

Table I. A. 2. c. (3) (1999) Percent of private-sector establishments that offer health insurance that offer an any-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	5.9%	9.9%	6.2%	3.3%	1.1%	2.2%	8.3%	2.0%
Industry group								
Agric., fish., forest.	20.4%	24.7%	16.0% *	1.2% *	3.3% *	14.5% *	22.0%	7.7% *
Mining	14.8% *	30.6% *	*****	20.3% *	11.5% *	12.6% *	17.1% *	13.0% *
Construction	7.7%	8.9%	4.8%	8.3%	4.9% *	*****	7.7%	6.6% *
Manufacturing	5.1%	6.5%	8.5%	2.8% *	1.8% *	4.4% *	6.2%	3.5%
Transp., commu., util.	6.6%	7.7% *	5.8% *	0.4% *	3.2% *	8.8%	6.3%	6.9%
Wholesale trade	5.8%	12.4%	1.8% *	1.2% *	1.8% *	3.5% *	7.8%	2.6%
Retail trade	3.3%	6.8%	7.6%	3.4%	0.5% *	0.7%	6.7%	0.8%
Fin., ins., real est.	3.8%	5.9%	5.4% *	4.2% *	0.3% *	2.4% *	5.5%	2.2% *
Services	6.8%	10.3%	6.2%	2.9%	0.6%	1.2% *	8.9%	1.0%
Ownership								
For profit, incorporated	5.4%	9.3%	6.2%	3.3%	1.2%	2.4%	7.7%	2.1%
For profit, unincorporated	8.1%	10.0%	5.0% *	1.8% *	1.4% *	0.3% *	9.0%	1.4% *
Nonprofit	7.8%	13.1%	7.9%	4.3% *	0.6% *	4.4% *	10.7%	2.0% *
Unknown	0.2% *	*****	*****	*****	*****	0.2% *	*****	0.2% *
Age of firm								
Less than 5 years	6.4%	7.4%	6.4%	1.9% *	0.7% *	3.1% *	6.9%	1.9% *
5-9 years	6.5%	9.0%	2.7% *	2.5%	0.3% *	0.2% *	7.2%	1.0% *
10-19 years	6.7%	9.6%	5.1%	3.3% *	1.5% *	1.1% *	7.8%	1.8%
20 or more years	6.8%	12.1%	8.3%	3.7%	1.2%	2.1%	9.9%	1.9%
Unknown	2.1%	*****	*****	3.4% *	0.5% *	2.3%	2.7% *	2.1%
Multi/single status								
2 or more locations	2.3%	6.2% *	6.6%	3.1%	0.8%	2.2%	5.2%	1.9%
1 location only	8.3%	10.0%	6.1%	3.5%	2.9%	1.3% *	8.6%	3.0%
Percent full-time employees								
Less than 25%	6.7%	10.3% *	14.8% *	7.5% *	0.6% *	1.1% *	10.6%	1.8% *
25-49%	4.9%	13.6%	7.8% *	3.6% *	0.1% *	***** *	10.5%	0.4% *
50-74%	5.3%	8.6%	6.2%	2.8% *	1.0% *	1.3% *	7.5%	1.3% *
75% or more	6.1%	9.9%	5.7%	3.1%	1.2%	2.8%	8.2%	2.4%
Union presence								
No union employees	5.9%	9.8%	6.0%	2.7%	0.8%	1.4%	8.1%	1.4%
Has union employees	8.2%	14.1%	10.0% *	10.1%	4.8% *	6.3%	12.3%	6.2%
Unknown	3.2%	9.1% *	5.1% *	11.6% *	0.1% *	1.4% *	9.4% *	1.4%
Percent low wage employees								
50% or more low wage	7.9%	15.3%	6.8%	4.7% *	0.2% *	0.7% *	12.5%	0.9% *
Less than 50% low wage	6.7%	9.6%	6.2%	3.2%	1.4%	3.4%	8.0%	2.4%
Unknown	2.2%	8.2%	3.3% *	3.9% *	*****	1.8%	7.2%	1.7%

