

Table I. A. 2. b. (2) (1999) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

| 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 | 27.4% | 37.2% | 31.7% | 28.6% | 20.7% | 9.4% | 35.2% | 14.5% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 37.4% | 40.5% | 30.3% * | 36.2% | 43.0% * | 7.3% * | 38.8% | 27.4% * |
| Mining | 27.1% | 48.5% * | 12.3% * | 51.4% * | 32.2% * | 12.4% * | 38.7% | 18.3% * |
| Construction | 33.5% | 33.6% | 31.6% | 36.4% | 37.1% | 24.9% * | 33.6% | 32.8% |
| Manufacturing | 25.2% | 35.2% | 25.0% | 26.8% | 18.4% | 12.7% | 30.6% | 16.8% |
| Transp., commu., util. | 32.7% | 34.4% | 28.4% | 28.6% | 25.3% | 35.8% | 31.8% | 33.5% |
| Wholesale trade | 29.8% | 35.3% | 40.5% | 28.4% | 22.6% | 16.0% | 36.3% | 19.3% |
| Retail trade | 14.4% | 28.3% | 22.0% | 20.7% | 10.9% | 3.5% | 25.5% | 6.4% |
| Fin., ins., real est. | 26.5% | 42.7% | 40.3% | 36.0% | 30.1% | 6.6% | 42.0% | 12.8% |
| Services | 32.7% | 39.8% | 35.2% | 30.0% | 23.0% | 11.1% | 38.2% | 18.1% |
| Ownership | | | | | | | | |
| For profit, incorporated | 26.8% | 38.8% | 31.3% | 27.7% | 20.9% | 10.0% | 35.5% | 14.4% |
| For profit, unincorporated | 29.9% | 32.2% | 30.1% | 25.8% | 19.2% | 8.6% * | 32.1% | 14.2% |
| Nonprofit | 32.7% | 39.5% | 35.8% | 34.5% | 21.2% | 7.3% | 38.5% | 20.8% |
| Unknown | 7.0% | 16.0% * | 27.6% * | 25.9% * | 15.2% * | 5.1% * | 20.7% * | 6.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 33.1% | 36.5% | 27.6% | 28.1% | 19.7% | 6.2% | 34.5% | 19.6% |
| 5-9 years | 32.7% | 36.1% | 31.5% | 24.7% | 22.1% | 11.3% * | 34.0% | 22.1% |
| 10-19 years | 33.4% | 39.9% | 30.3% | 28.9% | 16.1% | 16.2% | 36.8% | 17.7% |
| 20 or more years | 28.4% | 36.2% | 33.8% | 30.1% | 23.1% | 10.4% | 35.0% | 18.2% |
| Unknown | 9.4% | 10.5% * | 24.4% * | 12.7% * | 16.0% | 8.5% | 15.3% * | 9.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 16.0% | 31.0% | 31.6% | 28.8% | 20.2% | 9.4% | 32.2% | 13.5% |
| 1 location only | 34.9% | 37.3% | 31.7% | 28.4% | 24.9% | 24.1% | 35.4% | 25.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 24.4% | 42.3% | 25.3% | 21.4% | 14.5% | 4.0% * | 35.9% | 9.8% |
| 25-49% | 17.6% | 33.0% | 25.8% | 24.5% | 13.3% | 2.8% | 29.5% | 7.8% |
| 50-74% | 24.9% | 36.1% | 29.0% | 23.5% | 20.8% | 3.0% | 33.5% | 10.0% |
| 75% or more | 29.1% | 37.4% | 33.0% | 30.3% | 22.2% | 12.2% | 35.9% | 16.9% |
| Union presence | | | | | | | | |
| No union employees | 27.8% | 37.1% | 31.1% | 27.8% | 19.5% | 6.2% | 34.9% | 13.3% |
| Has union employees | 31.3% | 48.9% | 44.2% | 45.8% | 31.9% | 20.2% | 46.8% | 23.7% |
| Unknown | 16.0% | 26.5% | 25.3% * | 16.9% * | 26.5% | 11.9% | 25.2% | 13.2% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 22.1% | 33.0% | 22.3% | 19.9% | 15.8% | 3.1% * | 29.1% | 11.3% |
| Less than 50% low wage | 32.1% | 37.9% | 32.5% | 30.0% | 22.0% | 13.0% | 36.0% | 20.0% |
| Unknown | 10.8% | 27.0% | 21.5% | 13.3% * | 17.3% | 8.4% | 24.2% | 9.3% |

