

**Table I.A.2.c.(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 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	15.1%	23.6%	16.5%	11.3%	5.8%	5.4%	20.6%	6.1%
Industry group **								
Agric., fish., forest.	24.8%	--	--	--	--	--	25.8%	--
Mining	19.0%	--	--	--	--	--	32.8% *	--
Construction	25.2%	--	--	--	--	--	25.9%	--
Manufacturing	15.4%	--	--	--	--	--	18.8%	--
Transp., commu., util.	19.0%	--	--	--	--	--	19.0%	--
Wholesale trade	16.9%	--	--	--	--	--	21.8%	--
Retail Trade	8.5%	--	--	--	--	--	15.9%	--
Fin., ins., real est.	13.4%	--	--	--	--	--	25.4%	--
Services	16.1%	--	--	--	--	--	19.9%	--
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	14.7%	--	--	--	--	--	20.7%	--
For profit, unincorporated	18.1%	--	--	--	--	--	19.6%	--
Nonprofit	16.8%	--	--	--	--	--	21.8%	--
Unknown	1.9% *	--	--	--	--	--	15.4% *	--
Age of firm								
Less than 5 years	18.5%	--	--	--	--	--	20.0%	--
5-9 years	20.7%	--	--	--	--	--	22.6%	--
10-19 years	18.6%	--	--	--	--	--	20.8%	--
20 or more years	14.7%	--	--	--	--	--	20.0%	--
Unknown	4.1%	--	--	--	--	--	10.6% *	--
Multi/single status								
2 or more locations	7.0%	--	--	--	--	--	14.9%	--
1 location only	20.7%	--	--	--	--	--	21.3%	--
Percent full-time employees								
Less than 25%	18.1%	--	--	--	--	--	25.3%	--
25-49 %	12.0%	--	--	--	--	--	20.2%	--
50-74 %	14.0%	--	--	--	--	--	19.1%	--
75% or more	15.4%	--	--	--	--	--	20.8%	--
Union presence								
No union employees	14.8%	--	--	--	--	--	20.0%	--
Has union employees	25.0%	--	--	--	--	--	38.0%	--
Unknown	7.6%	--	--	--	--	--	20.0%	--
Percent low wage employees **								
50% or more low wage	12.9%	--	--	--	--	--	17.5%	--
Less than 50% low wage	17.6%	--	--	--	--	--	20.9%	--
Unknown	5.1%	--	--	--	--	--	20.4%	--

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.(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 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	0.28%	1.03%	0.37%	0.50%	0.42%	0.54%	0.62%	0.43%
Industry group **								
Agric., fish., forest.	2.16%	--	--	--	--	--	2.64%	--
Mining	5.68%	--	--	--	--	--	12.70% *	--
Construction	1.65%	--	--	--	--	--	1.70%	--
Manufacturing	1.00%	--	--	--	--	--	1.46%	--
Transp., commu., util.	1.46%	--	--	--	--	--	2.63%	--
Wholesale trade	1.01%	--	--	--	--	--	1.60%	--
Retail Trade	0.72%	--	--	--	--	--	1.43%	--
Fin., ins., real est.	1.29%	--	--	--	--	--	2.77%	--
Services	0.83%	--	--	--	--	--	1.19%	--
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.33%	--	--	--	--	--	0.61%	--
For profit, unincorporated	1.11%	--	--	--	--	--	1.38%	--
Nonprofit	1.11%	--	--	--	--	--	1.84%	--
Unknown	0.74% *	--	--	--	--	--	5.05% *	--
Age of firm								
Less than 5 years	1.48%	--	--	--	--	--	1.67%	--
5-9 years	1.26%	--	--	--	--	--	1.38%	--
10-19 years	1.00%	--	--	--	--	--	1.30%	--
20 or more years	0.55%	--	--	--	--	--	0.90%	--
Unknown	0.58%	--	--	--	--	--	9.88% *	--
Multi/single status								
2 or more locations	0.38%	--	--	--	--	--	1.30%	--
1 location only	0.62%	--	--	--	--	--	0.68%	--
Percent full-time employees								
Less than 25%	1.95%	--	--	--	--	--	4.17%	--
25-49 %	1.85%	--	--	--	--	--	2.60%	--
50-74 %	1.32%	--	--	--	--	--	1.61%	--
75% or more	0.36%	--	--	--	--	--	0.69%	--
Union presence								
No union employees	0.41%	--	--	--	--	--	0.69%	--
Has union employees	1.82%	--	--	--	--	--	4.67%	--
Unknown	1.22%	--	--	--	--	--	4.42%	--
Percent low wage employees **								
50% or more low wage	1.16%	--	--	--	--	--	1.24%	--
Less than 50% low wage	0.49%	--	--	--	--	--	0.75%	--
Unknown	0.48%	--	--	--	--	--	3.35%	--

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.