

Table I. A. 2. a(1999) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	26.5%	11.6%	29.0%	66.2%	11.1%	52.1%
Industry group						
Agric., fish., forest.	14.4%	10.5%	30.1% *	75.2%	10.3%	45.1%
Mining	42.5%	11.2% *	21.3% *	86.9%	7.9% *	69.0%
Construction	14.2%	13.0%	36.3%	65.6%	12.6%	32.5%
Manufacturing	24.0%	9.1%	42.6%	66.8%	7.9%	49.3%
Transp., commu., util.	36.2%	9.9%	27.8%	72.0%	8.9%	60.4%
Wholesale trade	26.0%	12.3%	42.6%	59.1%	10.7%	50.9%
Retail trade	38.1%	9.6%	26.8%	71.4%	8.6%	59.6%
Fin., ins., real est.	37.8%	9.4%	28.8%	74.6%	8.6%	63.5%
Services	19.2%	12.9%	23.4%	50.2%	12.8%	36.6%
Ownership						
For profit, incorporated	29.0%	10.8%	30.3%	69.3%	10.1%	55.9%
For profit, unincorporated	12.6%	9.5%	34.3%	48.3%	9.2%	36.9%
Nonprofit	22.1%	19.5%	21.8%	43.3%	19.9%	26.7%
Unknown	52.3%	38.3% *	39.2%	54.0%	40.9% *	52.6%
Age of firm						
Less than 5 years	12.3%	11.2%	10.9% *	48.7%	10.9%	25.2%
5-9 years	11.7%	10.6%	19.8%	34.1%	10.6%	20.7%
10-19 years	12.8%	9.2%	25.4%	56.1%	9.1%	30.0%
20 or more years	28.5%	13.4%	30.4%	77.9%	12.3%	53.4%
Unknown	60.1%	36.2%	40.5%	62.0%	39.1%	60.6%
Multi/single status						
2 or more locations	50.1%	18.1%	29.6%	66.3%	16.8%	55.3%
1 location only	11.0%	10.7%	25.2%	52.0%	10.5%	19.6%
Percent full-time employees						
Less than 25%	30.2%	16.3%	15.5%	66.4%	17.3%	46.4%
25-49%	36.2%	12.6%	18.2%	73.3%	12.7%	55.5%
50-74%	24.4%	11.9%	27.3%	59.0%	11.6%	46.8%
75% or more	25.7%	11.2%	32.2%	66.4%	10.6%	53.0%
Union presence						
No union employees	23.9%	10.9%	27.9%	70.5%	10.4%	51.5%
Has union employees	59.1%	29.7%	41.3%	81.9%	29.9%	73.5%
Unknown	28.1%	8.9%	31.3%	34.7%	8.3%	34.1%
Percent low wage employees						
50% or more low wage	24.1%	12.2%	14.7%	72.9%	12.1%	42.6%
Less than 50% low wage	18.8%	11.3%	29.2%	70.6%	10.7%	43.9%
Unknown	57.9%	20.4%	43.1%	63.7%	18.9%	62.3%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1999 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.

Table I. A. 2. a(1999) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	0.59%	1.15%	1.37%	0.59%	1.06%
Industry group						
Agric., fish., forest.	2.48%	2.35%	14.13% *	7.50%	2.23%	6.75%
Mining	8.45%	12.93% *	13.36% *	8.06%	8.86% *	7.31%
Construction	1.78%	1.75%	4.91%	6.45%	1.79%	4.28%
Manufacturing	1.57%	1.01%	3.30%	2.50%	0.82%	2.57%
Transp., commu., util.	2.74%	1.89%	6.49%	5.12%	1.96%	3.92%
Wholesale trade	2.15%	1.76%	5.80%	4.00%	1.54%	3.91%
Retail trade	1.43%	1.13%	2.62%	1.35%	1.03%	1.15%
Fin., ins., real est.	1.60%	1.37%	3.10%	3.23%	1.56%	2.29%
Services	0.53%	0.59%	2.26%	1.55%	0.66%	1.52%
Ownership						
For profit, incorporated	0.98%	0.66%	1.59%	1.52%	0.67%	1.24%
For profit, unincorporated	1.38%	1.07%	4.35%	6.39%	1.13%	4.33%
Nonprofit	1.11%	1.20%	1.55%	2.93%	1.46%	1.85%
Unknown	2.86%	14.70% *	10.64%	3.13%	14.50% *	2.83%
Age of firm						
Less than 5 years	1.19%	1.29%	4.57% *	6.78%	1.30%	3.09%
5-9 years	0.96%	0.86%	3.79%	6.32%	0.82%	2.27%
10-19 years	0.61%	0.62%	2.48%	5.83%	0.69%	2.10%
20 or more years	1.08%	0.91%	1.94%	1.58%	0.79%	1.57%
Unknown	1.63%	6.38%	4.70%	1.90%	9.83%	1.74%
Multi/single status						
2 or more locations	1.16%	1.90%	1.22%	1.37%	1.85%	1.07%
1 location only	0.54%	0.55%	1.45%	6.12%	0.55%	1.36%
Percent full-time employees						
Less than 25%	2.34%	2.35%	4.31%	3.94%	2.34%	3.34%
25-49%	2.04%	1.81%	3.42%	2.15%	1.90%	2.31%
50-74%	1.18%	0.91%	3.34%	2.39%	1.19%	2.06%
75% or more	0.76%	0.66%	1.62%	1.68%	0.62%	1.24%
Union presence						
No union employees	0.71%	0.62%	1.12%	1.06%	0.63%	0.86%
Has union employees	2.44%	2.23%	4.77%	2.60%	2.88%	2.15%
Unknown	1.74%	2.03%	8.50%	2.61%	2.35%	2.47%
Percent low wage employees						
50% or more low wage	2.10%	2.15%	3.09%	4.26%	2.55%	4.01%
Less than 50% low wage	0.56%	0.53%	1.44%	1.10%	0.50%	1.04%
Unknown	1.71%	2.34%	4.55%	1.85%	2.46%	1.74%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

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