72%	0.72%	0.95%	0.78%	0.29%	0.65%
Has union employees	0.63%	3.09% *	2.38% *	2.01%	1.82%	0.90%	3.39%	0.81%
Unknown	1.24%	4.25%	7.00% *	4.64%	2.69%	1.54%	3.79%	1.31%
Percent low wage employees								
50% or more low wage	1.11%	5.64%	4.17%	3.13%	2.52%	2.72%	2.15%	1.45%
Less than 50% low wage	0.41%	0.27%	0.86%	0.71%	0.92%	0.78%	0.42%	0.62%
Unknown	1.01%	5.62% *	5.01% *	4.62%	2.92%	1.11%	4.25%	1.04%

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.C.3.c(1999) Percent of total premiums for any-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, 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	16.6%	12.3%	20.9%	15.9%	16.0%	17.6%	15.1%	17.5%	
Industry group									
Agric., fish., forest.	12.3%						13.5% *	9.0% *	
Mining	1.8%						*****	2.0%	
Construction	14.8% *						18.6% *	5.5% *	
Manufacturing	13.7%						21.9%	12.3%	
Transp., commu., util.	12.9%						14.2% *	12.7% *	
Wholesale trade	14.8%						8.1% *	18.1%	
Retail trade	24.8%						16.4%	29.5%	
Fin., ins., real est.	15.7%						9.4%	18.7%	
Services	16.5%						14.6%	17.9%	
		These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.							
Ownership									
For profit, incorporated	16.6%						15.3%	17.2%	
For profit, unincorporated	15.4%						14.4%	16.9%	
Nonprofit	15.7%						13.7%	16.9%	
Unknown	22.3%						100.0% *	21.5%	
Age of firm									
Less than 5 years	18.9%						18.3%	20.4%	
5-9 years	15.1%						12.2%	20.5%	
10-19 years	17.9%						19.4%	15.1%	
20 or more years	13.6%						12.9%	14.0%	
Unknown	20.8%						8.9% *	21.2%	
Multi/single status									
2 or more locations	17.6%						15.8%	17.7%	
1 location only	15.2%						14.9%	15.9%	
Percent full-time employees									
Less than 25%	20.8%						21.3%	20.0%	
25-49%	25.6%						16.0%	29.8%	
50-74%	16.2%						15.1%	17.2%	
75% or more	16.2%						14.8%	16.8%	
Union presence									
No union employees	18.9%						16.1%	20.9%	
Has union employees	10.3%						12.6% *	9.9%	
Unknown	14.4%						3.7% *	16.5%	
Percent low wage employees									
50% or more low wage	18.5%						14.2% *	21.7%	
Less than 50% low wage	15.0%						15.2%	14.8%	
Unknown	19.6%						12.9% *	20.0%	

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.C.3.c(1999) Standard error for percent of total premiums for any-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, 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	0.72%	1.72%	3.67%	1.98%	1.43%	1.53%	1.60%	0.83%
Industry group								
Agric., fish., forest.	3.34%						4.34% *	4.34% *
Mining	0.50%						*****	0.52%
Construction	7.11% *						8.03% *	5.61% *
Manufacturing	1.59%						6.33%	0.81%
Transp., commu., util.	3.87%						6.39% *	3.83% *
Wholesale trade	2.23%						3.15% *	1.91%
Retail trade	2.60%						2.50%	2.86%
Fin., ins., real est.	1.02%						2.11%	1.44%
Services	1.10%						2.64%	1.71%
Ownership								
For profit, incorporated	1.31%						2.12%	1.19%
For profit, unincorporated	4.05%						4.17%	4.62%
Nonprofit	2.59%						2.54%	4.07%
Unknown	3.42%						31.62% *	2.61%
Age of firm								
Less than 5 years	4.27%						4.65%	5.58%
5-9 years	1.30%						1.87%	4.04%
