

**Table I.C.3.a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	17.9%	13.7%	20.0%	17.7%	16.7%	19.3%	16.7%	18.4%
Industry group **								
Agric., fish., forest.	11.7%	--	--	--	--	--	16.0%	8.2%*
Mining	24.1%	47.3%	14.4%*	13.3%*	18.6%*	32.3%	24.2%*	24.1%
Construction	22.4%	20.0%	15.9%	24.3%	15.2%*	36.0%	19.2%	27.6%
Manufacturing	16.1%	6.3%*	25.9%	18.6%	15.8%	15.3%	17.3%	15.8%
Transp., commu., util.	11.5%*	7.6%*	11.9%*	38.4%	4.2%*	8.1%	29.0%	6.7%*
Wholesale trade	18.0%	4.9%*	10.1%	16.9%*	25.9%	21.8%	10.2%	22.6%
Retail Trade	22.6%	17.7%	23.5%	20.0%	23.7%	24.6%	18.8%	24.5%
Fin., ins., real est.	20.1%	10.6%*	4.6%*	5.9%*	13.2%	26.1%	8.1%*	23.0%
Services	17.4%	15.3%	22.4%	13.5%	17.3%	18.5%	16.4%	17.9%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	18.6%	10.5%	21.8%	18.9%	17.8%	20.3%	16.6%	19.5%
For profit, unincorporated	20.6%	24.9%	17.9%	16.2%	15.9%	21.6%	21.6%	19.2%
Nonprofit	13.3%	8.7%	7.2%*	13.2%	14.8%	13.7%	10.7%	13.9%
Unknown	19.1%	--	--	--	12.3%*	20.3%	--	19.1%
Age of firm								
Less than 5 years	14.9%	8.2%*	25.8%	15.0%*	12.9%*	19.9%	13.7%	17.5%
5-9 years	19.9%	15.9%	26.0%	17.7%	20.3%	20.0%*	19.4%	20.7%
10-19 years	20.3%	13.3%	17.4%	25.7%	23.6%	20.6%	17.7%	22.8%
20 or more years	16.5%	15.3%	17.8%	15.4%	14.5%	18.8%	16.2%	16.7%
Unknown	19.4%	14.7%*	--	8.1%*	21.0%	19.5%	1.7%*	19.5%
Multi/single status								
2 or more locations	18.0%	11.0%*	24.4%	14.1%	16.1%	18.9%	19.6%	17.9%
1 location only	17.7%	13.7%	19.2%	19.1%	18.4%	46.2%	16.3%	21.0%
Percent full-time employees								
Less than 25%	17.5%	11.0%*	17.0%*	20.2%	19.2%*	17.2%	14.2%	19.1%
25-49 %	23.4%	19.1%	21.6%	21.8%	22.1%	25.9%	20.0%	24.7%
50-74 %	18.7%	15.3%	20.7%	23.4%	12.3%	24.1%	18.7%	18.7%
75% or more	17.5%	13.3%	19.9%	17.0%	17.3%	18.5%	16.3%	18.0%
Union presence								
No union employees	19.8%	14.9%	20.2%	19.0%	18.3%	23.2%	17.5%	21.1%
Has union employees	10.7%	3.3%*	1.7%*	4.9%*	11.2%	12.3%	3.0%*	11.7%
Unknown	15.9%	8.2%*	40.7%	15.5%*	14.5%	14.3%	24.6%	14.5%
Percent low wage employees **								
50% or more low wage	21.3%	12.9%	27.4%	22.1%	22.7%	22.1%	17.6%	23.5%
Less than 50% low wage	16.8%	14.0%	19.9%	17.6%	15.9%	17.5%	16.9%	16.7%
Unknown	20.0%	5.7%*	7.2%*	11.9%*	21.0%	20.3%	7.0%*	20.3%

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.C.3.a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	0.66%	1.54%	1.92%	1.24%	1.32%	0.79%	0.93%	0.67%
Industry group **								
Agric., fish., forest.	2.28%	--	--	--	--	--	2.87%	5.40%*
Mining	7.03%	14.11%	5.90%*	4.22%*	9.89%*	8.71%	8.11%*	6.88%
Construction	2.74%	3.80%	4.48%	3.91%	4.71%*	9.25%	2.69%	4.08%
Manufacturing	1.01%	4.67%*	3.99%	2.33%	2.36%	1.37%	2.54%	1.42%
Transp., commu., util.	3.73%*	2.50%*	6.24%*	10.91%	5.18%*	2.11%	7.37%	2.02%*
Wholesale trade	2.70%	2.95%*	2.77%	6.92%*	5.02%	2.39%	2.65%	3.06%
Retail Trade	1.01%	3.13%	3.17%	2.42%	1.63%	1.67%	1.45%	1.45%
Fin., ins., real est.	1.36%	4.45%*	2.57%*	1.96%*	2.28%	1.45%	3.19%*	1.44%
Services	0.96%	2.68%	2.30%	1.26%	1.45%	1.43%	1.57%	0.80%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.86%	1.57%	2.19%	1.48%	2.01%	0.73%	1.53%	0.84%
For profit, unincorporated	2.21%	3.44%	3.76%	2.90%	1.93%	5.55%	2.47%	2.95%
Nonprofit	0.95%	1.99%	7.81%*	2.55%	2.27%	2.15%	1.56%	1.14%
Unknown	1.72%	--	--	--	4.61%*	2.81%	--	1.72%
Age of firm								
Less than 5 years	2.04%	2.64%*	4.69%	4.87%*	5.09%*	2.41%	2.56%	2.77%
5-9 years	2.19%	2.71%	3.45%	3.80%	3.48%	7.63%*	2.40%	2.55%
10-19 years	2.00%	2.49%	1.57%	3.96%	4.68%	3.50%	2.09%	3.15%
20 or more years	0.82%	2.78%	2.04%	1.10%	1.18%	1.24%	1.12%	0.91%
Unknown	1.22%	4.71%*	--	2.42%*	2.78%	1.25%	1.04%*	1.21%
Multi/single status								
2 or more locations	0.82%	4.10%*	4.70%	2.18%	1.76%	0.61%	2.93%	0.77%
1 location only	0.98%	1.56%	1.86%	1.59%	2.79%	9.97%	1.10%	1.09%
Percent full-time employees								
Less than 25%	2.96%	7.66%*	6.41%*	4.08%	8.88%*	2.85%	3.20%	4.64%
25-49 %	1.74%	4.75%	4.77%	5.61%	2.90%	2.98%	3.33%	2.35%
50-74 %	1.59%	2.45%	2.56%	2.87%	3.03%	2.22%	1.56%	2.27%
75% or more	0.78%	1.89%	2.13%	1.55%	1.66%	1.05%	1.06%	0.81%
Union presence								
No union employees	0.56%	1.85%	1.66%	1.07%	1.31%	0.79%	0.83%	0.58%
Has union employees	0.97%	1.76%*	1.34%*	1.86%*	2.22%	0.84%	0.97%*	0.99%
Unknown	1.83%	4.55%*	8.68%	5.09%*	3.09%	1.89%	4.47%	1.51%
Percent low wage employees **								
50% or more low wage	1.97%	2.74%	4.44%	4.96%	2.72%	2.40%	2.45%	2.06%
Less than 50% low wage	0.82%	1.84%	1.83%	1.14%	1.50%	0.48%	1.03%	0.74%
Unknown	1.26%	5.01%*	8.51%*	4.57%*	2.12%	1.31%	5.02%*	1.27%

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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