Table I.A.2.b.(2)(2003) Percent of private-sector establishments that offer health insurance that offer a mixed-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 | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{gathered} \text { 25-99 } \\ \text { employees } \end{gathered}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | $\begin{array}{r} 50 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 24.4\% | 35.4\% | 31.7\% | 23.9\% | 15.7\% | 8.2\% | 33.4\% | 11.9\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 39.1\% | 40.2\% | 33.4\% * | 39.7\% | 36.4\% * | 21.1\% * | 39.7\% | 34.4\% |
| Mining and manufacturing | 22.9\% | 31.8\% | 24.1\% | 22.6\% | 12.4\% | 14.0\% | 28.7\% | 13.6\% |
| Construction | 35.8\% | 37.2\% | 41.2\% | 24.6\% | 32.8\% | 8.9\% * | 37.2\% | 24.4\% |
| Utilities and transp. | 28.3\% | 27.3\% | 41.5\% | 37.7\% | 34.2\% | 17.7\% | 32.5\% | 24.5\% |
| Wholesale trade | 24.4\% | 35.5\% | 27.4\% | 23.2\% | 8.7\% * | 11.4\% * | 31.9\% | 11.5\% |
| Fin. svs. and real estate | 22.4\% | 40.3\% | 36.8\% | 25.4\% | 23.2\% | 5.9\% | 38.1\% | 11.8\% |
| Retail trade | 14.3\% | 31.5\% | 28.8\% | 15.3\% | 7.4\% * | 3.6\% | 28.5\% | 4.9\% |
| Professional services | 30.5\% | 37.8\% | 33.5\% | 27.5\% | 17.7\% | 19.1\% | 36.5\% | 18.7\% |
| Other services | 21.6\% | 31.5\% | 27.8\% | 22.4\% | 12.2\% | 5.5\% | 29.6\% | 10.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 22.7\% | 35.1\% | 30.7\% | 22.6\% | 15.0\% | 7.6\% | 32.6\% | 10.8\% |
| For profit, unincorporated | 29.1\% | 34.1\% | 35.1\% | 23.0\% | 9.5\% * | 18.9\% * | 33.8\% | 15.6\% |
| Nonprofit | 28.2\% | 37.6\% | 28.3\% | 34.2\% | 20.5\% | 8.6\% * | 35.0\% | 20.4\% |
| Unknown | 31.3\% | 39.9\% | 46.5\% | 23.0\% | 24.2\% * | 1.5\% * | 40.0\% | 10.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 28.9\% | 34.6\% | 23.1\% | 19.2\% | 7.2\% * | 6.2\% * | 31.6\% | 12.8\% * |
| 5-9 years | 30.2\% | 35.4\% | 30.2\% | 24.5\% | 12.9\% * | 11.6\% * | 33.5\% | 14.9\% |
| 10-19 years | 28.7\% | 34.3\% | 29.6\% | 24.9\% | 10.3\% | 6.1\% * | 32.5\% | 11.9\% |
| 20 or more years | 25.8\% | 36.4\% | 34.3\% | 24.1\% | 19.0\% | 11.6\% | 34.4\% | 15.6\% |
| Unknown | 5.4\% | 79.9\% * | . | 3.3\% * | 4.3\% * | 5.4\% | 19.0\% * | 5.3\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 12.6\% | 26.6\% | 27.9\% | 22.0\% | 15.0\% | 8.2\% | 26.4\% | 11.0\% |
| 1 location only | 33.2\% | 35.5\% | 32.3\% | 25.2\% | 20.5\% | 24.1\% | 34.0\% | 21.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 16.3\% | 31.2\% | 24.5\% | 21.5\% | 8.3\% * | 2.8\% * | 28.7\% | 6.1\% |
| 25-49 \% | 14.9\% | 29.4\% | 24.4\% | 17.3\% | 10.2\% | 2.8\% * | 26.7\% | 4.9\% |
| 50-74 \% | 23.0\% | 36.6\% | 27.4\% | 18.9\% | 11.8\% | 5.9\% * | 32.9\% | 8.7\% |
| 75\% or more | 26.3\% | 35.8\% | 33.7\% | 25.4\% | 18.1\% | 10.2\% | 34.4\% | 14.2\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 25.0\% | 35.2\% | 31.3\% | 23.0\% | 15.0\% | 4.2\% | 33.2\% | 10.4\% |
| Has union employees | 27.8\% | 39.9\% | 45.9\% | 42.3\% | 28.7\% | 19.2\% * | 43.4\% | 21.7\% |
| Unknown | 11.9\% | 33.3\% | 9.2\% * | 7.6\% * | 6.7\% * | 10.9\% | 22.8\% | 10.8\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 20.6\% | 35.6\% | 26.0\% | 18.7\% | 11.4\% | 2.5\% | 30.8\% | 8.4\% |
| Less than 50\% low wage | 29.2\% | 35.5\% | 33.0\% | 26.0\% | 19.1\% | 8.5\% | 34.1\% | 16.0\% |