10-19 years	2.17%						3.25%	2.08%
20 or more years	1.31%						1.97%	1.28%
Unknown	2.16%						9.14% *	2.14%
Multi/single status								
2 or more locations	0.95%						2.70%	1.00%
1 location only	1.20%						1.61%	2.26%
Percent full-time employees								
Less than 25%	2.00%						5.28%	5.22%
25-49%	2.49%						4.21%	2.49%
50-74%	2.83%						3.66%	2.07%
75% or more	0.87%						1.60%	1.04%
Union presence								
No union employees	0.90%						1.59%	1.09%
Has union employees	0.94%						7.12% *	1.02%
Unknown	1.37%						5.81% *	1.47%
Percent low wage employees								
50% or more low wage	3.09%						4.29% *	3.62%
Less than 50% low wage	0.79%						1.66%	1.06%
Unknown	1.73%						9.92% *	1.92%

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.C.4(1999) Percent of private-sector employees that are enrolled in a health insurance plan with 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	48.2%	58.0%	59.3%	56.3%	51.1%	41.8%	58.0%	45.4%
Industry group								
Agric., fish., forest.	54.6%	55.3%	54.2%	60.2%	55.0%	45.7%	56.3%	53.1%
Mining	30.6%	45.0% *	50.1%	32.3%	28.9%	28.7%	50.3%	28.3%
Construction	49.4%	49.1%	55.0%	46.3%	46.1%	52.5%	49.8%	48.7%
Manufacturing	42.5%	56.7%	57.8%	52.7%	46.7%	37.1%	56.4%	40.7%
Transp., commu., util.	39.1%	50.6%	52.5%	52.7%	48.1%	34.3%	50.3%	37.7%
Wholesale trade	46.5%	57.0%	55.0%	55.3%	46.8%	39.6%	56.0%	43.1%
Retail trade	53.9%	64.7%	64.2%	62.0%	56.0%	48.3%	64.2%	50.8%
Fin., ins., real est.	48.4%	57.7%	60.9%	56.5%	51.1%	43.7%	58.8%	45.6%
Services	52.7%	60.1%	61.6%	59.9%	55.6%	45.6%	60.2%	50.0%
Ownership								
For profit, incorporated	47.3%	56.8%	57.6%	55.0%	50.3%	41.4%	56.9%	44.6%
For profit, unincorporated	55.0%	62.4%	66.1%	62.3%	47.1%	44.4%	63.8%	47.7%
Nonprofit	51.0%	57.1%	64.1%	60.9%	56.6%	41.7%	58.7%	49.2%
Unknown	44.3%	37.6% *	52.8% *	90.7%	41.6%	44.4%	48.1%	44.3%
Age of firm								
Less than 5 years	55.3%	59.0%	59.8%	58.2%	51.5%	48.3%	59.7%	50.9%
5-9 years	55.9%	57.8%	59.9%	57.4%	55.2%	45.2%	58.3%	52.8%
10-19 years	55.9%	60.5%	63.5%	57.0%	53.8%	44.9%	60.4%	51.6%
20 or more years	48.2%	55.8%	56.4%	55.5%	50.3%	40.9%	55.9%	46.0%
Unknown	42.2%	56.7%	58.5%	55.9%	49.6%	41.7%	58.7%	42.2%
Multi/single status								
2 or more locations	44.4%	58.6%	59.7%	55.8%	50.6%	41.7%	57.5%	43.9%
1 location only	56.2%	58.0%	59.3%	56.5%	52.2%	44.1%	58.0%	53.1%
Percent full-time employees								
Less than 25%	57.1%	62.0%	63.6%	60.8%	59.4%	52.2%	58.9%	56.4%
25-49%	55.6%	63.6%	66.1%	67.3%	60.5%	48.2%	66.1%	52.7%
50-74%	52.6%	60.5%	64.7%	62.0%	57.3%	44.8%	62.2%	49.4%
75% or more	47.3%	57.4%	58.4%	55.3%	50.0%	41.1%	57.2%	44.5%
Union presence								
No union employees	51.7%	59.0%	60.1%	57.3%	52.5%	45.3%	59.1%	48.7%
Has union employees	38.6%	35.2%	43.7%	47.5%	44.4%	36.1%	39.9%	38.5%
Unknown	39.4%	59.7%	59.7%	54.6%	49.5%	37.2%	56.9%	38.4%
Percent low wage employees								
50% or more low wage	59.5%	58.6%	74.7%	65.9%	57.6%	49.6%	66.1%	56.1%
Less than 50% low wage	51.0%	58.1%	58.7%	55.9%	50.8%	42.1%	57.7%	47.7%
Unknown	42.3%	52.7%	65.0%	56.3%	51.3%	41.4%	56.5%	42.1%

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.

