 contribution fromthe empl oyee for single coverage by firmsize and sel ected char acteristics: United St at es, 1999

| Characteristics | Tot al | Less than 10 empl oyees | $\begin{array}{r} 10-24 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { empl oyees } \end{array}$ | 1000 or nore empl oyees | Less than 50 empl oyees | 50 or nore empl oyees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Uni $\overline{\text { t }} \overline{\mathrm{e}}^{\text {- }}$ St at es | 8. $6 \%$ | 13. $9 \%$ | 8. $7 \%$ | 6. $1 \%$ | 3. $0 \%$ | 3. $0 \%$ | 11. 9\% | 3. $2 \%$ |
| I ndustry group |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 26. 8\% | 32. $4 \%$ | 20. 9\% * | 6. $6 \%$ * | 3. $3 \%$ * | 11. 8\% * | 29. $4 \%$ | 7. 3\% * |
| M ni ng | 17. $7 \%$ * | 30. $6 \%$ * | ***** | 34. 0\% * | 14. $2 \%$ * | 15. $0 \%$ * | 17. 1\% * | 18. $2 \%$ * |
| Constructi on | 9. 3\% | 10. 5\% | 6. 6\% | 9. 1\% | 7. $0 \%$ * | 1. $6 \%$ * | 9. $4 \%$ | 7. 8\% * |
| Manuf act uri ng | 8. $4 \%$ | 12. $7 \%$ | 9. 1\% | 6. 3\% | 4. 5\% | 6. $2 \%$ | 10. $0 \%$ | 5. 9\% |
| Transp., commu., util. | 8. $5 \%$ | 10. 2\% | 7. $6 \%$ * | 5. $2 \%$ * | 5. 1\% * | 9. $2 \%$ | 9. $0 \%$ | 8. $0 \%$ |
| Whol esal e trade | 9. $2 \%$ | 17. 6\% | 6. $5 \%$ * | 3. $0 \%$ * | 3. $9 \%$ * | 4. 6\% | 12. $4 \%$ | 4. $2 \%$ |
| Ret ail trade | 5. 1\% | 10. 3\% | 10. 8\% | 5. $2 \%$ | 2. $3 \%$ | 1. 1\% | 10. 0\% | 1. 5\% |
| Fin., ins., real est. | 6. $3 \%$ | 10. 8\% | 8. $5 \%$ * | 7. $4 \%$ * | 3. $3 \%$ * | 2. $4 \%$ * | 10. 0\% | 3. $0 \%$ |
| Ser vi ces | 9. $9 \%$ | 14. 3\% | 8. $3 \%$ | 6. $3 \%$ | 2. 3\% | 3. $2 \%$ | 12. $4 \%$ | 3. $0 \%$ |
| Owner shi p |  |  |  |  |  |  |  |  |
| For profit, i ncorporated | 7. $7 \%$ | 12. 5\% | 8. 3\% | 6. $2 \%$ | 3. $2 \%$ | 3. 1\% | 10.7\% | 3. 3\% |
| For profit, uni ncorporated | 13. 3\% | 16. $4 \%$ | 8. 5\% | 3. $6 \%$ | 2. $8 \%$ * | 0. 3\% * | 14. 8\% | 2. 3\% |
| Nonpr of it | 11. $0 \%$ | 16. 2\% | 11. 8\% | 7. $4 \%$ | 3. $0 \%$ * | 8. $0 \%$ * | 14. 0\% | 4. 8\% |
| Unknown | 0. $7 \%$ * | ***** | ***** | ***** | ***** | 0. $8 \%$ * | ***** | 0.7\% * |
|  |  |  |  |  |  |  |  |  |
| Less than 5 years | 9. $0 \%$ | 10. 3\% | 9. 3\% | 3. $0 \%$ * | 2. $7 \%$ * | 3. $3 \%$ * | 9. $7 \%$ | 2. $7 \%$ * |
