

**Table I.A.2.c.(3)(2003) Percent of private-sector establishments that offer health insurance that offer an any-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	3.9%	7.1%	5.0%	2.4%	0.7%	0.7% *	6.1%	0.9%
Industry group **								
Agric., fish., forest.	10.6%	.	.	.	.	.	11.7%	1.7% *
Mining and manufacturing	2.9%	.	.	.	.	.	3.9%	1.3%
Construction	6.5%	.	.	.	.	.	7.1%	1.6% *
Utilities and transp.	3.1%	.	.	.	.	.	4.4%	2.0% *
Wholesale trade	3.5%	.	.	.	.	.	4.9%	1.0% *
Fin. svcs. and real estate	1.4%	.	.	.	.	.	3.4%	0.1% *
Retail trade	3.3%	.	.	.	.	.	6.6%	1.1% *
Professional services	4.6%	.	.	.	.	.	6.6%	0.5%
Other services	4.3%	.	.	.	.	.	6.3%	1.4%
Ownership								
For profit, incorporated	3.7%	.	.	.	.	.	6.1%	0.8%
For profit, unincorporated	4.7%	.	.	.	.	.	5.8%	1.3% *
Nonprofit	3.5%	.	.	.	.	.	5.2%	1.5% *
Unknown	5.5%	.	.	.	.	.	7.6%	0.4% *
Age of firm								
Less than 5 years	4.7%	.	.	.	.	.	5.2%	1.3% *
5-9 years	4.7%	.	.	.	.	.	5.5%	1.0% *
10-19 years	4.9%	.	.	.	.	.	5.9%	0.5% *
20 or more years	4.1%	.	.	.	.	.	6.6%	1.3%
Unknown	0.3% *	.	.	.	.	.	.	0.3%
Multi/single status								
2 or more locations	1.1%	.	.	.	.	.	4.2% *	0.7%
1 location only	6.0%	.	.	.	.	.	6.2%	2.5%
Percent full-time employees								
Less than 25%	4.9%	.	.	.	.	.	9.4% *	1.1% *
25-49 %	4.7%	.	.	.	.	.	9.2%	0.9% *
50-74 %	3.3%	.	.	.	.	.	5.4%	0.2% *
75% or more	3.8%	.	.	.	.	.	5.7%	1.0%
Union presence								
No union employees	4.0%	.	.	.	.	.	5.9%	0.7%
Has union employees	4.2%	.	.	.	.	.	11.6%	1.2%
Unknown	1.9% *	.	.	.	.	.	4.8% *	1.6% *
Percent low wage employees								
50% or more low wage	4.1%	.	.	.	.	.	6.7%	1.1%
Less than 50% low wage	4.6%	.	.	.	.	.	5.9%	0.9%
Unknown	1.3%	.	.	.	.	.	5.3%	0.8% *

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.(3)(2003) Standard error for percent of private-sector establishments that offer health insurance that offer an any-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	0.10%	0.34%	0.61%	0.64%	0.13%	0.28% *	0.19%	0.14%
Industry group **								
Agric., fish., forest.	2.13%	.	.	.	.	.	2.17%	1.49% *
Mining and manufacturing	0.66%	.	.	.	.	.	0.96%	0.22%
Construction	0.74%	.	.	.	.	.	0.78%	0.83% *
Utilities and transp.	0.63%	.	.	.	.	.	0.80%	0.89% *
Wholesale trade	0.90%	.	.	.	.	.	1.31%	0.78% *
Fin. svcs. and real estate	0.29%	.	.	.	.	.	0.76%	0.05% *
Retail trade	0.49%	.	.	.	.	.	1.09%	0.56% *
Professional services	0.39%	.	.	.	.	.	0.51%	0.14%
Other services	0.44%	.	.	.	.	.	0.80%	0.32%
Ownership								
For profit, incorporated	0.11%	.	.	.	.	.	0.18%	0.17%
For profit, unincorporated	0.58%	.	.	.	.	.	0.90%	1.16% *
Nonprofit	0.52%	.	.	.	.	.	0.71%	0.47% *
Unknown	0.66%	.	.	.	.	.	0.68%	0.45% *
Age of firm								
Less than 5 years	1.18%	.	.	.	.	.	1.33%	1.24% *
5-9 years	0.78%	.	.	.	.	.	1.00%	0.57% *
10-19 years	0.50%	.	.	.	.	.	0.64%	0.29% *
20 or more years	0.29%	.	.	.	.	.	0.56%	0.24%
Unknown	0.10% *	.	.	.	.	.	.	0.10%
Multi/single status								
2 or more locations	0.18%	.	.	.	.	.	1.45% *	0.18%
1 location only	0.23%	.	.	.	.	.	0.25%	0.67%
Percent full-time employees								
Less than 25%	1.35%	.	.	.	.	.	3.13% *	0.92% *
25-49 %	0.65%	.	.	.	.	.	0.94%	0.49% *
50-74 %	0.62%	.	.	.	.	.	1.17%	0.12% *
75% or more	0.12%	.	.	.	.	.	0.21%	0.19%
Union presence								
No union employees	0.15%	.	.	.	.	.	0.24%	0.09%
Has union employees	1.08%	.	.	.	.	.	3.09%	0.30%
Unknown	0.82% *	.	.	.	.	.	2.39% *	0.84% *
Percent low wage employees								
50% or more low wage	0.36%	.	.	.	.	.	0.59%	0.26%
Less than 50% low wage	0.16%	.	.	.	.	.	0.19%	0.13%
Unknown	0.37%	.	.	.	.	.	1.17%	0.40% *

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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