

**Table I.A.2.c.(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 family 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                 | 9.0%   | 14.0%                  | 10.2%           | 7.0%            | 2.4%              | 3.5%                   | 12.4%                  | 3.4%                 |
| Industry group **             |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.        | 12.3%  | --                     | --              | --              | --                | --                     | 13.4%                  | --                   |
| Mining                        | 4.9%*  | --                     | --              | --              | --                | --                     | 10.1%*                 | --                   |
| Construction                  | 13.2%  | --                     | --              | --              | --                | --                     | 13.9%                  | --                   |
| Manufacturing                 | 8.3%   | --                     | --              | --              | --                | --                     | 10.7%                  | --                   |
| Transp., commu., util.        | 14.2%  | --                     | --              | --              | --                | --                     | 13.8%                  | --                   |
| Wholesale trade               | 11.0%  | --                     | --              | --              | --                | --                     | 15.3%                  | --                   |
| Retail Trade                  | 5.7%   | --                     | --              | --              | --                | --                     | 11.3%                  | --                   |
| Fin., ins., real est.         | 6.2%   | --                     | --              | --              | --                | --                     | 10.3%                  | --                   |
| Services                      | 9.9%   | --                     | --              | --              | --                | --                     | 12.4%                  | --                   |
| Unknown                       | 66.9%* | --                     | --              | --              | --                | --                     | 66.9%*                 | --                   |
| Ownership                     |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated      | 8.8%   | --                     | --              | --              | --                | --                     | 12.5%                  | --                   |
| For profit, unincorporated    | 10.2%  | --                     | --              | --              | --                | --                     | 11.2%                  | --                   |
| Nonprofit                     | 10.6%  | --                     | --              | --              | --                | --                     | 13.6%                  | --                   |
| Unknown                       | 0.6%*  | --                     | --              | --              | --                | --                     | --                     | --                   |
| Age of firm                   |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years             | 12.9%  | --                     | --              | --              | --                | --                     | 14.3%                  | --                   |
| 5-9 years                     | 9.6%   | --                     | --              | --              | --                | --                     | 10.8%                  | --                   |
| 10-19 years                   | 12.1%  | --                     | --              | --              | --                | --                     | 13.5%                  | --                   |
| 20 or more years              | 8.8%   | --                     | --              | --              | --                | --                     | 11.6%                  | --                   |
| Unknown                       | 1.7%   | --                     | --              | --              | --                | --                     | 9.3%*                  | --                   |
| Multi/single status           |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations           | 3.7%   | --                     | --              | --              | --                | --                     | 6.3%                   | --                   |
| 1 location only               | 12.7%  | --                     | --              | --              | --                | --                     | 13.1%                  | --                   |
| Percent full-time employees   |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                 | 11.1%  | --                     | --              | --              | --                | --                     | 13.7%                  | --                   |
| 25-49 %                       | 7.4%   | --                     | --              | --              | --                | --                     | 12.0%                  | --                   |
| 50-74 %                       | 9.3%   | --                     | --              | --              | --                | --                     | 13.3%                  | --                   |
| 75% or more                   | 9.0%   | --                     | --              | --              | --                | --                     | 12.2%                  | --                   |
| Union presence                |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees            | 8.8%   | --                     | --              | --              | --                | --                     | 12.4%                  | --                   |
| Has union employees           | 15.7%  | --                     | --              | --              | --                | --                     | 15.7%                  | --                   |
| Unknown                       | 3.2%   | --                     | --              | --              | --                | --                     | 9.2%*                  | --                   |
| Percent low wage employees ** |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage          | 11.0%  | --                     | --              | --              | --                | --                     | 15.3%                  | --                   |
| Less than 50% low wage        | 10.2%  | --                     | --              | --              | --                | --                     | 12.1%                  | --                   |
| Unknown                       | 2.6%   | --                     | --              | --              | --                | --                     | 14.9%                  | --                   |

