

Table I. D. 1(1999) Average total family 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	6,058.12	5,887.86	6,321.35	5,933.40	6,069.02	6,072.31	6,061.99	6,057.26
Industry group								
Agric., fish., forest.	5,710.55	5,430.85	5,179.96	4,968.52	6,752.01	5,813.08	5,071.04	6,227.81
Mining	6,298.84	5,518.35	8,678.19	5,998.25	5,969.54	6,345.29	7,269.80	6,223.05
Construction	5,613.60	5,526.88	5,665.53	5,459.56	5,660.59	6,356.31	5,567.44	5,694.51
Manufacturing	5,963.59	6,032.13	6,096.09	5,675.20	5,706.77	6,087.56	5,936.75	5,966.05
Transp., commu., util.	6,016.95	5,782.85	6,120.48	6,154.29	6,727.21	5,900.91	5,989.30	6,019.79
Wholesale trade	6,201.36	6,106.13	6,956.09	6,119.86	6,247.86	6,092.14	6,535.22	6,107.83
Retail trade	5,771.64	5,924.36	6,263.85	5,944.01	5,793.52	5,669.95	6,111.99	5,699.49
Fin., ins., real est.	6,381.72	6,598.77	7,318.50	6,710.92	6,492.63	6,232.65	6,874.20	6,280.86
Services	6,188.17	5,794.30	6,355.83	6,049.63	6,275.99	6,235.66	6,024.80	6,235.28
Unknown	5,820.00 *	5,820.00 *	*****	*****	*****	*****	5,820.00 *	*****
Ownership								
For profit, incorporated	6,019.83	5,973.61	6,281.29	5,918.16	5,975.64	6,031.17	6,076.64	6,007.17
For profit, unincorporated	6,188.92	5,749.55	6,234.68	5,991.24	6,243.41	6,527.59	5,973.30	6,313.32
Nonprofit	6,180.41	5,618.86	6,762.02	6,011.80	6,376.18	6,145.15	6,048.02	6,205.77
Unknown	6,212.62	6,016.44	6,607.08 *	6,224.33	6,008.83	6,229.37	6,387.65	6,212.11
Age of firm								
Less than 5 years	5,861.02	5,637.79	6,139.86	5,395.31	5,944.03	6,224.92	5,791.79	5,918.54
5-9 years	5,826.37	5,935.37	5,938.18	5,826.97	5,795.37	5,604.10	5,861.80	5,787.96
10-19 years	6,046.74	6,051.98	6,284.09	5,839.19	5,991.97	6,204.33	6,038.89	6,052.99
20 or more years	6,030.51	5,868.95	6,496.21	6,041.92	6,109.54	5,935.93	6,188.23	5,993.63
Unknown	6,157.32	4,829.71	5,584.92	6,782.52	6,109.46	6,158.77	6,795.65	6,155.62
Multi/single status								
2 or more locations	6,081.30	6,440.73	6,504.23	6,065.24	6,100.75	6,071.80	6,285.61	6,075.35
1 location only	5,995.79	5,865.67	6,300.13	5,882.59	6,004.32	6,098.12	6,033.38	5,940.55
Percent full-time employees								
Less than 25%	5,793.96	6,594.03	6,603.97	5,433.09	6,048.20	5,503.93	6,096.28	5,685.10
25-49%	5,829.37	6,123.51	5,676.92	6,233.74	5,911.34	5,731.79	6,030.08	5,789.89
50-74%	5,764.88	5,511.79	5,962.19	5,518.04	6,055.85	5,740.24	5,638.20	5,795.61
75% or more	6,096.23	5,921.51	6,375.61	5,962.81	6,075.18	6,120.82	6,106.31	6,094.01
Union presence								
No union employees	6,025.63	5,880.60	6,340.01	5,913.87	6,032.63	6,031.39	6,063.05	6,013.83
Has union employees	6,156.52	6,019.75	6,309.63	5,995.33	6,207.51	6,159.51	6,082.17	6,162.29
Unknown	6,070.37	5,819.45	5,070.29	6,377.62	6,154.13	6,069.05	5,942.14	6,075.18
Percent low wage employees								
50% or more low wage	5,832.12	6,057.84	5,704.76	5,757.62	6,329.74	5,248.98	5,877.23	5,814.09
Less than 50% low wage	5,998.08	5,869.63	6,335.16	5,923.63	6,054.21	5,941.19	6,058.06	5,973.81
Unknown	6,161.30	6,292.22	6,268.62	6,359.00	6,123.09	6,160.16	6,384.77	6,158.43

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. D. 1(1999) Standard error for average total family 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	32.16	118.26	68.52	65.86	36.47	49.76	37.28	39.10
Industry group								
Agric., fish., forest.	333.17	229.99	296.14	478.58	1,138.23	1,046.72	289.30	714.41
Mining	297.43	1,319.77	2,306.63	998.03	999.52	406.01	1,611.00	282.01
Construction	83.24	218.11	264.90	163.64	214.47	285.55	99.67	112.99
Manufacturing	93.79	343.81	176.96	80.70	97.35	147.68	131.60	103.97
Transp., commu., util.	68.35	229.95	311.44	151.69	331.28	105.28	205.22	67.53
Wholesale trade	117.00	337.50	400.27	271.78	199.12	214.42	220.99	146.54
Retail trade	59.36	181.09	240.04	163.82	195.29	112.72	129.23	70.08
Fin., ins., real est.	77.04	285.00	364.91	247.42	224.40	126.12	258.37	95.92
Services	58.28	117.97	198.99	169.66	98.72	86.80	107.19	56.71
Unknown	1,840.45 *	1,840.45 *	*****	*****	*****	*****	1,840.45 *	*****
Ownership								
For profit, incorporated	26.33	123.77	85.18	61.76	50.32	38.70	52.23	32.58
For profit, unincorporated	133.56	155.01	378.77	174.68	209.35	287.34	129.52	179.72
Nonprofit	118.56	306.07	314.74	269.27	119.55	200.54	157.39	140.21
Unknown	167.46	1,554.04	2,089.34 *	1,857.77	367.12	171.90	1,652.24	169.40
Age of firm								
Less than 5 years	116.17	209.12	264.55	278.85	302.03	185.49	120.44	152.22
5-9 years	116.07	136.04	222.51	115.56	448.63	226.28	97.56	180.58
10-19 years	52.45	223.42	165.81	166.92	155.57	249.34	102.33	74.70
20 or more years	55.36	160.12	92.33	99.88	68.56	95.57	80.77	67.35
Unknown	52.94	1,192.40	1,036.18	473.84	176.57	54.75	1,286.07	52.19
Multi/single status								
2 or more locations	44.63	492.43	186.26	104.57	55.00	48.04	110.02	45.18
1 location only	55.12	118.69	76.67	63.86	142.74	341.93	38.19	121.69
Percent full-time employees								
Less than 25%	130.30	472.27	868.12	214.44	269.72	215.48	397.40	174.86
25-49%	83.23	202.79	213.68	300.75	245.89	120.14	95.46	99.14
50-74%	65.19	214.67	256.28	148.23	230.12	97.29	153.54	87.34
75% or more	36.58	135.99	69.66	72.67	39.93	57.77	47.40	44.53
Union presence								
No union employees	36.43	116.75	67.92	70.93	43.74	64.06	42.70	48.99
Has union employees	102.30	204.27	391.08	154.16	172.21	114.09	187.65	103.18
Unknown	136.98	625.46	853.34	908.28	256.08	143.09	480.48	135.55
Percent low wage employees								
50% or more low wage	177.24	321.77	334.27	286.49	380.15	195.56	234.47	220.80
Less than 50% low wage	34.22	125.94	62.49	62.87	30.62	86.30	38.54	46.84
Unknown	48.68	321.04	424.29	323.27	211.18	52.09	271.41	47.46

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. D. 1. a(1999) Average total family 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	5,749.42	5,933.26	5,898.75	5,620.22	5,717.25	5,745.46	5,820.00	5,733.66
Industry group								
Agric., fish., forest.	5,346.31	5,893.62	4,181.04	5,103.15	3,763.72	6,923.86	5,187.80	5,567.12
Mining	8,149.00	****	6,552.00 *	6,960.00 *	5,441.39 *	8,833.10	6,552.00 *	8,264.10
Construction	5,225.45	5,091.20	5,322.14	5,164.68	5,307.74	6,111.12	5,230.85	5,210.53
Manufacturing	5,784.70	6,573.82	5,858.04	5,638.77	5,415.05	5,896.62	5,877.21	5,771.14
Transp., commu., util.	5,637.47	5,423.95	6,253.24	5,253.51	6,010.97	5,609.35	5,494.80	5,657.35
Wholesale trade	5,650.67	6,330.06	6,138.46	5,596.90	5,633.06	5,502.31	6,009.54	5,539.26
Retail trade	5,536.12	5,751.28	6,309.58	5,453.36	5,500.90	5,460.03	5,878.31	5,447.30
Fin., ins., real est.	6,055.24	7,323.36	6,144.48	6,544.32	5,975.03	5,877.81	6,913.26	5,923.18
Services	5,792.30	5,774.30	5,946.71	5,736.97	5,963.32	5,727.33	5,834.68	5,783.91
Ownership								
For profit, incorporated	5,722.10	6,111.96	5,876.80	5,635.51	5,584.09	5,716.42	5,851.36	5,692.66
For profit, unincorporated	5,793.43	5,517.72	5,256.41	5,503.14	5,549.97	6,603.41	5,439.57	6,030.26
Nonprofit	5,918.44	5,533.70	6,798.25	5,577.72	6,173.47	5,835.39	6,018.79	5,903.52
Unknown	5,539.96	****	6,720.00 *	*****	5,949.18	5,504.88	6,720.00 *	5,537.00
Age of firm								
Less than 5 years	5,623.26	5,372.16	5,620.24	5,396.11	5,941.30	5,726.52	5,373.95	5,788.20
5-9 years	5,343.62	5,865.87	5,695.93	5,385.57	4,616.31	5,255.79	5,695.93	5,036.40
10-19 years	5,642.57	6,442.81	5,566.24	5,546.95	5,398.98	5,458.72	5,834.58	5,470.17
20 or more years	5,788.22	5,902.19	6,218.25	5,734.20	5,832.24	5,715.07	5,957.74	5,751.33
Unknown	5,821.75	5,342.54 *	5,095.93	5,139.58	6,008.89	5,819.34	5,244.60	5,824.20
Multi/single status								
2 or more locations	5,760.19	6,505.34	5,643.84	5,897.49	5,709.90	5,759.35	6,078.21	5,752.53
1 location only	5,722.03	5,898.51	5,922.92	5,540.79	5,729.04	5,225.11	5,793.69	5,620.01
Percent full-time employees								
Less than 25%	5,790.29	6,707.68	6,620.59	6,351.40	5,153.34	5,600.77	6,583.75	5,467.22
25-49%	5,852.29	6,473.04	5,060.85	6,158.11	5,881.66	5,813.59	5,711.87	5,876.37
50-74%	5,467.82	5,804.35	5,800.06	5,238.89	6,017.34	5,311.62	5,766.89	5,408.35
75% or more	5,775.73	5,928.14	5,927.80	5,638.72	5,689.76	5,790.86	5,821.15	5,765.41
Union presence								
No union employees	5,775.06	5,947.70	5,886.32	5,602.46	5,686.27	5,807.59	5,821.52	5,759.17
Has union employees	5,738.93	5,305.97	6,819.88	5,933.08	5,906.59	5,683.55	6,167.49	5,719.76
Unknown	5,618.15	6,309.99	4,039.27	5,213.74	5,337.48	5,659.94	4,954.82	5,644.23
Percent low wage employees								
50% or more low wage	5,450.12	5,881.25	6,005.17	5,217.00	5,219.39	5,350.19	5,740.57	5,279.28
Less than 50% low wage	5,735.06	5,909.54	5,918.12	5,646.44	5,716.43	5,695.34	5,825.64	5,700.47
Unknown	5,783.45	6,586.25	5,205.56	5,247.20	5,839.58	5,784.86	5,729.80	5,784.46

