

Table I.A.2.c.(3)(2002) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.0%	7.0%	4.6%	2.8%	0.5% *	1.1%	6.0%	1.1%
Industry group **								
Agric., fish., forest.	11.4%	.	.	.	.	.	12.5%	0.7% *
Mining and manufacturing	3.8%	.	.	.	.	.	5.0%	1.8% *
Construction	4.3%	.	.	.	.	.	4.5%	2.7% *
Utilities and transp.	4.0%	.	.	.	.	.	6.6%	1.1% *
Wholesale trade	4.3%	.	.	.	.	.	6.3%	0.5% *
Fin. svcs. and real estate	2.9%	.	.	.	.	.	4.3%	1.9% *
Retail trade	3.1%	.	.	.	.	.	6.0%	0.7% *
Professional services	4.9%	.	.	.	.	.	6.7%	1.1%
Other services	3.5%	.	.	.	.	.	5.9%	0.6%
Ownership								
For profit, incorporated	3.9%	.	.	.	.	.	6.0%	1.1%
For profit, unincorporated	4.8%	.	.	.	.	.	5.6%	0.8% *
Nonprofit	4.1%	.	.	.	.	.	6.0%	1.0% *
Unknown	0.5% *	.	.	.	.	.	.	0.5% *
Age of firm								
Less than 5 years	4.2%	.	.	.	.	.	4.5%	2.1% *
5-9 years	4.3%	.	.	.	.	.	4.8%	1.6% *
10-19 years	5.1%	.	.	.	.	.	6.1%	0.8% *
20 or more years	4.3%	.	.	.	.	.	6.6%	1.5%
Unknown	0.3%	.	.	.	.	.	.	0.3%
Multi/single status								
2 or more locations	1.1%	.	.	.	.	.	2.9%	0.9%
1 location only	5.9%	.	.	.	.	.	6.2%	2.4%
Percent full-time employees								
Less than 25%	5.2%	.	.	.	.	.	9.2%	0.5% *
25-49 %	2.2%	.	.	.	.	.	4.2%	0.5% *
50-74 %	5.3%	.	.	.	.	.	8.1%	0.9%
75% or more	3.8%	.	.	.	.	.	5.5%	1.2%
Union presence								
No union employees	3.9%	.	.	.	.	.	5.8%	0.5%
Has union employees	5.1%	.	.	.	.	.	8.4%	3.9%
Unknown	3.2%	.	.	.	.	.	10.1% *	1.6% *
Percent low wage employees								
50% or more low wage	4.0%	.	.	.	.	.	6.3%	0.8%
Less than 50% low wage	4.9%	.	.	.	.	.	5.9%	1.9%
Unknown	1.0%	.	.	.	.	.	6.2% *	0.5% *

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

. 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.c.(3)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.59%	0.50%	0.39%	0.16% *	0.22%	0.30%	0.14%
Industry group **								
Agric., fish., forest.	2.85%	.	.	.	.	.	3.31%	1.08% *
Mining and manufacturing	0.52%	.	.	.	.	.	0.71%	0.59% *
Construction	0.44%	.	.	.	.	.	0.48%	0.97% *
Utilities and transp.	0.80%	.	.	.	.	.	1.62%	0.39% *
Wholesale trade	0.98%	.	.	.	.	.	1.37%	0.22% *
Fin. svcs. and real estate	0.64%	.	.	.	.	.	0.90%	0.60% *
Retail trade	0.31%	.	.	.	.	.	0.80%	0.33% *
Professional services	0.56%	.	.	.	.	.	0.73%	0.28%
Other services	0.49%	.	.	.	.	.	0.93%	0.17%
Ownership								
For profit, incorporated	0.25%	.	.	.	.	.	0.36%	0.16%
For profit, unincorporated	0.77%	.	.	.	.	.	0.90%	0.45% *
Nonprofit	0.51%	.	.	.	.	.	0.78%	0.31% *
Unknown	0.27% *	.	.	.	.	.	.	0.27% *
Age of firm								
Less than 5 years	0.68%	.	.	.	.	.	0.67%	1.10% *
5-9 years	0.84%	.	.	.	.	.	0.87%	0.80% *
10-19 years	0.51%	.	.	.	.	.	0.64%	0.26% *
20 or more years	0.30%	.	.	.	.	.	0.44%	0.23%
Unknown	0.07%	.	.	.	.	.	.	0.07%
Multi/single status								
2 or more locations	0.15%	.	.	.	.	.	0.60%	0.13%
1 location only	0.31%	.	.	.	.	.	0.34%	0.44%
Percent full-time employees								
Less than 25%	0.72%	.	.	.	.	.	1.52%	0.28% *
25-49 %	0.40%	.	.	.	.	.	0.79%	0.21% *
50-74 %	0.45%	.	.	.	.	.	0.71%	0.25%
75% or more	0.25%	.	.	.	.	.	0.31%	0.20%
Union presence								
No union employees	0.22%	.	.	.	.	.	0.34%	0.08%
Has union employees	1.15%	.	.	.	.	.	2.32%	1.08%
Unknown	0.66%	.	.	.	.	.	3.71% *	0.63% *
Percent low wage employees								
50% or more low wage	0.44%	.	.	.	.	.	0.77%	0.20%
Less than 50% low wage	0.36%	.	.	.	.	.	0.37%	0.37%
Unknown	0.23%	.	.	.	.	.	1.95% *	0.16% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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