Table I.D. 3. b(2000) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2000

| Characteristics               | Total  | Less than 10<br>employees | 10 - 24<br>employees | 25 - 99<br>employees | 100-999<br>empl oyees | 1000 or more<br>employees | Less than 50<br>employees | 50 or more<br>employees |
|-------------------------------|--------|---------------------------|----------------------|----------------------|-----------------------|---------------------------|---------------------------|-------------------------|
| United States                 | 24. 0% | 23. 9%                    | 25. 5%               | 32. 2%               | 28. 7%                | 21.0%                     | 26. 7%                    | 23. 5%                  |
| Industry group **             |        |                           |                      |                      |                       |                           |                           |                         |
| Agric., fish., forest.        | 27. 7% | 9. 1%                     | 23.8% *              | 20.6%                | 25. 8% *              | 33.9%                     | 20. 1%                    | 30. 5%                  |
| Mining and manufacturing      | 18. 5% | 27. 8%                    | 17. 4%               | 24. 4%               | 24. 2%                | 15. 5%                    | 22.4%                     | 18. 1%                  |
| Construction                  | 24.4%  | 15. 4% *                  | 27. 9%               | 30. 5%               | 37. 8%                | 12.5% *                   | 24. 3%                    | 24. 6%                  |
| Utilities and transp.         | 17. 7% | 41.0%                     | 29. 1%               | 24. 4%               | 21.0%                 | 15. 1%                    | 30.6%                     | 16. 5%                  |
| Wholesale trade               | 21.7%  | 19. 1%                    | 14. 5%               | 35. 1%               | 23. 4%                | 19. 7%                    | 20.6%                     | 22. 0%                  |
| Fin. svs. and real est.       | 26. 5% | 27. 9%                    | 26. 1%               | 27. 8%               | 37. 5%                | 24. 7%                    | 24. 3%                    | 26. 8%                  |
| Retail trade                  | 30. 5% | 23. 3%                    | 31. 8%               | 43. 6%               | 33. 0%                | 27. 5%                    | 32. 3%                    | 30. 1%                  |
| Professional services         | 26. 1% | 26. 6%                    | 35. 1%               | 36. 7%               | 30. 0%                | 21.6%                     | 32. 2%                    | 24. 5%                  |
| Other Services                | 29. 1% | 21. 7%                    | 18. 5%               | 34. 2%               | 31. 3%                | 29. 0%                    | 24. 5%                    | 30. 1%                  |
| Ownershi p                    |        |                           |                      |                      |                       |                           |                           |                         |
| For profit, incorporated      | 23.9%  | 25. 6%                    | 25. 3%               | 32. 7%               | 28. 3%                | 20. 7%                    | 27. 5%                    | 23. 1%                  |
| For profit, unincorporated    | 29.8%  | 25. 9%                    | 33. 8%               | 35. 6%               | 32. 7%                | 28.0%                     | 28. 6%                    | 30. 8%                  |
| Nonprofit                     | 24.0%  | 13. 1% *                  | 21. 2%               | 26. 6%               | 28. 4%                | 22.6%                     | 18. 9%                    | 25. 1%                  |
| Unknown                       | 20. 3% | ****                      | 39. 0% *             | 22. 1%               | 27. 2%                | 19. 7%                    | 28. 7% *                  | 20. 3%                  |
| Age of firm                   |        |                           |                      |                      |                       |                           |                           |                         |
| Less than 5 years             | 29. 9% | 30. 3%                    | 28. 3%               | 30. 2%               | 31. 5%                | 28. 5%                    | 29. 8%                    | 29. 9%                  |
| 5-9 years                     | 26. 5% | 16. 3%                    | 22. 8%               | 40.0%                | 27. 0%                | 21.8%                     | 24. 7%                    | 28. 0%                  |
| 10-19 years                   | 26. 7% | 24. 5%                    | 24.5%                | 35. 7%               | 28. 5%                | 21.4%                     | 26. 9%                    | 26. 7%                  |
| 20 or more years              | 24.4%  | 21. 5%                    | 26. 2%               | 29. 5%               | 29. 6%                | 20. 4%                    | 26. 0%                    | 24. 1%                  |
| Unknown                       | 21. 1% | ****                      | 24. 9% *             | 36. 4%               | 17. 1%                | 21. 1%                    | 26.0%                     | 21.0%                   |
| Multi/single status           |        |                           |                      |                      |                       |                           |                           |                         |
| 2 or more locations           | 22.7%  | 38. 8%                    | 27.0%                | 33. 7%               | 27. 9%                | 20. 9%                    | 29. 0%                    | 22. 5%                  |
| 1 location only               | 28.0%  | 23. 6%                    | 25. 3%               | 31. 5%               | 30. 3%                | 27. 9%                    | 26. 4%                    | 30. 4%                  |
| Percent full-time employees   |        |                           |                      |                      |                       |                           |                           |                         |
| Less than 25%                 | 26. 5% | 20. 9% *                  | 16. 8% *             | 37. 1%               | 27. 0%                | 26. 4%                    | 22. 5%                    | 27. 2%                  |
| 25-49%                        | 23. 1% | 35. 1%                    | 14.8% *              | 39. 8%               | 34. 9%                | 18. 2%                    | 28. 3%                    | 22. 3%                  |
| 50- 74%                       | 27. 7% | 18. 8%                    | 23. 6%               | 35. 0%               | 33. 9%                | 26. 2%                    | 23. 7%                    | 28. 7%                  |
| 75% or more                   | 23. 7% | 24. 2%                    | 26. 1%               | 31. 7%               | 28. 0%                | 20. 6%                    | 27. 0%                    | 23. 0%                  |
| Union presence                |        |                           |                      |                      |                       |                           |                           |                         |
| No union employees            | 26. 9% | 25.8%                     | 27. 5%               | 34.6%                | 30. 4%                | 23.8%                     | 28.6%                     | 26. 5%                  |
| Has union employees           | 14. 1% | 6. 2% *                   | 5. 7% *              | 15. 4%               | 18. 0%                | 13.8%                     | 10. 1%                    | 14.4%                   |
| Unknown                       | 23. 1% | 42. 1%                    | 13. 8% *             | 21.0% *              | 35. 9%                | 21.6%                     | 21.6% *                   | 23. 2%                  |
| Percent low wage employees ** |        |                           |                      |                      |                       |                           |                           |                         |
| 50% or more low wage          | 32.1%  | 25. 3%                    | 28. 4%               | 40. 1%               | 34. 5%                | 28. 7%                    | 30. 8%                    | 32.4%                   |
| Less than 50% low wage        | 24.4%  | 22. 7%                    | 25. 1%               | 30. 9%               | 28. 1%                | 19. 1%                    | 26.0%                     | 23. 8%                  |
| Unknown                       | 21. 7% | 33. 5%                    | 30. 1% *             | 31. 4%               | 24. 5%                | 21. 3%                    | 30. 6%                    | 21. 5%                  |