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. D. 1. a(1999) Standard error for average total family 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	61.33	240.95	166.78	90.99	115.15	73.88	111.01	62.86
Industry group								
Agric., fish., forest.	917.04	987.88	1,130.68	1,114.89	1,002.89	1,819.35	417.70	1,117.65
Mining	1,610.35	****	2,071.92 *	2,200.95 *	1,720.72 *	2,004.86	2,071.92 *	1,645.30
Construction	182.88	311.72	200.20	321.80	828.71	963.69	220.36	139.37
Manufacturing	98.49	551.93	215.75	124.84	221.33	133.79	173.94	119.17
Transp., commu., util.	172.64	334.40	978.49	313.96	698.74	171.76	165.20	166.12
Wholesale trade	150.73	655.00	369.19	311.56	251.41	275.86	412.08	193.48
Retail trade	38.78	211.41	446.46	230.96	226.07	72.88	203.52	83.25
Fin., ins., real est.	113.18	608.88	500.66	217.93	141.67	97.16	483.18	87.64
Services	114.50	243.46	228.32	128.49	196.27	159.74	115.97	124.76
Ownership								
For profit, incorporated	64.69	231.32	165.04	108.01	137.12	71.57	105.94	72.16
For profit, unincorporated	150.57	274.31	258.34	249.10	360.40	466.66	190.46	248.91
Nonprofit	111.86	409.74	320.42	204.56	111.20	175.34	200.53	127.19
Unknown	254.87	****	2,125.05 *	****	934.76	277.01	2,125.05 *	255.02
Age of firm								
Less than 5 years	196.67	456.81	264.57	196.45	499.19	274.17	346.15	147.11
5-9 years	188.05	303.18	280.51	249.90	361.56	184.55	195.01	257.24
10-19 years	141.88	383.77	234.66	227.79	300.22	174.51	219.70	96.74
20 or more years	71.68	170.23	196.78	90.81	142.37	83.52	96.34	72.39
Unknown	78.82	1,689.46 *	1,332.49	470.41	210.78	80.80	1,136.75	80.25
Multi/single status								
2 or more locations	65.49	1,000.92	184.28	242.21	122.60	70.03	143.28	66.63
1 location only	95.35	248.19	177.77	110.70	212.33	511.57	114.08	171.03
Percent full-time employees								
Less than 25%	169.29	785.18	1,258.96	894.07	424.97	583.97	739.55	223.50
25-49%	223.78	628.93	648.63	311.78	466.16	271.20	280.04	275.12
50-74%	171.91	225.64	297.05	200.96	381.22	244.93	170.66	215.39
75% or more	65.56	267.88	172.48	90.65	133.84	73.59	125.07	68.08
Union presence								
No union employees	64.31	248.12	157.17	83.52	119.73	52.82	119.89	56.04
Has union employees	109.88	964.70	828.04	306.19	254.25	128.13	295.31	112.29
Unknown	146.45	995.70	801.50	1,248.21	112.59	148.18	431.46	142.95
Percent low wage employees								
50% or more low wage	192.50	753.36	812.76	255.41	411.67	282.14	300.78	288.69
Less than 50% low wage	67.96	243.40	167.18	94.30	121.60	99.04	114.17	73.90
Unknown	77.58	877.00	1,035.31	241.99	116.03	79.35	453.61	78.19

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. D. 1.b(1999) Average total family 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	6,128.34	5,820.03	6,500.21	6,016.32	6,144.93	6,143.24	6,133.08	6,127.31
Industry group								
Agric., fish., forest.	5,756.80	5,364.41	5,713.40	4,857.95	7,159.78	4,712.50	5,020.28	6,233.14
Mining	6,373.75	5,014.21	9,152.91	5,610.74	6,282.67	6,371.27	7,480.11	6,266.13
Construction	5,693.86	5,620.59	6,029.04	5,337.32	5,660.58	6,499.27	5,671.28	5,725.20
Manufacturing	5,965.69	5,732.45	6,184.69	5,695.44	5,641.91	6,130.73	5,975.23	5,964.94
Transp., commu., util.	6,075.65	5,991.30	5,563.50	6,240.44	6,849.37	5,950.24	6,082.40	6,075.11
Wholesale trade	6,309.20	5,968.50	7,461.29	6,278.49	6,336.61	6,149.76	6,805.80	6,170.51
Retail trade	5,875.62	5,626.83	6,223.98	6,165.51	6,059.75	5,766.55	6,032.93	5,846.33
Fin., ins., real est.	6,442.53	6,062.49	7,399.52	6,802.47	6,606.74	6,324.00	6,724.39	6,376.69
Services	6,307.07	5,846.53	6,424.97	6,153.34	6,428.99	6,376.73	6,075.01	6,382.30
Unknown	5,820.00 *	5,820.00 *	*****	*****	*****	*****	5,820.00 *	*****
Ownership								
For profit, incorporated	6,101.41	5,813.45	6,485.27	5,989.82	6,034.31	6,136.57	6,134.01	6,094.10
For profit, unincorporated	6,361.89	6,001.44	6,469.37	6,213.95	6,488.99	6,464.30	6,266.41	6,407.12
Nonprofit	6,157.61	5,627.58	6,688.13	6,131.99	6,487.86	6,037.46	5,993.80	6,188.52
Unknown	6,217.02	6,016.44	6,720.00 *	*****	6,017.06	6,237.01	6,120.14	6,217.21
Age of firm								
Less than 5 years	5,871.26	5,681.29	5,998.68	5,315.93	5,936.15	6,532.92	5,839.26	5,899.19
5-9 years	6,027.43	5,828.78	6,137.09	6,193.58	6,072.85	5,807.24	5,960.87	6,105.05
10-19 years	6,173.42	5,859.23	6,525.88	5,954.93	6,115.43	6,526.81	6,074.31	6,243.47
20 or more years	6,089.26	5,847.58	6,695.05	6,092.84	6,169.55	5,974.36	6,281.11	6,042.95
Unknown	6,207.69	5,694.14	5,881.79	6,077.52	6,157.95	6,211.23	5,777.94	6,208.16
Multi/single status								
2 or more locations	6,147.86	6,159.58	6,661.00	6,158.22	6,177.21	6,134.04	6,345.94	6,142.10
1 location only	6,075.83	5,807.59	6,480.55	5,959.07	6,074.43	6,652.52	6,105.56	6,033.41
Percent full-time employees								
Less than 25%	5,720.01	6,329.78	7,236.38	5,215.16	6,062.18	5,516.16	5,861.63	5,670.50
25-49%	5,957.31	6,070.03	6,026.97	6,318.78	6,328.80	5,789.57	6,213.34	5,903.21
50-74%	5,977.44	5,349.01	5,874.53	5,648.49	6,133.73	6,090.12	5,486.42	6,100.57
75% or more	6,151.95	5,871.49	6,567.64	6,042.69	6,142.55	6,166.54	6,202.09	6,141.14
Union presence								
No union employees	6,120.82	5,830.64	6,546.49	6,041.23	6,136.04	6,119.91	6,174.39	6,105.06
Has union employees	6,223.08	6,021.20	5,950.73	5,820.40	6,157.98	6,297.20	5,876.94	6,254.00
Unknown	6,000.10	4,984.65	6,333.08	6,107.74	6,272.98	5,995.77	5,304.18	6,022.88
Percent low wage employees								
50% or more low wage	6,043.48	5,910.59	5,584.89	5,951.99	7,012.34	5,182.68	5,759.37	6,136.49
Less than 50% low wage	6,064.16	5,802.16	6,509.78	6,005.08	6,093.98	6,024.84	6,134.06	6,035.77
Unknown	6,230.48	6,412.52	7,374.63	6,413.46	6,301.53	6,221.74	6,522.25	6,227.46

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.D.1.b(1999) Standard error for average total family 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	41.05	98.82	63.18	84.53	53.18	62.56	40.78	46.09
Industry group								
Agric., fish., forest.	366.65	206.43	388.86	632.85	1,243.73	999.10	320.84	419.48
Mining	355.96	1,411.49	2,610.38	1,400.75	1,002.82	446.96	1,822.47	322.87
Construction	99.87	186.84	313.42	103.57	211.45	285.05	115.98	134.29
Manufacturing	95.08	324.25	331.50	147.06	130.28	162.16	162.66	101.28
Transp., commu., util.	130.67	385.97	431.95	320.22	499.06	195.84	324.63	145.05
Wholesale trade	163.80	423.41	481.32	367.66	219.07	259.47	275.24	181.79
Retail trade	70.08	155.13	282.23	209.87	259.91	152.69	136.69	85.46
Fin., ins., real est.	148.12	251.16	467.71	285.87	289.20	193.04	319.99	141.21
Services	73.16	136.16	214.15	213.43	144.23	141.03	143.85	89.86
Unknown	1,840.45 *	1,840.45 *	*****	*****	*****	*****	1,840.45 *	*****
Ownership								
For profit, incorporated	44.16	101.79	81.99	102.95	89.85	51.93	70.43	46.69
For profit, unincorporated	168.14	229.34	437.42	273.06	256.05	365.14	213.85	241.64
Nonprofit	159.40	361.04	443.79	370.46	175.23	284.02	207.19	178.71
Unknown	144.94	1,554.04	2,125.05 *	*****	410.14	134.97	1,581.83	145.55
Age of firm								
Less than 5 years	154.97	153.54	175.97	372.35	327.40	372.55	112.72	269.09
5-9 years	155.51	182.38	357.93	136.10	299.61	755.18	172.01	207.92
10-19 years	96.09	146.17	191.00	180.14	141.05	346.71	113.86	115.53
20 or more years	78.78	229.30	105.99	129.13	93.17	149.26	93.76	90.40
Unknown	59.48	1,598.12	1,256.90	441.66	220.00	63.93	883.10	59.67
Multi/single status								
2 or more locations	56.04	403.23	306.45	122.66	58.41	62.96	128.33	56.19
1 location only	63.58	99.26	66.88	100.46	204.77	236.09	41.48	164.69
Percent full-time employees								
Less than 25%	130.41	635.25	1,267.60	275.43	339.65	145.41	482.36	164.02
25-49%	79.90	220.97	274.18	411.82	217.85	140.27	150.49	108.59
50-74%	75.07	325.92	458.64	208.54	276.83	80.38	221.64	83.75
75% or more	46.34	106.06	81.48	92.92	53.79	70.14	57.40	50.97
Union presence								
No union employees	35.92	89.26	66.31	95.24	64.59	63.48	39.38	49.00
Has union employees	156.46	301.10	494.76	215.02	211.18	162.04	227.58	153.14
Unknown	135.82	637.77	1,564.69	663.33	271.33	133.47	384.46	130.40
Percent low wage employees								
50% or more low wage	256.17	509.54	403.07	332.77	410.63	214.27	412.52	259.78
Less than 50% low wage	55.32	103.69	65.11	89.13	70.32	137.40	40.96	70.22
Unknown	49.84	332.30	1,400.93	277.71	230.82	57.17	220.97	50.33

