

Table I. A. 2. d(1999) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	29.7%	11.1%	15.0%	26.4%	39.5%	69.7%	13.5%	56.3%
Industry group								
Agric., fish., forest.	13.6%	10.1%	6.6% *	15.5% *	25.5% *	72.0%	10.3%	38.2%
Mining	29.5%	*****	*****	*****	36.5% *	66.6%	*****	52.1%
Construction	14.4%	11.9%	11.7%	24.8%	34.1%	42.1%	12.8%	33.4%
Manufacturing	28.2%	12.1%	17.1%	26.5%	36.9%	64.2%	16.6%	46.6%
Transp., commu., util.	41.4%	9.6%	10.4% *	38.5%	49.8%	74.2%	13.4%	66.1%
Wholesale trade	26.5%	8.2% *	13.0% *	36.8%	33.1%	59.1%	13.2%	48.1%
Retail trade	35.8%	6.2%	10.0%	19.7%	34.4%	65.6%	8.7%	55.6%
Fin., ins., real est.	48.8%	15.9%	24.1%	30.0%	46.4%	87.2%	18.6%	75.4%
Services	24.5%	12.0%	18.2%	27.0%	42.9%	66.2%	14.5%	51.5%
Ownership								
For profit, incorporated	31.4%	10.6%	14.2%	25.0%	37.2%	70.4%	13.2%	57.2%
For profit, unincorporated	15.6%	11.2%	14.2%	25.0%	31.3%	59.7%	12.2%	39.9%
Nonprofit	27.8%	13.9%	21.3%	33.0%	49.4%	60.9%	17.5%	49.0%
Unknown	65.8%	28.2% *	27.6% *	79.1%	49.1%	69.1%	27.9% *	66.9%
Age of firm								
Less than 5 years	14.0%	8.9%	15.7%	32.4%	29.9%	61.7%	11.6%	36.6%
5-9 years	14.8%	9.8%	15.5%	22.7%	38.8%	51.1%	12.1%	35.4%
10-19 years	17.9%	13.2%	14.6%	21.7%	34.1%	50.1%	14.1%	35.9%
20 or more years	30.8%	11.0%	14.9%	27.4%	40.6%	80.9%	14.1%	56.6%
Unknown	63.5%	53.7%	15.1% *	53.2%	44.7%	66.1%	46.7%	63.9%
Multi/single status								
2 or more locations	53.2%	26.7%	18.1%	25.0%	39.2%	69.7%	20.5%	58.4%
1 location only	14.1%	10.8%	14.5%	27.4%	42.5%	57.5%	12.9%	35.4%
Percent full-time employees								
Less than 25%	26.7%	6.6% *	5.9% *	8.9%	31.7%	71.8%	6.3% *	52.1%
25-49%	34.0%	8.9%	9.9%	24.3%	34.9%	63.7%	10.0%	53.7%
50-74%	28.4%	9.4%	12.2%	26.2%	45.9%	69.1%	11.2%	58.4%
75% or more	29.6%	11.9%	16.4%	27.6%	39.5%	70.8%	14.6%	56.6%
Union presence								
No union employees	24.9%	10.6%	14.3%	24.9%	37.5%	63.3%	12.7%	49.7%
Has union employees	68.0%	28.8%	28.1%	49.3%	66.1%	92.4%	32.6%	85.4%
Unknown	57.0%	13.6%	19.2%	28.9%	35.5%	73.5%	16.8%	69.3%
Percent low wage employees								
50% or more low wage	20.6%	4.7% *	8.9%	14.3%	29.2%	66.3%	6.1%	43.1%
Less than 50% low wage	22.5%	11.5%	15.4%	26.7%	39.8%	75.3%	13.9%	49.5%
Unknown	60.9%	15.4%	16.3% *	44.1%	46.0%	67.7%	19.4%	65.5%

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.d(1999) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.53%	0.41%	1.15%	0.62%	1.06%	0.57%	0.37%	0.66%
Industry group								
Agric., fish., forest.	2.78%	2.75%	4.19% *	12.34% *	11.50% *	12.99%	1.95%	10.89%
Mining	8.15%	*****	*****	*****	12.25% *	13.72%	*****	12.08%
Construction	1.09%	0.95%	2.76%	3.43%	4.63%	11.03%	1.20%	5.17%
Manufacturing	1.37%	2.12%	4.51%	3.59%	3.19%	2.65%	1.86%	1.32%
Transp., commu., util.	2.66%	1.95%	4.10% *	5.78%	6.48%	4.51%	1.74%	2.68%
Wholesale trade	2.11%	2.71% *	4.02% *	5.24%	5.31%	3.68%	2.75%	2.15%
Retail trade	1.13%	1.05%	1.67%	1.27%	2.38%	1.95%	0.83%	1.54%
Fin., ins., real est.	1.59%	1.87%	3.73%	3.73%	4.01%	1.65%	1.55%	1.30%
Services	0.46%	0.52%	1.20%	1.71%	2.55%	2.07%	0.33%	0.90%
Ownership								
For profit, incorporated	0.59%	0.34%	1.37%	0.75%	1.69%	0.51%	0.48%	0.82%
For profit, unincorporated	1.16%	1.26%	2.61%	3.97%	5.76%	7.82%	0.93%	3.37%
Nonprofit	1.12%	2.16%	3.03%	2.99%	2.75%	5.50%	1.21%	2.29%
Unknown	3.84%	11.69% *	8.94% *	20.89%	7.93%	3.81%	11.34% *	4.04%
Age of firm								
Less than 5 years	0.94%	1.43%	3.33%	2.11%	3.84%	6.00%	1.24%	1.45%
5-9 years	1.00%	0.99%	1.75%	3.03%	5.21%	10.51%	0.84%	3.86%
10-19 years	0.81%	0.93%	1.24%	1.22%	4.54%	4.04%	0.74%	3.15%
20 or more years	0.64%	0.86%	1.68%	1.05%	1.99%	1.22%	0.79%	1.23%
Unknown	0.89%	14.41%	7.69% *	8.48%	3.88%	0.81%	5.94%	0.88%
Multi/single status								
2 or more locations	0.68%	5.47%	2.71%	1.94%	1.18%	0.57%	1.67%	0.72%
1 location only	0.35%	0.40%	1.32%	0.80%	1.20%	5.81%	0.36%	0.80%
Percent full-time employees								
Less than 25%	2.96%	2.34% *	3.87% *	1.84%	3.11%	5.92%	2.22% *	4.56%
25-49%	2.72%	2.01%	2.70%	4.09%	3.44%	3.61%	1.47%	2.96%
50-74%	1.52%	1.15%	2.23%	3.91%	3.78%	2.93%	0.73%	2.49%
75% or more	0.46%	0.52%	1.25%	1.00%	1.22%	0.78%	0.47%	0.68%
Union presence								
No union employees	0.54%	0.43%	1.20%	0.35%	1.42%	1.25%	0.34%	0.76%
Has union employees	1.37%	5.41%	7.91%	5.95%	3.38%	1.15%	3.08%	1.15%
Unknown	2.30%	3.65%	5.55%	7.36%	5.58%	2.36%	3.53%	2.48%
Percent low wage employees								
50% or more low wage	1.79%	1.77% *	2.09%	3.46%	3.62%	5.24%	1.42%	2.76%
Less than 50% low wage	0.47%	0.47%	1.16%	0.65%	1.47%	1.40%	0.33%	1.11%
Unknown	0.82%	3.45%	5.99% *	4.55%	3.63%	0.65%	2.02%	0.74%

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

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