

**Table I.A.2.b.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.0%	22.2%	19.0%	15.7%	10.2%	6.2%	20.8%	8.4%
Industry group **								
Agric., fish., forest.	17.9%	--	--	--	--	--	18.9%	8.7%*
Mining	5.4%*	--	--	--	--	--	3.6%*	6.6%*
Construction	18.3%	--	--	--	--	--	19.2%	9.7%
Manufacturing	15.5%	--	--	--	--	--	18.6%	10.9%
Transp., commu., util.	22.0%	--	--	--	--	--	26.5%	18.2%
Wholesale trade	19.0%	--	--	--	--	--	24.3%	9.2%
Retail Trade	10.5%	--	--	--	--	--	19.1%	4.1%
Fin., ins., real est.	13.3%	--	--	--	--	--	21.5%	6.7%
Services	18.6%	--	--	--	--	--	21.1%	11.9%
Unknown	35.6%*	--	--	--	--	--	35.6%*	--
Ownership								
For profit, incorporated	14.8%	--	--	--	--	--	20.1%	7.4%
For profit, unincorporated	19.9%	--	--	--	--	--	20.9%	12.3%
Nonprofit	22.7%	--	--	--	--	--	24.4%	18.8%
Unknown	4.3%	--	--	--	--	--	--	4.4%
Age of firm								
Less than 5 years	21.2%	--	--	--	--	--	23.1%	4.9%*
5-9 years	18.0%	--	--	--	--	--	19.6%	7.5%
10-19 years	18.7%	--	--	--	--	--	20.3%	11.7%
20 or more years	16.7%	--	--	--	--	--	20.8%	10.9%
Unknown	5.1%	--	--	--	--	--	17.6%*	4.9%
Multi/single status								
2 or more locations	8.9%	--	--	--	--	--	14.6%	7.9%
1 location only	21.1%	--	--	--	--	--	21.5%	13.8%
Percent full-time employees								
Less than 25%	13.5%	--	--	--	--	--	15.5%	9.8%
25-49 %	11.9%	--	--	--	--	--	18.4%	4.2%
50-74 %	14.6%	--	--	--	--	--	19.2%	5.9%
75% or more	16.8%	--	--	--	--	--	21.5%	9.2%
Union presence								
No union employees	16.1%	--	--	--	--	--	20.7%	6.9%
Has union employees	21.0%	--	--	--	--	--	25.2%	19.2%
Unknown	9.0%	--	--	--	--	--	16.4%	6.7%
Percent low wage employees **								
50% or more low wage	15.4%	--	--	--	--	--	20.5%	7.8%
Less than 50% low wage	18.5%	--	--	--	--	--	20.8%	11.8%
Unknown	5.8%	--	--	--	--	--	20.9%	4.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.b.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998**

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	0.63%	1.17%	0.78%	1.15%	0.79%	0.59%	0.86%	0.42%
Industry group **								
Agric., fish., forest.	2.33%	--	--	--	--	--	2.37%	3.05%*
Mining	2.47%*	--	--	--	--	--	5.72%*	6.46%*
Construction	2.34%	--	--	--	--	--	2.44%	2.07%
Manufacturing	1.97%	--	--	--	--	--	3.09%	1.03%
Transp., commu., util.	2.78%	--	--	--	--	--	4.13%	3.24%
Wholesale trade	2.55%	--	--	--	--	--	3.11%	2.53%
Retail Trade	0.46%	--	--	--	--	--	1.15%	0.43%
Fin., ins., real est.	1.30%	--	--	--	--	--	2.12%	1.35%
Services	0.85%	--	--	--	--	--	1.13%	1.16%
Unknown	13.16%*	--	--	--	--	--	13.16%*	--
Ownership								
For profit, incorporated	0.67%	--	--	--	--	--	1.06%	0.36%
For profit, unincorporated	0.94%	--	--	--	--	--	0.96%	1.68%
Nonprofit	1.55%	--	--	--	--	--	1.74%	2.14%
Unknown	1.15%	--	--	--	--	--	--	1.15%
Age of firm								
Less than 5 years	1.81%	--	--	--	--	--	2.03%	1.51%*
5-9 years	1.52%	--	--	--	--	--	1.63%	1.81%
10-19 years	0.91%	--	--	--	--	--	1.08%	1.52%
20 or more years	0.82%	--	--	--	--	--	1.23%	0.75%
Unknown	0.44%	--	--	--	--	--	6.73%*	0.43%
Multi/single status								
2 or more locations	0.50%	--	--	--	--	--	1.66%	0.50%
1 location only	0.90%	--	--	--	--	--	0.98%	1.38%
Percent full-time employees								
Less than 25%	1.90%	--	--	--	--	--	2.56%	2.15%
25-49 %	1.14%	--	--	--	--	--	1.75%	0.71%
50-74 %	1.03%	--	--	--	--	--	1.57%	0.86%
75% or more	0.67%	--	--	--	--	--	0.91%	0.56%
Union presence								
No union employees	0.62%	--	--	--	--	--	0.84%	0.36%
Has union employees	1.90%	--	--	--	--	--	4.23%	1.83%
Unknown	1.20%	--	--	--	--	--	3.89%	1.02%
Percent low wage employees **								
50% or more low wage	1.33%	--	--	--	--	--	1.97%	1.69%
Less than 50% low wage	0.77%	--	--	--	--	--	0.89%	0.76%
Unknown	0.55%	--	--	--	--	--	4.18%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.