

Table I.A.2.c.(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 family 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 | 8.1% | 13.8% | 12.4% | 5.1% | 1.7% | 1.8% * | 12.5% | 2.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10.2% | 8.6% | 20.7% * | 8.9% * | 16.6% * | 10.2% * | 9.9% * | 12.6% * |
| Mining and manufacturing | 10.0% | 16.6% | 16.7% | 4.9% | 0.8% * | 3.3% * | 14.7% | 2.4% * |
| Construction | 13.8% | 16.9% | 11.3% | 8.6% | 3.7% * | 12.2% * | 14.1% | 11.1% |
| Utilities and transp. | 6.6% * | 15.5% | 3.4% * | 5.7% * | 0.5% * | 2.7% * | 11.7% * | 1.8% * |
| Wholesale trade | 9.2% | 14.2% | 16.2% | 2.9% * | 0.8% * | 2.7% * | 13.5% | 1.8% * |
| Fin. svcs. and real estate | 4.5% | 11.7% | 9.8% * | 2.4% * | 1.3% * | 0.1% * | 10.6% | 0.4% * |
| Retail trade | 4.4% | 12.4% | 8.6% * | 2.9% * | 1.4% * | 0.3% * | 10.3% | 0.5% * |
| Professional services | 8.4% | 12.1% | 8.2% | 3.6% | 1.1% * | 7.2% | 10.5% | 4.4% |
| Other services | 10.4% | 16.3% | 18.4% | 8.3% | 2.9% * | 0.4% * | 15.7% | 2.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 7.6% | 14.1% | 12.9% | 4.5% | 1.5% | 1.4% * | 12.6% | 1.7% |
| For profit, unincorporated | 8.8% | 11.0% | 8.9% | 6.0% * | 1.8% * | 5.0% * | 10.2% | 4.5% * |
| Nonprofit | 8.8% | 15.0% | 9.5% * | 8.3% * | 1.9% * | 7.7% * | 12.6% | 4.4% * |
| Unknown | 12.9% | 18.3% | 17.7% | 6.5% * | 3.9% * | 0.1% * | 17.5% | 1.4% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 8.7% | 9.8% | 10.3% * | 4.2% * | 5.4% * | 0.2% * | 9.7% | 3.2% * |
| 5-9 years | 9.9% | 12.3% | 9.2% * | 9.1% | 1.0% * | 0.6% * | 11.5% | 2.6% * |
| 10-19 years | 11.7% | 15.9% | 12.3% | 4.7% | 0.8% * | 0.0% * | 13.9% | 2.2% * |
| 20 or more years | 8.2% | 14.4% | 13.5% | 4.7% | 1.8% | 3.0% * | 12.7% | 2.8% |
| Unknown | 0.8% | 15.9% * | . | . | 0.4% * | 0.8% * | 3.8% * | 0.8% * |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2.0% | 7.1% * | 7.5% * | 2.0% * | 1.2% * | 1.8% * | 5.0% | 1.6% |
| 1 location only | 12.7% | 13.9% | 13.2% | 7.4% | 5.1% | 3.6% * | 13.1% | 7.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5.2% | 6.8% | 16.9% * | 9.8% * | 0.5% * | 0.5% * | 10.4% | 0.9% * |
| 25-49 % | 5.9% | 13.6% | 9.6% * | 7.5% | 2.0% * | 0.2% * | 11.2% | 1.4% * |
| 50-74 % | 8.7% | 13.6% | 16.8% | 6.4% * | 1.9% * | 0.7% * | 13.7% | 1.4% * |
| 75% or more | 8.5% | 14.2% | 11.7% | 4.4% | 1.8% | 2.4% * | 12.5% | 2.5% |
| Union presence | | | | | | | | |
| No union employees | 8.2% | 13.5% | 11.8% | 4.3% | 1.3% | 0.5% * | 12.1% | 1.3% |
| Has union employees | 10.4% | 22.2% | 25.1% | 18.6% | 7.5% | 4.2% * | 22.3% | 5.8% * |
| Unknown | 4.3% | 19.0% * | 13.1% * | 7.4% * | 0.7% * | 3.2% | 15.3% * | 3.2% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 7.1% | 11.8% | 13.4% | 6.5% | 2.3% * | 0.4% * | 11.4% | 2.1% |
| Less than 50% low wage | 9.6% | 14.1% | 11.9% | 4.6% | 1.4% | 0.9% * | 12.5% | 2.0% |
| Unknown | 4.0% | 17.7% | 21.1% * | 6.4% * | 1.3% * | 2.4% * | 18.3% | 2.3% * |

