Table I.C.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

| Characteristics | Total | Less than | $10-24$ | $25-99$ | $100-999$ | 1000 or | Less than | 50 or |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
|  |  | 10 | employees | employees | employees | more | 50 | more |
|  |  |  |  |  | employees | employees | employees |  |


Industry group **

| Agric., fish., forest. | $14.8 \%$ | $3.7 \% *$ | $25.4 \%$ | $14.0 \% *$ | $11.9 \% *$ | $20.0 \%$ | $11.4 \%$ | $17.3 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Mining and <br> manufacturing | $15.2 \%$ | $9.9 \% *$ | $11.7 \%$ | $18.4 \%$ | $14.5 \%$ | $15.2 \%$ | $13.2 \%$ | $15.5 \%$ |
| Construction | $16.2 \%$ | $13.0 \%$ | $13.9 \%$ | $16.9 \%$ | $16.8 \%$ | $21.9 \%$ | $13.7 \%$ | $19.3 \%$ |
| Utilities and transp. | $14.8 \%$ | $8.8 \%$ | $15.0 \% *$ | $19.0 \%$ | $14.5 \% *$ | $14.4 \%$ | $14.6 \%$ | $14.8 \%$ |
| Wholesale trade | $14.7 \%$ | $8.7 \%$ | $10.5 \%$ | $15.2 \%$ | $16.3 \%$ | $16.2 \%$ | $11.2 \%$ | $16.2 \%$ |
| Fin. svs. and real estate | $17.6 \%$ | $6.6 \%$ | $10.9 \%$ | $12.9 \%$ | $17.0 \%$ | $20.4 \%$ | $9.5 \%$ | $19.1 \%$ |
| Retail trade | $22.1 \%$ | $19.9 \%$ | $12.1 \% *$ | $21.6 \%$ | $26.7 \%$ | $22.9 \%$ | $17.6 \%$ | $23.7 \%$ |
| Professional services | $16.4 \%$ | $9.6 \%$ | $10.2 \%$ | $13.7 \%$ | $17.3 \%$ | $18.5 \%$ | $11.3 \%$ | $17.8 \%$ |
| Other services | $20.5 \%$ | $9.8 \%$ | $16.3 \%$ | $19.7 \%$ | $19.1 \%$ | $23.7 \%$ | $14.1 \%$ | $22.3 \%$ |

Ownership

| For profit, incorporated | $18.1 \%$ | $11.1 \%$ | $13.1 \%$ | $17.9 \%$ | $18.3 \%$ | $19.9 \%$ | $13.5 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| For profit, unincorporated | $17.5 \%$ | $9.6 \%$ | $13.7 \%$ | $24.6 \%$ | $18.8 \%$ | $19.2 \%$ | $13.8 \%$ |
| Nonprofit | $14.0 \%$ | $8.0 \%$ | $7.7 \%$ | $8.9 \%$ | $14.4 \%$ | $17.5 \%$ | $8.0 \%$ |
| Unknown | $16.6 \%$ | $32.1 \% *$ |  |  | $8.7 \%$ * | $26.3 \% *$ | $15.8 \%$ |

Age of firm

| Less than 5 years | 16.8\% | 16.3\% | 8.0\% * | 18.9\% | 20.7\% | 19.0\% | 13.8\% | 21.0\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 5-9 years | 17.6\% | 10.1\% | 14.5\% | 19.9\% | 17.1\% | 21.4\% | 13.4\% | 20.2\% |
| 10-19 years | 17.3\% | 11.5\% | 14.5\% | 16.1\% | 21.0\% | 20.7\% | 13.7\% | 20.3\% |
| 20 or more years | 16.8\% | 9.1\% | 11.4\% | 16.6\% | 16.5\% | 19.0\% | 12.1\% | 18.0\% |
| Unknown | 18.8\% | . | . | 12.9\% * | 18.4\% | 18.8\% | 18.3\% * | 18.8\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 18.6\% | 12.6\% * | 10.3\% | 15.9\% | 17.8\% | 19.2\% | 14.8\% | 18.7\% |
| 1 location only | 14.8\% | 10.5\% | 12.6\% | 17.2\% | 17.5\% | 16.9\% | 12.6\% | 17.9\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 20.4\% | 13.5\% * | 18.1\% * | 22.9\% | 20.5\% | 20.7\% | 17.4\% | 21.1\% |
| 25-49 \% | 22.6\% | 9.6\% | 20.9\% | 25.4\% | 18.8\% | 24.5\% | 19.7\% | 23.3\% |
| 50-74 \% | 17.6\% | 10.0\% | 15.7\% * | 14.3\% | 21.7\% | 18.5\% | 13.5\% | 18.8\% |
| $75 \%$ or more | 17.0\% | 10.7\% | 11.6\% | 16.7\% | 17.1\% | 18.8\% | 12.4\% | 18.3\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 17.7\% | 10.6\% | 12.4\% | 17.5\% | 17.6\% | 20.6\% | 13.0\% | 19.4\% |
| Has union employees | 14.9\% | 11.7\% * | 11.8\% * | 9.5\% | 16.1\% | 15.2\% | 10.3\% * | 15.2\% |
| Unknown | 19.6\% | 8.9\% * | 15.9\% | 15.3\% * | 25.7\% | 19.4\% | 12.7\% * | 19.9\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 20.4\% | 12.5\% | 16.4\% | 22.6\% | 18.5\% | 24.8\% | 16.5\% | 21.8\% |
| Less than 50\% low wage | 16.0\% | 10.3\% | 11.5\% | 15.4\% | 17.3\% | 18.8\% | 12.1\% | 17.8\% |
| Unknown | 18.7\% | 10.3\% | 27.2\% | 18.7\% | 18.6\% | 18.7\% | 15.7\% | 18.7\% |