Table I.C.4(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with 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	0.51%	0.74%	1.10%	0.85%	0.66%	0.74%	0.59%	0.60%
Industry group								
Agric., fish., forest.	4.10%	4.21%	7.24%	4.72%	12.20%	5.30%	4.76%	5.84%
Mining	2.71%	14.62% *	13.77%	6.96%	5.76%	3.67%	12.93%	2.46%
Construction	1.19%	2.22%	1.96%	3.28%	4.17%	4.56%	1.51%	2.26%
Manufacturing	0.78%	3.26%	2.60%	1.76%	1.73%	1.01%	0.71%	0.83%
Transp., commu., util.	1.10%	4.31%	5.12%	2.30%	3.65%	0.67%	2.65%	1.25%
Wholesale trade	0.85%	2.63%	3.22%	2.06%	1.19%	1.10%	1.27%	1.13%
Retail trade	0.78%	1.84%	3.09%	1.63%	1.99%	0.98%	1.44%	0.84%
Fin., ins., real est.	0.84%	2.66%	4.86%	2.26%	1.04%	1.32%	1.58%	1.11%
Services	0.87%	1.51%	1.62%	1.69%	0.84%	1.05%	1.16%	0.94%
Ownership								
For profit, incorporated	0.55%	0.89%	0.78%	0.82%	0.96%	0.81%	0.60%	0.67%
For profit, unincorporated	1.26%	1.95%	2.52%	3.38%	3.91%	1.82%	1.10%	1.94%
Nonprofit	1.11%	3.12%	3.17%	1.95%	1.52%	0.71%	2.35%	1.07%
Unknown	1.06%	13.80% *	16.69% *	19.71%	2.81%	1.13%	13.96%	1.06%
Age of firm								
Less than 5 years	1.60%	1.73%	2.68%	2.73%	4.20%	4.77%	1.46%	2.56%
5-9 years	0.95%	1.99%	1.62%	2.71%	2.33%	2.94%	1.10%	2.08%
10-19 years	0.70%	1.29%	1.86%	1.54%	2.19%	1.50%	1.19%	1.20%
20 or more years	0.51%	1.59%	1.72%	0.98%	0.91%	0.94%	1.02%	0.54%
Unknown	0.86%	15.05%	9.48%	4.76%	1.58%	0.87%	3.95%	0.85%
Multi/single status								
2 or more locations	0.66%	4.71%	2.50%	1.71%	0.82%	0.77%	1.30%	0.66%
1 location only	0.57%	0.83%	1.29%	0.90%	0.94%	2.51%	0.68%	0.64%
Percent full-time employees								
Less than 25%	2.66%	6.70%	5.70%	7.15%	3.40%	3.64%	4.80%	3.37%
25-49%	0.86%	3.14%	2.63%	1.54%	2.36%	1.27%	1.48%	0.95%
50-74%	0.96%	1.55%	3.52%	2.15%	0.94%	1.44%	1.80%	1.20%
75% or more	0.56%	0.78%	0.90%	0.91%	0.71%	0.78%	0.51%	0.66%
Union presence								
No union employees	0.38%	0.67%	1.06%	0.75%	0.57%	0.69%	0.53%	0.47%
Has union employees	0.99%	5.47%	2.29%	3.38%	2.68%	1.10%	2.54%	1.12%
Unknown	0.87%	4.74%	7.66%	6.90%	4.33%	0.89%	2.90%	0.85%
Percent low wage employees								
50% or more low wage	2.76%	1.97%	4.05%	3.33%	5.79%	2.69%	1.76%	3.69%
Less than 50% low wage	0.47%	0.84%	1.13%	0.95%	0.77%	0.89%	0.55%	0.59%
Unknown	0.67%	4.74%	4.55%	4.62%	1.35%	0.73%	4.19%	0.66%

