

Table I.A.2.b.(1)(2003) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

| 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 | 15.6% | 24.9% | 19.4% | 12.7% | 9.4% | 4.0% | 22.2% | 6.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 15.9% | 13.6% | 31.2% * | 11.7% * | 36.5% * | 10.2% * | 15.3% | 21.5% |
| Mining and manufacturing | 16.1% | 28.4% | 21.9% | 9.1% | 4.6% | 4.3% | 23.2% | 4.8% |
| Construction | 20.9% | 22.8% | 18.5% | 19.2% | 17.0% * | 14.8% * | 21.0% | 20.0% |
| Utilities and transp. | 17.6% | 31.6% | 10.2% * | 17.6% * | 1.8% * | 15.4% * | 24.5% | 11.2% * |
| Wholesale trade | 15.4% | 24.6% | 23.1% | 8.3% * | 2.8% * | 3.5% * | 22.3% | 3.6% * |
| Fin. svcs. and real estate | 11.0% | 21.3% | 17.9% | 10.2% * | 12.8% | 1.7% * | 19.7% | 5.0% |
| Retail trade | 10.1% | 26.6% | 14.8% | 11.2% | 6.4% * | 1.3% | 21.2% | 2.9% |
| Professional services | 18.4% | 25.3% | 19.0% | 11.0% | 9.8% | 10.3% | 22.6% | 10.3% |
| Other services | 17.5% | 26.4% | 21.5% | 16.3% | 11.8% | 3.3% * | 23.9% | 8.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 14.4% | 24.7% | 19.6% | 11.3% | 8.8% | 3.5% | 21.6% | 5.7% |
| For profit, unincorporated | 17.0% | 22.6% | 13.0% | 12.8% | 6.0% * | 5.9% * | 20.4% | 7.1% |
| Nonprofit | 22.7% | 31.3% | 24.8% | 21.8% | 14.7% | 15.6% * | 28.3% | 16.1% |
| Unknown | 20.1% | 28.3% | 23.3% | 14.2% | 5.2% * | 2.4% * | 26.5% | 4.2% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 19.7% | 23.2% | 15.1% | 11.3% | 12.3% * | 0.2% * | 21.6% | 8.2% * |
| 5-9 years | 19.4% | 24.6% | 16.1% | 14.6% | 5.8% * | 2.9% * | 22.3% | 6.0% |
| 10-19 years | 20.1% | 26.3% | 17.5% | 13.5% | 6.9% * | 0.7% * | 23.0% | 7.3% * |
| 20 or more years | 15.9% | 24.6% | 21.7% | 12.3% | 10.6% | 6.4% | 21.8% | 9.0% |
| Unknown | 2.3% | 15.9% * | . | 6.6% * | 4.0% * | 2.1% | 4.8% * | 2.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 6.3% | 12.8% * | 15.6% | 9.2% | 8.5% | 4.0% | 11.6% | 5.7% |
| 1 location only | 22.5% | 25.1% | 20.0% | 15.2% | 15.3% | 10.3% * | 23.0% | 15.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 15.7% | 26.9% | 32.7% | 19.9% | 9.3% * | 1.2% * | 27.6% | 5.8% |
| 25-49 % | 10.9% | 23.4% | 20.7% | 13.0% | 5.4% * | 0.3% * | 20.6% | 2.7% |
| 50-74 % | 16.0% | 23.2% | 22.0% | 13.3% | 7.4% * | 6.5% * | 21.9% | 7.4% |
| 75% or more | 16.0% | 25.3% | 18.1% | 12.0% | 10.2% | 4.3% | 22.1% | 7.1% |
| Union presence | | | | | | | | |
| No union employees | 16.2% | 24.8% | 18.9% | 11.6% | 9.3% | 1.8% | 21.9% | 6.0% |
| Has union employees | 14.8% | 27.1% | 30.6% | 31.7% | 11.3% | 7.0% * | 29.3% | 9.1% |
| Unknown | 8.8% | 30.7% * | 13.1% * | 11.7% * | 5.4% * | 7.4% | 22.8% * | 7.5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 14.3% | 25.2% | 17.7% | 12.2% | 8.4% | 1.2% * | 21.5% | 5.7% |
| Less than 50% low wage | 18.3% | 24.4% | 19.4% | 12.7% | 9.8% | 5.0% | 21.8% | 8.9% |
| Unknown | 7.6% | 36.1% | 28.9% * | 14.9% * | 9.8% * | 4.2% | 33.8% | 4.6% |

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.

