

Table I.A.2.c.(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 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	6.9%	--	--	--	--	--	9.8%	2.1%
Industry group **								
Agric., fish., forest.	16.0%	--	--	--	--	--	17.3%	--
Mining	16.8%*	--	--	--	--	--	31.3%*	--
Construction	11.6%	--	--	--	--	--	12.2%	--
Manufacturing	4.9%	--	--	--	--	--	6.3%	--
Transp., commu., util.	4.8%	--	--	--	--	--	6.1%	--
Wholesale trade	6.9%	--	--	--	--	--	8.4%	--
Retail Trade	4.5%	--	--	--	--	--	9.2%	--
Fin., ins., real est.	4.8%	--	--	--	--	--	7.7%	--
Services	7.9%	--	--	--	--	--	10.2%	--
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	6.3%	--	--	--	--	--	9.2%	--
For profit, unincorporated	8.9%	--	--	--	--	--	9.8%	--
Nonprofit	10.0%	--	--	--	--	--	13.4%	--
Unknown	0.4%*	--	--	--	--	--	--	--
Age of firm								
Less than 5 years	5.8%	--	--	--	--	--	6.4%	--
5-9 years	8.1%	--	--	--	--	--	9.2%	--
10-19 years	7.4%	--	--	--	--	--	8.7%	--
20 or more years	8.3%	--	--	--	--	--	12.3%	--
Unknown	1.7%	--	--	--	--	--	2.4%*	--
Multi/single status								
2 or more locations	2.6%	--	--	--	--	--	5.6%	--
1 location only	9.8%	--	--	--	--	--	10.3%	--
Percent full-time employees								
Less than 25%	10.3%	--	--	--	--	--	12.9%	--
25-49 %	7.4%	--	--	--	--	--	13.2%	--
50-74 %	8.2%	--	--	--	--	--	11.4%	--
75% or more	6.4%	--	--	--	--	--	9.1%	--
Union presence								
No union employees	6.9%	--	--	--	--	--	9.6%	--
Has union employees	10.0%	--	--	--	--	--	18.0%	--
Unknown	2.7%	--	--	--	--	--	7.6%*	--
Percent low wage employees **								
50% or more low wage	8.7%	--	--	--	--	--	13.3%	--
Less than 50% low wage	7.6%	--	--	--	--	--	9.4%	--
Unknown	2.7%	--	--	--	--	--	11.1%	--

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.c.(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 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	0.23%	--	--	--	--	--	0.38%	0.20%
Industry group **								
Agric., fish., forest.	1.56%	--	--	--	--	--	1.81%	--
Mining	5.47%*	--	--	--	--	--	12.89%*	--
Construction	1.54%	--	--	--	--	--	1.82%	--
Manufacturing	0.82%	--	--	--	--	--	1.51%	--
Transp., commu., util.	0.99%	--	--	--	--	--	1.40%	--
Wholesale trade	1.26%	--	--	--	--	--	2.02%	--
Retail Trade	0.49%	--	--	--	--	--	1.09%	--
Fin., ins., real est.	1.22%	--	--	--	--	--	2.01%	--
Services	0.36%	--	--	--	--	--	0.54%	--
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.18%	--	--	--	--	--	0.38%	--
For profit, unincorporated	0.69%	--	--	--	--	--	0.71%	--
Nonprofit	0.95%	--	--	--	--	--	1.22%	--
Unknown	0.15%*	--	--	--	--	--	--	--
Age of firm								
Less than 5 years	1.01%	--	--	--	--	--	1.12%	--
5-9 years	0.92%	--	--	--	--	--	0.99%	--
10-19 years	0.52%	--	--	--	--	--	0.63%	--
20 or more years	0.42%	--	--	--	--	--	0.75%	--
Unknown	0.42%	--	--	--	--	--	1.08%*	--
Multi/single status								
2 or more locations	0.22%	--	--	--	--	--	1.01%	--
1 location only	0.34%	--	--	--	--	--	0.35%	--
Percent full-time employees								
Less than 25%	1.54%	--	--	--	--	--	1.89%	--
25-49 %	1.23%	--	--	--	--	--	2.20%	--
50-74 %	0.96%	--	--	--	--	--	1.42%	--
75% or more	0.32%	--	--	--	--	--	0.55%	--
Union presence								
No union employees	0.29%	--	--	--	--	--	0.41%	--
Has union employees	1.18%	--	--	--	--	--	2.44%	--
Unknown	0.78%	--	--	--	--	--	3.31%*	--
Percent low wage employees **								
50% or more low wage	0.94%	--	--	--	--	--	1.37%	--
Less than 50% low wage	0.27%	--	--	--	--	--	0.33%	--
Unknown	0.30%	--	--	--	--	--	2.58%	--

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.