Table I.B.2.b.(1)(1999) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

| Characteristics | Total | Less than employees | $10-24$ employees | 25-99 employees | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 41.2\% | 13.1\% | 9.9\% | 18.2\% | 39.4\% | 57.0\% | 12.3\% | 49.5\% |
| Industry group |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 31.8\% | 6.1\% | 7.8\%* | 15.3\%* | 48.6\% | 81.2\% | 5.3\%* | 54.8\% |
| Mining | 57.0\% | 9.1\%* | 0.0\% | 15.6\%* | 76.7\% | 65.0\% | 1.6\%* | 63.3\% |
| Construction | 22.5\% | 12.4\% | 11.0\% | 15.8\% | 49.0\% | 60.8\% | 12.4\% | 40.6\% |
| Manufacturing | 50.2\% | 10.5\%* | 5.1\%* | 18.7\% | 46.5\% | 62.3\% | 9.4\% | 55.3\% |
| Transp., commu., util. | 52.8\% | 10.1\%* | 7.0\%* | 28.0\% | 39.5\% | 63.4\% | 11.7\% | 58.1\% |
| Wholesale trade | 42.3\% | 11.3\% | 15.3\% | 19.4\% | 45.4\% | 60.7\% | 12.7\% | 53.1\% |
| Retail Trade | 38.7\% | 7.9\% | 6.3\%* | 11.9\% | 35.7\% | 55.3\% | 7.4\% | 47.8\% |
| Fin., ins., real est. | 40.7\% | 20.0\%* | 17.0\% | 16.3\% | 28.1\% | 53.4\% | 15.2\%* | 47.6\% |
| Services | 35.1\% | 14.2\% | 10.2\% | 20.2\% | 33.1\% | 50.4\% | 14.7\% | 42.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporat | 41.7\% | 12.7\% | 9.1\% | 18.3\% | 41.0\% | 57.1\% | 12.0\% | 50.2\% |
| For profit, unincorpor | 28.0\% | 6.6\% | 6.6\%* | 18.4\% | 48.7\% | 48.5\% | 7.9\% | 44.8\% |
| Nonprofit | 40.1\% | 26.7\% | 18.2\% | 17.5\% | 29.3\% | 59.0\% | 19.2\% | 45.0\% |
| Unknown | 55.7\% | 48.3\%* | 100.0\%* | 53.7\%* | 44.5\% | 56.5\% | 84.0\% | 55.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 25.3\% | 14.1\% | 8.5\% | 18.6\% | 41.3\% | 43.5\% | 12.7\% | 38.0\% |
| 5-9 years | 18.8\% | 11.4\% | 6.8\%* | 15.8\% | 35.2\% | 31.3\% | 10.5\% | 29.2\% |
| 10-19 years | 25.2\% | 10.6\% | 7.9\% | 12.8\% | 39.4\% | 58.8\% | 9.7\% | 40.0\% |
| 20 or more years | 40.8\% | 15.3\% | 12.0\% | 21.1\% | 39.6\% | 58.4\% | 14.3\% | 48.1\% |
| Unknown | 56.1\% | 20.6\%* | 44.6\%* | 31.3\% | 39.3\% | 57.2\% | 37.9\% | 56.2\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 51.7\% | 42.4\% | 19.5\% | 23.0\% | 40.6\% | 57.2\% | 19.1\% | 52.9\% |
| 1 location only | 19.0\% | 11.9\% | 8.8\% | 16.4\% | 36.9\% | 49.8\% | 11.5\% | 31.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 29.5\% | 12.0\% | 21.3\% | 20.8\%* | 31.8\% | 37.9\% | 20.7\% | 32.8\% |
| 25-49 \% | 42.2\% | 9.8\% | 11.4\%* | 13.1\% | 25.6\% | 64.6\% | 12.0\% | 50.5\% |
| 50-74 \% | 36.0\% | 21.4\% | 8.9\% | 15.1\% | 28.2\% | 51.4\% | 16.0\% | 42.5\% |
| 75\% or more | 41.8\% | 11.9\% | 9.8\% | 18.7\% | 41.2\% | 57.5\% | 11.8\% | 50.4\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 40.5\% | 11.9\% | 9.3\% | 18.1\% | 40.2\% | 63.7\% | 11.7\% | 51.9\% |
| Has union employees | 49.8\% | 34.8\% | 20.8\% | 20.6\% | 37.7\% | 57.1\% | 22.1\% | 52.0\% |
| Unknown | 30.2\% | 20.2\%* | 8.1\%* | 11.3\%* | 28.2\% | 31.6\% | 13.2\%* | 31.1\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 29.0\% | 14.2\% | 9.6\%* | 15.0\% | 29.0\% | 60.3\% | 10.1\% | 38.8\% |
| Less than 50\% low wage | 33.7\% | 13.0\% | 9.6\% | 18.4\% | 39.8\% | 56.2\% | 12.4\% | 44.4\% |
| Unknown | 55.6\% | 14.6\%* | 22.5\%* | 17.5\%* | 39.3\% | 57.5\% | 14.3\% | 56.3\% |

