Table I.A.2.b.(2)(2002) Percent of private-sector establishments that offer health insurance that offer a mixed-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 <br> 10 <br> employees | $10-24$ <br> employees | $25-99$ <br> employees | $100-999$ <br> employees | 1000 or <br> more <br> employees | Less than <br> employees | 50 or <br> more <br> employees |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| United States | $25.4 \%$ | $37.4 \%$ | $32.3 \%$ | $23.6 \%$ | $16.0 \%$ | $8.3 \%$ | $34.9 \%$ | $11.9 \%$ |

Industry group **

| Agric., fish., forest. | 40.8\% | 46.0\% | 28.8\% * | 27.4\% * | 19.0\% * | 6.5\% * | 43.3\% | 17.6\% * |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Mining and manufacturing | 25.8\% | 37.4\% | 29.3\% | 21.6\% | 21.1\% | 8.7\% | 32.3\% | 15.3\% |
| Construction | 35.9\% | 38.0\% | 34.9\% | 34.1\% | 28.6\% | 15.7\% * | 36.9\% | 27.2\% |
| Utilities and transp. | 24.4\% | 27.2\% | 30.5\% | 27.0\% | 22.9\% * | 17.3\% | 28.3\% | 20.2\% |
| Wholesale trade | 28.5\% | 35.8\% | 37.1\% | 23.6\% | 14.8\% | 16.0\% | 35.2\% | 16.4\% |
| Fin. svs. and real estate | 24.2\% | 46.6\% | 35.4\% | 29.2\% | 17.7\% | 5.9\% | 43.2\% | 9.8\% |
| Retail trade | 15.0\% | 27.1\% | 29.4\% | 18.8\% | 9.6\% | 2.5\% | 26.9\% | 5.1\% |
| Professional services | 32.8\% | 39.8\% | 36.8\% | 28.4\% | 15.7\% | 22.1\% | 38.4\% | 20.6\% |
| Other services | 21.1\% | 34.5\% | 26.9\% | 17.3\% | 16.4\% | 5.0\% | 30.7\% | 9.4\% |

Ownership

| For profit, incorporated | $24.6 \%$ | $37.5 \%$ | $31.6 \%$ | $22.9 \%$ | $16.2 \%$ | $8.4 \%$ | $34.4 \%$ | $11.6 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| For profit, unincorporated | $29.8 \%$ | $35.2 \%$ | $28.0 \%$ | $20.2 \%$ | $18.0 \%$ | $1.6 \%$ | $33.5 \%$ | $12.1 \%$ |
| Nonprofit | $31.8 \%$ | $41.7 \%$ | $41.4 \%$ | $29.4 \%$ | $15.0 \%$ | $16.7 \%$ | $40.5 \%$ | $17.5 \%$ |
| Unknown | $7.7 \%$ * | $10.4 \%$ * |  | . | $14.6 \%$ * | $11.5 \%$ * | $7.1 \%$ * | $16.3 \%$ * |

Age of firm

| Less than 5 years | 31.3\% | 33.9\% | 36.1\% | 24.9\% | 15.2\% * | 1.6\% * | 33.9\% | 12.1\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 5-9 years | 32.9\% | 38.5\% | 28.3\% | 23.9\% | 20.0\% | 13.7\% * | 35.6\% | 16.5\% |
| 10-19 years | 28.7\% | 35.0\% | 28.2\% | 22.9\% | 14.8\% | 3.2\% * | 32.5\% | 12.3\% |
| 20 or more years | 26.4\% | 39.6\% | 35.0\% | 23.4\% | 15.5\% | 11.2\% | 36.3\% | 14.2\% |
| Unknown | 7.2\% | 43.2\% * | 100.0\% * | 44.8\% | 19.2\% * | 5.9\% | 21.4\% * | 7.2\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 13.0\% | 47.8\% | 31.5\% | 23.3\% | 15.3\% | 8.0\% | 32.3\% | 10.8\% |
| 1 location only | 34.1\% | 37.2\% | 32.4\% | 23.8\% | 20.2\% | 50.6\% | 35.1\% | 21.3\% |

Percent full-time employees

| Less than 25\% | 23.1\% | 37.6\% | 28.0\% | 20.7\% | 21.3\% | 4.2\% * | 33.3\% | 11.4\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 25-49 \% | 18.1\% | 34.5\% | 31.7\% | 14.1\% | 13.5\% | 4.0\% * | 31.4\% | 6.7\% |
| 50-74 \% | 23.9\% | 35.6\% | 27.5\% | 21.0\% | 12.0\% | 5.9\% * | 32.4\% | 10.0\% |
| 75\% or more | 26.7\% | 38.0\% | 33.4\% | 25.3\% | 16.6\% | 9.7\% | 35.8\% | 13.0\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 25.8\% | 37.0\% | 31.8\% | 22.8\% | 15.7\% | 5.4\% | 34.4\% | 10.7\% |
| Has union employees | 29.0\% | 51.7\% | 46.4\% | 35.1\% | 25.5\% | 21.1\% | 47.6\% | 22.1\% |
| Unknown | 11.1\% | 36.5\% | 24.1\% * | 30.6\% * | 1.5\% * | 5.9\% | 32.9\% | 6.2\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 20.8\% | 31.9\% | 27.4\% | 16.3\% | 12.7\% | 3.6\% * | 28.9\% | 9.5\% |
| Less than $50 \%$ low wage | 31.1\% | 38.5\% | 33.8\% | 26.1\% | 17.7\% | 9.4\% | 36.3\% | 15.6\% |
| Unknown | 12.5\% | 44.3\% | 26.2\% | 28.2\% | 16.7\% | 8.9\% | 38.6\% | 9.7\% |