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. D. 1.c(1999) Average total family 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	6,465.75	6,086.99	6,499.84	6,243.78	6,510.77	6,538.60	6,287.10	6,508.12
Industry group								
Agric., fish., forest.	5,920.19	5,150.92	4,018.42	7,734.20	5,319.38	7,061.14	5,085.94	6,839.68
Mining	5,365.29	6,385.20	*****	6,119.99	3,085.34	5,471.08	6,341.71	5,333.12
Construction	6,070.41	6,213.85	4,546.84	6,684.54	6,675.94	5,463.21	5,899.25	6,511.23
Manufacturing	6,299.41	5,985.65	6,527.42	5,690.41	6,753.39	6,228.36	5,972.71	6,316.61
Transp., commu., util.	6,725.07	6,048.00	7,271.79	7,488.50	7,149.19	6,533.64	6,916.09	6,693.91
Wholesale trade	6,820.56	6,332.32	5,261.93	6,071.89	6,764.42	7,217.57	5,784.41	7,040.13
Retail trade	5,799.66	7,493.35	6,340.58	6,269.27	4,899.03	5,645.25	6,972.50	5,522.86
Fin., ins., real est.	7,245.87	8,746.46	9,144.82	6,215.39	7,318.72	7,095.92	8,187.69	7,063.06
Services	6,822.29	5,596.71	7,080.41	6,119.56	6,474.77	7,437.53	6,138.64	7,112.27
Ownership								
For profit, incorporated	6,317.65	6,419.22	6,195.21	6,228.44	6,595.33	6,273.00	6,355.44	6,309.98
For profit, unincorporated	6,205.44	5,426.80	8,654.89	6,392.08	5,876.21	6,755.57	5,982.28	6,477.50
Nonprofit	7,178.47	5,788.85	6,939.61	6,277.42	6,391.51	8,364.72	6,266.88	7,526.51
Unknown	7,283.46	*****	6,529.00 *	6,224.33	6,116.73	7,332.94	6,529.00 *	7,289.43
Age of firm								
Less than 5 years	6,473.83	6,109.86	7,457.41	5,873.96	6,281.39	6,622.26	6,432.39	6,523.23
5-9 years	6,305.77	6,521.81	5,480.69	4,748.27	9,472.10	6,639.26	5,784.80	7,089.18
10-19 years	6,364.58	6,145.89	7,421.86	5,960.06	6,347.43	6,574.96	6,366.21	6,362.61
20 or more years	6,364.46	5,888.66	6,163.47	6,531.73	6,453.36	6,373.71	6,250.68	6,391.39
Unknown	6,634.48	3,032.59	7,006.59	11,003.23	5,951.47	6,635.71	9,512.71	6,612.82
Multi/single status								
2 or more locations	6,512.43	9,244.53	7,408.44	5,866.92	6,519.25	6,536.38	6,355.89	6,519.02
1 location only	6,320.74	6,046.48	6,370.69	6,463.50	6,489.52	6,720.85	6,274.04	6,412.06
Percent full-time employees								
Less than 25%	6,241.44	7,534.79	4,689.50	5,721.80	8,603.99	5,351.87	6,701.22	6,076.99
25-49%	5,238.62	5,911.78	5,251.27	5,823.41	4,389.43	5,335.14	5,836.01	5,123.10
50-74%	5,457.01	5,671.40	6,725.36	5,932.49	5,498.09	5,160.38	6,067.47	5,246.73
75% or more	6,606.80	6,130.40	6,546.29	6,276.49	6,662.53	6,713.78	6,323.58	6,671.72
Union presence								
No union employees	6,121.97	5,940.67	6,454.08	5,948.63	6,267.91	6,103.54	6,099.45	6,130.76
Has union employees	6,794.89	6,994.07	7,326.68	6,676.11	6,969.11	6,755.88	6,686.38	6,806.34
Unknown	7,091.92	10,200.85	5,890.89 *	8,675.39	7,100.96	7,011.69	8,692.76	7,010.72
Percent low wage employees								
50% or more low wage	5,374.15	6,464.40	5,548.98	5,924.04	3,804.18	5,510.32	6,485.13	4,778.06
Less than 50% low wage	6,358.22	6,090.07	6,502.16	6,140.47	6,745.62	6,274.89	6,228.88	6,418.17
Unknown	6,669.85	4,055.34	7,125.09	9,849.96	5,224.84	6,693.61	8,032.77	6,652.76

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. D. 1. c(1999) Standard error for average total family 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	70.62	226.72	339.55	198.49	170.80	121.55	149.74	81.09
Industry group								
Agric., fish., forest.	656.90	437.99	1,044.25	2,170.99	1,517.21	1,760.96	443.18	1,405.91
Mining	911.63	1,828.69	*****	1,709.46	874.69	1,226.17	1,689.22	1,065.65
Construction	288.17	325.23	644.45	808.98	1,058.25	1,546.94	333.74	344.14
Manufacturing	278.86	1,143.16	846.89	521.59	341.20	318.47	610.19	278.88
Transp., commu., util.	307.14	1,144.37	1,654.74	1,167.68	489.29	424.24	455.48	362.42
Wholesale trade	505.39	1,309.90	1,276.79	1,082.97	526.62	709.95	1,096.23	565.06
Retail trade	184.71	824.12	522.04	413.92	412.14	278.31	302.13	234.82
Fin., ins., real est.	210.85	1,568.55	1,424.84	532.41	1,739.01	229.96	543.30	199.21
Services	251.39	249.64	466.97	248.01	561.90	362.38	259.78	301.19
Ownership								
For profit, incorporated	124.45	280.40	293.96	242.94	180.47	207.72	148.02	159.64
For profit, unincorporated	382.44	293.68	1,696.11	1,234.41	1,160.49	442.13	413.92	441.21
Nonprofit	368.58	286.38	579.73	1,276.98	432.01	559.36	222.05	434.70
Unknown	558.25	*****	2,064.65 *	1,857.77	1,364.45	599.40	2,064.65 *	580.32
Age of firm								
Less than 5 years	358.43	720.65	1,024.04	467.41	1,045.75	1,024.23	517.28	370.04
5-9 years	538.83	304.14	943.44	712.99	1,862.72	900.31	414.22	837.02
10-19 years	332.95	568.68	424.98	424.01	549.62	963.84	333.47	477.32
20 or more years	190.55	300.46	298.32	156.28	296.02	338.02	154.99	222.20
Unknown	199.17	876.86	1,832.46	2,164.90	439.65	197.40	1,924.20	190.39
Multi/single status								
2 or more locations	114.02	2,501.33	816.41	508.76	150.31	123.24	694.63	108.05
1 location only	174.19	176.84	308.77	172.11	525.28	891.43	133.81	321.21
Percent full-time employees								
Less than 25%	399.75	1,517.20	1,112.92	1,154.95	1,178.97	978.83	700.77	504.30
25-49%	189.46	784.42	467.65	483.52	753.27	177.85	345.27	201.83
50-74%	167.70	304.84	398.00	770.70	879.33	304.09	330.55	294.86
75% or more	85.19	260.90	377.31	231.70	179.54	142.72	183.42	93.89
Union presence								
No union employees	149.17	258.80	344.12	179.78	198.43	279.20	163.47	203.86
Has union employees	216.16	1,298.63	1,449.24	785.26	632.39	302.01	394.98	286.78
Unknown	352.58	2,493.23	1,771.16 *	1,997.54	1,528.06	383.91	1,935.13	361.02
Percent low wage employees								
50% or more low wage	349.24	603.76	635.07	1,362.99	838.48	455.09	547.48	415.85
Less than 50% low wage	130.35	250.94	345.98	146.59	184.86	268.97	154.73	163.75
Unknown	159.70	755.09	1,527.64	1,752.75	640.55	167.94	1,038.50	156.71

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. D. 2(1999) Average total employee contribution (in dollars) per enrolled employee for family 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	1,438.44	1,356.92	1,888.76	1,819.09	1,607.91	1,272.21	1,656.36	1,389.96
Industry group								
Agric., fish., forest.	1,428.92	710.16	1,663.10	950.21 *	2,472.56	1,271.25	936.02	1,827.60
Mining	915.85	128.95 *	4,104.74	570.20 *	642.53 *	904.67 *	2,540.94	789.02
Construction	1,614.05	1,094.62	2,069.03	1,661.42	1,554.14	1,887.06	1,591.91	1,652.85
Manufacturing	1,127.90	1,334.46	1,517.62	1,454.38	1,296.99	998.08	1,515.88	1,092.34
Transp., commu., util.	1,013.99	1,115.90	1,480.37	1,933.61	1,676.37	808.81	1,440.94	970.16
Wholesale trade	1,489.04	1,294.47	1,396.16	1,872.88	1,437.36	1,434.62	1,477.14	1,492.37
Retail trade	1,752.97	1,560.95	2,140.75	2,417.13	2,115.16	1,522.42	2,038.18	1,692.50
Fin., ins., real est.	1,666.66	2,145.34	2,217.86	2,112.46	1,962.49	1,454.05	2,217.08	1,553.94
Services	1,630.27	1,278.89	2,012.58	1,876.39	1,741.68	1,546.07	1,595.56	1,640.28
Unknown	2,624.00 *	2,624.00 *	*****	*****	*****	*****	2,624.00 *	*****
Ownership								
For profit, incorporated	1,386.77	1,424.55	1,952.65	1,790.51	1,578.42	1,182.78	1,714.51	1,313.75
For profit, unincorporated	1,662.06	1,444.73	1,616.67	2,241.90	1,470.26	1,821.43	1,538.03	1,733.62
Nonprofit	1,550.85	834.76	1,625.08	1,836.45	1,817.37	1,446.73	1,373.54	1,584.82
Unknown	1,739.58	3,142.10	957.74 *	1,930.61 *	1,432.20	1,765.51	1,769.27 *	1,739.49
Age of firm								
Less than 5 years	1,622.90	1,617.24	1,865.96	1,875.81	1,300.98	1,581.41	1,758.18	1,510.50
5-9 years	1,682.87	1,308.51	2,195.82	2,212.89	1,442.10	1,190.31	1,836.85	1,515.92
10-19 years	1,722.28	1,460.80	2,106.76	2,008.23	1,854.63	1,173.47	1,810.78	1,651.89
20 or more years	1,412.24	1,185.89	1,682.48	1,660.01	1,588.11	1,222.86	1,486.29	1,394.92
Unknown	1,321.49	2,775.88	2,302.46	1,587.95	1,631.59	1,303.64	2,099.54	1,319.41
Multi/single status								
2 or more locations	1,352.96	1,916.22	2,144.22	1,765.93	1,566.36	1,272.25	1,802.17	1,339.87
1 location only	1,668.25	1,334.46	1,859.12	1,839.58	1,692.60	1,270.21	1,637.71	1,713.12
Percent full-time employees								
Less than 25%	1,580.63	877.41 *	1,576.60	1,618.20	1,848.63	1,622.52	1,130.99	1,742.54
25-49%	1,777.89	1,139.16	1,408.18	2,318.49	2,012.48	1,732.68	1,560.34	1,820.69
50-74%	1,644.50	1,304.25	1,911.36	1,983.51	2,030.40	1,504.49	1,574.19	1,661.56
75% or more	1,406.16	1,380.00	1,905.71	1,795.71	1,555.14	1,230.81	1,675.08	1,346.95
Union presence								
No union employees	1,603.56	1,430.84	1,911.11	1,908.64	1,743.54	1,429.19	1,724.93	1,565.29
Has union employees	921.97	509.42 *	1,495.45 *	1,220.27	1,044.17	865.57	1,059.45	911.31
Unknown	1,407.54	819.56	2,409.73	1,547.76	1,522.45	1,398.39	1,125.51	1,418.12
Percent low wage employees								
50% or more low wage	1,786.39	991.88	2,178.49	2,088.13	2,003.91	1,665.51	1,454.36	1,919.12
Less than 50% low wage	1,509.51	1,375.93	1,868.24	1,822.36	1,597.66	1,225.07	1,665.57	1,446.37
Unknown	1,312.73	1,199.67	2,673.76	1,505.04	1,578.96	1,294.38	1,533.71	1,309.89