| 5-9 years | 9. $0 \%$ | 12. 2\% | 3. 2\% | 5. 9\% | 1. 4\% * | 0. 3\% * | 9. $9 \%$ | 1. $7 \%$ |
| 10-19 years | 9. 5\% | 12. 7\% | 8. $7 \%$ | 5. 1\% | 3. 3\% | 1. $4 \%$ * | 10. 8\% | 3. 3\% |
| 20 or more years | 10. $2 \%$ | 17. 8\% | 10. 6\% | 7. $2 \%$ | 3. $4 \%$ | 3. $0 \%$ | 14. $4 \%$ | 3. $6 \%$ |
| Unknown | 3. $2 \%$ | 16. $2 \%$ * | 3. $7 \%$ * | 6. $4 \%$ * | 2. $0 \%$ * | 3. 1\% | 11. $2 \%$ * | 3. $0 \%$ |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 3. $7 \%$ | 6. 7\% | 7. 6\% | 6. 4\% | 2. $7 \%$ | 3. 0\% | 7. 7\% | 3. 1\% |
| 1 location only | 11. $9 \%$ | 14. 1\% | 8. 9\% | 5. $9 \%$ | 5. $4 \%$ | 8. 1\% * | 12. 3\% | 4. 9\% |
| Percent full-time empl oyees |  |  |  |  |  |  |  |  |
| Less than 25\% | 9. $7 \%$ | 13. 9\% | 15. 5\% | 11. $4 \%$ * | 6. $3 \%$ * | 1. $9 \%$ * | 14. 1\% | 4. 1\% * |
| 25-49\% | 6. 1\% | 14. 6\% | 11. 1\% * | 6. 1\% * | 1. 1\% * | 0.1\% * | 12. 3\% | 1. $0 \%$ * |
| 50-74\% | 8. 5\% | 13. 8\% | 9. $2 \%$ | 4. $2 \%$ * | 4. 1\% | 2. $0 \%$ * | 12. 0\% | 2. 6\% |
| 75\% or more | 8. 9\% | 13. $9 \%$ | 8. 1\% | 6. $2 \%$ | 2. $8 \%$ | 3. 8\% | 11. $7 \%$ | 3. $7 \%$ |
| Uni on presence |  |  |  |  |  |  |  |  |
| No uni on empl oyees | 8. $8 \%$ | 13. 9\% | 8. $4 \%$ | 5. 5\% | 2. $7 \%$ | 2. $4 \%$ | 11. 7\% | 2. $8 \%$ |
| Has uni on empl oyees | 9. 5\% | 16. 5\% | 14. 7\% | 11. 1\% | 7. $0 \%$ | 6. 5\% | 15. 3\% | 6. 7\% |
| Unknown | 5. $0 \%$ | 12. $2 \%$ * | 9. $9 \%$ * | 18. $4 \%$ * | 3. $5 \%$ * | 2. 1\% | 13. $7 \%$ * | 2. 3\% |
| Percent I ow wage empl oyees |  |  |  |  |  |  |  |  |
| $50 \%$ or nore low wage | 11. $0 \%$ | 20. 6\% | 8. $6 \%$ * | 4. $8 \%$ * | 3. $9 \%$ | 1. $4 \%$ * | 16. $4 \%$ | 2. $7 \%$ |
| Less than 50\% l ow wage | 9. $8 \%$ | 13. 5\% | 8. 7\% | 6. $2 \%$ | 3. 0\% | 4. 3\% | 11. 6\% | 4. 0\% |
| Unknown | 3. 3\% | 10. 1\% | 7. 9\% * | 7. $9 \%$ * | 2. $4 \%$ * | 2. $6 \%$ | 10. 3\% | 2. $6 \%$ |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studi es. 1999 Medi cal Expenditure Panel Survey - Insurance Conponent. Note: Definitions and descriptions of the methods used for this survey can be found in the Techni cal Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate avail able. No reported val ues in cell.