[^0]Table I.B.2.b.(1)(1999) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.69\% | 1.95\% | 1.33\% | 1.21\% | 1.62\% | 1.09\% | 1.04\% | 0.72\% |
| Industry group |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.91\% | 1.71\% | 6.22\%* | 7.28\%* | 14.19\% | 8.48\% | 2.43\%* | 8.11\% |
| Mining | 7.61\% | 10.00\%* | 0.00\% | 13.42\%* | 15.91\% | 9.62\% | 5.39\%* | 7.83\% |
| Construction | 1.75\% | 2.29\% | 3.26\% | 3.89\% | 5.60\% | 10.03\% | 1.78\% | 3.02\% |
| Manufacturing | 1.53\% | 3.66\%* | 2.16\%* | 1.93\% | 2.51\% | 2.29\% | 1.10\% | 1.63\% |
| Transp., commu., util. | 2.40\% | 4.58\%* | 3.04\% * | 7.81\% | 8.34\% | 2.65\% | 3.12\% | 2.52\% |
| Wholesale trade | 3.18\% | 2.66\% | 4.51\% | 3.86\% | 4.81\% | 4.13\% | 2.96\% | 3.49\% |
| Retail Trade | 1.95\% | 1.41\% | 2.35\%* | 1.64\% | 3.79\% | 2.44\% | 1.25\% | 2.13\% |
| Fin., ins., real est. | 1.75\% | 7.19\%* | 4.25\% | 4.27\% | 4.22\% | 2.32\% | 5.44\%* | 2.35\% |
| Services | 1.99\% | 1.56\% | 1.19\% | 2.80\% | 2.69\% | 2.54\% | 1.71\% | 2.11\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporat | 0.63\% | 2.55\% | 1.73\% | 1.46\% | 1.93\% | 1.19\% | 1.16\% | 0.71\% |
| For profit, unincorpor | 3.28\% | 0.72\% | 2.52\% * | 4.50\% | 7.42\% | 6.68\% | 1.69\% | 4.52\% |
| Nonprofit | 2.56\% | 3.28\% | 3.68\% | 3.27\% | 2.08\% | 4.93\% | 2.31\% | 2.91\% |
| Unknown | 5.10\% | 16.23\%* | 31.62\%* | 17.19\%* | 5.99\% | 5.56\% | 25.16\% | 5.07\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.98\% | 3.76\% | 1.94\% | 4.91\% | 7.83\% | 9.28\% | 1.96\% | 4.81\% |
| 5-9 years | 3.26\% | 2.47\% | 2.08\% * | 3.88\% | 6.71\% | 6.21\% | 1.76\% | 4.69\% |
| 10-19 years | 0.80\% | 1.62\% | 1.79\% | 2.08\% | 3.60\% | 3.37\% | 1.28\% | 1.61\% |
| 20 or more years | 0.77\% | 2.88\% | 2.66\% | 1.83\% | 1.61\% | 2.06\% | 1.66\% | 0.92\% |
| Unknown | 1.63\% | 14.06\%* | 13.44\%* | 6.97\% | 5.41\% | 1.79\% | 10.54\% | 1.64\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.76\% | 9.34\% | 3.85\% | 2.20\% | 1.77\% | 1.06\% | 3.95\% | 0.65\% |
| 1 location only | 1.09\% | 1.36\% | 1.28\% | 1.43\% | 2.26\% | 7.41\% | 1.01\% | 1.99\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 3.06\% | 2.67\% | 5.77\% | 7.91\%* | 6.82\% | 6.42\% | 4.52\% | 4.24\% |
| 25-49 \% | 3.69\% | 1.68\% | 4.77\% * | 2.97\% | 4.63\% | 4.19\% | 2.13\% | 3.88\% |
| 50-74 \% | 1.85\% | 4.61\% | 2.13\% | 2.26\% | 3.36\% | 3.33\% | 3.03\% | 2.62\% |
| 75\% or more | 0.75\% | 2.28\% | 1.53\% | 1.33\% | 1.86\% | 1.27\% | 1.12\% | 0.79\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.79\% | 2.00\% | 1.25\% | 1.36\% | 1.53\% | 0.90\% | 1.04\% | 0.86\% |
| Has union employees | 1.66\% | 5.67\% | 3.35\% | 3.59\% | 3.58\% | 2.15\% | 3.32\% | 1.57\% |
| Unknown | 2.72\% | 6.32\%* | 3.47\% * | 4.96\%* | 5.96\% | 3.35\% | 5.03\%* | 2.80\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 3.29\% | 3.03\% | 6.19\%* | 3.51\% | 7.27\% | 5.92\% | 2.92\% | 4.61\% |
| Less than 50\% low wage | 0.69\% | 2.02\% | 1.40\% | 1.42\% | 1.79\% | 2.15\% | 1.08\% | 0.81\% |
| Unknown | 1.11\% | 4.83\%* | 8.70\%* | 5.58\%* | 4.28\% | 1.32\% | 3.22\% | 1.20\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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.


[^0]:    Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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.