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. D. 2(1999) Standard error for average total employee contribution (in dollars) per enrolled employee for family 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	31.33	72.12	77.73	54.82	41.64	44.76	41.54	37.10
Industry group								
Agric., fish., forest.	212.80	105.73	406.88	441.84 *	526.40	380.30	152.15	317.55
Mining	189.37	211.73 *	1,140.18	316.23 *	194.08 *	275.56 *	755.92	181.08
Construction	86.55	126.19	218.15	113.49	349.95	188.60	117.14	178.95
Manufacturing	39.47	270.18	248.28	67.81	51.74	50.06	74.12	39.71
Transp., commu., util.	58.19	220.06	189.56	253.16	479.88	64.17	98.18	65.20
Wholesale trade	127.68	280.79	211.51	237.86	74.68	210.51	98.02	158.57
Retail trade	49.39	180.52	177.62	110.82	131.72	58.93	82.23	64.27
Fin., ins., real est.	62.44	276.14	493.68	319.95	162.39	67.12	209.54	73.01
Services	64.18	55.23	149.61	142.14	97.38	80.47	72.72	70.51
Unknown	829.78 *	829.78 *	*****	*****	*****	*****	829.78 *	*****
Ownership								
For profit, incorporated	25.43	100.13	75.17	47.62	38.32	39.56	42.77	32.07
For profit, unincorporated	121.83	85.25	250.56	217.77	259.92	134.53	65.75	190.71
Nonprofit	82.27	119.00	293.31	204.93	85.65	118.63	155.41	78.98
Unknown	171.72	919.16	302.86 *	582.75 *	156.10	179.81	562.08 *	171.83
Age of firm								
Less than 5 years	97.14	77.98	108.80	86.68	271.53	252.09	53.58	184.26
5-9 years	96.15	92.09	279.83	160.43	223.71	167.02	132.49	136.86
10-19 years	74.53	205.32	112.36	112.97	164.82	144.48	91.93	81.70
20 or more years	24.83	86.13	104.84	56.01	58.79	41.83	46.70	31.10
Unknown	56.59	732.06	491.54	260.47	97.67	57.39	319.87	56.61
Multi/single status								
2 or more locations	41.25	163.24	263.77	95.81	47.46	44.01	181.10	39.71
1 location only	36.47	75.89	82.83	40.44	88.83	220.25	49.01	61.60
Percent full-time employees								
Less than 25%	129.42	298.02 *	421.25	259.84	175.39	179.87	197.52	125.74
25-49%	85.27	319.62	183.94	247.14	207.94	80.89	173.98	87.29
50-74%	51.05	72.97	188.87	157.51	113.51	100.61	58.65	64.27
75% or more	30.92	94.59	95.59	60.34	47.44	46.63	52.33	37.06
Union presence								
No union employees	25.97	70.99	75.82	49.67	39.31	46.16	33.97	34.33
Has union employees	53.55	207.06 *	473.61 *	203.02	91.59	40.70	251.94	44.93
Unknown	87.80	209.89	481.41	370.06	184.23	106.72	145.19	95.47
Percent low wage employees								
50% or more low wage	130.50	206.60	276.00	220.33	233.05	163.63	136.44	137.77
Less than 50% low wage	24.99	76.01	78.09	62.59	35.37	44.15	39.19	31.57
Unknown	46.37	355.92	417.12	325.88	101.30	45.53	257.59	46.68

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.

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

Table I. D. 2. a(1999) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family 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	1,460.24	1,686.95	2,047.08	1,965.55	1,665.27	1,227.37	1,879.13	1,366.68
Industry group								
Agric., fish., forest.	1,854.40	863.59 *	3,446.93	1,977.91 *	1,726.52	2,060.03	1,648.35	2,141.43
Mining	1,375.66	*****	3,931.00 *	*****	1,998.87 *	1,618.19	3,931.00 *	1,191.50
Construction	1,820.79	1,469.96	2,389.32	1,776.74	1,569.71 *	2,249.51	1,826.34	1,805.44
Manufacturing	1,215.97	1,931.08	1,455.18	1,669.63	1,336.58	1,045.96	1,738.47	1,139.39
Transp., commu., util.	1,035.59	1,293.21	1,802.19	1,831.19	1,509.60 *	878.18	1,472.24	974.76
Wholesale trade	1,314.55	1,237.22 *	1,841.28	2,017.92	1,692.73	962.65	1,598.47	1,226.40
Retail trade	1,879.94	1,545.06	2,194.52	2,464.80	2,307.49	1,636.52	2,212.46	1,793.62
Fin., ins., real est.	1,608.84	2,823.54	2,245.70	1,869.72	1,869.87	1,392.21	2,488.44	1,473.46
Services	1,538.23	1,581.07	2,146.27	2,150.26	1,719.60	1,317.85	1,859.58	1,474.58
Ownership								
For profit, incorporated	1,429.58	1,872.07	2,150.20	1,938.41	1,611.69	1,169.55	1,987.90	1,302.43
For profit, unincorporated	1,530.24	1,559.16	1,077.70 *	2,441.65	1,197.42	1,594.28	1,448.70	1,584.82
Nonprofit	1,574.17	768.51	2,368.14	1,902.14	2,040.88	1,347.59	1,578.68	1,573.51
Unknown	1,525.20	*****	2,220.00 *	*****	1,029.29	1,561.96	2,220.00 *	1,523.46
Age of firm								
Less than 5 years	1,593.40	1,680.49	2,200.63	1,992.33	946.98 *	1,603.69	1,897.06	1,392.49
5-9 years	1,731.82	1,740.68	2,490.33	2,368.12	1,316.84	1,072.75 *	2,214.02	1,311.32
10-19 years	1,873.13	1,798.00	2,344.20	2,045.91	2,060.96	1,259.18	2,049.07	1,715.15
20 or more years	1,467.65	1,594.80	1,683.43	1,838.30	1,701.91	1,227.54	1,649.85	1,428.00
Unknown	1,237.28	2,133.07 *	3,084.48	2,320.22	1,610.95	1,213.43	2,826.06	1,230.53
Multi/single status								
2 or more locations	1,311.75	1,625.68	2,293.68	1,840.45	1,627.61	1,224.48	1,777.57	1,300.53
1 location only	1,838.14	1,690.68	2,023.70	2,001.39	1,725.78	1,335.85	1,889.48	1,765.04
Percent full-time employees								
Less than 25%	2,355.02	1,090.49 *	2,746.51 *	3,323.33	2,328.41	2,411.71	1,958.50 *	2,516.46
25-49%	1,877.46	1,506.99 *	1,272.17 *	2,739.92	1,934.20	1,776.76	1,796.83	1,891.28
50-74%	1,604.92	1,541.35	2,621.21	1,918.22	2,173.50	1,329.11	1,991.67	1,528.03
75% or more	1,424.87	1,715.86	2,008.01	1,932.83	1,599.31	1,193.73	1,869.90	1,323.84
Union presence								
No union employees	1,675.63	1,721.57	2,034.95	2,092.48	1,786.01	1,433.07	1,940.93	1,584.90
Has union employees	932.72	940.73 *	1,869.82 *	870.65 *	1,201.51	871.05	1,033.70 *	928.20
Unknown	1,255.60	1,041.40 *	3,000.00	1,390.98 *	1,498.07	1,216.93	1,356.37 *	1,251.64
Percent low wage employees								
50% or more low wage	1,582.64	828.25 *	2,525.20	1,620.00	1,857.13	1,419.94	1,424.54	1,675.64
Less than 50% low wage	1,586.15	1,726.47	1,997.74	1,999.17	1,654.02	1,249.07	1,898.58	1,466.82
Unknown	1,244.12	1,471.46	3,313.72	1,368.01 *	1,739.64	1,210.16	1,687.59	1,235.80

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. D. 2. a(1999) Standard error for average total employee contribution (in dollars) for exclusive provider plans per enrolled employee for family 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	33.88	158.22	86.17	111.38	74.46	46.74	96.80	45.90
Industry group								
Agric., fish., forest.	329.65	582.72 *	994.48	684.37 *	457.07	501.98	406.41	529.96
Mining	309.92	*****	1,243.09 *	*****	632.10 *	361.89	1,243.09 *	266.89
Construction	189.21	195.23	331.59	256.73	518.37 *	470.36	205.60	347.43
Manufacturing	46.77	338.38	237.37	187.91	96.49	49.51	148.96	42.98
Transp., commu., util.	69.78	366.67	488.57	498.48	487.42 *	79.43	244.13	86.09
Wholesale trade	94.03	383.16 *	302.76	295.53	153.92	125.28	144.10	112.52
Retail trade	68.25	295.04	425.42	248.47	195.91	85.70	142.30	76.81
Fin., ins., real est.	126.74	456.80	587.48	281.60	131.80	95.35	414.28	86.48
Services	87.44	153.05	289.57	133.26	163.26	96.85	164.39	100.82
Ownership								
For profit, incorporated	24.37	195.54	65.06	120.00	89.94	42.12	98.90	36.44
For profit, unincorporated	184.12	184.99	529.08 *	313.68	349.02	208.86	129.31	255.48
Nonprofit	87.59	147.74	583.92	217.05	146.29	108.24	296.98	89.06
Unknown	183.09	*****	702.03 *	*****	307.07	196.87	702.03 *	183.39
Age of firm								
Less than 5 years	116.77	161.74	351.39	350.55	305.86 *	226.56	150.26	142.40
5-9 years	128.02	202.83	395.56	289.57	281.18	398.73 *	163.58	190.92
10-19 years	176.05	399.84	303.40	194.50	209.26	197.71	229.41	180.83
20 or more years	43.32	177.61	171.82	120.90	66.84	59.23	77.27	55.09
Unknown	55.79	674.54 *	865.18	645.96	210.12	54.03	737.37	55.17
Multi/single status								
2 or more locations	42.63	320.34	284.24	156.39	80.34	40.94	175.67	40.91
1 location only	63.22	171.10	103.67	113.88	159.65	386.37	105.27	123.15
Percent full-time employees								
Less than 25%	354.86	490.26 *	846.56 *	695.32	433.13	263.55	592.19 *	260.84
25-49%	137.33	509.92 *	426.76 *	442.53	348.49	141.03	350.30	153.40
50-74%	76.65	235.42	390.73	282.46	190.83	105.14	149.65	97.41
75% or more	32.45	185.96	103.57	109.33	75.97	45.04	118.32	45.54
Union presence								
No union employees	36.10	164.65	94.15	91.94	80.48	68.59	86.28	54.49
Has union employees	67.87	642.34 *	690.24 *	294.56 *	157.74	66.20	332.18 *	62.42
Unknown	101.86	425.40 *	699.02	471.90 *	324.47	106.37	436.19 *	106.52
Percent low wage employees								
50% or more low wage	138.58	251.42 *	677.20	289.34	386.94	195.39	240.47	193.03
Less than 50% low wage	42.32	168.05	100.81	106.87	70.27	69.60	95.35	63.28
Unknown	40.78	343.98	649.73	581.58 *	249.39	41.50	502.42	42.41

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. D. 2. b(1999) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family 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	1,461.62	1,275.34	1,889.35	1,846.80	1,614.46	1,301.42	1,648.54	1,420.62
Industry group								
Agric., fish., forest.	1,479.41	838.73	1,264.15 *	732.29 *	2,643.59	1,041.20	819.86	1,905.97
Mining	1,174.34	203.95 *	4,143.53	982.10 *	680.98 *	1,246.00 *	2,729.60	1,023.06
Construction	1,637.76	837.12	1,923.00	1,868.57	1,631.53	1,892.14	1,585.96	1,709.67
Manufacturing	1,138.83	1,002.24 *	1,761.45	1,353.18	1,287.45	1,028.33	1,425.62	1,116.28
Transp., commu., util.	999.70	1,154.86	1,551.54	1,886.99	1,726.84	780.27	1,548.59	955.86
Wholesale trade	1,462.80	1,460.10 *	1,198.43	1,795.98	1,372.63	1,439.60	1,481.46	1,457.59
Retail trade	1,779.99	1,509.44	2,301.91	2,619.30	2,143.16	1,515.75	2,081.98	1,723.76
Fin., ins., real est.	1,714.15	1,867.95	2,338.19	2,215.00	1,998.26	1,487.49	2,199.16	1,600.85
Services	1,696.07	1,232.48	1,978.26	1,895.85	1,780.73	1,662.15	1,575.87	1,735.04
Unknown	2,624.00 *	2,624.00 *	*****	*****	*****	*****	2,624.00 *	*****
Ownership								
For profit, incorporated	1,423.78	1,290.63	1,965.67	1,821.32	1,581.32	1,233.76	1,686.34	1,364.93
For profit, unincorporated	1,677.67	1,503.15	1,730.73	2,055.38	1,607.32	1,715.05	1,610.72	1,709.39
Nonprofit	1,551.61	897.00	1,275.14	1,949.68	1,793.24	1,461.85	1,390.89	1,581.94
Unknown	1,601.63	3,142.10	2,220.00 *	*****	1,528.47	1,605.82	3,006.19	1,598.86
Age of firm								
Less than 5 years	1,703.02	1,582.36	1,881.25	1,827.00	1,444.42	1,910.18	1,738.13	1,672.38
5-9 years	1,722.69	1,207.38	2,086.11	2,328.73	1,412.06	1,374.23	1,767.94	1,669.92
10-19 years	1,711.00	1,364.67	2,049.39	2,098.59	1,859.23	1,094.46	1,808.88	1,641.81
20 or more years	1,437.85	1,101.83	1,753.40	1,663.42	1,573.14	1,260.98	1,505.23	1,421.59
Unknown	1,345.50	3,194.59 *	1,437.25	1,469.47	1,710.95	1,324.65	1,875.95	1,344.93
Multi/single status								
2 or more locations	1,390.60	2,208.30	2,314.90	1,877.35	1,561.04	1,303.84	2,010.77	1,372.57
1 location only	1,652.74	1,241.17	1,837.32	1,834.48	1,731.14	1,167.13	1,601.71	1,725.54
Percent full-time employees								
Less than 25%	1,266.19	713.76 *	863.00 *	1,411.20	1,539.69	1,258.16	929.10	1,384.03
25-49%	1,798.27	1,296.93	1,505.95	2,072.72	2,344.62	1,705.91	1,607.55	1,838.56
50-74%	1,749.25	1,303.92	1,482.18	2,072.45	2,053.85	1,697.80	1,443.90	1,825.83
75% or more	1,427.07	1,281.70	1,944.46	1,833.23	1,558.44	1,251.22	1,682.62	1,372.00
Union presence								
No union employees	1,611.84	1,367.85	1,931.85	1,897.13	1,753.66	1,446.34	1,705.21	1,584.38
Has union employees	925.43	468.86 *	1,333.59 *	1,418.55	935.56	876.14	1,151.97	905.19
Unknown	1,424.78	783.03 *	2,348.02	2,307.74	1,614.11	1,402.35	1,231.96	1,431.09
Percent low wage employees								
50% or more low wage	1,915.18	1,358.91	2,168.19	2,275.45	2,200.23	1,534.68	1,727.08	1,976.76
Less than 50% low wage	1,530.11	1,279.84	1,879.32	1,842.67	1,596.73	1,262.21	1,650.06	1,481.39
Unknown	1,335.25	994.21 *	2,231.22	1,601.55	1,580.58	1,318.45	1,492.62	1,333.63

