

Table I. A. 2. c. (1) (1999) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family 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	8.9%	14.5%	9.0%	6.4%	2.7%	3.1%	12.4%	3.2%
Industry group								
Agric., fish., forest.	7.4%	9.4% *	0.4% *	2.3% *	14.8% *	*****	7.9%	3.4% *
Mining	0.5% *	*****	*****	3.7% *	*****	*****	*****	0.8% *
Construction	14.4%	17.6%	11.5%	8.3%	4.4% *	*****	14.9%	9.2%
Manufacturing	9.0%	13.7%	14.7%	5.1%	4.7% *	2.5%	12.3%	4.0%
Transp., commu., util.	14.4%	16.8% *	8.0% *	12.8% *	4.3% *	17.5%	14.5%	14.3%
Wholesale trade	8.7%	15.1%	10.4% *	7.5%	0.6% *	1.7% *	13.0%	1.8%
Retail trade	6.1%	16.2%	9.1%	5.8%	1.7% *	0.9% *	12.7%	1.3%
Fin., ins., real est.	5.8%	13.0%	6.5% *	6.1% *	2.1% *	0.4% *	11.4%	1.0% *
Services	9.9%	13.9%	7.2%	5.9%	3.0%	6.0%	12.0%	4.3%
Ownership								
For profit, incorporated	8.2%	13.8%	8.7%	6.2%	2.8%	3.3%	11.5%	3.4%
For profit, unincorporated	12.1%	14.6%	7.4%	6.5% *	2.3% *	1.3% *	13.5%	1.8%
Nonprofit	11.9%	18.3%	12.5%	7.2%	2.8% *	7.8% *	15.8%	4.0%
Unknown	0.3% *	*****	*****	*****	*****	0.4% *	*****	0.3% *
Age of firm								
Less than 5 years	11.0%	13.2%	6.5%	7.9%	2.2% *	1.3% *	11.8%	3.2% *
5-9 years	10.7%	13.8%	6.1% *	4.8% *	5.1% *	9.1% *	11.5%	5.0%
10-19 years	11.3%	15.3%	8.9%	7.4%	2.0% *	4.0% *	12.9%	3.7%
20 or more years	9.0%	14.9%	10.8%	6.0%	2.9%	3.6%	12.7%	3.4%
Unknown	2.8%	9.2% *	2.3% *	5.8% *	1.6% *	2.8%	5.9% *	2.7%
Multi/single status								
2 or more locations	3.4%	13.3% *	6.8% *	3.8%	2.3%	3.1%	7.0%	2.9%
1 location only	12.5%	14.5%	9.3%	8.3%	5.4%	7.2% *	12.9%	6.3%
Percent full-time employees								
Less than 25%	7.8%	14.5%	10.3%	7.1% *	2.3% *	0.3% *	13.1%	1.2% *
25-49%	6.4%	16.9%	8.5%	4.6% *	2.6% *	0.4% *	12.8%	1.2% *
50-74%	7.8%	14.0%	6.7%	5.2%	1.2% *	0.7% *	11.6%	1.1%
75% or more	9.5%	14.4%	9.4%	6.7%	3.0%	4.3%	12.5%	4.1%
Union presence								
No union employees	8.7%	14.3%	8.6%	5.8%	2.0%	1.0%	12.1%	1.8%
Has union employees	13.7%	16.1%	19.5%	14.7%	9.2%	12.5%	16.6%	12.2%
Unknown	6.0%	19.2% *	2.6% *	7.3% *	5.3% *	2.8%	16.0%	2.9%
Percent low wage employees								
50% or more low wage	10.4%	16.8%	12.5%	9.6%	2.4% *	1.1% *	15.5%	2.4% *
Less than 50% low wage	10.1%	13.9%	9.0%	6.1%	2.8%	6.1%	12.0%	4.3%
Unknown	3.7%	24.2%	*****	6.1% *	2.2% *	2.1%	17.9%	2.2%

