Table I.A.2.b.(1)(2002) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002

| Characteristics | Total | Less than 10 employees | 10-24 employees | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{gathered} \text { 100-999 } \\ \text { employees } \end{gathered}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 15.5\% | 24.4\% | 19.2\% | 14.4\% | 7.5\% | 3.7\% | 22.1\% | 6.0\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 19.0\% | 15.9\% | 35.6\% * | 30.5\% | 14.6\% * | 18.7\% * | 19.3\% | 16.3\% * |
| Mining and manufacturing | 15.0\% | 24.0\% | 20.5\% | 10.2\% | 6.5\% | 3.9\% | 20.2\% | 6.4\% |
| Construction | 23.0\% | 27.4\% | 18.3\% | 18.2\% | 16.9\% | 0.5\% * | 23.6\% | 17.4\% |
| Utilities and transp. | 17.7\% | 29.4\% | 17.8\% * | 11.6\% * | 6.9\% * | 12.9\% | 23.9\% | 10.9\% |
| Wholesale trade | 16.6\% | 27.2\% | 18.3\% | 8.9\% | 6.2\% | 3.4\% * | 23.0\% | 5.1\% |
| Fin. svs. and real estate | 12.0\% | 23.4\% | 20.3\% | 10.9\% | 4.4\% | 4.1\% | 21.8\% | 4.5\% |
| Retail trade | 10.4\% | 23.3\% | 17.9\% | 12.1\% | 3.5\% | 0.8\% * | 20.2\% | 2.3\% |
| Professional services | 19.3\% | 24.8\% | 18.9\% | 17.5\% | 10.4\% | 10.5\% | 22.9\% | 11.5\% |
| Other services | 14.3\% | 23.5\% | 19.7\% | 16.7\% | 9.5\% | 0.7\% * | 21.9\% | 5.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 15.0\% | 25.3\% | 19.0\% | 12.9\% | 6.7\% | 3.9\% | 22.1\% | 5.6\% |
| For profit, unincorporated | 19.5\% | 22.9\% | 20.1\% | 15.3\% | 5.6\% * | 4.0\% * | 22.2\% | 6.3\% |
| Nonprofit | 18.4\% | 22.5\% | 19.2\% | 22.4\% | 12.4\% | 6.4\% * | 22.0\% | 12.6\% |
| Unknown | 1.1\% * | 10.2\% * | 100.0\% * | . |  | 0.9\% * | 11.2\% * | 0.8\% * |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 23.0\% | 27.2\% | 19.4\% | 10.7\% * | 10.7\% * | 3.8\% * | 24.8\% | 9.3\% |
| 5-9 years | 20.0\% | 23.9\% | 19.3\% | 10.4\% * | 8.1\% * | 6.7\% * | 21.8\% | 8.9\% |
| 10-19 years | 19.8\% | 24.7\% | 19.6\% | 15.5\% | 6.5\% | 2.5\% * | 22.5\% | 8.2\% |
| 20 or more years | 15.3\% | 23.7\% | 18.9\% | 15.2\% | 8.0\% | 5.9\% | 21.4\% | 7.7\% |
| Unknown | 1.7\% | - | . |  | 4.2\% * | 1.5\% |  | 1.7\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 6.0\% | 22.2\% | 16.6\% | 11.2\% | 6.6\% | 3.6\% | 15.3\% | 4.9\% |
| 1 location only | 22.1\% | 24.5\% | 19.5\% | 16.4\% | 14.1\% | 11.7\% * | 22.6\% | 15.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 14.4\% | 27.2\% | 27.6\% | 10.5\% | 4.0\% | 0.3\% * | 24.5\% | 2.8\% * |
| 25-49 \% | 10.9\% | 24.7\% | 13.9\% | 14.3\% | 5.7\% | 0.3\% * | 20.5\% | 2.8\% |
| 50-74 \% | 16.3\% | 23.2\% | 20.4\% | 17.2\% | 9.9\% | 3.0\% * | 22.6\% | 5.9\% |
| 75\% or more | 15.8\% | 24.6\% | 19.0\% | 14.2\% | 7.6\% | 4.5\% | 22.0\% | 6.6\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 15.9\% | 24.4\% | 19.0\% | 14.3\% | 7.2\% | 1.6\% | 22.1\% | 5.1\% |
| Has union employees | 14.1\% | 23.2\% | 20.3\% | 18.4\% | 14.6\% | 10.5\% | 20.7\% | 11.7\% |
| Unknown | 8.8\% | 28.1\% | 27.9\% * | 1.8\% * | 1.7\% * | 5.2\% * | 26.2\% | 4.8\% * |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 14.7\% | 24.0\% | 19.1\% | 13.9\% | 6.0\% | 0.6\% * | 22.0\% | 4.5\% |
| Less than 50\% low wage | 19.1\% | 24.7\% | 19.0\% | 14.8\% | 8.7\% | 8.0\% | 22.1\% | 10.0\% |
| Unknown | 4.8\% | 21.3\% | 25.9\% * | 8.9\% * | 6.2\% | 2.8\% | 21.3\% | 3.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel SurveyInsurance 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.
. 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.b.(1)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusiveprovider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002