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. D. 2. b(1999) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family 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	45.63	72.15	101.95	68.73	53.04	60.87	48.27	49.06
Industry group								
Agric., fish., forest.	222.14	246.14	490.27 *	422.77 *	578.68	204.46	189.90	299.09
Mining	210.64	210.01 *	1,230.47	347.99 *	206.75 *	376.41 *	785.36	197.19
Construction	91.63	101.29	256.03	162.58	376.15	206.39	124.19	188.69
Manufacturing	58.48	386.90 *	252.64	88.88	73.60	78.67	167.13	61.46
Transp., commu., util.	73.72	220.11	391.94	410.12	506.28	89.73	148.54	82.29
Wholesale trade	170.42	457.77 *	254.05	241.33	85.71	246.98	103.28	201.68
Retail trade	49.78	187.06	204.77	114.63	129.27	55.88	96.23	69.30
Fin., ins., real est.	73.05	207.04	634.65	347.34	179.38	86.56	227.56	91.22
Services	69.89	82.97	178.75	162.14	113.12	81.36	88.44	69.27
Unknown	829.78 *	829.78 *	*****	*****	*****	*****	829.78 *	*****
Ownership								
For profit, incorporated	37.88	92.77	109.56	66.37	61.94	56.57	47.27	44.77
For profit, unincorporated	123.75	129.34	366.22	201.52	270.90	146.22	123.54	180.59
Nonprofit	112.18	192.72	236.73	239.55	131.81	153.94	192.96	107.41
Unknown	95.79	919.16	702.03 *	*****	153.57	103.58	855.20	96.03
Age of firm								
Less than 5 years	100.22	141.82	76.74	155.96	277.59	338.29	80.44	225.16
5-9 years	155.51	118.27	341.80	179.00	248.93	408.70	138.97	210.24
10-19 years	47.32	182.87	175.17	94.99	159.09	128.02	106.33	74.77
20 or more years	39.87	73.29	128.79	98.21	83.76	63.92	62.63	45.48
Unknown	74.20	971.15 *	358.01	321.66	117.73	78.66	506.46	74.33
Multi/single status								
2 or more locations	53.77	361.53	313.00	121.19	57.62	62.60	206.47	52.37
1 location only	37.80	70.78	108.47	61.68	108.16	124.48	52.23	55.59
Percent full-time employees								
Less than 25%	132.73	351.90 *	474.09 *	323.88	360.08	192.33	232.68	148.35
25-49%	104.25	350.15	247.45	213.39	296.38	97.93	172.75	103.43
50-74%	65.92	147.12	312.88	181.63	80.82	99.93	90.06	71.75
75% or more	45.28	97.83	126.08	82.70	60.50	61.91	56.23	49.22
Union presence								
No union employees	36.35	72.44	99.99	58.96	41.84	60.19	31.49	42.45
Has union employees	78.98	320.65 *	502.89 *	267.27	124.20	71.12	314.07	68.85
Unknown	94.78	451.75 *	623.51	321.97	202.01	107.34	197.80	94.27
Percent low wage employees								
50% or more low wage	125.79	336.38	228.25	302.62	254.82	137.17	194.41	132.22
Less than 50% low wage	31.31	74.47	102.13	75.21	45.49	51.30	46.22	35.92
Unknown	68.30	435.74 *	580.84	303.63	120.12	68.65	311.11	68.13

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. D. 2. c(1999) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family 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	1,253.50	1,002.01	1,442.89	1,239.29	1,394.27	1,237.48	1,149.15	1,278.25
Industry group								
Agric., fish., forest.	749.97 *						425.08	1,108.06 *
Mining	55.57 *						*****	57.40 *
Construction	996.61						1,059.36 *	835.00 *
Manufacturing	907.52						1,022.36	901.47
Transp., comm., util.	1,049.76						966.27 *	1,063.38
Wholesale trade	2,157.80						998.19 *	2,403.53
Retail trade	1,346.56						1,455.12	1,320.94
Fin., ins., real est.	1,515.10						1,456.69	1,526.44
Services	1,557.73						1,200.36	1,709.32
Ownership								
For profit, incorporated	1,073.18						1,126.16	1,062.43
For profit, unincorporated	1,934.94						1,451.57	2,524.22
Nonprofit	1,469.08						998.63	1,648.69
Unknown	2,731.03						85.00 *	2,751.94
Age of firm								
Less than 5 years	1,275.29						1,564.93	929.97 *
5-9 years	1,284.37						1,197.19	1,415.47
10-19 years	1,365.61						1,232.03	1,527.48
20 or more years	1,119.12						963.47	1,155.96
Unknown	1,381.48						1,360.12 *	1,381.64
Multi/single status								
2 or more locations	1,252.77						1,057.60 *	1,260.99
1 location only	1,255.78						1,166.52	1,430.36
Percent full-time employees								
Less than 25%	2,340.46						1,003.21 *	2,818.77
25-49%	1,470.80						871.46	1,586.69
50-74%	1,160.43						1,324.43	1,103.95
75% or more	1,241.69						1,139.82	1,265.03
Union presence								
No union employees	1,326.43						1,240.00	1,360.13
Has union employees	885.41						774.78	897.09
Unknown	1,613.58						576.55 *	1,666.18
Percent low wage employees								
50% or more low wage	1,465.30						578.91 *	1,940.90
Less than 50% low wage	1,172.58						1,172.12	1,172.80
Unknown	1,353.17						1,184.32	1,355.29

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. D. 2. c(1999) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family 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	73.45	141.69	175.23	137.86	176.32	115.08	84.83	82.17
Industry group								
Agric., fish., forest.	233.03 *						116.05	443.63 *
Mining	139.37 *						*****	230.01 *
Construction	285.84						515.69 *	412.07 *
Manufacturing	77.47						265.47	73.97
Transp., commu., util.	200.63						414.31 *	189.84
Wholesale trade	526.90						377.06 *	557.91
Retail trade	70.69						316.03	82.33
Fin., ins., real est.	139.03						317.00	141.21
Services	81.78						145.10	95.32
Ownership								
For profit, incorporated	55.65						105.68	65.34
For profit, unincorporated	213.30						162.88	362.81
Nonprofit	173.05						203.57	217.00
Unknown	682.51						26.88 *	676.32
Age of firm								
Less than 5 years	202.41						180.93	341.34 *
5-9 years	120.97						284.89	265.66
10-19 years	190.73						245.39	241.27
20 or more years	56.17						124.67	60.30
Unknown	156.06						435.88 *	161.33
Multi/single status								
2 or more locations	99.38						342.84 *	104.26
1 location only	81.29						81.58	151.41
Percent full-time employees								
Less than 25%	370.47						424.65 *	406.30
25-49%	152.90						237.33	171.72
50-74%	141.44						192.72	189.47
75% or more	86.49						71.64	96.76
Union presence								
No union employees	60.30						98.74	66.07
Has union employees	86.42						226.17	90.69
Unknown	278.79						346.42 *	295.94
Percent low wage employees								
50% or more low wage	277.26						261.72 *	297.17
Less than 50% low wage	72.53						81.31	86.97
Unknown	131.99						306.10	134.99

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. D. 3(1999) Percent of total premiums contributed by employees enrolled in family 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	23.7%	23.0%	29.9%	30.7%	26.5%	21.0%	27.3%	22.9%
Industry group								
Agric., fish., forest.	25.0%	13.1%	32.1%	19.1% *	36.6%	21.9%	18.5%	29.3%
Mining	14.5%	2.3% *	47.3%	9.5% *	10.8% *	14.3% *	35.0%	12.7%
Construction	28.8%	19.8%	36.5%	30.4%	27.5%	29.7%	28.6%	29.0%
Manufacturing	18.9%	22.1%	24.9%	25.6%	22.7%	16.4%	25.5%	18.3%
Transp., commu., util.	16.9%	19.3%	24.2%	31.4%	24.9%	13.7%	24.1%	16.1%
Wholesale trade	24.0%	21.2%	20.1%	30.6%	23.0%	23.5%	22.6%	24.4%
Retail trade	30.4%	26.3%	34.2%	40.7%	36.5%	26.9%	33.3%	29.7%
Fin., ins., real est.	26.1%	32.5%	30.3%	31.5%	30.2%	23.3%	32.3%	24.7%
Services	26.3%	22.1%	31.7%	31.0%	27.8%	24.8%	26.5%	26.3%
Unknown	45.1% *	45.1% *	*****	*****	*****	*****	45.1% *	*****
Ownership								
For profit, incorporated	23.0%	23.8%	31.1%	30.3%	26.4%	19.6%	28.2%	21.9%
For profit, unincorporated	26.9%	25.1%	25.9%	37.4%	23.5%	27.9%	25.7%	27.5%
Nonprofit	25.1%	14.9%	24.0%	30.5%	28.5%	23.5%	22.7%	25.5%
Unknown	28.0%	52.2%	14.5% *	31.0% *	23.8%	28.3%	27.7% *	28.0%
Age of firm								
Less than 5 years	27.7%	28.7%	30.4%	34.8%	21.9%	25.4%	30.4%	25.5%
5-9 years	28.9%	22.0%	37.0%	38.0%	24.9%	21.2%	31.3%	26.2%
10-19 years	28.5%	24.1%	33.5%	34.4%	31.0%	18.9%	30.0%	27.3%
20 or more years	23.4%	20.2%	25.9%	27.5%	26.0%	20.6%	24.0%	23.3%
Unknown	21.5%	57.5%	41.2%	23.4%	26.7%	21.2%	30.9%	21.4%
Multi/single status								
2 or more locations	22.2%	29.8%	33.0%	29.1%	25.7%	21.0%	28.7%	22.1%
1 location only	27.8%	22.8%	29.5%	31.3%	28.2%	20.8%	27.1%	28.8%
Percent full-time employees								
Less than 25%	27.3%	13.3% *	23.9%	29.8%	30.6%	29.5%	18.6%	30.7%
25-49%	30.5%	18.6%	24.8%	37.2%	34.0%	30.2%	25.9%	31.4%
50-74%	28.5%	23.7%	32.1%	35.9%	33.5%	26.2%	27.9%	28.7%
75% or more	23.1%	23.3%	29.9%	30.1%	25.6%	20.1%	27.4%	22.1%
Union presence								
No union employees	26.6%	24.3%	30.1%	32.3%	28.9%	23.7%	28.4%	26.0%
Has union employees	15.0%	8.5% *	23.7%	20.4%	16.8%	14.1%	17.4%	14.8%
Unknown	23.2%	14.1%	47.5%	24.3%	24.7%	23.0%	18.9%	23.3%
Percent low wage employees								
50% or more low wage	30.6%	16.4%	38.2%	36.3%	31.7%	31.7%	24.7%	33.0%
Less than 50% low wage	25.2%	23.4%	29.5%	30.8%	26.4%	20.6%	27.5%	24.2%
Unknown	21.3%	19.1% *	42.7%	23.7%	25.8%	21.0%	24.0%	21.3%

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.