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.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(1999) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family 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%	0.67%	0.79%	0.56%	0.39%	0.46%	0.50%	0.19%
Industry group								
Agric., fish., forest.	2.20%	2.86% *	0.20% *	4.78% *	6.58% *	*****	2.34%	2.26% *
Mining	0.73% *	*****	*****	10.22% *	*****	*****	*****	3.33% *
Construction	1.85%	2.32%	3.10%	1.67%	2.08% *	*****	1.98%	2.21%
Manufacturing	0.58%	1.68%	2.39%	1.39%	1.63% *	0.70%	0.68%	0.57%
Transp., commu., util.	2.01%	5.64% *	3.47% *	6.15% *	2.78% *	4.59%	3.91%	3.16%
Wholesale trade	1.19%	2.82% *	3.80% *	2.13%	0.51% *	0.71% *	1.72%	0.33%
Retail trade	0.46%	1.55%	1.60%	1.12%	0.58% *	0.27% *	0.83%	0.30%
Fin., ins., real est.	1.22%	2.60%	2.53% *	3.25% *	1.39% *	0.21% *	2.04%	0.30% *
Services	0.76%	1.18%	1.10%	0.95%	0.68%	1.02%	1.03%	0.45%
Ownership								
For profit, incorporated	0.23%	0.64%	0.88%	0.82%	0.39%	0.55%	0.39%	0.34%
For profit, unincorporated	1.19%	1.57%	1.54%	2.48% *	0.80% *	0.69% *	1.29%	0.43%
Nonprofit	0.88%	1.54%	2.65%	1.35%	1.12% *	3.58% *	1.36%	1.13%
Unknown	0.27% *	*****	*****	*****	*****	0.35% *	*****	0.27% *
Age of firm								
Less than 5 years	1.42%	1.75%	1.48%	2.23%	3.46% *	1.21% *	1.51%	1.03% *
5-9 years	0.81%	0.90%	2.57% *	1.51% *	2.40% *	5.39% *	0.87%	1.08%
10-19 years	0.42%	0.81%	1.89%	1.55%	0.78% *	1.82% *	0.49%	0.75%
20 or more years	0.30%	0.88%	0.97%	0.66%	0.54%	0.92%	0.63%	0.30%
Unknown	0.47%	3.60% *	4.87% *	2.39% *	0.77% *	0.53%	3.39% *	0.48%
Multi/single status								
2 or more locations	0.30%	4.21% *	2.05% *	0.76%	0.47%	0.46%	1.25%	0.25%
1 location only	0.48%	0.69%	0.71%	0.51%	1.30%	3.11% *	0.50%	0.74%
Percent full-time employees								
Less than 25%	1.10%	2.78%	3.05%	3.59% *	1.37% *	0.62% *	2.26%	0.58% *
25-49%	0.94%	3.36%	1.98%	1.85% *	1.37% *	0.29% *	1.91%	0.36% *
50-74%	0.91%	1.65%	1.77%	1.44%	0.51% *	0.33% *	1.42%	0.27%
75% or more	0.39%	0.91%	0.97%	0.69%	0.46%	0.67%	0.60%	0.32%
Union presence								
No union employees	0.29%	0.60%	0.82%	0.53%	0.30%	0.22%	0.47%	0.23%
Has union employees	1.75%	4.45%	4.66%	4.07%	2.34%	2.94%	2.09%	2.40%
Unknown	1.36%	6.55% *	2.87% *	9.98% *	1.81% *	0.71%	4.72%	0.69%
Percent low wage employees								
50% or more low wage	1.22%	2.81%	2.96%	2.64%	1.00% *	1.63% *	1.84%	0.81% *
Less than 50% low wage	0.36%	0.72%	0.82%	0.60%	0.48%	1.12%	0.47%	0.26%
Unknown	0.51%	2.55%	*****	3.82% *	0.86% *	0.41%	1.97%	0.36%

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](#).

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