

Table I. A. 2. b(1999) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48. 5%	71. 4%	54. 2%	46. 4%	29. 2%	13. 7%	65. 0%	21. 2%
<b>Industry group</b>								
Agric., fish., forest.	73. 7%	83. 7%	58. 4%	50. 8%	60. 9%	13. 0% *	78. 5%	37. 7%
Mining	45. 0%	79. 2%	12. 3% *	89. 1%	46. 3% *	26. 4% *	55. 8%	36. 7%
Construction	60. 9%	65. 6%	53. 2%	57. 3%	51. 0%	30. 9%	61. 8%	50. 4%
Manufacturing	47. 8%	73. 7%	51. 2%	44. 0%	29. 5%	20. 9%	60. 7%	27. 5%
Transp., commu., util.	51. 7%	73. 6%	51. 9%	48. 3%	30. 5%	40. 9%	65. 8%	39. 2%
Wholesale trade	50. 7%	71. 8%	60. 4%	40. 5%	33. 4%	22. 9%	64. 6%	28. 2%
Retail trade	28. 6%	62. 6%	46. 4%	36. 3%	16. 5%	5. 3%	54. 8%	9. 5%
Fin., ins., real est.	40. 6%	71. 5%	56. 9%	51. 2%	33. 8%	10. 1%	67. 7%	16. 9%
Services	57. 7%	73. 7%	57. 5%	50. 6%	33. 6%	18. 6%	68. 6%	28. 4%
<b>Ownership</b>								
For profit, incorporated	45. 5%	71. 1%	52. 7%	44. 6%	28. 0%	14. 1%	63. 3%	20. 2%
For profit, unincorporated	61. 3%	69. 9%	52. 9%	40. 2%	25. 6%	11. 3%	66. 9%	21. 3%
Nonprofit	61. 7%	77. 2%	65. 8%	59. 3%	36. 7%	28. 3%	72. 5%	39. 7%
Unknown	7. 8%	16. 0% *	27. 6% *	25. 9% *	15. 6% *	5. 9% *	20. 7% *	7. 5%
<b>Age of firm</b>								
Less than 5 years	56. 8%	64. 4%	43. 9%	42. 0%	25. 9%	16. 1% *	59. 6%	29. 5%
5-9 years	60. 0%	70. 0%	46. 2%	47. 4%	35. 3%	17. 5% *	63. 2%	35. 0%
10-19 years	59. 3%	72. 6%	55. 4%	47. 2%	24. 8%	19. 8%	66. 2%	27. 3%
20 or more years	51. 0%	75. 4%	59. 0%	46. 7%	32. 3%	13. 7%	67. 6%	25. 4%
Unknown	14. 6%	35. 8% *	40. 0%	37. 8%	19. 8%	13. 2%	40. 7%	14. 0%
<b>Multi/single status</b>								
2 or more locations	23. 7%	53. 1%	50. 7%	44. 3%	27. 7%	13. 6%	51. 8%	19. 3%
1 location only	64. 8%	71. 8%	54. 7%	47. 9%	40. 6%	42. 0%	66. 3%	40. 8%
<b>Percent full-time employees</b>								
Less than 25%	47. 6%	77. 0%	68. 1%	50. 5%	24. 2%	6. 8% *	72. 8%	16. 0%
25-49%	34. 0%	72. 8%	46. 7%	42. 5%	23. 1%	3. 2%	60. 9%	11. 9%
50-74%	46. 1%	70. 9%	53. 4%	35. 6%	29. 6%	5. 7%	63. 8%	15. 2%
75% or more	50. 6%	71. 2%	54. 6%	48. 3%	30. 4%	17. 6%	65. 2%	24. 3%
<b>Union presence</b>								
No union employees	50. 0%	71. 4%	53. 5%	45. 3%	27. 6%	9. 4%	64. 8%	19. 7%
Has union employees	47. 5%	78. 2%	70. 5%	65. 0%	45. 6%	30. 0%	73. 6%	34. 6%
Unknown	27. 4%	65. 5%	49. 4%	41. 3%	34. 5%	15. 2%	61. 7%	16. 9%
<b>Percent low wage employees</b>								
50% or more low wage	46. 4%	75. 5%	44. 0%	40. 1%	23. 7%	4. 2% *	65. 5%	17. 0%
Less than 50% low wage	56. 3%	71. 2%	55. 1%	47. 3%	31. 4%	17. 0%	65. 1%	28. 6%
Unknown	18. 8%	69. 3%	42. 1%	37. 6%	21. 7%	13. 0%	61. 4%	14. 0%

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

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

\*Figure does not meet standard of reliability or precision.