Source: Agency for Healthcare Research and Quality, 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.

<sup>\*</sup>Figure does not meet standard of reliability or precision.

<sup>\*\*</sup> 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.D. 3. b(2000) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2000

| Characteristics               | Total  | Less than 10<br>employees | 10 - 24<br>employees | 25 - 99<br>employees | 100-999<br>empl oyees | 1000 or more<br>employees | Less than 50<br>employees | 50 or more<br>employees |
|-------------------------------|--------|---------------------------|----------------------|----------------------|-----------------------|---------------------------|---------------------------|-------------------------|
| United States                 | 0. 37% | 1.44%                     | 1. 32%               | 1. 20%               | 0. 94%                | 0. 58%                    | 0. 74%                    | 0. 38%                  |
| Industry group **             |        |                           |                      |                      |                       |                           |                           |                         |
| Agric., fish., forest.        | 4. 62% | 2.69%                     | 11.07% *             | 4. 52%               | 10. 26% *             | 7. 41%                    | 2. 79%                    | 5. 12%                  |
| Mining and manufacturing      | 0. 56% | 5. 14%                    | 3. 71%               | 1.51%                | 2.14%                 | 0. 45%                    | 1. 42%                    | 0. 53%                  |
| Construction                  | 3. 04% | 5. 09% *                  | 3. 59%               | 2.61%                | 4. 79%                | 4. 56% *                  | 3. 63%                    | 4. 17%                  |
| Utilities and transp.         | 1. 62% | 8. 13%                    | 7. 49%               | 5. 18%               | 2. 36%                | 1. 98%                    | 4. 28%                    | 1. 63%                  |
| Wholesale trade               | 1. 20% | 2. 60%                    | 3. 38%               | 4. 83%               | 2. 25%                | 1. 72%                    | 1. 83%                    | 1. 62%                  |
| Fin. svs. and real est.       | 1. 39% | 4. 30%                    | 5. 55%               | 6. 12%               | 3. 41%                | 1. 58%                    | 3. 28%                    | 1. 36%                  |
| Retail trade                  | 1. 41% | 3. 23%                    | 3. 50%               | 2. 25%               | 3. 46%                | 1. 53%                    | 2. 29%                    | 1. 44%                  |
| Professional services         | 0. 71% | 1. 99%                    | 2. 64%               | 3. 59%               | 2. 38%                | 1. 24%                    | 1. 64%                    | 0. 94%                  |
| Other Services                | 1. 19% | 3. 20%                    | 1. 64%               | 2. 27%               | 2. 55%                | 1. 23%                    | 0. 95%                    | 1. 42%                  |
| Ownershi p                    |        |                           |                      |                      |                       |                           |                           |                         |
| For profit, incorporated      | 0. 62% | 1. 76%                    | 1. 36%               | 1. 55%               | 1. 18%                | 0. 68%                    | 0. 96%                    | 0. 64%                  |
| For profit, unincorporated    | 0. 94% | 4. 22%                    | 5. 12%               | 2. 52%               | 3.01%                 | 2. 48%                    | 2.94%                     | 1. 62%                  |
| Nonprofit                     | 1. 57% | 4. 25% *                  | 4. 31%               | 2. 08%               | 2. 75%                | 1. 20%                    | 3. 48%                    | 1. 25%                  |
| Unknown                       | 1. 73% | ****                      | 12. 34% *            | 5. 78%               | 4. 54%                | 1. 47%                    | 9. 14% *                  | 1. 73%                  |
| Age of firm                   |        |                           |                      |                      |                       |                           |                           |                         |
| Less than 5 years             | 1. 17% | 2. 32%                    | 3. 79%               | 5. 69%               | 4.77%                 | 6. 82%                    | 1. 73%                    | 2. 30%                  |
