

Table I.A.2.b.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-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	10.6%	--	--	--	--	--	14.6%	4.2%
Industry group **								
Agric., fish., forest.	23.5%	--	--	--	--	--	25.3%	--
Mining	15.8%	--	--	--	--	--	25.9% *	--
Construction	16.2%	--	--	--	--	--	16.8%	--
Manufacturing	7.6%	--	--	--	--	--	9.2%	--
Transp., commu., util.	6.9%	--	--	--	--	--	8.4%	--
Wholesale trade	9.5%	--	--	--	--	--	11.2%	--
Retail Trade	6.9%	--	--	--	--	--	13.4%	--
Fin., ins., real est.	7.5%	--	--	--	--	--	10.8%	--
Services	13.1%	--	--	--	--	--	16.2%	--
Unknown	33.1% *	--	--	--	--	--	33.1% *	--
Ownership								
For profit, incorporated	9.2%	--	--	--	--	--	12.8%	--
For profit, unincorporated	17.1%	--	--	--	--	--	18.8%	--
Nonprofit	14.3%	--	--	--	--	--	18.4%	--
Unknown	2.4%	--	--	--	--	--	38.3% *	--
Age of firm								
Less than 5 years	10.4%	--	--	--	--	--	11.2%	--
5-9 years	11.5%	--	--	--	--	--	12.8%	--
10-19 years	13.1%	--	--	--	--	--	14.9%	--
20 or more years	11.8%	--	--	--	--	--	16.6%	--
Unknown	3.2%	--	--	--	--	--	6.8% *	--
Multi/single status								
2 or more locations	4.7%	--	--	--	--	--	8.3%	--
1 location only	14.7%	--	--	--	--	--	15.3%	--
Percent full-time employees								
Less than 25%	13.4%	--	--	--	--	--	17.3%	--
25-49 %	9.7%	--	--	--	--	--	16.3%	--
50-74 %	11.3%	--	--	--	--	--	15.4%	--
75% or more	10.5%	--	--	--	--	--	14.2%	--
Union presence								
No union employees	11.0%	--	--	--	--	--	14.5%	--
Has union employees	11.6%	--	--	--	--	--	17.7%	--
Unknown	4.0%	--	--	--	--	--	12.7%	--
Percent low wage employees **								
50% or more low wage	13.3%	--	--	--	--	--	19.9%	--
Less than 50% low wage	11.7%	--	--	--	--	--	14.0%	--
Unknown	4.6%	--	--	--	--	--	17.1%	--

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.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-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	0.26%	--	--	--	--	--	0.41%	0.29%
Industry group **								
Agric., fish., forest.	1.97%	--	--	--	--	--	1.80%	--
Mining	4.69%	--	--	--	--	--	14.47% *	--
Construction	1.26%	--	--	--	--	--	1.50%	--
Manufacturing	0.69%	--	--	--	--	--	1.13%	--
Transp., commu., util.	1.02%	--	--	--	--	--	1.38%	--
Wholesale trade	1.61%	--	--	--	--	--	2.47%	--
Retail Trade	0.54%	--	--	--	--	--	1.26%	--
Fin., ins., real est.	1.28%	--	--	--	--	--	1.61%	--
Services	0.59%	--	--	--	--	--	0.79%	--
Unknown	12.62% *	--	--	--	--	--	12.62% *	--
Ownership								
For profit, incorporated	0.30%	--	--	--	--	--	0.51%	--
For profit, unincorporated	0.99%	--	--	--	--	--	1.06%	--
Nonprofit	1.08%	--	--	--	--	--	1.28%	--
Unknown	0.70%	--	--	--	--	--	12.60% *	--
Age of firm								
Less than 5 years	1.65%	--	--	--	--	--	1.82%	--
5-9 years	1.04%	--	--	--	--	--	1.18%	--
10-19 years	0.79%	--	--	--	--	--	0.99%	--
20 or more years	0.47%	--	--	--	--	--	0.71%	--
Unknown	0.36%	--	--	--	--	--	2.83% *	--
Multi/single status								
2 or more locations	0.27%	--	--	--	--	--	0.72%	--
1 location only	0.40%	--	--	--	--	--	0.41%	--
Percent full-time employees								
Less than 25%	2.01%	--	--	--	--	--	2.71%	--
25-49 %	1.10%	--	--	--	--	--	1.86%	--
50-74 %	1.28%	--	--	--	--	--	1.99%	--
75% or more	0.35%	--	--	--	--	--	0.61%	--
Union presence								
No union employees	0.24%	--	--	--	--	--	0.36%	--
Has union employees	1.36%	--	--	--	--	--	2.85%	--
Unknown	0.59%	--	--	--	--	--	2.38%	--
Percent low wage employees **								
50% or more low wage	0.82%	--	--	--	--	--	1.06%	--
Less than 50% low wage	0.33%	--	--	--	--	--	0.37%	--
Unknown	0.22%	--	--	--	--	--	3.40%	--

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.