

Table I.A.2.e(1998) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1998

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	32.4%	22.8%	86.4%	38.6%	60.9%	16.2%	15.4%	68.2%
Firm size								
Less than 50 employees	17.6%	19.8%	82.7%	34.0%	52.2%	5.5%	5.6%	61.3%
50+ employees	56.4%	27.7%	92.3%	46.0%	74.9%	33.5%	31.1%	79.3%
Less than 10 employees								
10-24 employees	14.5%	22.1%	80.0%	33.1%	49.3%	4.0%	4.3%	50.5%
25-99 employees	22.1%	17.0%	86.1%	35.7%	55.3%	7.0%	7.2%	78.8%
100-999 employees	28.8%	14.4%	89.6%	35.6%	62.4%	11.5%	11.5%	85.0%
1000+ employees	39.8%	15.5%	91.7%	37.4%	69.4%	19.8%	18.7%	86.7%
69.5%	36.1%	93.4%	52.6%	80.2%	44.9%	41.2%	73.7%	
Industry group **								
Agric., fish., forest.	16.4%	31.4%	71.3%	27.2%	46.7%	8.9%	9.5%	42.1%
Mining	39.0%	38.9%	70.7%	24.0%	56.2%	27.0%	25.0%	54.3%
Construction	18.2%	20.1%	83.1%	32.4%	53.8%	5.4%	6.3%	64.8%
Manufacturing	30.5%	16.5%	90.1%	40.7%	60.2%	17.2%	14.6%	81.3%
Transp., commu., util.	43.6%	27.3%	89.0%	46.3%	67.8%	32.7%	32.2%	76.6%
Wholesale trade	31.4%	19.4%	86.6%	35.7%	62.0%	16.2%	14.8%	66.6%
Retail Trade	37.7%	25.3%	87.5%	39.7%	62.8%	19.2%	17.4%	74.7%
Fin., ins., real est.	49.7%	30.1%	91.8%	49.1%	73.7%	39.5%	38.2%	69.8%
Services	27.1%	20.4%	84.8%	36.3%	57.4%	7.9%	7.9%	62.9%
Unknown	31.2%	33.1%	66.9%	66.9%	--	--	--	--
Ownership								
For profit, incorporated	35.0%	23.4%	87.4%	39.7%	62.7%	18.4%	17.4%	71.4%
For profit, unincorporated	16.3%	23.3%	79.7%	33.2%	50.4%	4.6%	4.4%	57.0%
Nonprofit	30.6%	19.8%	85.5%	39.4%	56.3%	14.4%	14.9%	56.8%
Unknown	47.1%	15.8%	93.0%	30.6%	82.2%	18.6%	15.7%	81.1%
Age of firm								
Less than 5 years	20.5%	17.7%	87.1%	39.5%	51.1%	5.1%	5.3%	64.5%
5-9 years	19.1%	16.8%	85.5%	34.3%	56.0%	3.7%	3.3%	63.6%
10-19 years	21.5%	19.4%	84.0%	34.1%	55.5%	5.9%	5.3%	67.2%
20 or more years	35.9%	26.2%	85.8%	41.7%	61.5%	22.2%	21.7%	70.8%
Unknown	57.7%	26.9%	91.6%	39.6%	77.8%	32.5%	29.6%	68.4%
Multi/single status								
2 or more locations	52.8%	27.1%	91.5%	44.2%	73.8%	31.8%	29.4%	79.1%
1 location only	18.1%	19.7%	82.7%	34.7%	51.8%	5.2%	5.6%	60.5%
Percent full-time employees								
Less than 25%	20.8%	25.2%	80.0%	31.3%	54.7%	10.4%	10.8%	51.6%
25-49 %	34.2%	28.6%	84.7%	43.2%	57.0%	18.0%	15.5%	69.0%
50-74 %	33.5%	26.2%	84.5%	39.6%	59.3%	14.4%	14.2%	68.4%
75% or more	32.5%	21.6%	87.1%	38.3%	61.8%	16.6%	15.8%	68.7%
Union presence								
No union employees	28.2%	21.3%	85.6%	36.8%	59.2%	12.7%	12.3%	69.6%
Has union employees	68.1%	36.2%	92.5%	54.4%	76.0%	47.2%	43.0%	73.0%
Unknown	53.7%	28.8%	91.2%	46.3%	69.0%	32.2%	29.7%	40.9%
Percent low wage employees **								
50% or more low wage	28.3%	25.0%	82.1%	41.4%	51.5%	11.6%	11.1%	62.4%
Less than 50% low wage	26.9%	20.5%	85.8%	37.4%	58.7%	12.5%	12.3%	69.1%
Unknown	58.0%	31.5%	90.7%	42.4%	74.8%	34.0%	30.7%	67.0%

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.