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

Table I. D. 3(1999) Standard error for percent of total premiums contributed by employees enrolled in family 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	0.48%	1.29%	1.28%	1.03%	0.68%	0.63%	0.73%	0.54%
Industry group								
Agric., fish., forest.	3.08%	1.62%	8.81%	6.55% *	7.67%	3.75%	3.11%	3.17%
Mining	3.41%	5.08% *	13.10%	3.71% *	4.27% *	5.60% *	9.97%	3.47%
Construction	1.78%	3.36%	4.15%	2.94%	7.84%	4.44%	2.37%	3.14%
Manufacturing	0.55%	4.58%	3.42%	1.24%	1.06%	0.65%	1.49%	0.54%
Transp., commu., util.	0.98%	4.16%	3.69%	4.32%	5.45%	1.24%	1.72%	1.14%
Wholesale trade	1.69%	4.07%	3.81%	3.56%	1.70%	2.65%	1.57%	1.99%
Retail trade	1.06%	2.72%	3.15%	2.13%	1.66%	1.30%	1.11%	1.31%
Fin., ins., real est.	0.97%	3.66%	5.35%	3.88%	2.65%	0.85%	2.50%	1.09%
Services	1.05%	1.00%	1.77%	2.32%	1.61%	1.36%	1.14%	1.16%
Unknown	14.26% *	14.26% *	*****	*****	*****	*****	14.26% *	*****
Ownership								
For profit, incorporated	0.39%	1.65%	1.35%	0.88%	0.67%	0.57%	0.78%	0.47%
For profit, unincorporated	1.63%	1.65%	4.56%	3.56%	3.55%	2.03%	1.19%	2.62%
Nonprofit	1.34%	1.88%	3.88%	3.38%	1.15%	1.90%	2.48%	1.26%
Unknown	2.15%	15.25%	4.58% *	9.32% *	4.15%	2.20%	8.98% *	2.15%
Age of firm								
Less than 5 years	1.64%	1.67%	3.04%	2.68%	4.83%	3.50%	0.93%	2.87%
5-9 years	1.57%	1.58%	4.41%	2.55%	3.67%	2.54%	1.98%	2.37%
10-19 years	1.27%	2.90%	1.98%	2.13%	2.20%	1.95%	1.32%	1.54%
20 or more years	0.31%	1.77%	1.56%	1.16%	0.88%	0.53%	0.88%	0.41%
Unknown	0.95%	15.03%	9.12%	3.99%	2.31%	0.95%	7.07%	0.96%
Multi/single status								
2 or more locations	0.60%	4.19%	4.09%	1.73%	0.86%	0.62%	2.81%	0.57%
1 location only	0.63%	1.35%	1.33%	0.76%	1.54%	3.05%	0.84%	1.05%
Percent full-time employees								
Less than 25%	2.44%	6.10% *	5.83%	4.67%	3.69%	2.94%	4.07%	2.38%
25-49%	1.33%	4.77%	2.74%	3.62%	2.95%	1.50%	2.60%	1.41%
50-74%	0.77%	2.19%	2.63%	2.12%	2.27%	1.66%	1.33%	0.95%
75% or more	0.47%	1.71%	1.52%	1.09%	0.74%	0.65%	0.94%	0.53%
Union presence								
No union employees	0.45%	1.19%	1.34%	0.94%	0.62%	0.77%	0.61%	0.59%
Has union employees	0.87%	3.53% *	6.42%	3.39%	1.41%	0.68%	4.02%	0.73%
Unknown	1.16%	3.27%	11.09%	6.68%	3.43%	1.46%	2.66%	1.28%
Percent low wage employees								
50% or more low wage	1.73%	3.38%	4.35%	4.38%	3.41%	3.37%	2.63%	1.86%
Less than 50% low wage	0.42%	1.32%	1.24%	1.11%	0.58%	0.61%	0.67%	0.49%
Unknown	0.71%	6.80% *	7.02%	5.81%	2.14%	0.68%	4.34%	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.

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

Table I. D. 3. a(1999) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	25.4%	28.4%	34.7%	35.0%	29.1%	21.4%	32.3%	23.8%
Industry group								
Agric., fish., forest.	34.7%	14.7% *	82.4%	38.8% *	45.9%	29.8%	31.8%	38.5%
Mining	16.9%	*****	60.0% *	*****	36.7% *	18.3%	60.0% *	14.4%
Construction	34.8%	28.9%	44.9%	34.4%	29.6% *	36.8%	34.9%	34.6%
Manufacturing	21.0%	29.4%	24.8%	29.6%	24.7%	17.7%	29.6%	19.7%
Transp., commu., util.	18.4%	23.8% *	28.8%	34.9%	25.1% *	15.7%	26.8%	17.2%
Wholesale trade	23.3%	19.5% *	30.0%	36.1%	30.0%	17.5%	26.6%	22.1%
Retail trade	34.0%	26.9%	34.8%	45.2%	41.9%	30.0%	37.6%	32.9%
Fin., ins., real est.	26.6%	38.6%	36.5%	28.6%	31.3%	23.7%	36.0%	24.9%
Services	26.6%	27.4%	36.1%	37.5%	28.8%	23.0%	31.9%	25.5%
Ownership								
For profit, incorporated	25.0%	30.6%	36.6%	34.4%	28.9%	20.5%	34.0%	22.9%
For profit, unincorporated	26.4%	28.3%	20.5% *	44.4%	21.6% *	24.1%	26.6%	26.3%
Nonprofit	26.6%	13.9%	34.8%	34.1%	33.1%	23.1%	26.2%	26.7%
Unknown	27.5%	*****	33.0% *	*****	17.3% *	28.4%	33.0% *	27.5%
Age of firm								
Less than 5 years	28.3%	31.3%	39.2%	36.9%	15.9% *	28.0%	35.3%	24.1%
5-9 years	32.4%	29.7%	43.7%	44.0%	28.5%	20.4% *	38.9%	26.0%
10-19 years	33.2%	27.9%	42.1%	36.9%	38.2%	23.1%	35.1%	31.4%
20 or more years	25.4%	27.0%	27.1%	32.1%	29.2%	21.5%	27.7%	24.8%
Unknown	21.3%	39.9% *	60.5%	45.1%	26.8%	20.9%	53.9%	21.1%
Multi/single status								
2 or more locations	22.8%	25.0%	40.6%	31.2%	28.5%	21.3%	29.2%	22.6%
1 location only	32.1%	28.7%	34.2%	36.1%	30.1%	25.6%	32.6%	31.4%
Percent full-time employees								
Less than 25%	40.7%	16.3% *	41.5% *	52.3%	45.2%	43.1%	29.7% *	46.0%
25-49%	32.1%	23.3% *	25.1% *	44.5%	32.9%	30.6%	31.5%	32.2%
50-74%	29.4%	26.6%	45.2%	36.6%	36.1%	25.0%	34.5%	28.3%
75% or more	24.7%	28.9%	33.9%	34.3%	28.1%	20.6%	32.1%	23.0%
Union presence								
No union employees	29.0%	28.9%	34.6%	37.3%	31.4%	24.7%	33.3%	27.5%
Has union employees	16.3%	17.7% *	27.4% *	14.7% *	20.3%	15.3%	16.8% *	16.2%
Unknown	22.3%	16.5% *	74.3%	26.7% *	28.1%	21.5%	27.4% *	22.2%
Percent low wage employees								
50% or more low wage	29.0%	14.1% *	42.1%	31.1%	35.6%	26.5%	24.8%	31.7%
Less than 50% low wage	27.7%	29.2%	33.8%	35.4%	28.9%	21.9%	32.6%	25.7%
Unknown	21.5%	22.3%	63.7%	26.1% *	29.8%	20.9%	29.5%	21.4%

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.

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

Table I. D. 3.a(1999) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	0.49%	2.27%	1.47%	2.24%	1.50%	0.71%	1.43%	0.77%
Industry group								
Agric., fish., forest.	6.71%	7.45% *	22.29%	11.74% *	11.91%	7.33%	8.25%	7.75%
Mining	3.73%	*****	18.97% *	*****	11.62% *	3.92%	18.97% *	3.41%
Construction	3.68%	5.26%	5.98%	5.82%	8.98% *	8.26%	4.10%	6.37%
Manufacturing	0.95%	5.89%	4.07%	3.64%	1.61%	0.94%	3.16%	0.91%
Transp., commu., util.	0.89%	7.32% *	8.15%	8.72%	8.57% *	1.32%	4.17%	1.25%
Wholesale trade	2.01%	7.53% *	6.67%	4.20%	2.43%	3.34%	3.50%	2.44%
Retail trade	1.30%	4.53%	5.72%	4.60%	3.21%	1.82%	2.20%	1.58%
Fin., ins., real est.	1.66%	4.89%	8.11%	4.62%	2.51%	1.44%	4.89%	1.26%
Services	1.41%	2.66%	4.04%	2.20%	2.95%	1.49%	2.52%	1.72%
Ownership								
For profit, incorporated	0.43%	2.76%	1.67%	2.53%	1.85%	0.73%	1.54%	0.65%
For profit, unincorporated	3.02%	2.25%	8.38% *	4.50%	7.09% *	4.20%	2.05%	4.70%
Nonprofit	1.41%	2.58%	7.76%	4.15%	2.67%	1.79%	4.20%	1.62%
Unknown	2.85%	*****	10.45% *	*****	6.40% *	2.93%	10.45% *	2.85%
Age of firm								
Less than 5 years	2.37%	4.43%	7.13%	6.37%	7.06% *	3.87%	3.19%	2.33%
5-9 years	2.23%	3.27%	7.10%	5.51%	4.31%	7.82% *	3.54%	3.11%
10-19 years	2.44%	4.74%	4.51%	3.93%	3.08%	3.10%	2.97%	2.99%
20 or more years	0.74%	2.87%	2.90%	2.05%	1.36%	1.03%	1.18%	0.97%
Unknown	0.83%	12.63% *	17.15%	10.22%	3.01%	0.79%	13.41%	0.83%
Multi/single status								
2 or more locations	0.67%	5.16%	5.05%	2.96%	1.54%	0.63%	3.21%	0.65%
1 location only	0.81%	2.44%	1.75%	2.43%	2.85%	4.88%	1.61%	1.84%
Percent full-time employees								
Less than 25%	6.32%	7.52% *	13.04% *	10.11%	5.86%	7.62%	8.98% *	5.11%
25-49%	2.23%	7.91% *	8.43% *	7.76%	3.90%	3.03%	5.14%	2.50%
50-74%	1.30%	3.73%	5.81%	4.58%	3.22%	1.78%	2.38%	1.26%
75% or more	0.47%	2.73%	1.91%	2.30%	1.43%	0.69%	1.83%	0.76%
Union presence								
No union employees	0.68%	2.23%	1.89%	1.81%	1.47%	1.19%	1.21%	1.05%
Has union employees	1.01%	9.38% *	8.80% *	6.78% *	3.41%	1.06%	5.13% *	0.94%
Unknown	1.60%	7.35% *	16.50%	8.65% *	6.69%	1.65%	10.91% *	1.65%
Percent low wage employees								
50% or more low wage	3.12%	4.25% *	10.84%	6.29%	7.98%	5.97%	4.24%	4.37%
Less than 50% low wage	0.64%	2.42%	1.72%	2.23%	1.40%	1.10%	1.37%	1.07%
Unknown	0.60%	6.49%	12.92%	10.72% *	4.69%	0.60%	7.74%	0.65%