| Characteristics | Total | Less than 10 employees | 10-24 <br> employees | 25-99 <br> employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.38\% | 0.78\% | 1.27\% | 0.95\% | 0.48\% | 0.40\% | 0.53\% | 0.36\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.76\% | 2.88\% | 11.15\% * | 8.81\% | 8.25\% * | 7.99\% * | 2.93\% | 5.16\% * |
| Mining and manufacturing | 0.98\% | 2.41\% | 2.01\% | 2.03\% | 1.72\% | 0.89\% | 1.32\% | 1.01\% |
| Construction | 1.18\% | 1.74\% | 3.20\% | 2.11\% | 4.64\% | 1.62\% * | 1.22\% | 2.64\% |
| Utilities and transp. | 2.55\% | 4.60\% | 6.28\% * | 3.74\% * | 4.09\% * | 3.51\% | 2.89\% | 3.03\% |
| Wholesale trade | 2.52\% | 3.94\% | 5.09\% | 2.39\% | 1.66\% | 2.24\% * | 3.58\% | 1.38\% |
| Fin. svs. and real estate | 0.69\% | 1.77\% | 5.02\% | 2.27\% | 1.03\% | 0.73\% | 1.46\% | 0.51\% |
| Retail trade | 0.47\% | 1.24\% | 1.78\% | 2.52\% | 1.00\% | 0.30\% * | 0.96\% | 0.39\% |
| Professional services | 1.13\% | 1.59\% | 1.68\% | 1.45\% | 1.70\% | 2.90\% | 1.24\% | 1.70\% |
| Other services | 0.77\% | 1.66\% | 2.23\% | 1.90\% | 1.03\% | 0.34\% * | 1.28\% | 0.35\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.41\% | 1.07\% | 1.44\% | 1.07\% | 0.79\% | 0.45\% | 0.70\% | 0.51\% |
| For profit, unincorporated | 0.79\% | 1.42\% | 2.94\% | 4.39\% | 1.93\% * | 2.39\% * | 1.04\% | 1.73\% |
| Nonprofit | 1.12\% | 2.10\% | 1.96\% | 1.16\% | 1.99\% | 2.15\% * | 1.15\% | 1.32\% |
| Unknown | 0.37\% * | 10.00\% * | 31.62\% * |  |  | 0.38\% * | 13.65\% * | 0.36\% * |

Age of firm

| Less than 5 years | 2.16\% | 2.71\% | 3.79\% | 3.37\% * | 4.70\% * | 1.26\% * | 2.27\% | 1.76\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 5-9 years | 0.79\% | 1.54\% | 2.86\% | 3.33\% * | 2.53\% * | 2.97\% * | 0.64\% | 2.23\% |
| 10-19 years | 1.08\% | 1.59\% | 1.37\% | 1.34\% | 1.24\% | 2.03\% * | 1.17\% | 1.25\% |
| 20 or more years | 0.56\% | 0.72\% | 2.42\% | 0.94\% | 0.66\% | 0.77\% | 0.86\% | 0.51\% |
| Unknown | 0.27\% | . |  |  | 1.72\% * | 0.28\% |  | 0.27\% |

Multi/single status
2 or more locations
1 location only $0.53 \%$
4.86\%
3.52\%

| $0.44 \%$ | $1.97 \%$ | $0.47 \%$ |
| :--- | :--- | :--- |
| $6.27 \%$ * | $0.54 \%$ | $1.21 \%$ |

Percent full-time employees

| Less than 25\% | 1.36\% | 5.07\% | 8.22\% | 2.59\% | 0.97\% | 0.46\% * | 2.44\% | 0.94\% * |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 25-49 \% | 1.05\% | 3.23\% | 3.46\% | 2.11\% | 1.54\% | 0.13\% * | 2.24\% | 0.53\% |
| 50-74 \% | 0.80\% | 1.91\% | 2.50\% | 3.33\% | 2.24\% | 1.17\% * | 1.20\% | 1.00\% |
| 75\% or more | 0.58\% | 1.20\% | 1.57\% | 0.97\% | 0.74\% | 0.58\% | 0.80\% | 0.49\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.35\% | 0.76\% | 1.19\% | 1.04\% | 0.53\% | 0.36\% | 0.44\% | 0.35\% |
| Has union employees | 1.84\% | 6.29\% | 5.82\% | 3.21\% | 3.43\% | 1.94\% | 4.47\% | 1.67\% |
| Unknown | 1.40\% | 7.85\% | 10.49\% * | 1.34\% * | 1.05\% * | 1.69\% * | 6.49\% | 1.45\% * |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.74\% | 1.13\% | 1.85\% | 2.61\% | 0.99\% | 0.30\% * | 0.99\% | 0.45\% |
| Less than 50\% low wage | 0.56\% | 0.96\% | 1.47\% | 0.94\% | 0.76\% | 0.62\% | 0.70\% | 0.55\% |
| Unknown | 0.69\% | 3.54\% | 9.68\% * | 3.19\% * | 1.75\% | 0.68\% | 2.09\% | 0.64\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel SurveyInsurance 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.
. 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.