Table I.A.2.b.(3)(1999) Standard error for percent of privatesector establishments that offer heal th insurance that of fer an any-provider plan that required no contribution fromthe employee for single coverage by firmsize and sel ected characteristics: United States, 1999

| Char acteristics | Total | Less than 10 empl oyees | $\begin{array}{r} 10-24 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { empl oyees } \end{array}$ | 1000 or nore empl oyees | Less than 50 empl oyees | 50 or nore empl oyees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unī $\bar{t} \overline{e d}^{-}$St at es | 0. $21 \%$ | 0. $49 \%$ | 0. $67 \%$ | 0. $57 \%$ | 0. $41 \%$ | 0. $23 \%$ | 0. $36 \%$ | 0. $26 \%$ |
| I ndustry group |  |  |  |  |  |  |  |  |
| Agric., fi sh., forest. | 2. $60 \%$ | 3. $34 \%$ | 8. $76 \%$ * | 8. $28 \%$ * | 1. $59 \%$ * | 12. $77 \%$ * | 2. $57 \%$ | 6. $03 \%$ * |
| M ni ng | 7. $68 \%$ * | 13. $41 \%$ * | ***** | 13. $85 \%$ * | 9. $07 \%$ * | 9. $01 \%$ * | 12. $45 \%$ * | 7. $95 \%$ * |
| Constr uct i on | 1. $57 \%$ | 2. 06\% | 1. $16 \%$ | 2. $58 \%$ | 2. $13 \%$ * | 2. $93 \%$ * | 1. $53 \%$ | 3. $03 \%$ * |
| Manuf act uri ng | 1. $14 \%$ | 1. $69 \%$ | 2. $63 \%$ | 1. $31 \%$ | 0. $74 \%$ | 1. 76\% | 1. $61 \%$ | 1. $31 \%$ |
| Transp., commu., util. | 0. 84\% | 1. $95 \%$ | 3. $05 \%$ * | 2. $56 \%$ * | 1. $68 \%$ * | 1. $84 \%$ | 1. $81 \%$ | 1. $53 \%$ |
| Whol esal e trade | 1. $09 \%$ | 2. $35 \%$ | 2. 54\% * | 0. $95 \%$ * | 2. $04 \%$ * | 1. $23 \%$ | 1. $91 \%$ | 0. $58 \%$ |
| Retail trade | 0. $45 \%$ | 1. $35 \%$ | 1. $90 \%$ | 1. $34 \%$ | 0. 51\% | 0. 30\% | 0. $97 \%$ | 0. $20 \%$ |
| Fin., ins., real est. | 0.57\% | 1. $61 \%$ | 3. $20 \%$ * | 2. $93 \%$ * | 1. $56 \%$ * | 1. $05 \%$ * | 1. $26 \%$ | 0. $81 \%$ |
| Servi ces | 0. $43 \%$ | 0. 82\% | 0. $88 \%$ | 1. $30 \%$ | 0. $47 \%$ | 0. $49 \%$ | 0. 62\% | 0. $43 \%$ |
| Owner shi p |  |  |  |  |  |  |  |  |
| For profit, i ncorporated | 0. $34 \%$ | 0.83\% | 0.65\% | 0.50\% | 0. $51 \%$ | 0. $27 \%$ | 0. 61\% | 0. $26 \%$ |
| For profit, uni ncorpor ated | 1. $08 \%$ | 1. $29 \%$ | 1. $93 \%$ | 0. $92 \%$ | 1. $04 \%$ * | 0.38\% * | 1. $22 \%$ | 0. $42 \%$ |
| Nonpr of it | 0. 84\% | 1. 29\% | 2. 06\% | 2. 02\% | 1. $02 \%$ * | 2. 50\% * | 1. $13 \%$ | 1. $24 \%$ |
| Unknown | 0. $33 \%$ * | ***** | ***** | ***** | ***** | 0.37\% * | ***** | 0. $33 \%$ * |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 0.74\% | 0.93\% | 1. $72 \%$ | 1. $15 \%$ * | 1. $58 \%$ * | 4. $02 \%$ * | 0.78\% | 1. $18 \%$ * |