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.C.4.a(1999) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution 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	33.5%	65.9%	53.8%	47.5%	34.6%	16.5%	57.3%	24.7%
Industry group								
Agric., fish., forest.	63.9%	69.5%	62.6%	62.1%	77.7%	34.7% *	64.6%	63.1%
Mining	36.5%	39.4% *	25.3% *	76.6%	36.6% *	28.7% *	53.3%	33.1%
Construction	54.5%	62.5%	56.0%	55.3%	50.5%	31.0%	59.3%	45.7%
Manufacturing	28.8%	72.2%	49.7%	48.0%	31.3%	17.6%	55.7%	24.2%
Transp., commu., util.	37.5%	79.7%	68.3%	47.4%	25.1%	32.8%	69.0%	32.1%
Wholesale trade	36.4%	72.2%	53.0%	49.0%	28.1%	20.4%	56.5%	26.9%
Retail trade	22.4%	53.7%	40.0%	37.1%	27.5%	7.1%	46.3%	13.6%
Fin., ins., real est.	24.7%	55.3%	59.1%	45.4%	31.1%	7.4%	51.7%	15.3%
Services	37.9%	69.5%	58.0%	48.7%	38.9%	17.6%	61.2%	27.8%
Ownership								
For profit, incorporated	32.5%	65.6%	51.0%	45.5%	33.2%	17.5%	54.9%	24.4%
For profit, unincorporated	48.6%	65.6%	63.0%	44.8%	42.7%	18.4%	63.5%	31.9%
Nonprofit	37.6%	68.0%	62.4%	59.4%	37.4%	16.0%	64.7%	29.9%
Unknown	7.2%	35.3% *	36.6% *	27.0% *	17.9% *	6.2%	36.3% *	7.1%
Age of firm								
Less than 5 years	45.9%	61.1%	51.0%	43.6%	39.3%	25.5%	55.3%	34.7%
5-9 years	49.6%	63.0%	45.8%	48.3%	50.1%	29.7%	53.1%	45.0%
10-19 years	44.4%	64.0%	55.1%	43.6%	31.0%	23.8%	57.4%	29.6%
20 or more years	36.7%	71.2%	56.4%	49.8%	34.9%	18.0%	59.3%	28.9%
Unknown	15.0%	42.1% *	43.5% *	45.0%	24.4%	14.1%	44.6%	14.9%
Multi/single status								
2 or more locations	22.6%	40.4%	51.7%	51.1%	31.9%	16.0%	49.4%	21.2%
1 location only	51.8%	66.9%	54.1%	46.1%	40.0%	37.6%	58.3%	40.2%
Percent full-time employees								
Less than 25%	31.8%	63.0%	68.6%	42.8%	42.3%	3.2% *	63.0%	19.3%
25-49%	23.7%	72.9%	42.2%	36.9%	26.4%	5.0%	54.0%	13.3%
50-74%	30.2%	62.5%	51.7%	38.5%	32.8%	11.4%	55.8%	19.7%
75% or more	34.3%	66.2%	54.5%	48.9%	35.1%	17.8%	57.5%	25.9%
Union presence								
No union employees	33.8%	65.8%	53.4%	46.6%	33.0%	11.6%	57.3%	22.6%
Has union employees	36.4%	78.1%	66.9%	57.0%	43.5%	29.2%	56.2%	34.8%
Unknown	24.5%	59.2%	52.3%	46.0%	39.3%	19.8%	58.7%	21.8%
Percent low wage employees								
50% or more low wage	39.2%	71.4%	37.8%	42.4%	44.8%	4.4% *	52.6%	31.0%
Less than 50% low wage	41.1%	65.5%	54.8%	48.2%	35.0%	20.4%	57.7%	31.1%
Unknown	16.1%	73.6%	43.6%	32.3%	27.0%	14.4%	49.6%	15.4%

