

Table I.A.2.a(2000) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2000

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	29.7%	10.7%	29.6%	76.3%	10.2%	59.4%
Industry group **						
Agric., fish., forest.	10.0%	7.9% *	28.0% *	60.2%	7.8% *	32.7%
Mining and manufacturing	25.7%	8.9%	42.3%	74.7%	7.4%	53.7%
Construction	14.9%	13.2%	26.6%	63.7%	12.9%	32.7%
Utilities and transp.	39.1%	9.0%	39.6%	83.9%	8.1%	69.8%
Wholesale trade	25.0%	8.4%	40.6%	77.3%	7.3%	58.6%
Fin. svcs. and real est.	46.5%	9.9%	27.8%	85.3%	9.0%	73.2%
Retail trade	39.8%	10.4%	30.1%	76.9%	9.7%	64.6%
Professional services	19.8%	8.1%	30.0%	73.1%	7.8%	53.1%
Other Services	30.1%	15.1%	21.8%	68.5%	15.2%	50.3%
Ownership						
For profit, incorporated	31.7%	9.6%	31.7%	77.4%	9.0%	61.7%
For profit, unincorporated	15.1%	10.8%	31.6%	68.7%	10.5%	48.1%
Nonprofit	20.8%	16.7%	22.9%	47.8%	17.1%	28.0%
Unknown	78.5%	74.6%	17.8% *	80.2%	****	78.6%
Age of firm						
Less than 5 years	13.6%	11.1%	26.6%	66.6%	11.0%	41.2%
5-9 years	13.7%	10.1%	31.5%	55.1%	10.1%	34.4%
10-19 years	15.3%	8.5%	23.6%	69.2%	8.0%	41.4%
20 or more years	29.8%	11.7%	31.1%	76.0%	11.1%	53.5%
Unknown	77.1%	63.6%	30.7%	78.8%	63.4%	77.2%
Multi/single status						
2 or more locations	57.6%	13.9%	30.7%	76.4%	12.4%	63.4%
1 location only	10.6%	10.3%	23.0%	47.4%	10.0%	19.1%
Percent full-time employees						
Less than 25%	28.5%	12.5%	18.0% *	65.7%	12.8%	46.2%
25-49%	38.6%	11.6%	22.6%	77.8%	11.4%	61.5%
50-74%	26.7%	12.0%	28.6%	68.2%	11.8%	52.2%
75% or more	29.5%	10.3%	31.9%	78.3%	9.7%	61.4%
Union presence						
No union employees	26.4%	9.7%	28.7%	74.3%	9.3%	56.0%
Has union employees	61.5%	34.0%	36.3%	83.4%	34.8%	74.0%
Unknown	65.6%	17.6%	62.2%	86.8%	16.9%	84.3%
Percent low wage employees **						
50% or more low wage	21.9%	11.0%	24.4%	60.2%	10.9%	38.7%
Less than 50% low wage	18.8%	10.2%	32.8%	75.0%	9.7%	49.0%
Unknown	74.4%	22.6%	35.8%	81.2%	21.0%	78.9%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix

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

Table I. A. 2. a(2000) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2000

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	0.48%	1.22%	0.89%	0.50%	0.69%
Industry group **						
Agric., fish., forest.	1.91%	2.39% *	10.75% *	12.81%	2.60% *	6.33%
Mining and manufacturing	1.06%	1.39%	3.78%	3.53%	1.55%	2.10%
Construction	1.64%	1.63%	6.64%	9.11%	1.78%	3.65%
Utilities and transp.	3.05%	2.21%	8.05%	3.74%	2.24%	4.45%
Wholesale trade	1.88%	2.05%	5.80%	3.72%	1.89%	2.40%
Fin. svcs. and real est.	2.45%	1.26%	3.80%	2.44%	1.12%	2.52%
Retail trade	1.58%	1.26%	2.82%	1.85%	1.34%	1.53%
Professional services	0.83%	0.65%	3.13%	1.26%	0.65%	1.59%
Other Services	1.15%	0.84%	2.90%	2.48%	0.97%	2.53%
Ownership						
For profit, incorporated	0.64%	0.47%	1.35%	1.26%	0.49%	0.85%
For profit, unincorporated	0.61%	0.99%	6.75%	5.42%	1.20%	3.39%
Nonprofit	1.04%	1.24%	1.86%	4.08%	1.27%	1.42%
Unknown	3.65%	21.31%	8.79% *	3.57%	*****	3.63%
Age of firm						
Less than 5 years	1.97%	1.67%	7.40%	7.72%	1.70%	6.37%
5-9 years	1.14%	1.15%	7.49%	6.98%	1.18%	3.93%
10-19 years	1.09%	0.94%	2.38%	3.36%	1.06%	2.84%
20 or more years	0.91%	0.80%	1.39%	1.90%	0.76%	1.43%
Unknown	1.42%	7.88%	5.94%	1.40%	13.51%	1.42%
Multi/single status						
2 or more locations	0.68%	1.39%	1.24%	0.89%	1.84%	0.67%
1 location only	0.43%	0.45%	1.68%	4.61%	0.50%	1.21%
Percent full-time employees						
Less than 25%	2.56%	2.69%	5.63% *	3.84%	2.90%	2.97%
25-49%	1.78%	1.01%	3.85%	2.94%	1.22%	2.56%
50-74%	1.62%	1.37%	2.76%	3.41%	1.56%	3.05%
75% or more	0.68%	0.52%	1.70%	1.29%	0.45%	0.92%
Union presence						
No union employees	0.41%	0.37%	1.17%	0.98%	0.40%	0.64%
Has union employees	2.10%	3.58%	4.78%	1.85%	3.79%	1.68%
Unknown	3.23%	3.40%	14.04%	3.34%	3.38%	2.84%
Percent low wage employees **						
50% or more low wage	1.09%	1.09%	1.49%	1.86%	1.31%	1.53%
Less than 50% low wage	0.85%	0.63%	1.53%	2.93%	0.64%	2.09%
Unknown	1.31%	3.92%	4.15%	1.18%	3.83%	1.19%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.

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