| Unknown | 11.6\% | 32.1\% | 31.5\% | 14.5\% * | 6.6\% * | 9.5\% | 30.6\% | 9.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel SurveyInsurance 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.(2)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer a mixedprovider 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 | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{gathered} \text { 25-99 } \\ \text { employees } \end{gathered}$ | $\begin{array}{r} \text { 100-999 } \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.44\% | 0.74\% | 1.36\% | 1.89\% | 1.31\% | 1.38\% | 0.52\% | 0.86\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.06\% | 4.84\% | 11.08\% * | 8.11\% | 11.40\% * | 9.55\% * | 4.30\% | 8.33\% |
| Mining and manufacturing | 1.45\% | 4.38\% | 4.74\% | 3.67\% | 1.69\% | 2.54\% | 2.32\% | 1.11\% |
| Construction | 1.39\% | 1.76\% | 3.38\% | 3.52\% | 8.15\% | 6.07\% * | 1.40\% | 5.11\% |
| Utilities and transp. | 3.02\% | 4.32\% | 5.57\% | 8.96\% | 8.56\% | 4.62\% | 4.10\% | 3.88\% |
| Wholesale trade | 1.77\% | 2.66\% | 5.40\% | 5.48\% | 4.21\% * | 3.83\% * | 2.44\% | 2.52\% |
| Fin. svs. and real estate | 1.56\% | 2.06\% | 4.30\% | 5.77\% | 4.26\% | 1.25\% | 2.04\% | 1.79\% |
| Retail trade | 1.26\% | 2.89\% | 3.76\% | 3.57\% | 2.38\% * | 1.02\% | 2.69\% | 0.70\% |
| Professional services | 0.98\% | 1.61\% | 3.36\% | 4.29\% | 2.39\% | 4.69\% | 1.10\% | 2.16\% |
| Other services | 0.58\% | 1.54\% | 1.60\% | 1.99\% | 2.19\% | 1.48\% | 0.74\% | 1.22\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.50\% | 0.84\% | 1.44\% | 2.01\% | 1.95\% | 1.03\% | 0.61\% | 0.73\% |
| For profit, unincorporated | 1.77\% | 1.97\% | 3.35\% | 4.12\% | 3.52\% * | 6.48\% * | 1.74\% | 4.11\% |
| Nonprofit | 1.77\% | 3.15\% | 4.34\% | 3.17\% | 4.27\% | 3.15\% * | 1.76\% | 2.70\% |
| Unknown | 2.72\% | 3.50\% | 4.48\% | 4.38\% | 11.71\% * | 1.00\% * | 2.76\% | 2.97\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.07\% | 3.01\% | 4.89\% | 2.99\% | 5.94\% * | 4.75\% * | 2.57\% | 3.87\% * |
| 5-9 years | 1.36\% | 1.80\% | 4.42\% | 4.21\% | 4.61\% * | 7.21\% * | 1.33\% | 2.93\% |
| 10-19 years | 1.18\% | 1.36\% | 2.89\% | 2.47\% | 1.96\% | 2.11\% * | 1.35\% | 1.61\% |
| 20 or more years | 0.94\% | 1.28\% | 1.76\% | 1.96\% | 2.11\% | 2.99\% | 0.69\% | 1.65\% |
| Unknown | 0.91\% | 25.34\% * | . | 1.32\% * | 4.67\% * | 0.83\% | 10.01\% * | 0.92\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 1.00\% | 4.61\% | 3.46\% | 2.38\% | 1.44\% | 1.39\% | 2.61\% | 0.92\% |
| 1 location only | 0.60\% | 0.74\% | 1.80\% | 1.69\% | 3.36\% | 5.62\% | 0.59\% | 1.23\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.55\% | 3.74\% | 4.91\% | 5.25\% | 2.76\% * | 0.91\% * | 3.26\% | 1.03\% |
| 25-49 \% | 1.37\% | 4.38\% | 4.29\% | 3.29\% | 2.95\% | 1.40\% * | 2.47\% | 1.28\% |
| 50-74 \% | 1.16\% | 1.92\% | 2.89\% | 3.15\% | 2.37\% | 2.51\% * | 1.19\% | 1.78\% |
| 75\% or more | 0.69\% | 0.98\% | 1.68\% | 2.22\% | 1.41\% | 1.58\% | 0.79\% | 0.96\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.38\% | 0.79\% | 1.46\% | 1.92\% | 1.33\% | 0.52\% | 0.50\% | 0.43\% |
| Has union employees | 3.62\% | 5.36\% | 10.01\% | 5.88\% | 5.73\% | 5.86\% * | 4.68\% | 4.73\% |
| Unknown | 1.72\% | 6.80\% | 10.94\% * | 3.79\% * | 3.65\% * | 2.02\% | 6.49\% | 1.78\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.75\% | 1.76\% | 2.51\% | 2.29\% | 2.15\% | 0.46\% | 0.93\% | 1.29\% |
| Less than 50\% low wage | 0.53\% | 0.79\% | 1.56\% | 2.21\% | 1.41\% | 1.84\% | 0.56\% | 0.77\% |
| Unknown | 1.85\% | 4.07\% | 5.77\% | 5.52\% * | 2.45\% * | 2.10\% | 3.53\% | 1.94\% |

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