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.C.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

| Characteristics | Total | Less than 10 employees | $10-24$ <br> employees | $\begin{gathered} \text { 25-99 } \\ \text { employees } \end{gathered}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | $\begin{array}{r} 50 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.20\% | 0.68\% | 1.16\% | 0.68\% | 0.40\% | 0.40\% | 0.52\% | 0.23\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.60\% | 1.53\% * | 7.19\% | 4.26\% * | 6.97\% * | 4.02\% | 2.67\% | 3.12\% |
| Mining and manufacturing | 0.56\% | 3.97\% * | 1.62\% | 1.01\% | 0.93\% | 0.97\% | 1.37\% | 0.66\% |
| Construction | 1.33\% | 1.91\% | 2.85\% | 2.09\% | 3.44\% | 2.36\% | 1.63\% | 2.03\% |
| Utilities and transp. | 0.45\% | 2.37\% | 6.98\% * | 3.48\% | 4.38\% * | 0.88\% | 2.78\% | 0.25\% |
| Wholesale trade | 0.70\% | 2.45\% | 2.36\% | 2.01\% | 1.47\% | 1.09\% | 1.24\% | 0.87\% |
| Fin. svs. and real estate | 0.72\% | 1.30\% | 2.63\% | 1.80\% | 2.68\% | 0.97\% | 1.08\% | 0.85\% |
| Retail trade | 1.04\% | 4.91\% | 3.76\% * | 2.32\% | 2.11\% | 0.82\% | 2.74\% | 0.67\% |
| Professional services | 0.71\% | 0.82\% | 1.87\% | 1.51\% | 0.94\% | 1.12\% | 0.79\% | 0.91\% |
| Other services | 0.82\% | 1.71\% | 2.43\% | 3.08\% | 1.51\% | 1.13\% | 1.22\% | 0.81\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.31\% | 0.90\% | 1.06\% | 0.94\% | 0.47\% | 0.72\% | 0.52\% | 0.47\% |
| For profit, unincorporated | 1.77\% | 1.28\% | 2.78\% | 4.29\% | 2.91\% | 2.27\% | 1.40\% | 2.58\% |
| Nonprofit | 0.88\% | 2.17\% | 1.99\% | 1.42\% | 1.26\% | 1.26\% | 0.96\% | 1.02\% |
| Unknown | 0.82\% | 11.97\% * | . | 3.65\% * | 8.35\% * | 0.90\% | 6.14\% | 0.81\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.57\% | 3.25\% | 4.01\% * | 3.95\% | 1.98\% | 4.41\% | 2.67\% | 1.84\% |
| 5-9 years | 1.65\% | 1.76\% | 2.60\% | 2.38\% | 2.01\% | 4.20\% | 1.76\% | 1.81\% |
| 10-19 years | 0.83\% | 1.20\% | 1.50\% | 1.52\% | 1.92\% | 2.17\% | 0.50\% | 1.33\% |
| 20 or more years | 0.40\% | 1.06\% | 1.74\% | 1.02\% | 0.66\% | 0.47\% | 0.79\% | 0.34\% |
| Unknown | 0.75\% |  |  | 6.60\% * | 3.75\% | 0.76\% | 8.05\% * | 0.75\% |

Multi/single status

| 2 or more locations | $0.26 \%$ | $4.85 \% *$ | $1.98 \%$ | $1.21 \%$ | $0.70 \%$ | $0.41 \%$ | $1.53 \%$ | $0.27 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| 1 location only | $0.44 \%$ | $0.71 \%$ | $1.26 \%$ | $0.84 \%$ | $0.79 \%$ | $3.98 \%$ | $0.56 \%$ | $0.46 \%$ |
|  |  |  |  |  |  |  |  |  |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | $1.64 \%$ | $4.32 \% *$ | $7.12 \% *$ | $2.94 \%$ | $4.57 \%$ | $3.68 \%$ | $3.67 \%$ | $2.94 \%$ |
| $25-49 \%$ | $1.54 \%$ | $2.70 \%$ | $3.57 \%$ | $3.23 \%$ | $2.02 \%$ | $1.27 \%$ | $3.11 \%$ | $1.43 \%$ |
| $50-74 \%$ | $0.90 \%$ | $1.45 \%$ | $5.00 \% *$ | $1.58 \%$ | $2.71 \%$ | $0.83 \%$ | $1.47 \%$ | $0.91 \%$ |
| $75 \%$ or more | $0.23 \%$ | $0.69 \%$ | $1.08 \%$ | $0.71 \%$ | $0.46 \%$ | $0.42 \%$ | $0.55 \%$ | $0.32 \%$ |

Union presence

| No union employees | 0.29\% | 0.70\% | 1.27\% | 0.63\% | 0.47\% | 0.57\% | 0.57\% | 0.34\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Has union employees | 0.43\% | 8.11\% * | 4.45\% * | 1.74\% | 1.47\% | 0.81\% | 4.48\% * | 0.38\% |
| Unknown | 0.54\% | 7.11\% * | 4.49\% | 7.59\% * | 7.10\% | 0.68\% | 6.26\% * | 0.62\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.69\% | 1.61\% | 2.13\% | 2.44\% | 2.00\% | 1.03\% | 1.54\% | 0.99\% |
| Less than 50\% low wage | 0.20\% | 0.73\% | 1.36\% | 0.54\% | 0.53\% | 0.54\% | 0.70\% | 0.17\% |
| Unknown | 0.61\% | 2.85\% | 6.78\% | 3.65\% | 2.41\% | 0.69\% | 2.77\% | 0.59\% |

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.