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.c.(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 family 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                 | 0.30%   | 0.64%                  | 0.92%           | 0.77%           | 0.32%             | 0.47%                  | 0.37%                  | 0.27%                |
| Industry group **             |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.        | 1.75%   | --                     | --              | --              | --                | --                     | 2.06%                  | --                   |
| Mining                        | 1.81%*  | --                     | --              | --              | --                | --                     | 5.91%*                 | --                   |
| Construction                  | 2.25%   | --                     | --              | --              | --                | --                     | 2.38%                  | --                   |
| Manufacturing                 | 1.43%   | --                     | --              | --              | --                | --                     | 2.36%                  | --                   |
| Transp., commu., util.        | 3.10%   | --                     | --              | --              | --                | --                     | 3.80%                  | --                   |
| Wholesale trade               | 2.33%   | --                     | --              | --              | --                | --                     | 3.08%                  | --                   |
| Retail Trade                  | 0.38%   | --                     | --              | --              | --                | --                     | 1.11%                  | --                   |
| Fin., ins., real est.         | 0.65%   | --                     | --              | --              | --                | --                     | 1.43%                  | --                   |
| Services                      | 0.34%   | --                     | --              | --              | --                | --                     | 0.49%                  | --                   |
| Unknown                       | 20.54%* | --                     | --              | --              | --                | --                     | 20.54%*                | --                   |
| Ownership                     |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated      | 0.41%   | --                     | --              | --              | --                | --                     | 0.60%                  | --                   |
| For profit, unincorporated    | 0.87%   | --                     | --              | --              | --                | --                     | 1.09%                  | --                   |
| Nonprofit                     | 1.07%   | --                     | --              | --              | --                | --                     | 1.29%                  | --                   |
| Unknown                       | 0.25%*  | --                     | --              | --              | --                | --                     | --                     | --                   |
| Age of firm                   |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years             | 1.98%   | --                     | --              | --              | --                | --                     | 2.24%                  | --                   |
| 5-9 years                     | 1.22%   | --                     | --              | --              | --                | --                     | 1.35%                  | --                   |
| 10-19 years                   | 0.65%   | --                     | --              | --              | --                | --                     | 0.81%                  | --                   |
| 20 or more years              | 0.73%   | --                     | --              | --              | --                | --                     | 0.95%                  | --                   |
| Unknown                       | 0.30%   | --                     | --              | --              | --                | --                     | 7.15%*                 | --                   |
| Multi/single status           |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations           | 0.36%   | --                     | --              | --              | --                | --                     | 1.29%                  | --                   |
| 1 location only               | 0.37%   | --                     | --              | --              | --                | --                     | 0.39%                  | --                   |
| Percent full-time employees   |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                 | 2.07%   | --                     | --              | --              | --                | --                     | 2.35%                  | --                   |
| 25-49 %                       | 0.83%   | --                     | --              | --              | --                | --                     | 1.35%                  | --                   |
| 50-74 %                       | 1.16%   | --                     | --              | --              | --                | --                     | 1.81%                  | --                   |
| 75% or more                   | 0.29%   | --                     | --              | --              | --                | --                     | 0.42%                  | --                   |
| Union presence                |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees            | 0.29%   | --                     | --              | --              | --                | --                     | 0.36%                  | --                   |
| Has union employees           | 1.33%   | --                     | --              | --              | --                | --                     | 3.09%                  | --                   |
| Unknown                       | 0.65%   | --                     | --              | --              | --                | --                     | 3.61%*                 | --                   |
| Percent low wage employees ** |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage          | 1.36%   | --                     | --              | --              | --                | --                     | 2.14%                  | --                   |
| Less than 50% low wage        | 0.41%   | --                     | --              | --              | --                | --                     | 0.41%                  | --                   |
| Unknown                       | 0.39%   | --                     | --              | --              | --                | --                     | 3.52%                  | --                   |

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.