Table I.A.2.b(1999) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.89%	0.88%	1.32%	0.57%	0.92%	0.52%	0.49%
<b>Industry group</b>								
Agric., fish., forest.	4.31%	3.68%	10.21%	9.87%	14.59%	12.67% *	3.92%	7.61%
Mining	7.53%	18.35%	4.16% *	14.03%	14.56% *	9.83% *	13.46%	10.70%
Construction	2.01%	2.81%	2.60%	1.83%	6.88%	8.40%	2.06%	4.10%
Manufacturing	2.37%	3.74%	5.43%	3.80%	1.77%	2.76%	3.65%	1.66%
Transp., commu., util.	3.42%	6.12%	8.99%	4.59%	6.36%	6.30%	3.13%	4.68%
Wholesale trade	1.87%	4.93%	3.88%	3.90%	4.60%	3.15%	2.64%	2.16%
Retail trade	0.89%	2.35%	1.88%	3.01%	1.48%	0.52%	1.41%	0.61%
Fin., ins., real est.	1.32%	3.80%	5.91%	4.91%	4.10%	1.98%	3.09%	1.67%
Services	0.59%	1.17%	1.55%	2.28%	1.43%	2.17%	0.56%	1.01%
<b>Ownership</b>								
For profit, incorporated	0.56%	1.29%	1.07%	1.49%	1.32%	0.90%	0.89%	0.57%
For profit, unincorporated	1.69%	1.92%	3.97%	6.41%	4.62%	3.02%	1.60%	2.10%
Nonprofit	1.23%	1.70%	2.94%	2.75%	3.02%	5.78%	1.32%	2.66%
Unknown	1.73%	11.54% *	8.94% *	11.31% *	4.88% *	1.96% *	8.01% *	1.65%
<b>Age of firm</b>								
Less than 5 years	1.65%	2.07%	3.46%	2.80%	4.55%	6.37% *	1.62%	3.16%
5-9 years	1.04%	1.24%	2.53%	2.04%	5.61%	5.82% *	1.04%	2.33%
10-19 years	0.60%	1.51%	1.34%	1.74%	2.64%	4.63%	0.69%	1.88%
20 or more years	0.56%	0.75%	1.64%	1.80%	1.23%	1.42%	0.62%	1.05%
Unknown	0.83%	14.05% *	11.73%	5.74%	1.78%	1.16%	7.80%	0.89%
<b>Multi/single status</b>								
2 or more locations	0.49%	5.88%	3.14%	1.77%	0.63%	0.93%	1.77%	0.62%
1 location only	0.53%	0.85%	0.85%	1.42%	2.43%	6.17%	0.51%	2.02%
<b>Percent full-time employees</b>								
Less than 25%	1.99%	2.85%	7.08%	6.03%	3.65%	3.21% *	2.53%	2.35%
25-49%	1.74%	4.40%	5.33%	3.72%	2.53%	0.58%	3.35%	1.01%
50-74%	0.90%	2.32%	2.34%	3.65%	2.22%	0.73%	1.80%	0.76%
75% or more	0.54%	1.06%	1.10%	1.07%	0.98%	1.28%	0.74%	0.70%
<b>Union presence</b>								
No union employees	0.45%	0.90%	1.01%	1.43%	0.84%	0.59%	0.55%	0.32%
Has union employees	2.40%	3.79%	3.43%	2.68%	3.49%	4.18%	2.70%	3.29%
Unknown	1.52%	5.34%	10.65%	9.94%	5.48%	1.83%	4.08%	1.72%
<b>Percent low wage employees</b>								
50% or more low wage	2.08%	3.11%	5.26%	4.20%	4.11%	1.28% *	1.95%	2.48%
Less than 50% low wage	0.42%	0.92%	0.83%	1.29%	0.51%	1.42%	0.59%	0.57%
Unknown	0.71%	4.00%	6.89%	5.86%	2.72%	1.02%	2.77%	0.72%

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

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

\*Figure does not meet standard of reliability or precision.