-- 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.e(1998) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1998

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.55%	0.33%	0.24%	0.82%	0.45%	0.50%	0.59%	0.39%
Firm size								
Less than 50 employees	0.55%	0.52%	0.47%	0.81%	0.67%	0.31%	0.30%	0.68%
50+ employees	1.12%	0.80%	0.28%	1.41%	0.69%	1.07%	1.23%	0.48%
Less than 10 employees	0.74%	0.51%	0.54%	1.14%	1.13%	0.31%	0.34%	1.04%
10-24 employees	1.39%	0.92%	0.77%	1.10%	0.89%	0.45%	0.37%	0.63%
25-99 employees	0.81%	0.65%	0.74%	1.17%	1.42%	0.72%	0.79%	1.00%
100-999 employees	1.76%	1.22%	0.70%	1.13%	1.43%	1.16%	1.23%	0.63%
1000+ employees	1.17%	1.18%	0.51%	2.02%	0.82%	1.42%	1.56%	0.69%
Industry group **								
Agric., fish., forest.	2.87%	1.99%	1.82%	2.99%	2.81%	1.97%	1.92%	4.43%
Mining	7.17%	6.24%	5.67%	5.52%	8.33%	3.76%	3.22%	7.28%
Construction	1.86%	1.37%	1.32%	2.65%	2.36%	0.59%	0.72%	2.82%
Manufacturing	1.21%	0.87%	0.96%	1.55%	0.89%	1.10%	1.03%	1.56%
Transp., commu., util.	2.87%	3.54%	1.41%	2.49%	2.04%	2.93%	2.84%	2.42%
Wholesale trade	1.52%	1.39%	1.53%	2.33%	2.11%	1.12%	0.94%	1.68%
Retail Trade	1.53%	0.74%	0.56%	1.09%	0.97%	0.63%	0.62%	0.81%
Fin., ins., real est.	2.32%	1.48%	1.17%	1.52%	1.20%	1.77%	2.00%	1.47%
Services	0.63%	0.36%	0.66%	0.92%	0.68%	0.43%	0.55%	0.87%
Unknown	12.25%	12.62%	20.54%	20.54%	--	--	--	--
Ownership								
For profit, incorporated	0.78%	0.56%	0.35%	0.86%	0.60%	0.60%	0.62%	0.60%
For profit, unincorporated	0.80%	0.78%	0.64%	1.23%	1.27%	0.40%	0.27%	1.36%
Nonprofit	1.30%	1.17%	1.06%	1.82%	1.96%	1.06%	1.29%	1.70%
Unknown	2.70%	2.00%	1.54%	2.76%	2.02%	3.18%	3.18%	2.07%
Age of firm								
Less than 5 years	1.45%	2.19%	2.13%	1.51%	1.78%	0.61%	0.67%	1.95%
5-9 years	1.77%	1.26%	1.08%	1.65%	1.65%	0.46%	0.50%	1.51%
10-19 years	0.52%	0.57%	0.57%	0.85%	0.92%	0.49%	0.52%	0.77%
20 or more years	0.81%	0.82%	0.50%	1.31%	0.50%	1.00%	1.05%	0.57%
Unknown	1.30%	1.57%	0.62%	1.48%	0.33%	1.42%	1.18%	0.86%
Multi/single status								
2 or more locations	1.17%	0.73%	0.30%	1.33%	0.72%	1.03%	1.26%	0.57%
1 location only	0.57%	0.52%	0.48%	0.91%	0.76%	0.23%	0.25%	0.76%
Percent full-time employees								
Less than 25%	3.17%	2.18%	2.40%	2.65%	2.66%	2.47%	3.16%	4.23%
25-49 %	1.70%	2.98%	1.45%	2.11%	1.77%	1.95%	1.91%	2.06%
50-74 %	1.75%	1.43%	1.42%	1.84%	1.82%	1.23%	1.16%	1.20%
75% or more	0.51%	0.39%	0.30%	0.79%	0.52%	0.50%	0.65%	0.54%
Union presence								
No union employees	0.53%	0.45%	0.28%	0.68%	0.49%	0.44%	0.56%	0.49%
Has union employees	2.50%	2.22%	1.07%	2.69%	1.45%	2.05%	2.12%	1.53%
Unknown	2.42%	1.97%	1.47%	2.85%	1.24%	2.53%	2.08%	3.63%
Percent low wage employees **								
50% or more low wage	1.78%	1.06%	1.14%	2.54%	1.88%	1.63%	1.41%	1.56%
Less than 50% low wage	0.48%	0.39%	0.37%	0.85%	0.73%	0.61%	0.63%	0.51%
Unknown	1.19%	0.90%	0.72%	1.75%	0.76%	1.47%	1.51%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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