. 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.(1)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2003

| 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 | 0.56% | 0.89% | 1.46% | 0.94% | 1.14% | 0.68% | 0.75% | 0.63% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.16% | 1.16% | 9.39% * | 5.50% * | 12.11% * | 5.97% * | 2.68% | 5.39% |
| Mining and manufacturing | 1.27% | 4.10% | 3.93% | 0.99% | 1.15% | 1.20% | 2.22% | 0.56% |
| Construction | 1.74% | 2.85% | 4.33% | 2.99% | 6.32% * | 7.99% * | 2.10% | 3.68% |
| Utilities and transp. | 3.27% | 4.15% | 3.53% * | 5.76% * | 1.93% * | 5.17% * | 3.10% | 4.16% * |
| Wholesale trade | 1.14% | 2.59% | 4.01% | 2.61% * | 1.67% * | 2.79% * | 1.93% | 1.28% * |
| Fin. svcs. and real estate | 0.71% | 1.30% | 3.53% | 3.36% * | 2.87% | 0.89% * | 1.21% | 0.66% |
| Retail trade | 0.69% | 2.56% | 3.75% | 2.71% | 1.97% * | 0.29% | 1.90% | 0.48% |
| Professional services | 0.87% | 1.17% | 1.90% | 1.34% | 2.75% | 2.55% | 0.87% | 1.60% |
| Other services | 1.03% | 1.20% | 2.81% | 1.97% | 2.87% | 1.62% * | 1.23% | 1.35% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.52% | 1.12% | 1.58% | 1.05% | 1.21% | 0.65% | 0.88% | 0.57% |
| For profit, unincorporated | 1.17% | 1.26% | 3.58% | 2.52% | 2.22% * | 2.20% * | 1.34% | 1.93% |
| Nonprofit | 1.42% | 2.10% | 4.04% | 3.04% | 3.21% | 6.38% * | 1.33% | 2.05% |
| Unknown | 1.95% | 3.94% | 3.79% | 4.11% | 4.47% * | 1.08% * | 2.64% | 2.68% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.11% | 1.92% | 3.76% | 2.48% | 5.27% * | 0.83% * | 2.07% | 2.99% * |
| 5-9 years | 1.17% | 2.28% | 2.67% | 2.28% | 2.17% * | 1.00% * | 1.44% | 1.32% |
| 10-19 years | 1.39% | 1.95% | 2.64% | 2.22% | 2.82% * | 0.98% * | 1.55% | 2.33% * |
| 20 or more years | 0.85% | 0.98% | 1.46% | 0.88% | 1.64% | 1.76% | 0.71% | 1.30% |
| Unknown | 0.43% | 10.19% * | . | 10.04% * | 2.58% * | 0.40% | 6.38% * | 0.43% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.48% | 3.92% * | 3.78% | 1.91% | 1.10% | 0.68% | 1.67% | 0.56% |
| 1 location only | 0.87% | 0.94% | 1.68% | 0.94% | 3.33% | 3.18% * | 0.87% | 1.76% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.86% | 5.25% | 6.63% | 3.80% | 2.92% * | 1.44% * | 3.58% | 1.35% |
| 25-49 % | 0.96% | 2.81% | 2.64% | 3.54% | 1.91% * | 0.29% * | 1.26% | 0.74% |
| 50-74 % | 1.72% | 1.94% | 3.34% | 2.91% | 2.44% * | 2.35% * | 2.01% | 1.54% |
| 75% or more | 0.54% | 0.95% | 1.62% | 1.20% | 1.06% | 0.80% | 0.79% | 0.68% |
| Union presence | | | | | | | | |
| No union employees | 0.59% | 0.90% | 1.36% | 1.06% | 1.26% | 0.45% | 0.72% | 0.55% |
| Has union employees | 2.11% | 5.91% | 8.46% | 4.08% | 2.59% | 2.29% * | 5.13% | 2.02% |
| Unknown | 1.30% | 9.40% * | 9.01% * | 3.88% * | 6.87% * | 1.59% | 7.71% * | 1.35% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.75% | 1.76% | 1.77% | 1.92% | 1.74% | 0.59% * | 0.74% | 0.89% |
| Less than 50% low wage | 0.75% | 0.88% | 1.93% | 1.14% | 1.09% | 1.49% | 0.82% | 0.86% |
| Unknown | 0.87% | 6.50% | 8.71% * | 5.22% * | 4.15% * | 0.85% | 5.60% | 0.81% |

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.

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