

Table I.A.2.a(2003) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	32.4%	12.2%	29.0%	80.3%	11.9%	60.6%
Industry group **						
Agric., fish., forest.	14.8%	13.1%	41.7% *	90.0%	13.3%	26.9% *
Mining and manufacturing	28.5%	12.4%	33.3%	84.9%	11.2%	55.9%
Construction	16.6%	15.4%	24.4% *	54.5%	14.7%	32.3%
Utilities and transp.	43.0%	9.9%	45.3%	91.4%	9.7%	73.8%
Wholesale trade	30.9%	13.1%	36.6%	81.0%	12.6%	62.5%
Fin. svcs. and real estate	44.2%	10.2%	34.0%	83.9%	9.0%	68.2%
Retail trade	49.9%	9.9%	30.3%	88.7%	9.5%	76.4%
Professional services	24.1%	11.6%	24.0%	72.1%	11.6%	48.6%
Other services	27.6%	13.3%	24.7%	67.3%	13.6%	47.9%
Ownership						
For profit, incorporated	35.7%	11.7%	31.0%	82.3%	11.5%	64.6%
For profit, unincorporated	21.3%	11.9%	24.6%	67.9%	11.7%	49.3%
Nonprofit	19.9%	12.8%	22.1%	48.7%	12.5%	28.6%
Unknown	31.9%	18.0%	34.4% *	88.5%	17.4%	67.4%
Age of firm						
Less than 5 years	13.4%	12.1%	13.4% *	49.0%	12.2%	20.2% *
5-9 years	15.1%	11.4%	17.7% *	59.6%	11.4%	31.9%
10-19 years	16.4%	12.7%	25.5%	57.9%	12.6%	33.4%
20 or more years	31.3%	12.2%	30.8%	77.2%	11.6%	54.5%
Unknown	85.8%	24.9% *	59.3%	87.1%	26.1% *	85.9%
Multi/single status						
2 or more locations	58.9%	10.5%	30.0%	80.5%	8.0%	64.7%
1 location only	12.8%	12.4%	23.2%	41.1%	12.3%	20.0%
Percent full-time employees						
Less than 25%	32.4%	11.1%	21.3%	70.6%	10.6%	50.6%
25-49 %	41.4%	12.4%	18.8%	81.9%	12.2%	66.0%
50-74 %	32.5%	12.7%	22.7%	79.8%	12.8%	61.2%
75% or more	31.4%	12.2%	32.3%	80.9%	11.8%	60.6%
Union presence						
No union employees	26.4%	11.2%	29.1%	77.9%	11.0%	53.9%
Has union employees	61.2%	34.5%	26.4%	80.8%	34.0%	71.8%
Unknown	79.5%	25.1%	37.2% *	86.8%	20.3%	85.3%
Percent low wage employees						
50% or more low wage	28.5%	12.7%	22.5%	73.4%	12.6%	47.6%
Less than 50% low wage	21.7%	12.1%	31.0%	78.0%	11.8%	47.9%
Unknown	73.7%	12.1%	41.4%	83.3%	10.6%	81.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

** 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.a(2003) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.99%	0.34%	1.89%	1.59%	0.34%	1.46%
Industry group **						
Agric., fish., forest.	1.86%	2.19%	13.79% *	11.52%	2.59%	9.41% *
Mining and manufacturing	2.09%	1.38%	4.44%	1.13%	1.78%	2.98%
Construction	1.20%	1.46%	8.31% *	9.96%	1.67%	5.09%
Utilities and transp.	3.43%	1.93%	8.22%	4.54%	2.20%	4.79%
Wholesale trade	1.10%	1.60%	9.25%	4.18%	1.56%	3.06%
Fin. svcs. and real estate	2.12%	1.54%	5.02%	2.88%	1.63%	2.72%
Retail trade	2.11%	0.72%	5.23%	2.68%	0.73%	2.38%
Professional services	1.29%	0.88%	2.80%	4.41%	0.96%	2.86%
Other services	1.71%	0.63%	4.75%	3.69%	0.64%	3.01%
Ownership						
For profit, incorporated	1.16%	0.38%	2.65%	1.19%	0.42%	1.28%
For profit, unincorporated	2.34%	1.23%	4.84%	6.22%	1.34%	5.58%
Nonprofit	1.59%	1.85%	2.45%	4.30%	1.76%	2.15%
Unknown	3.72%	1.58%	12.06% *	9.88%	1.58%	8.40%
Age of firm						
Less than 5 years	1.39%	1.43%	8.95% *	11.01%	1.47%	6.55% *
5-9 years	1.30%	1.02%	6.12% *	7.94%	1.00%	3.68%
10-19 years	1.04%	0.82%	4.17%	5.39%	0.94%	3.23%
20 or more years	1.71%	0.56%	1.44%	2.81%	0.56%	2.34%
Unknown	1.57%	10.68% *	12.62%	1.57%	14.85% *	1.56%
Multi/single status						
2 or more locations	1.40%	0.77%	2.13%	1.61%	1.30%	1.46%
1 location only	0.35%	0.35%	2.33%	5.30%	0.39%	1.32%
Percent full-time employees						
Less than 25%	3.68%	1.72%	6.04%	8.00%	1.89%	4.74%
25-49 %	2.44%	1.08%	3.93%	4.03%	0.88%	3.21%
50-74 %	2.14%	0.55%	4.35%	3.54%	0.70%	3.38%
75% or more	0.73%	0.44%	2.56%	1.57%	0.46%	1.45%
Union presence						
No union employees	0.83%	0.40%	2.17%	1.44%	0.36%	1.25%
Has union employees	4.74%	2.63%	4.64%	5.96%	2.54%	5.98%
Unknown	2.14%	6.70%	11.98% *	2.26%	4.85%	2.33%
Percent low wage employees						
50% or more low wage	1.60%	1.06%	3.65%	4.86%	1.14%	2.90%
Less than 50% low wage	0.66%	0.62%	2.59%	1.87%	0.66%	1.30%
Unknown	2.28%	2.32%	8.37%	2.02%	2.01%	2.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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