| 5-9 years                     | 1. 69% | 2. 10%                    | 4. 22%               | 3.87%                | 3. 34%                | 3. 12%                    | 2. 63%                    | 1.91%                   |
| 10-19 years                   | 0. 96% | 1.48%                     | 3. 61%               | 1.85%                | 1.90%                 | 1. 23%                    | 1. 65%                    | 1. 11%                  |
| 20 or more years              | 0. 57% | 2. 57%                    | 1.62%                | 1. 30%               | 1. 12%                | 0.85%                     | 1. 02%                    | 0.61%                   |
| Unknown                       | 0. 80% | ****                      | 7. 88% *             | 6. 97%               | 1. 72%                | 0. 83%                    | 6. 22%                    | 0. 80%                  |
| Multi/single status           |        |                           |                      |                      |                       |                           |                           |                         |
| 2 or more locations           | 0. 42% | 7. 46%                    | 3. 67%               | 2. 23%               | 0.95%                 | 0. 60%                    | 1. 74%                    | 0. 44%                  |
| 1 location only               | 0. 99% | 1. 49%                    | 1. 46%               | 1. 24%               | 1.89%                 | 3. 54%                    | 0. 81%                    | 1. 48%                  |
| Percent full-time employees   |        |                           |                      |                      |                       |                           |                           |                         |
| Less than 25%                 | 0. 76% | 7. 73% *                  | 7. 52% *             | 3. 68%               | 7. 55%                | 1. 01%                    | 2. 59%                    | 1. 16%                  |
| 25-49%                        | 1. 93% | 8. 02%                    | 7. 48% *             | 3. 40%               | 3. 16%                | 1. 91%                    | 3. 67%                    | 1. 94%                  |
| 50-74%                        | 1. 01% | 3. 97%                    | 1. 73%               | 2. 68%               | 2. 49%                | 1. 69%                    | 1. 75%                    | 1. 11%                  |
| 75% or more                   | 0. 43% | 1. 46%                    | 1. 42%               | 1. 30%               | 1. 07%                | 0. 61%                    | 0. 91%                    | 0. 44%                  |
| Union presence                |        |                           |                      |                      |                       |                           |                           |                         |
| No union employees            | 0. 40% | 1.55%                     | 1. 41%               | 1. 34%               | 0.89%                 | 0. 76%                    | 0. 82%                    | 0. 44%                  |
| Has union employees           | 0.81%  | 9. 30% *                  | 2. 23% *             | 2.61%                | 2.37%                 | 0. 88%                    | 2. 33%                    | 0. 82%                  |
| Unknown                       | 1. 02% | 11. 88%                   | 8. 52% *             | 7. 36% *             | 7. 21%                | 1. 05%                    | 7. 51% *                  | 1. 01%                  |
| Percent low wage employees ** |        |                           |                      |                      |                       |                           |                           |                         |
| 50% or more low wage          | 0.87%  | 3.97%                     | 3. 60%               | 2.90%                | 1.89%                 | 1. 76%                    | 1. 75%                    | 1. 16%                  |
| Less than 50% low wage        | 0. 70% | 1. 34%                    | 1. 53%               | 1. 38%               | 1. 39%                | 0. 75%                    | 1.07%                     | 0. 76%                  |
| Unknown                       | 0. 68% | 8. 03%                    | 9. 91% *             | 4. 95%               | 1.88%                 | 0. 71%                    | 4. 32%                    | 0. 71%                  |

Source: Agency for Healthcare Research and Quality, 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.

<sup>\*</sup>Figure does not meet standard of reliability or precision.

<sup>\*\*</sup> 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.