

Table I.A.2.e(2000) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2000

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	29.1%	15.0%	90.1%	37.9%	67.0%	12.0%	10.7%	73.6%
Firm size								
Less than 50 employees	13.1%	15.4%	86.3%	34.4%	56.3%	2.2%	2.4%	65.3%
50+ employees	53.5%	14.3%	95.8%	43.1%	83.3%	26.8%	23.3%	86.3%
Less than 10 employees	10.5%	17.5%	84.0%	33.8%	53.3%	1.7%	2.2%	55.2%
10-24 employees	14.9%	12.4%	89.9%	35.7%	59.2%	2.8%	2.2%	81.3%
25-99 employees	27.1%	10.0%	93.1%	35.5%	67.8%	5.2%	5.3%	88.3%
100-999 employees	37.8%	9.3%	95.5%	35.6%	76.0%	12.2%	10.4%	90.0%
1000+ employees	65.0%	17.6%	96.2%	47.9%	89.5%	37.4%	32.2%	84.3%
Industry group **								
Agric., fish., forest.	11.2%	26.3%	75.0%	28.4%	51.3%	2.0%	2.3%	52.4%
Mining and manufacturing	30.6%	11.7%	92.8%	40.1%	66.1%	11.0%	10.2%	81.9%
Construction	15.3%	14.0%	88.7%	33.2%	59.4%	4.1%	3.3%	72.4%
Utilities and transp.	36.2%	22.0%	87.5%	37.8%	67.8%	25.9%	27.0%	72.0%
Wholesale trade	24.6%	12.3%	91.7%	35.0%	68.4%	12.1%	9.6%	76.3%
Fin. svcs. and real est.	45.1%	14.5%	93.8%	46.7%	78.1%	29.7%	27.8%	73.1%
Retail trade	29.8%	14.7%	89.9%	32.2%	70.8%	13.9%	10.7%	80.9%
Professional services	24.7%	15.9%	88.5%	37.2%	63.7%	7.4%	6.9%	67.8%
Other Services	30.5%	15.4%	90.3%	41.0%	64.3%	7.4%	7.1%	72.2%
Unknown	--	100.0%	--	--	--	--	--	--
Ownership								
For profit, incorporated	30.7%	14.2%	90.9%	38.0%	69.0%	13.6%	11.8%	76.7%
For profit, unincorporated	14.4%	18.0%	84.9%	34.2%	55.3%	4.6%	4.6%	63.6%
Nonprofit	28.3%	15.0%	88.6%	40.0%	61.2%	8.7%	8.9%	60.6%
Unknown	61.4%	21.1%	98.9%	44.1%	91.9%	18.2%	18.0%	90.6%
Age of firm								
Less than 5 years	14.7%	13.0%	88.7%	39.4%	55.4%	2.5%	2.7%	67.6%
5-9 years	16.7%	13.0%	89.5%	35.9%	57.6%	1.3%	1.5%	67.9%
10-19 years	19.1%	12.8%	88.9%	35.2%	62.0%	2.6%	2.4%	71.9%
20 or more years	32.0%	16.8%	88.6%	37.9%	67.5%	16.5%	15.2%	74.9%
Unknown	57.5%	16.2%	98.0%	41.8%	89.9%	28.8%	23.5%	81.9%
Multi/single status								
2 or more locations	51.5%	14.6%	95.2%	42.1%	82.8%	26.1%	22.6%	86.2%
1 location only	13.8%	15.3%	86.6%	34.9%	56.2%	2.3%	2.5%	65.0%
Percent full-time employees								
Less than 25%	25.7%	18.1%	88.3%	32.6%	65.0%	10.1%	9.2%	66.9%
25-49 %	29.5%	14.8%	89.3%	33.7%	69.8%	9.4%	7.3%	77.5%
50-74 %	24.7%	16.6%	87.2%	30.7%	64.6%	8.6%	7.4%	72.2%
75% or more	30.2%	14.5%	90.9%	40.0%	67.3%	13.0%	11.8%	73.9%
Union presence								
No union employees	26.0%	14.7%	89.8%	36.5%	65.8%	9.2%	8.4%	73.2%
Has union employees	64.2%	19.8%	92.6%	52.5%	78.2%	37.6%	31.8%	77.0%
Unknown	51.4%	13.1%	94.0%	48.3%	78.9%	43.9%	37.3%	80.3%
Percent low wage employees **								
50% or more low wage	21.7%	15.6%	87.6%	34.7%	60.9%	5.3%	5.8%	73.6%
Less than 50% low wage	23.2%	13.8%	89.5%	37.8%	63.3%	8.5%	8.1%	71.6%
Unknown	57.5%	17.8%	95.2%	42.2%	86.5%	31.4%	25.3%	79.9%

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

-- Data suppressed due to high standard errors or no reported values in cell.