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.c.(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 family 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 | 0.43% | 0.75% | 0.99% | 0.54% | 0.39% | 0.60% * | 0.61% | 0.42% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.04% | 2.16% | 8.27% * | 4.73% * | 8.96% * | 5.97% * | 3.20% * | 6.27% * |
| Mining and manufacturing | 1.79% | 4.75% | 4.07% | 1.29% | 0.42% * | 1.14% * | 2.99% | 0.75% * |
| Construction | 0.91% | 1.94% | 2.62% | 2.52% | 1.55% * | 8.05% * | 1.12% | 3.04% |
| Utilities and transp. | 2.21% * | 4.62% | 3.78% * | 3.88% * | 0.35% * | 3.55% * | 3.55% * | 2.13% * |
| Wholesale trade | 1.46% | 2.91% | 3.35% | 1.16% * | 0.48% * | 2.77% * | 2.24% | 1.17% * |
| Fin. svcs. and real estate | 0.86% | 2.22% | 3.63% * | 1.06% * | 1.12% * | 0.05% * | 1.97% | 0.18% * |
| Retail trade | 0.61% | 1.63% | 3.25% * | 1.37% * | 0.72% * | 0.19% * | 1.06% | 0.27% * |
| Professional services | 0.71% | 1.20% | 1.75% | 0.66% | 0.62% * | 2.02% | 0.88% | 1.15% |
| Other services | 0.60% | 1.51% | 2.47% | 1.96% | 1.44% * | 0.29% * | 1.00% | 0.60% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.36% | 0.89% | 1.12% | 0.59% | 0.34% | 0.43% * | 0.65% | 0.32% |
| For profit, unincorporated | 0.73% | 1.15% | 2.27% | 2.62% * | 1.19% * | 2.29% * | 0.94% | 2.03% * |
| Nonprofit | 1.38% | 1.89% | 2.93% * | 2.77% * | 0.87% * | 5.46% * | 1.87% | 1.61% * |
| Unknown | 2.13% | 4.23% | 3.89% | 3.06% * | 4.57% * | 0.07% * | 2.96% | 2.71% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.89% | 1.21% | 3.77% * | 1.71% * | 5.82% * | 0.83% * | 1.01% | 1.76% * |
| 5-9 years | 1.25% | 2.28% | 3.09% * | 1.85% | 0.57% * | 0.48% * | 1.55% | 0.84% * |
| 10-19 years | 1.16% | 1.70% | 2.06% | 0.93% | 0.28% * | 0.01% * | 1.41% | 0.73% * |
| 20 or more years | 0.60% | 0.98% | 0.99% | 0.45% | 0.46% | 1.40% * | 0.63% | 0.80% |
| Unknown | 0.24% | 10.19% * | . | . | 1.41% * | 0.27% * | 6.43% * | 0.24% * |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.40% | 2.48% * | 2.61% * | 0.89% * | 0.42% * | 0.60% * | 0.93% | 0.44% |
| 1 location only | 0.57% | 0.76% | 1.09% | 0.61% | 0.86% | 1.85% * | 0.61% | 0.78% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.94% | 1.37% | 5.65% * | 3.19% * | 0.83% * | 0.75% * | 1.75% | 0.45% * |
| 25-49 % | 0.86% | 3.00% | 3.62% * | 2.11% | 1.19% * | 0.20% * | 1.95% | 0.47% * |
| 50-74 % | 0.90% | 1.29% | 2.34% | 2.23% * | 1.31% * | 0.77% * | 1.14% | 0.61% * |
| 75% or more | 0.41% | 0.65% | 1.06% | 0.55% | 0.40% | 0.79% * | 0.54% | 0.48% |
| Union presence | | | | | | | | |
| No union employees | 0.44% | 0.77% | 0.96% | 0.66% | 0.37% | 0.23% * | 0.62% | 0.19% |
| Has union employees | 1.84% | 5.77% | 7.22% | 2.81% | 1.66% | 1.92% * | 4.14% | 1.86% * |
| Unknown | 0.71% | 6.28% * | 9.01% * | 3.45% * | 1.66% * | 0.87% | 5.61% * | 0.85% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.52% | 1.23% | 1.74% | 1.10% | 0.79% * | 0.36% * | 0.85% | 0.40% |
| Less than 50% low wage | 0.62% | 0.89% | 1.56% | 0.47% | 0.42% | 0.39% * | 0.80% | 0.21% |
| Unknown | 0.87% | 2.94% | 6.78% * | 3.00% * | 0.73% * | 0.84% * | 2.93% | 0.77% * |

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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