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. D. 3.b(1999) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family 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	23.9%	21.9%	29.1%	30.7%	26.3%	21.2%	26.9%	23.2%
Industry group								
Agric., fish., forest.	25.7%	15.6%	22.1% *	15.1% *	36.9%	22.1%	16.3%	30.6%
Mining	18.4%	4.1% *	45.3%	17.5%	10.8% *	19.6% *	36.5%	16.3%
Construction	28.8%	14.9%	31.9%	35.0%	28.8%	29.1%	28.0%	29.9%
Manufacturing	19.1%	17.5% *	28.5%	23.8%	22.8%	16.8%	23.9%	18.7%
Transp., commu., util.	16.5%	19.3%	27.9%	30.2%	25.2%	13.1%	25.5%	15.7%
Wholesale trade	23.2%	24.5%	16.1%	28.6%	21.7%	23.4%	21.8%	23.6%
Retail trade	30.3%	26.8%	37.0%	42.5%	35.4%	26.3%	34.5%	29.5%
Fin., ins., real est.	26.6%	30.8%	31.6%	32.6%	30.2%	23.5%	32.7%	25.1%
Services	26.9%	21.1%	30.8%	30.8%	27.7%	26.1%	25.9%	27.2%
Unknown	45.1% *	45.1% *	*****	*****	*****	*****	45.1% *	*****
Ownership								
For profit, incorporated	23.3%	22.2%	30.3%	30.4%	26.2%	20.1%	27.5%	22.4%
For profit, unincorporated	26.4%	25.0%	26.8%	33.1%	24.8%	26.5%	25.7%	26.7%
Nonprofit	25.2%	15.9%	19.1%	31.8%	27.6%	24.2%	23.2%	25.6%
Unknown	25.8%	52.2%	33.0% *	*****	25.4%	25.7%	49.1%	25.7%
Age of firm								
Less than 5 years	29.0%	27.9%	31.4%	34.4%	24.3%	29.2%	29.8%	28.3%
5-9 years	28.6%	20.7%	34.0%	37.6%	23.3%	23.7%	29.7%	27.4%
10-19 years	27.7%	23.3%	31.4%	35.2%	30.4%	16.8%	29.8%	26.3%
20 or more years	23.6%	18.8%	26.2%	27.3%	25.5%	21.1%	24.0%	23.5%
Unknown	21.7%	56.1% *	24.4%	24.2%	27.8%	21.3%	32.5%	21.7%
Multi/single status								
2 or more locations	22.6%	35.9%	34.8%	30.5%	25.3%	21.3%	31.7%	22.3%
1 location only	27.2%	21.4%	28.4%	30.8%	28.5%	17.5%	26.2%	28.6%
Percent full-time employees								
Less than 25%	22.1%	11.3% *	11.9% *	27.1%	25.4%	22.8%	15.9%	24.4%
25-49%	30.2%	21.4%	25.0%	32.8%	37.0%	29.5%	25.9%	31.1%
50-74%	29.3%	24.4%	25.2%	36.7%	33.5%	27.9%	26.3%	29.9%
75% or more	23.2%	21.8%	29.6%	30.3%	25.4%	20.3%	27.1%	22.3%
Union presence								
No union employees	26.3%	23.5%	29.5%	31.4%	28.6%	23.6%	27.6%	26.0%
Has union employees	14.9%	7.8% *	22.4% *	24.4%	15.2%	13.9%	19.6%	14.5%
Unknown	23.7%	15.7% *	37.1%	37.8%	25.7%	23.4%	23.2%	23.8%
Percent low wage employees								
50% or more low wage	31.7%	23.0% *	38.8%	38.2%	31.4%	29.6%	30.0%	32.2%
Less than 50% low wage	25.2%	22.1%	28.9%	30.7%	26.2%	21.0%	26.9%	24.5%
Unknown	21.4%	15.5% *	30.3% *	25.0%	25.1%	21.2%	22.9%	21.4%

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.

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

Table I. D. 3. b(1999) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family 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	0.73%	1.34%	1.62%	1.27%	0.71%	0.92%	0.85%	0.75%
Industry group								
Agric., fish., forest.	2.95%	4.31%	9.48% *	7.53% *	7.67%	4.91%	3.15%	4.34%
Mining	4.36%	5.01% *	13.42%	4.98%	4.39% *	8.28% *	10.54%	4.43%
Construction	1.82%	2.04%	4.31%	3.41%	7.71%	3.14%	2.51%	3.15%
Manufacturing	0.79%	6.66% *	3.49%	1.54%	1.48%	1.06%	3.06%	0.83%
Transp., commu., util.	1.45%	4.48%	7.39%	5.60%	5.24%	1.73%	2.95%	1.65%
Wholesale trade	1.95%	6.49%	4.03%	4.02%	1.76%	2.57%	1.26%	2.34%
Retail trade	1.09%	3.13%	3.41%	2.56%	2.48%	1.33%	1.70%	1.39%
Fin., ins., real est.	1.08%	3.56%	6.54%	4.19%	3.22%	1.24%	2.75%	1.47%
Services	1.04%	1.33%	2.75%	2.34%	1.58%	1.19%	1.51%	0.97%
Unknown	14.26% *	14.26% *	*****	*****	*****	*****	14.26% *	*****
Ownership								
For profit, incorporated	0.64%	1.66%	1.76%	1.35%	0.75%	0.91%	0.89%	0.71%
For profit, unincorporated	1.69%	2.54%	6.49%	3.70%	3.53%	2.75%	1.95%	2.48%
Nonprofit	1.82%	3.42%	3.33%	3.80%	1.65%	2.41%	3.47%	1.69%
Unknown	1.50%	15.25%	10.45% *	*****	4.00%	1.56%	13.99%	1.50%
Age of firm								
Less than 5 years	1.74%	2.62%	2.19%	3.36%	4.46%	4.46%	1.40%	3.58%
5-9 years	2.17%	1.69%	5.33%	2.55%	4.00%	5.77%	1.95%	3.20%
10-19 years	0.84%	2.87%	2.85%	1.73%	2.36%	1.68%	1.54%	1.40%
20 or more years	0.56%	1.70%	1.83%	1.91%	1.11%	0.86%	1.21%	0.61%
Unknown	1.26%	16.83% *	6.20%	7.12%	2.54%	1.32%	9.11%	1.27%
Multi/single status								
2 or more locations	0.82%	5.84%	4.40%	2.07%	1.04%	0.94%	2.96%	0.80%
1 location only	0.74%	1.35%	1.67%	1.14%	1.73%	1.90%	0.93%	0.82%
Percent full-time employees								
Less than 25%	2.20%	6.99% *	7.29% *	5.45%	6.14%	2.95%	4.26%	2.22%
25-49%	1.74%	5.49%	3.79%	2.65%	4.61%	1.71%	2.51%	1.75%
50-74%	1.10%	2.99%	3.53%	2.74%	2.17%	1.72%	1.87%	1.24%
75% or more	0.72%	1.88%	1.95%	1.38%	0.86%	0.94%	1.00%	0.75%
Union presence								
No union employees	0.58%	1.32%	1.61%	1.05%	0.60%	0.96%	0.59%	0.68%
Has union employees	1.24%	4.86% *	8.92% *	4.66%	1.88%	1.09%	5.60%	1.05%
Unknown	1.38%	10.55% *	10.84%	5.15%	3.23%	1.60%	3.70%	1.37%
Percent low wage employees								
50% or more low wage	1.53%	7.42% *	3.22%	5.39%	4.45%	2.20%	4.36%	1.69%
Less than 50% low wage	0.53%	1.35%	1.61%	1.37%	0.71%	0.70%	0.80%	0.56%
Unknown	1.09%	8.02% *	9.10% *	6.54%	2.36%	1.07%	5.24%	1.09%

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. D. 3. c(1999) Percent of total premiums for any-provider plans contributed by employees enrolled in family 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	19.4%	16.5%	22.2%	19.8%	21.4%	18.9%	18.3%	19.6%
Industry group								
Agric., fish., forest.	12.7%						8.4%	16.2%
Mining	1.0% *						****	1.1% *
Construction	16.4% *						18.0% *	12.8% *
Manufacturing	14.4%						17.1%	14.3%
Transp., commu., util.	15.6%						14.0% *	15.9%
Wholesale trade	31.6%						17.3% *	34.1%
Retail trade	23.2%						20.9%	23.9%
Fin., ins., real est.	20.9%						17.8%	21.6%
Services	22.8%						19.6%	24.0%
Ownership								
For profit, incorporated	17.0%						17.7%	16.8%
For profit, unincorporated	31.2%						24.3%	39.0%
Nonprofit	20.5%						15.9%	21.9%
Unknown	37.5%						1.3% *	37.8%
Age of firm								
Less than 5 years	19.7%						24.3%	14.3% *
5-9 years	20.4%						20.7%	20.0%
10-19 years	21.5%						19.4%	24.0%
20 or more years	17.6%						15.4%	18.1%
Unknown	20.8%						14.3% *	20.9%
Multi/single status								
2 or more locations	19.2%						16.6% *	19.3%
1 location only	19.9%						18.6%	22.3%
Percent full-time employees								
Less than 25%	37.5%						15.0% *	46.4%
25-49%	28.1%						14.9%	31.0%
50-74%	21.3%						21.8%	21.0%
75% or more	18.8%						18.0%	19.0%
Union presence								
No union employees	21.7%						20.3%	22.2%
Has union employees	13.0%						11.6%	13.2%
Unknown	22.8%						6.6% *	23.8%
Percent low wage employees								
50% or more low wage	27.3%						8.9% *	40.6%
Less than 50% low wage	18.4%						18.8%	18.3%
Unknown	20.3%						14.7% *	20.4%

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.

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.D.3.c(1999) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family 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	1. 00%	2. 31%	3. 76%	2. 20%	2. 46%	1. 53%	1. 25%	1. 15%
Industry group								
Agric., fish., forest.	2. 47%						2. 04%	4. 22%
Mining	2. 85% *						****	4. 67% *
Construction	6. 45% *						8. 89% *	10. 07% *
Manufacturing	1. 15%						3. 65%	1. 12%
Transp., commu., util.	3. 01%						6. 62% *	3. 09%
Wholesale trade	5. 15%						5. 43% *	5. 49%
Retail trade	1. 11%						4. 21%	1. 52%
Fin., ins., real est.	2. 04%						5. 03%	2. 00%
Services	1. 34%						2. 46%	2. 17%
Ownership								
For profit, incorporated	0. 88%						1. 66%	1. 00%
For profit, unincorporated	3. 57%						3. 17%	6. 10%
Nonprofit	2. 06%						2. 86%	2. 62%
Unknown	5. 51%						0. 41% *	5. 50%
Age of firm								
Less than 5 years	2. 87%						2. 60%	7. 11% *
5-9 years	2. 75%						4. 28%	3. 67%
10-19 years	2. 72%						3. 43%	4. 53%
20 or more years	1. 12%						2. 08%	1. 23%
Unknown	1. 80%						8. 43% *	1. 96%
Multi/single status								
2 or more locations	1. 28%						5. 64% *	1. 41%
1 location only	1. 13%						1. 26%	2. 19%
Percent full-time employees								
Less than 25%	6. 07%						5. 96% *	7. 46%
25-49%	2. 60%						3. 48%	3. 17%
50-74%	2. 07%						3. 26%	2. 65%
75% or more	1. 11%						1. 13%	1. 28%
Union presence								
No union employees	0. 66%						1. 54%	0. 97%
Has union employees	1. 27%						3. 26%	1. 38%
Unknown	2. 86%						6. 24% *	3. 14%
Percent low wage employees								
50% or more low wage	5. 94%						5. 62% *	8. 63%
Less than 50% low wage	1. 00%						1. 23%	1. 27%
Unknown	1. 62%						6. 83% *	1. 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.

