

Table I.A.2.d(2003) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	32.6%	10.5%	16.8%	26.4%	40.3%	73.5%	13.5%	58.7%
Industry group **								
Agric., fish., forest.	8.0%	5.6% *	7.5% *	10.6% *	39.5% *	57.2%	6.4% *	21.2% *
Mining and manufacturing	28.3%	9.9%	14.0%	30.8%	36.6%	69.3%	15.0%	49.2%
Construction	20.2%	13.4%	21.3%	29.6%	51.3%	80.3%	16.8%	48.2%
Utilities and transp.	37.3%	12.5% *	23.6% *	12.7%	19.9% *	84.4%	14.2%	58.7%
Wholesale trade	27.8%	9.5%	18.9%	19.4%	32.9%	73.0%	13.4%	52.6%
Fin. svcs. and real estate	43.8%	11.8%	17.3%	25.2%	48.2%	74.4%	13.7%	64.1%
Retail trade	40.9%	7.5%	12.7%	23.1%	34.6%	69.4%	10.4%	60.9%
Professional services	29.7%	11.5%	18.0%	35.0%	43.6%	77.3%	14.7%	59.4%
Other services	30.1%	9.3%	15.0%	21.8%	40.6%	75.3%	12.0%	56.4%
Ownership								
For profit, incorporated	34.4%	9.6%	16.6%	26.4%	39.4%	72.9%	13.3%	59.6%
For profit, unincorporated	26.5%	13.0%	18.6%	28.5%	39.7%	81.7%	14.5%	61.5%
Nonprofit	28.2%	11.5%	14.5%	23.7%	46.6%	58.1%	13.8%	44.8%
Unknown	27.8%	10.6%	20.4% *	29.1%	30.8% *	84.2%	13.3%	63.2%
Age of firm								
Less than 5 years	16.7%	12.5%	19.7%	24.6%	24.4% *	63.6%	14.2%	31.3%
5-9 years	17.1%	8.6%	19.8%	26.9%	41.5%	45.8%	12.3%	39.5%
10-19 years	17.4%	8.9%	15.9%	24.2%	38.4%	64.8%	11.6%	42.7%
20 or more years	35.2%	11.9%	16.3%	26.9%	41.3%	81.3%	14.9%	59.2%
Unknown	67.4%	79.9% *	100.0% *	46.6% *	46.7%	68.7%	62.3%	67.4%
Multi/single status								
2 or more locations	56.7%	13.4%	22.4%	25.7%	39.6%	73.5%	19.8%	60.9%
1 location only	14.6%	10.5%	16.0%	26.9%	45.4%	66.7%	13.0%	37.2%
Percent full-time employees								
Less than 25%	29.7%	7.7%	9.1% *	20.1% *	44.6%	52.0%	10.0%	46.0%
25-49 %	38.5%	7.7%	13.1% *	16.9%	41.2%	72.6%	10.2%	62.4%
50-74 %	30.8%	8.0%	14.2%	22.6%	33.2%	77.7%	10.3%	60.6%
75% or more	32.5%	11.4%	18.1%	28.3%	41.1%	74.6%	14.6%	59.0%
Union presence								
No union employees	26.1%	10.1%	15.2%	24.7%	39.2%	65.0%	12.7%	50.1%
Has union employees	69.0%	21.2%	43.1%	52.8%	60.5%	90.1%	32.0%	83.4%
Unknown	76.4%	20.9% *	39.9% *	42.1% *	28.3%	84.2%	27.2%	81.3%
Percent low wage employees								
50% or more low wage	25.1%	7.9%	12.9%	17.9%	31.3%	61.6%	10.3%	42.8%
Less than 50% low wage	25.0%	11.0%	17.6%	28.9%	44.0%	78.1%	14.2%	53.7%
Unknown	66.4%	12.7%	19.4% *	32.1%	46.6%	74.6%	14.6%	72.4%

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.d(2003) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.77%	0.55%	1.57%	0.93%	1.58%	1.76%	0.66%	1.10%
Industry group **								
Agric., fish., forest.	1.99%	2.07% *	8.75% *	6.16% *	13.56% *	12.59%	2.05% *	7.85% *
Mining and manufacturing	1.42%	2.45%	2.76%	3.48%	3.88%	2.97%	1.46%	2.11%
Construction	1.91%	2.26%	3.66%	4.15%	7.49%	8.65%	2.16%	4.29%
Utilities and transp.	5.48%	4.02% *	9.18% *	3.32%	6.86% *	5.44%	2.73%	6.61%
Wholesale trade	1.93%	2.39%	5.05%	4.02%	5.57%	5.15%	2.12%	2.80%
Fin. svcs. and real estate	2.74%	1.63%	2.79%	3.65%	3.93%	5.18%	1.44%	3.87%
Retail trade	1.61%	1.01%	2.38%	1.65%	4.59%	3.05%	1.19%	2.43%
Professional services	1.44%	0.78%	2.68%	3.33%	2.69%	3.15%	0.98%	2.39%
Other services	2.08%	1.30%	3.18%	2.79%	4.56%	2.55%	1.44%	3.12%
Ownership								
For profit, incorporated	0.95%	0.52%	1.55%	1.11%	1.66%	1.66%	0.69%	1.04%
For profit, unincorporated	2.56%	1.71%	3.61%	3.01%	5.17%	5.81%	1.69%	4.49%
Nonprofit	1.18%	1.46%	2.98%	4.31%	3.24%	6.40%	0.82%	3.03%
Unknown	3.07%	2.37%	6.50% *	4.33%	9.26% *	5.57%	1.68%	6.10%
Age of firm								
Less than 5 years	1.69%	2.16%	4.27%	3.52%	9.31% *	9.86%	1.82%	5.38%
5-9 years	1.22%	1.30%	4.08%	2.38%	4.32%	8.07%	1.36%	2.01%
10-19 years	0.88%	1.12%	1.77%	1.79%	3.68%	6.83%	0.99%	1.84%
20 or more years	0.96%	0.75%	2.03%	1.64%	2.34%	1.58%	0.90%	1.43%
Unknown	2.31%	25.34% *	31.62% *	14.81% *	3.56%	2.50%	16.50%	2.32%
Multi/single status								
2 or more locations	1.33%	3.70%	3.11%	1.42%	1.84%	1.76%	1.93%	1.22%
1 location only	0.73%	0.59%	1.53%	1.30%	3.16%	6.05%	0.69%	1.90%
Percent full-time employees								
Less than 25%	2.84%	2.12%	5.55% *	6.21% *	5.70%	6.74%	2.00%	4.86%
25-49 %	1.29%	1.77%	4.13% *	2.87%	4.77%	3.00%	1.86%	1.83%
50-74 %	2.69%	1.06%	2.18%	4.55%	5.16%	2.91%	1.14%	3.62%
75% or more	0.82%	0.66%	1.75%	1.73%	1.70%	2.17%	0.68%	1.45%
Union presence								
No union employees	0.84%	0.59%	1.49%	0.91%	1.92%	2.95%	0.67%	1.72%
Has union employees	1.96%	4.11%	7.81%	10.12%	6.02%	2.56%	3.61%	2.17%
Unknown	1.61%	8.87% *	12.56% *	13.21% *	8.20%	1.70%	7.47%	1.81%
Percent low wage employees								
50% or more low wage	1.57%	0.90%	1.86%	1.68%	2.36%	3.33%	0.78%	2.09%
Less than 50% low wage	0.77%	0.52%	1.69%	1.73%	1.88%	3.38%	0.76%	1.46%
Unknown	1.76%	2.42%	8.52% *	8.53%	3.98%	1.81%	2.86%	1.61%

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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