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.(2)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer a mixedprovider 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 | $\begin{gathered} 10-24 \\ \text { employees } \end{gathered}$ | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{gathered} \text { 100-999 } \\ \text { employees } \end{gathered}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.45\% | 0.94\% | 1.30\% | 1.16\% | 1.16\% | 0.50\% | 0.69\% | 0.41\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.93\% | 5.09\% | 14.57\% * | 9.53\% * | 12.12\% * | 10.14\% * | 4.61\% | 6.55\% * |
| Mining and manufacturing | 2.23\% | 5.11\% | 3.81\% | 1.33\% | 2.88\% | 1.33\% | 3.15\% | 1.26\% |
| Construction | 1.35\% | 2.52\% | 1.13\% | 3.65\% | 7.24\% | 6.86\% * | 1.35\% | 3.57\% |
| Utilities and transp. | 2.19\% | 5.57\% | 5.84\% | 7.92\% | 6.93\% * | 5.17\% | 2.28\% | 3.67\% |
| Wholesale trade | 1.30\% | 2.44\% | 7.49\% | 4.23\% | 2.18\% | 4.61\% | 2.14\% | 2.43\% |
| Fin. svs. and real estate | 1.79\% | 4.52\% | 4.48\% | 4.31\% | 2.99\% | 1.34\% | 3.13\% | 1.46\% |
| Retail trade | 1.37\% | 3.02\% | 4.49\% | 2.15\% | 1.52\% | 0.67\% | 2.51\% | 0.57\% |
| Professional services | 0.45\% | 1.23\% | 1.69\% | 2.07\% | 1.16\% | 2.27\% | 0.90\% | 1.16\% |
| Other services | 1.06\% | 2.81\% | 2.64\% | 3.08\% | 2.01\% | 0.71\% | 1.79\% | 0.70\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.59\% | 1.21\% | 1.20\% | 1.01\% | 1.19\% | 0.53\% | 0.91\% | 0.29\% |
| For profit, unincorporated | 0.64\% | 1.80\% | 2.57\% | 3.24\% | 3.65\% | 0.41\% | 1.16\% | 2.13\% |
| Nonprofit | 1.00\% | 2.88\% | 4.20\% | 2.87\% | 1.76\% | 4.27\% | 1.48\% | 1.65\% |
| Unknown | 2.48\% * | 4.13\% * | . | 7.21\% * | 5.92\% * | 2.39\% * | 6.50\% * | 2.55\% * |

Age of firm

| Less than 5 years | 1.42\% | 2.56\% | 5.18\% | 4.35\% | 5.40\% * | 1.27\% * | 1.67\% | 1.94\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 5-9 years | 0.95\% | 1.91\% | 2.63\% | 3.14\% | 2.86\% | 5.45\% * | 0.95\% | 2.86\% |
| 10-19 years | 1.27\% | 2.05\% | 1.97\% | 1.84\% | 2.16\% | 1.58\% * | 1.39\% | 1.73\% |
| 20 or more years | 0.60\% | 1.25\% | 1.70\% | 1.54\% | 1.23\% | 0.80\% | 0.90\% | 0.55\% |
| Unknown | 1.08\% | 14.92\% * | 31.62\% * | 12.51\% | 5.75\% * | 0.95\% | 13.99\% * | 1.07\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.54\% | 4.30\% | 3.63\% | 1.32\% | 1.20\% | 0.50\% | 2.13\% | 0.41\% |
| 1 location only | 0.63\% | 0.92\% | 1.31\% | 1.39\% | 1.05\% | 8.26\% | 0.67\% | 1.17\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.55\% | 3.97\% | 5.99\% | 4.38\% | 5.46\% | 1.68\% * | 3.14\% | 1.80\% |
| 25-49 \% | 2.48\% | 4.59\% | 4.57\% | 3.68\% | 2.95\% | 1.79\% * | 3.71\% | 1.64\% |
| 50-74 \% | 0.75\% | 1.46\% | 3.44\% | 2.11\% | 2.43\% | 2.05\% * | 1.34\% | 1.74\% |
| 75\% or more | 0.33\% | 0.97\% | 1.19\% | 1.46\% | 0.94\% | 0.91\% | 0.64\% | 0.61\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.50\% | 0.87\% | 1.12\% | 1.30\% | 1.14\% | 0.58\% | 0.72\% | 0.53\% |
| Has union employees | 2.27\% | 6.46\% | 8.09\% | 5.68\% | 4.07\% | 2.66\% | 3.59\% | 2.27\% |
| Unknown | 1.60\% | 8.28\% | 7.27\% * | 9.99\% * | 0.54\% * | 1.03\% | 6.79\% | 0.70\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.74\% | 2.42\% | 3.47\% | 1.85\% | 1.87\% | 1.65\% * | 1.77\% | 1.20\% |
| Less than $50 \%$ low wage | 0.52\% | 1.16\% | 1.13\% | 1.42\% | 1.15\% | 1.51\% | 0.74\% | 0.89\% |
| Unknown | 0.88\% | 4.86\% | 6.33\% | 5.94\% | 4.30\% | 0.83\% | 3.56\% | 0.74\% |

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.