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. (3) (1999) Standard error for percent of private-sector establishments that offer health insurance that offer an any-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	0.27%	0.72%	0.37%	0.55%	0.19%	0.22%	0.46%	0.19%
Industry group								
Agric., fish., forest.	2.79%	3.99%	9.09% *	8.25% *	1.59% *	13.75% *	3.06%	6.00% *
Mining	4.50% *	13.41% *	*****	11.00% *	8.79% *	9.23% *	12.45% *	5.24% *
Construction	1.30%	1.65%	1.23%	2.33%	1.59% *	*****	1.33%	2.45% *
Manufacturing	0.64%	1.40%	2.27%	0.91% *	0.67% *	1.35% *	0.97%	0.74%
Transp., commu., util.	1.07%	2.45% *	2.78% *	0.30% *	1.16% *	1.96%	1.70%	1.39%
Wholesale trade	0.81%	2.20%	1.26% *	0.61% *	1.29% *	1.34% *	1.38%	0.69%
Retail trade	0.44%	1.13%	1.75%	0.94%	0.36% *	0.15%	0.90%	0.15%
Fin., ins., real est.	0.51%	0.86%	2.40% *	2.21% *	0.22% *	1.05% *	0.75%	0.87% *
Services	0.52%	0.89%	0.66%	0.81%	0.13%	0.42% *	0.74%	0.22%
Ownership								
For profit, incorporated	0.33%	0.90%	0.54%	0.59%	0.21%	0.25%	0.58%	0.21%
For profit, unincorporated	0.66%	0.85%	1.55% *	0.78% *	0.63% *	0.33% *	0.75%	0.45% *
Nonprofit	0.93%	1.60%	1.44%	1.53% *	0.23% *	2.47% *	1.22%	0.65% *
Unknown	0.07% *	*****	*****	*****	*****	0.08% *	*****	0.07% *
Age of firm								
Less than 5 years	0.69%	0.80%	1.39%	1.18% *	0.48% *	3.82% *	0.68%	1.03% *
5-9 years	1.01%	1.57%	0.87% *	0.70%	0.21% *	0.14% *	1.11%	0.40% *
10-19 years	0.49%	0.83%	0.63%	1.01% *	0.60% *	0.86% *	0.62%	0.49%
20 or more years	0.49%	1.31%	0.91%	0.75%	0.28%	0.31%	0.87%	0.28%
Unknown	0.31%	*****	*****	2.02% *	0.29% *	0.36%	2.72% *	0.30%
Multi/single status								
2 or more locations	0.15%	2.52% *	1.35%	0.88%	0.18%	0.22%	1.10%	0.16%
1 location only	0.43%	0.73%	0.54%	0.44%	0.63%	1.20% *	0.47%	0.62%
Percent full-time employees								
Less than 25%	1.24%	3.09% *	4.62% *	3.26% *	0.54% *	1.09% *	2.10%	1.33% *
25-49%	0.63%	2.44%	3.04% *	1.98% *	0.09% *	*****	1.46%	0.33% *
50-74%	0.79%	1.38%	1.57%	1.45% *	0.76% *	0.47% *	0.99%	0.49% *
75% or more	0.27%	0.72%	0.36%	0.66%	0.22%	0.31%	0.43%	0.22%
Union presence								
No union employees	0.32%	0.74%	0.30%	0.49%	0.21%	0.25%	0.50%	0.19%
Has union employees	0.84%	3.19%	3.34% *	2.61%	1.44% *	0.62%	2.38%	0.55%
Unknown	0.85%	3.72% *	2.27% *	5.32% *	0.27% *	0.44% *	3.16% *	0.39%
Percent low wage employees								
50% or more low wage	1.61%	3.71%	1.73%	2.15% *	0.21% *	0.42% *	2.49%	0.45% *
Less than 50% low wage	0.32%	0.72%	0.44%	0.62%	0.24%	0.63%	0.49%	0.37%
Unknown	0.32%	2.40%	2.05% *	2.02% *	*****	0.38%	1.29%	0.34%

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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