

Table I.A.2.b.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 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	26.4%	35.7%	31.8%	27.9%	18.9%	9.0%	34.2%	13.8%
Industry group **								
Agric., fish., forest.	34.0%	--	--	--	--	--	34.8%	27.1%
Mining	24.7%	--	--	--	--	--	35.2% *	17.8%
Construction	32.8%	--	--	--	--	--	32.4%	37.4%
Manufacturing	27.6%	--	--	--	--	--	32.4%	20.4%
Transp., commu., util.	32.1%	--	--	--	--	--	34.3%	30.2%
Wholesale trade	29.7%	--	--	--	--	--	35.8%	18.4%
Retail Trade	14.5%	--	--	--	--	--	25.5%	6.4%
Fin., ins., real est.	25.6%	--	--	--	--	--	43.9%	10.8%
Services	30.7%	--	--	--	--	--	36.0%	16.6%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	25.5%	--	--	--	--	--	34.3%	13.2%
For profit, unincorporated	30.7%	--	--	--	--	--	32.3%	18.3%
Nonprofit	32.4%	--	--	--	--	--	36.5%	23.5%
Unknown	5.0%	--	--	--	--	--	15.4% *	4.9%
Age of firm								
Less than 5 years	30.3%	--	--	--	--	--	32.0%	15.9%
5-9 years	33.6%	--	--	--	--	--	35.5%	20.7%
10-19 years	32.3%	--	--	--	--	--	35.2%	19.3%
20 or more years	26.9%	--	--	--	--	--	33.6%	17.3%
Unknown	7.8%	--	--	--	--	--	37.0%	7.3%
Multi/single status								
2 or more locations	15.7%	--	--	--	--	--	32.4%	12.7%
1 location only	33.9%	--	--	--	--	--	34.4%	25.5%
Percent full-time employees								
Less than 25%	27.3%	--	--	--	--	--	33.4%	15.5%
25-49 %	19.5%	--	--	--	--	--	30.3%	7.0%
50-74 %	24.7%	--	--	--	--	--	32.1%	10.8%
75% or more	27.2%	--	--	--	--	--	34.9%	14.9%
Union presence								
No union employees	26.7%	--	--	--	--	--	33.7%	12.7%
Has union employees	30.8%	--	--	--	--	--	42.7%	25.5%
Unknown	16.3%	--	--	--	--	--	40.8%	8.6%
Percent low wage employees **								
50% or more low wage	20.2%	--	--	--	--	--	25.7%	11.8%
Less than 50% low wage	31.2%	--	--	--	--	--	35.0%	20.0%
Unknown	9.0%	--	--	--	--	--	32.4%	6.9%

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.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 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	0.28%	0.81%	0.98%	0.90%	0.69%	0.73%	0.49%	0.66%
Industry group **								
Agric., fish., forest.	2.18%	--	--	--	--	--	2.49%	7.19%
Mining	6.00%	--	--	--	--	--	13.33% *	4.08%
Construction	1.84%	--	--	--	--	--	1.99%	4.08%
Manufacturing	0.89%	--	--	--	--	--	1.35%	0.99%
Transp., commu., util.	2.74%	--	--	--	--	--	4.20%	4.07%
Wholesale trade	1.48%	--	--	--	--	--	1.86%	1.94%
Retail Trade	0.64%	--	--	--	--	--	1.33%	0.33%
Fin., ins., real est.	1.29%	--	--	--	--	--	2.58%	1.52%
Services	0.63%	--	--	--	--	--	1.04%	1.42%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.33%	--	--	--	--	--	0.41%	0.67%
For profit, unincorporated	1.56%	--	--	--	--	--	1.75%	3.23%
Nonprofit	1.12%	--	--	--	--	--	1.99%	2.29%
Unknown	0.75%	--	--	--	--	--	5.05% *	0.73%
Age of firm								
Less than 5 years	1.85%	--	--	--	--	--	1.95%	2.73%
5-9 years	1.26%	--	--	--	--	--	1.45%	1.59%
10-19 years	1.04%	--	--	--	--	--	1.17%	1.34%
20 or more years	0.56%	--	--	--	--	--	0.78%	1.07%
Unknown	0.90%	--	--	--	--	--	10.02%	0.80%
Multi/single status								
2 or more locations	0.65%	--	--	--	--	--	1.48%	0.68%
1 location only	0.54%	--	--	--	--	--	0.56%	1.13%
Percent full-time employees								
Less than 25%	2.86%	--	--	--	--	--	5.21%	2.09%
25-49 %	1.45%	--	--	--	--	--	2.16%	0.90%
50-74 %	1.34%	--	--	--	--	--	2.05%	1.52%
75% or more	0.33%	--	--	--	--	--	0.45%	0.83%
Union presence								
No union employees	0.40%	--	--	--	--	--	0.61%	0.71%
Has union employees	2.32%	--	--	--	--	--	4.96%	2.18%
Unknown	2.23%	--	--	--	--	--	4.73%	1.50%
Percent low wage employees **								
50% or more low wage	1.42%	--	--	--	--	--	2.31%	1.51%
Less than 50% low wage	0.46%	--	--	--	--	--	0.60%	1.17%
Unknown	0.77%	--	--	--	--	--	4.57%	0.56%

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.