| 5-9 years | 1. $07 \%$ | 1. $67 \%$ | 0.71\% | 1. 61\% | 0. $68 \%$ * | 0.29\% * | 1. $20 \%$ | 0. $43 \%$ |
| 10-19 years | 0. $48 \%$ | 0.91\% | 1. $14 \%$ | 0.71\% | 0. $85 \%$ | 0.91\% * | 0. $62 \%$ | 0. 51\% |
| 20 or more years | 0. $28 \%$ | 0. $97 \%$ | 1. 35\% | 0. 82\% | 0. $68 \%$ | 0. 56\% | 0. 62\% | 0. $55 \%$ |
| Unknown | 0. $33 \%$ | 10. $17 \%$ * | 1. $73 \%$ * | 4. $40 \%$ * | 0. $98 \%$ * | 0. $36 \%$ | 4. $20 \%$ * | 0. $28 \%$ |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0. $20 \%$ | 1. $99 \%$ | 1. $28 \%$ | 0.74\% | 0. $46 \%$ | 0. $23 \%$ | 1. $33 \%$ | 0. $24 \%$ |
| 1 location only | 0. $35 \%$ | 0. $48 \%$ | 0. 88\% | 0. $73 \%$ | 1. $13 \%$ | 3. $22 \%$ * | 0. $37 \%$ | 0. $76 \%$ |
| Percent full-ti me empl oyees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1. $14 \%$ | 2. $57 \%$ | 3. $98 \%$ | 4. $09 \%$ * | 2. $78 \%$ * | 1. $84 \%$ * | 1. $72 \%$ | 1. $42 \%$ * |
| 25-49\% | 0. 81\% | 2. $50 \%$ | 3. $66 \%$ * | 1. $89 \%$ * | 0. $53 \%$ * | 0. $03 \%$ * | 2. $26 \%$ | 0.32\% * |
| 50-74\% | 0. $94 \%$ | 1. 58\% | 1. $68 \%$ | 1. $34 \%$ * | 1. $09 \%$ | 0.62\% * | 1. $31 \%$ | 0. 50\% |
| 75\% or nore | 0. $22 \%$ | 0. $55 \%$ | 0.78\% | 0. $60 \%$ | 0. $50 \%$ | 0. $29 \%$ | 0. $34 \%$ | 0. $25 \%$ |
| Uni on presence |  |  |  |  |  |  |  |  |
| No uni on empl oyees | 0. $24 \%$ | 0. $45 \%$ | 0. 59\% | 0. $56 \%$ | 0. $45 \%$ | 0. $28 \%$ | 0. $36 \%$ | 0. $26 \%$ |
| Has uni on empl oyees | 0. $87 \%$ | 3. 91\% | 4. $25 \%$ | 2. $75 \%$ | 1. $67 \%$ | 0. 80\% | 2. $48 \%$ | 0. $73 \%$ |
| Unknown | 1. $17 \%$ | 4. $97 \%$ * | 5. $50 \%$ * | 5. $88 \%$ * | 2. $91 \%$ * | 0. $50 \%$ | 4. $61 \%$ * | 0. $44 \%$ |
| Percent I ow wage empl oyees |  |  |  |  |  |  |  |  |
| $50 \%$ or nore low wage | 1. $40 \%$ | 3. $09 \%$ | 2. $69 \%$ * | 1. $92 \%$ * | 1. $03 \%$ | 0. $87 \%$ * | 2. $29 \%$ | 0. $66 \%$ |
| Less than 50\% l ow wage | 0. $32 \%$ | 0. 65\% | 0. 75\% | 0. $67 \%$ | 0. $40 \%$ | 0.79\% | 0. $48 \%$ | 0. $52 \%$ |
| Unknown | 0. $41 \%$ | 3. $04 \%$ | 5. $89 \%$ * | 2. $89 \%$ * | 1. $28 \%$ * | 0. $40 \%$ | 2. $07 \%$ | 0. $36 \%$ |

 Note: Definiti ons and descriptions of the methods used for this survey can be found in the Techni cal Appendix.
*Fi gure does not meet standard of reliability or precision
***** No esti mate available. No reported val ues in cell.