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.C.4.a(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution 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	0.67%	1.73%	1.14%	1.40%	1.21%	1.08%	0.96%	0.81%
Industry group								
Agric., fish., forest.	6.05%	8.34%	11.61%	12.16%	16.11%	14.23% *	6.49%	10.21%
Mining	7.37%	13.71% *	8.07% *	14.70%	13.20% *	10.60% *	15.64%	9.91%
Construction	1.80%	3.57%	4.22%	4.01%	7.70%	8.03%	2.49%	5.30%
Manufacturing	1.14%	5.84%	5.78%	4.65%	1.86%	1.43%	3.64%	1.02%
Transp., commu., util.	2.47%	4.41%	9.14%	7.07%	4.88%	3.43%	3.50%	3.43%
Wholesale trade	2.80%	4.91%	5.24%	6.08%	4.43%	4.25%	3.52%	3.48%
Retail trade	2.08%	4.87%	3.08%	3.75%	5.52%	1.09%	2.79%	2.19%
Fin., ins., real est.	1.72%	8.25%	7.22%	7.08%	8.05%	1.52%	4.40%	2.08%
Services	0.82%	0.89%	1.85%	2.75%	2.43%	1.39%	1.49%	1.19%
Ownership								
For profit, incorporated	0.84%	2.07%	1.61%	1.76%	1.33%	1.51%	1.62%	0.91%
For profit, unincorporated	3.50%	4.02%	3.83%	5.79%	7.89%	5.00%	3.23%	4.48%
Nonprofit	1.35%	4.42%	4.64%	4.46%	2.03%	2.03%	3.57%	0.90%
Unknown	1.40%	13.06% *	11.56% *	11.49% *	6.91% *	1.24%	12.64% *	1.43%
Age of firm								
Less than 5 years	2.54%	3.04%	5.07%	4.21%	7.80%	7.54%	1.82%	4.65%
5-9 years	0.81%	2.38%	2.62%	2.48%	4.58%	6.78%	1.49%	2.38%
10-19 years	1.94%	3.55%	1.84%	1.76%	3.99%	4.61%	2.14%	2.27%
20 or more years	1.32%	2.78%	2.25%	2.03%	1.46%	2.44%	1.69%	1.37%
Unknown	1.02%	14.23% *	14.13% *	10.48%	4.45%	1.07%	9.23%	1.02%
Multi/single status								
2 or more locations	0.95%	11.03%	5.82%	2.69%	1.19%	1.07%	3.65%	0.96%
1 location only	0.82%	1.42%	1.17%	1.54%	3.14%	7.95%	0.91%	1.67%
Percent full-time employees								
Less than 25%	3.96%	7.04%	10.35%	8.38%	8.53%	3.16% *	5.84%	3.72%
25-49%	1.40%	5.60%	7.59%	3.42%	1.49%	0.81%	4.45%	0.58%
50-74%	2.02%	4.85%	4.50%	4.10%	3.91%	1.98%	3.70%	1.54%
75% or more	0.83%	2.55%	1.30%	1.61%	1.54%	1.23%	1.16%	0.99%
Union presence								
No union employees	0.76%	1.95%	1.13%	1.40%	1.81%	0.98%	0.94%	0.90%
Has union employees	1.71%	4.90%	7.38%	5.34%	4.90%	2.65%	6.14%	2.09%
Unknown	1.81%	9.47%	10.27%	10.86%	7.71%	2.16%	6.11%	1.81%
Percent low wage employees								
50% or more low wage	3.41%	3.40%	7.69%	6.04%	7.15%	1.50% *	3.79%	4.71%
Less than 50% low wage	0.74%	1.72%	1.27%	1.62%	1.48%	2.09%	0.92%	1.07%
Unknown	1.03%	4.92%	9.03%	8.14%	4.21%	1.12%	6.34%	0.95%

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.