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

Table I. D. 4(1999) Percent of private-sector employees that are enrolled in a health insurance plan with 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	51.8%	42.0%	40.7%	43.7%	48.9%	58.2%	42.0%	54.6%
Industry group								
Agric., fish., forest.	45.4%	44.7%	45.8%	39.8%	45.0%	54.3%	43.7%	46.9%
Mining	69.4%	55.0%	49.9%	67.7%	71.1%	71.3%	49.7%	71.7%
Construction	50.6%	50.9%	45.0%	53.7%	53.9%	47.5%	50.2%	51.3%
Manufacturing	57.5%	43.3%	42.2%	47.3%	53.3%	62.9%	43.6%	59.3%
Transp., commu., util.	60.9%	49.4%	47.5%	47.3%	51.9%	65.7%	49.7%	62.3%
Wholesale trade	53.5%	43.0%	45.0%	44.7%	53.2%	60.4%	44.0%	56.9%
Retail trade	46.1%	35.3%	35.8%	38.0%	44.0%	51.7%	35.8%	49.2%
Fin., ins., real est.	51.6%	42.3%	39.1%	43.5%	48.9%	56.3%	41.2%	54.4%
Services	47.3%	39.9%	38.4%	40.1%	44.4%	54.4%	39.8%	50.0%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	52.7%	43.2%	42.4%	45.0%	49.7%	58.6%	43.1%	55.4%
For profit, unincorporated	45.0%	37.6%	33.9%	37.7%	52.9%	55.6%	36.2%	52.3%
Nonprofit	49.0%	42.9%	35.9%	39.1%	43.4%	58.3%	41.3%	50.8%
Unknown	55.7%	62.4%	47.2% *	9.3% *	58.4%	55.6%	51.9%	55.7%
Age of firm								
Less than 5 years	44.7%	41.0%	40.2%	41.8%	48.5%	51.7%	40.3%	49.1%
5-9 years	44.1%	42.2%	40.1%	42.6%	44.8%	54.8%	41.7%	47.2%
10-19 years	44.1%	39.5%	36.5%	43.0%	46.2%	55.1%	39.6%	48.4%
20 or more years	51.8%	44.2%	43.6%	44.5%	49.7%	59.1%	44.1%	54.0%
Unknown	57.8%	43.3% *	41.5%	44.1%	50.4%	58.3%	41.3%	57.8%
Multi/single status								
2 or more locations	55.6%	41.4%	40.3%	44.2%	49.4%	58.3%	42.5%	56.1%
1 location only	43.8%	42.0%	40.7%	43.5%	47.8%	55.9%	42.0%	46.9%
Percent full-time employees								
Less than 25%	42.9%	38.0%	36.4%	39.2%	40.6%	47.8%	41.1%	43.6%
25-49%	44.4%	36.4%	33.9%	32.7%	39.5%	51.8%	33.9%	47.3%
50-74%	47.4%	39.5%	35.3%	38.0%	42.7%	55.2%	37.8%	50.6%
75% or more	52.7%	42.6%	41.6%	44.7%	50.0%	58.9%	42.8%	55.5%
Union presence								
No union employees	48.3%	41.0%	39.9%	42.7%	47.5%	54.7%	40.9%	51.3%
Has union employees	61.4%	64.8%	56.3%	52.5%	55.6%	63.9%	60.1%	61.5%
Unknown	60.6%	40.3%	40.3%	45.4%	50.5%	62.8%	43.1%	61.6%
Percent low wage employees								
50% or more low wage	40.5%	41.4%	25.3%	34.1%	42.4%	50.4%	33.9%	43.9%
Less than 50% low wage	49.0%	41.9%	41.3%	44.1%	49.2%	57.9%	42.3%	52.3%
Unknown	57.7%	47.3%	35.0%	43.7%	48.7%	58.6%	43.5%	57.9%

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. D. 4(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with 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	0.51%	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%	11.26%	5.30%	4.76%	5.84%
Mining	2.71%	16.06%	13.74%	11.27%	11.26%	3.67%	12.84%	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%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
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%	17.34%	14.93% *	5.14% *	2.81%	1.13%	14.55%	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%	13.48% *	8.42%	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.

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

Table I. D. 4. a(1999) Percent of private-sector employees that are enrolled in a health insurance plan with family 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	17.3%	51.2%	32.8%	21.4%	14.1%	12.0%	36.6%	13.0%
Industry group								
Agric., fish., forest.	31.0%	67.3%	43.4%	32.8% *	3.2% *	16.1% *	55.9%	11.0% *
Mining	30.4% *	93.9%	*****	45.5% *	20.2% *	31.3% *	21.9% *	31.1% *
Construction	40.0%	62.1%	35.6%	36.7%	36.5%	5.3% *	46.2%	29.2%
Manufacturing	15.7%	56.4%	38.1%	22.7%	12.2%	13.8%	36.9%	13.7%
Transp., commu., util.	25.0%	61.9%	38.7%	21.2%	12.3% *	25.0%	40.8%	23.3%
Wholesale trade	16.3%	49.8%	41.8%	16.6%	9.6%	10.6%	36.8%	10.6%
Retail trade	11.8%	51.7%	25.5%	15.5%	10.3%	6.4%	31.6%	7.6%
Fin., ins., real est.	10.0%	32.3%	31.6%	20.4% *	7.2% *	5.0% *	26.4%	6.6%
Services	17.0%	49.3%	28.5%	17.3%	17.8%	9.2%	35.0%	11.8%
Ownership								
For profit, incorporated	18.0%	50.2%	31.7%	21.9%	13.9%	13.6%	35.1%	14.2%
For profit, unincorporated	24.2%	51.3%	27.9% *	12.8%	25.6% *	4.8% *	41.6%	14.1% *
Nonprofit	14.5%	56.7%	49.0%	21.2%	10.9%	6.9%	42.5%	9.1%
Unknown	4.2% *	3.7% *	*****	*****	1.1% *	4.5% *	1.4% *	4.2% *
Age of firm								
Less than 5 years	27.7%	38.5%	25.6%	16.4%	35.2% *	19.5% *	31.8%	24.2%
5-9 years	31.8%	53.4%	31.8%	16.4%	31.0%	25.8% *	36.6%	26.6%
10-19 years	23.2%	53.3%	28.2%	19.3%	9.8% *	16.4% *	35.5%	13.4%
20 or more years	18.3%	54.4%	37.4%	24.0%	13.5%	12.2%	38.6%	13.5%
Unknown	10.6%	15.7% *	4.4% *	12.0% *	4.5% *	10.9%	16.0% *	10.6%
Multi/single status								
2 or more locations	12.3%	20.4%	26.6%	21.4%	11.1%	11.8%	25.3%	11.9%
1 location only	30.8%	52.4%	33.6%	21.4%	20.4%	19.7% *	38.1%	20.0%
Percent full-time employees								
Less than 25%	22.3%	69.4%	57.2%	33.5%	27.2% *	1.5% *	55.7%	10.3% *
25-49%	12.0%	58.1%	45.1%	24.3%	13.5% *	1.9% *	44.7%	5.6%
50-74%	12.9%	51.5%	38.4%	16.9%	7.4% *	5.0% *	41.7%	5.8%
75% or more	17.8%	50.6%	31.7%	21.5%	14.6%	13.1%	35.6%	13.9%
Union presence								
No union employees	14.7%	49.4%	31.3%	18.7%	10.3%	6.1%	34.7%	8.4%
Has union employees	29.3%	70.7%	54.7%	37.8%	30.6%	26.4%	52.2%	27.5%
Unknown	10.3%	65.4%	27.2% *	38.1%	13.3% *	8.3%	55.3%	8.6%
Percent low wage employees								
50% or more low wage	20.8%	67.5%	23.8%	22.6%	13.0% *	3.9% *	48.3%	9.8% *
Less than 50% low wage	21.9%	50.4%	33.4%	21.4%	15.1%	16.0%	36.3%	16.1%
Unknown	9.9%	55.5%	13.8% *	20.5% *	6.2% *	9.7%	35.9%	9.6%

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. D. 4.a(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family 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. 93%	2. 20%	1. 50%	1. 54%	2. 08%	1. 32%	0. 96%	1. 21%
Industry group								
Agric., fish., forest.	4. 96%	4. 40%	12. 27%	13. 84% *	11. 54% *	11. 61% *	6. 90%	4. 08% *
Mining	9. 76% *	24. 27%	*****	15. 40% *	9. 46% *	10. 49% *	14. 73% *	10. 96% *
Construction	3. 06%	5. 17%	4. 52%	4. 58%	8. 83%	3. 29% *	3. 86%	5. 67%
Manufacturing	1. 47%	7. 55%	5. 19%	2. 31%	1. 51%	2. 40%	3. 04%	1. 59%
Transp., commu., util.	2. 92%	8. 13%	8. 88%	5. 21%	6. 16% *	3. 90%	3. 93%	3. 46%
Wholesale trade	1. 79%	7. 80%	8. 12%	3. 56%	2. 77%	2. 79%	3. 11%	2. 43%
Retail trade	0. 95%	4. 41%	3. 33%	2. 05%	2. 20%	1. 05%	1. 36%	1. 00%
Fin., ins., real est.	1. 69%	7. 55%	8. 86%	6. 70% *	4. 79% *	2. 43% *	3. 79%	1. 94%
Services	1. 46%	1. 32%	3. 21%	3. 14%	4. 16%	1. 20%	2. 52%	1. 89%
Ownership								
For profit, incorporated	1. 08%	3. 07%	1. 73%	1. 53%	1. 74%	1. 85%	1. 59%	1. 45%
For profit, unincorporated	3. 66%	2. 81%	8. 38% *	2. 91%	7. 74% *	2. 05% *	2. 15%	4. 96% *
Nonprofit	0. 85%	3. 84%	5. 09%	4. 79%	1. 19%	1. 83%	3. 84%	1. 02%
Unknown	1. 74% *	10. 22% *	*****	*****	5. 07% *	1. 93% *	10. 41% *	1. 74% *
Age of firm								
Less than 5 years	3. 12%	3. 40%	4. 68%	4. 25%	11. 03% *	6. 87% *	2. 83%	6. 17%
5-9 years	1. 60%	2. 30%	6. 28%	3. 14%	7. 33%	8. 03% *	2. 02%	3. 37%
10-19 years	2. 18%	4. 24%	2. 22%	2. 39%	3. 15% *	5. 47% *	2. 70%	3. 33%
20 or more years	0. 93%	3. 55%	2. 80%	2. 42%	1. 97%	1. 59%	1. 64%	0. 98%
Unknown	1. 84%	5. 41% *	5. 20% *	6. 34% *	2. 28% *	1. 84%	10. 00% *	1. 84%
Multi/single status								
2 or more locations	1. 14%	4. 98%	5. 65%	2. 55%	1. 52%	1. 35%	4. 23%	1. 16%
1 location only	1. 34%	2. 14%	1. 66%	1. 47%	4. 50%	6. 14% *	1. 33%	2. 98%
Percent full-time employees								
Less than 25%	4. 81%	7. 93%	11. 82%	8. 17%	9. 30% *	1. 88% *	7. 27%	4. 49% *
25-49%	1. 18%	8. 85%	5. 78%	4. 85%	4. 19% *	0. 58% *	4. 74%	1. 02%
50-74%	1. 64%	4. 75%	4. 10%	3. 97%	2. 37% *	1. 65% *	3. 15%	1. 34%
75% or more	1. 11%	2. 88%	1. 89%	1. 80%	2. 21%	1. 55%	1. 22%	1. 39%
Union presence								
No union employees	0. 60%	2. 45%	1. 65%	1. 42%	2. 19%	0. 76%	1. 04%	0. 91%
Has union employees	2. 85%	6. 50%	7. 71%	5. 77%	4. 70%	3. 29%	6. 16%	2. 88%
Unknown	1. 36%	8. 48%	8. 66% *	9. 50%	4. 91% *	1. 76%	4. 12%	1. 43%
Percent low wage employees								
50% or more low wage	2. 55%	5. 32%	5. 15%	4. 24%	6. 50% *	2. 12% *	4. 82%	2. 94% *
Less than 50% low wage	0. 76%	2. 33%	1. 48%	1. 65%	2. 28%	1. 66%	0. 96%	1. 08%
Unknown	1. 52%	10. 38%	6. 41% *	7. 50% *	1. 98% *	1. 57%	7. 84%	1. 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.