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

Table I.A.2.e(2000) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2000

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.41%	0.52%	0.31%	0.64%	0.49%	0.44%	0.36%	0.59%
Firm size								
Less than 50 employees	0.27%	0.32%	0.40%	0.74%	0.73%	0.17%	0.13%	0.71%
50+ employees	0.99%	1.06%	0.48%	0.73%	0.62%	0.93%	0.94%	0.74%
Less than 10 employees	0.31%	0.30%	0.45%	0.79%	0.82%	0.25%	0.20%	1.01%
10-24 employees	1.07%	0.57%	0.67%	0.95%	1.36%	0.49%	0.31%	0.96%
25-99 employees	0.57%	0.94%	0.70%	1.07%	1.02%	0.33%	0.60%	0.86%
100-999 employees	1.06%	0.95%	0.55%	1.13%	0.60%	1.36%	1.17%	1.00%
1000+ employees	1.35%	1.59%	0.58%	1.10%	0.74%	1.22%	1.43%	0.80%
Industry group **								
Agric., fish., forest.	1.60%	2.82%	2.46%	3.52%	3.02%	0.60%	0.64%	3.14%
Mining and manufacturing	1.77%	1.04%	0.75%	2.43%	1.64%	0.75%	0.98%	1.82%
Construction	1.15%	0.88%	0.74%	2.29%	2.20%	0.69%	0.83%	1.29%
Utilities and transp.	2.96%	2.97%	2.33%	3.85%	2.57%	2.54%	3.56%	3.34%
Wholesale trade	1.10%	1.18%	1.04%	2.53%	3.19%	1.12%	1.00%	0.58%
Fin. svcs. and real est.	2.08%	1.69%	0.93%	1.86%	2.19%	2.92%	2.55%	1.52%
Retail trade	1.02%	0.76%	0.58%	0.85%	1.11%	0.89%	0.95%	1.30%
Professional services	1.11%	1.01%	0.77%	1.21%	0.46%	0.81%	0.56%	1.34%
Other Services	1.40%	1.09%	0.92%	1.67%	1.25%	0.63%	0.75%	1.09%
Unknown	--	31.62%	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.57%	0.60%	0.37%	0.66%	0.69%	0.55%	0.46%	0.78%
For profit, unincorporated	1.16%	1.06%	0.87%	1.33%	0.81%	0.86%	0.97%	1.59%
Nonprofit	1.41%	0.52%	0.69%	1.90%	1.36%	0.88%	0.64%	1.61%
Unknown	4.57%	4.77%	0.33%	4.17%	2.00%	3.01%	3.08%	2.06%
Age of firm								
Less than 5 years	1.30%	1.47%	1.42%	1.52%	1.78%	0.64%	0.91%	1.83%
5-9 years	1.07%	1.12%	0.84%	2.23%	2.00%	0.59%	0.56%	1.67%
10-19 years	0.73%	0.68%	0.61%	1.13%	1.01%	0.40%	0.34%	0.60%
20 or more years	0.69%	0.55%	0.62%	0.93%	0.49%	0.79%	0.65%	0.97%
Unknown	1.54%	2.25%	0.33%	1.14%	0.63%	1.78%	1.38%	1.55%
Multi/single status								
2 or more locations	1.02%	0.95%	0.39%	0.70%	0.44%	0.99%	0.94%	0.70%
1 location only	0.33%	0.29%	0.36%	0.82%	0.76%	0.14%	0.13%	0.66%
Percent full-time employees								
Less than 25%	2.71%	2.00%	1.84%	2.50%	2.80%	1.86%	1.57%	1.59%
25-49 %	1.61%	1.88%	1.40%	1.65%	2.05%	1.61%	1.58%	1.80%
50-74 %	0.79%	1.43%	1.28%	1.51%	1.90%	0.98%	1.04%	1.17%
75% or more	0.57%	0.66%	0.35%	0.71%	0.73%	0.58%	0.49%	0.57%
Union presence								
No union employees	0.48%	0.54%	0.31%	0.54%	0.57%	0.57%	0.41%	0.63%
Has union employees	1.10%	1.53%	1.16%	2.36%	1.23%	2.20%	2.02%	2.32%
Unknown	4.79%	2.52%	1.36%	4.11%	2.16%	4.03%	4.56%	3.83%
Percent low wage employees **								
50% or more low wage	0.83%	0.49%	0.70%	0.96%	0.75%	0.37%	0.55%	0.71%
Less than 50% low wage	0.68%	0.46%	0.28%	0.81%	0.67%	0.71%	0.59%	0.69%
Unknown	1.42%	1.73%	0.69%	0.78%	0.90%	1.16%	1.20%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2000 Medical Expenditure Panel Survey-Insurance Component.

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