Table I.D.3.c(2002) Percent of total premiums for any-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, 2002

| Characteristics | Total | Less than 10 employees | $\begin{gathered} 10-24 \\ \text { employees } \end{gathered}$ | $\begin{gathered} \text { 25-99 } \\ \text { employees } \end{gathered}$ | $\begin{gathered} \text { 100-999 } \\ \text { employees } \end{gathered}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 20.5\% | 19.7\% | 20.8\% | 25.5\% | 31.1\% | 16.7\% | 21.4\% | 20.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 12.9\% | . | . | . | . | . | 10.5\% * | 17.5\% |
| Mining and manufacturing | 13.9\% | . | . | . | . | . | 11.8\% * | 14.1\% |
| Construction | 17.1\% | . | . | . | . | . | 20.9\% | 8.7\% |
| Utilities and transp. | 13.3\% | . | . | . | . |  | 20.6\% * | 12.2\% |
| Wholesale trade | 16.4\% | . | . | . | . |  | 18.1\% * | 15.3\% |
| Fin. svs. and real estate | 20.4\% | . | . | . | . | . | 12.2\% * | 22.0\% |
| Retail trade | 22.8\% | . | . | . | . | . | 23.4\% | 22.6\% |
| Professional services | 23.4\% | . | . | . | . | . | 25.3\% | 22.5\% |
| Other services | 36.7\% | . | . | . | . | . | 26.1\% | 43.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 18.4\% | . | . | . | . | . | 20.0\% | 17.9\% |
| For profit, unincorporated | 29.6\% | . | . | . | . | . | 23.2\% | 34.8\% |
| Nonprofit | 26.4\% | . | . | . | . | . | 27.5\% | 26.0\% |
| Unknown | 21.3\% * | . | . | . | . | . | . | 21.3\% |

Age of firm


Multi/single status
2 or more locations
19.3\%

1 location only
23.1\%

Percent full-time employees
Less than 25\% 38
25-49 \% 41.1\%
$50-74 \% \quad 22.2 \%$
$75 \%$ or more $\quad 19.0 \%$

Union presence


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.D.3.c(2002) Standard error for percent of total premiums for any-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, 2002

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{gathered} 10-24 \\ \text { employees } \end{gathered}$ | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | $\begin{array}{r} 50 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.89\% | 2.10\% | 2.68\% | 2.53\% | 2.37\% | 1.21\% | 1.15\% | 1.17\% |

## Industry group **

| Agric., fish., forest. | 2.77\% |  | . | . | . |  | 5.24\% * | 4.90\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Mining and manufacturing | 2.06\% |  | . | . | . | . | 6.70\% * | 2.58\% |
| Construction | 2.34\% |  | . | . | . | . | 4.93\% | 6.32\% * |
| Utilities and transp. | 2.24\% |  | . | . | . | . | 7.84\% * | 2.41\% |
| Wholesale trade | 3.28\% |  | . | . | . | . | 5.61\% * | 3.07\% |
| Fin. svs. and real estate | 2.58\% |  | . | . | . | . | 11.65\% * | 2.13\% |
| Retail trade | 2.58\% | . | . | . | . | . | 5.91\% | 2.80\% |
| Professional services | 1.73\% | . | . | . | . | . | 2.06\% | 1.92\% |
| Other services | 3.75\% |  | . | . | . | . | 5.53\% | 4.11\% |

Ownership

| For profit, incorporated | 0.75\% | . | . | . | . |  | 1.83\% | 1.19\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| For profit, unincorporated | 3.47\% | . | . | . |  |  | 4.12\% | 4.95\% |
| Nonprofit | 3.11\% |  | . | . |  |  | 6.52\% | 3.22\% |
| Unknown | 9.03\% * | . | . | . |  |  | . | 9.03\% * |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 6.31\% | . | . | . | . |  | 6.39\% | 9.14\% * |
| 5-9 years | 4.26\% | . | . | . | . |  | 5.00\% | 7.10\% * |
| 10-19 years | 2.23\% | . | . | . | . | . | 2.42\% | 6.46\% |
| 20 or more years | 1.15\% | . | . | . | . | . | 1.64\% | 1.48\% |
| Unknown | 1.64\% |  | . | . |  |  |  | 1.64\% |

Multi/single status

| 2 or more locations | $1.29 \%$ |
| :--- | :--- |
| 1 location only | $1.37 \%$ |

Percent full-time employees

| Less than 25\% | 2.47\% | . | . | . | . |  | 5.78\% * | 3.85\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 25-49 \% | 3.09\% |  |  |  |  |  | 9.00\% | 6.29\% |
| 50-74 \% | 3.44\% |  |  |  |  |  | 4.43\% | 6.52\% |
| 75\% or more | 0.77\% |  |  |  |  |  | 2.14\% | 0.87\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.93\% | . | . |  | . |  | 1.62\% | 1.17\% |
| Has union employees | 1.56\% |  |  |  |  |  | 5.95\% | 1.34\% |
| Unknown | 4.22\% | . | . | . | . |  | 6.31\% * | 4.64\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 2.79\% | . | . | . | . | . | 3.54\% | 5.93\% |
| Less than $50 \%$ low wage | 0.82\% | . | . | . | . |  | 1.29\% | 1.09\% |
| Unknown | 1.70\% | . | . |  | . |  | 6.12\% * | 1.75\% |

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.
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** 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.