Source: Agency for Healthcare Research and Quality, 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. b. (2) (1999) 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 single coverage by firm size and selected characteristics: United States, 1999

| 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 | 0.31% | 0.97% | 0.87% | 0.97% | 0.67% | 0.55% | 0.63% | 0.42% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4.12% | 5.15% | 10.46% * | 9.41% | 13.17% * | 12.35% * | 4.20% | 8.21% * |
| Mining | 5.36% | 15.11% * | 4.16% * | 16.52% * | 12.54% * | 5.02% * | 10.01% | 6.05% * |
| Construction | 1.41% | 1.94% | 2.94% | 3.16% | 6.01% | 7.99% * | 1.49% | 2.52% |
| Manufacturing | 1.63% | 4.00% | 2.13% | 3.15% | 1.86% | 2.06% | 2.61% | 1.05% |
| Transp., commu., util. | 3.60% | 5.05% | 7.74% | 5.36% | 6.40% | 6.10% | 3.90% | 4.60% |
| Wholesale trade | 1.69% | 4.74% | 3.72% | 2.99% | 3.54% | 2.95% | 2.18% | 1.72% |
| Retail trade | 0.81% | 2.63% | 1.82% | 1.90% | 0.95% | 0.42% | 1.53% | 0.34% |
| Fin., ins., real est. | 1.61% | 3.31% | 4.14% | 4.31% | 4.17% | 1.63% | 2.64% | 1.61% |
| Services | 0.85% | 1.78% | 2.03% | 1.46% | 1.43% | 1.70% | 1.19% | 1.05% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.24% | 0.92% | 0.84% | 1.09% | 1.32% | 0.61% | 0.50% | 0.49% |
| For profit, unincorporated | 1.29% | 1.66% | 3.00% | 5.76% | 4.55% | 2.64% * | 1.37% | 1.79% |
| Nonprofit | 0.90% | 2.47% | 2.52% | 1.72% | 2.18% | 2.08% | 1.51% | 1.24% |
| Unknown | 1.80% | 11.54% * | 8.94% * | 11.31% * | 4.89% * | 2.01% * | 8.01% * | 1.70% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.49% | 2.16% | 3.37% | 2.31% | 4.04% | 1.69% | 1.64% | 2.27% |
| 5-9 years | 2.11% | 2.88% | 3.14% | 2.27% | 3.84% | 5.80% * | 2.53% | 2.01% |
| 10-19 years | 0.60% | 1.23% | 1.38% | 1.72% | 2.66% | 4.55% | 0.85% | 1.94% |
| 20 or more years | 0.67% | 1.18% | 1.91% | 1.46% | 1.00% | 1.27% | 1.01% | 0.73% |
| Unknown | 0.58% | 10.00% * | 11.00% * | 4.24% * | 1.98% | 0.78% | 6.41% * | 0.64% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.43% | 5.32% | 3.16% | 1.32% | 0.66% | 0.56% | 1.53% | 0.47% |
| 1 location only | 0.66% | 1.01% | 1.03% | 0.84% | 1.92% | 5.85% | 0.67% | 1.49% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.33% | 4.42% | 5.95% | 4.39% | 2.59% | 2.08% * | 3.57% | 1.72% |
| 25-49% | 1.38% | 3.83% | 3.48% | 2.90% | 2.58% | 0.68% | 2.69% | 1.29% |
| 50-74% | 1.24% | 2.07% | 2.45% | 3.67% | 2.12% | 0.55% | 2.04% | 0.75% |
| 75% or more | 0.47% | 1.22% | 1.05% | 1.14% | 0.92% | 0.83% | 0.83% | 0.54% |
| Union presence | | | | | | | | |
| No union employees | 0.43% | 0.96% | 0.91% | 1.12% | 0.96% | 0.52% | 0.66% | 0.38% |
| Has union employees | 1.60% | 2.62% | 6.41% | 4.45% | 4.84% | 3.09% | 2.87% | 2.59% |
| Unknown | 1.40% | 5.46% | 11.09% * | 6.08% * | 6.19% | 1.79% | 3.54% | 1.61% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.17% | 4.25% | 4.49% | 4.24% | 2.94% | 1.18% * | 3.14% | 1.59% |
| Less than 50% low wage | 0.38% | 0.86% | 1.06% | 1.03% | 0.79% | 1.30% | 0.60% | 0.63% |
| Unknown | 0.49% | 2.67% | 5.08% | 4.62% * | 2.16% | 0.62% | 1.97% | 0.48% |

Source: Agency for Healthcare Research and Quality, 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.