

**Table I.B.2.b.(1)(2003) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance 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	51.6%	11.8%	11.6%	14.8%	36.1%	75.8%	11.7%	61.2%
Industry group **								
Agric., fish., forest.	39.4%	12.0%	11.5% *	11.0% *	70.7%	91.6%	11.0%	55.3%
Mining and manufacturing	62.4%	10.8% *	15.0% *	16.7%	49.9%	82.0%	13.2%	68.8%
Construction	29.2%	17.9%	11.9%	26.7% *	35.9%	74.7%	14.0%	46.2%
Utilities and transp.	69.6%	8.6% *	2.9% *	21.3% *	55.6%	86.1%	15.9% *	76.4%
Wholesale trade	49.1%	10.3%	14.6%	11.4%	36.8%	80.5%	11.8%	61.9%
Fin. svcs. and real estate	56.4%	9.1%	4.8% *	19.8%	33.9%	73.1%	7.6%	63.2%
Retail trade	57.2%	11.9%	12.1%	8.0%	39.4%	80.5%	9.9%	68.2%
Professional services	46.6%	11.1%	9.4%	9.6%	27.0%	72.3%	10.5%	55.2%
Other services	41.3%	11.4%	14.6%	13.0%	27.3%	65.2%	13.2%	50.5%
Ownership								
For profit, incorporated	52.8%	11.8%	12.4%	13.7%	39.0%	75.8%	11.6%	62.7%
For profit, unincorporated	42.4%	11.6%	6.1%	23.1%	31.3%	74.9%	11.0%	56.9%
Nonprofit	49.7%	12.9%	5.0%	10.6%	27.6%	75.1%	10.3%	54.1%
Unknown	54.2%	10.3%	22.8%	27.2%	42.3%	81.9%	18.6%	66.3%
Age of firm								
Less than 5 years	25.9%	12.4%	4.8% *	8.0% *	36.2%	80.8%	10.6%	42.6%
5-9 years	24.5%	11.1%	9.8%	12.3%	25.9%	59.4%	10.7%	35.4%
10-19 years	28.4%	11.6%	12.8%	12.2%	33.6%	71.7%	12.0%	41.9%
20 or more years	47.0%	11.9%	11.9%	16.4%	36.7%	72.6%	11.9%	55.3%
Unknown	79.2%	65.2% *	100.0% *	22.0% *	56.9%	79.8%	31.9% *	79.2%
Multi/single status								
2 or more locations	65.7%	18.4% *	6.5% *	12.6%	39.5%	76.1%	8.7%	67.2%
1 location only	19.7%	11.6%	12.1%	15.6%	30.1%	66.7%	12.0%	30.0%
Percent full-time employees								
Less than 25%	60.1%	19.0% *	8.7% *	11.0% *	26.7%	82.4%	11.0% *	69.6%
25-49 %	49.9%	11.5%	8.1%	17.1%	25.1%	73.4%	10.4%	59.4%
50-74 %	50.6%	12.8%	11.4%	14.3% *	25.3%	76.5%	10.5%	60.1%
75% or more	51.6%	11.5%	11.8%	14.8%	37.9%	75.7%	11.9%	61.1%
Union presence								
No union employees	43.5%	10.4%	10.1%	12.3%	35.7%	75.4%	10.3%	55.2%
Has union employees	65.4%	37.7%	31.0%	38.5%	37.6%	74.3%	32.8%	67.4%
Unknown	76.1%	24.2%	14.4% *	26.8% *	44.3%	78.8%	18.5%	77.2%
Percent low wage employees **								
50% or more low wage	36.4%	11.8%	10.9%	13.4%	34.3%	68.1%	11.7%	45.4%
Less than 50% low wage	38.5%	11.8%	11.8%	14.8%	35.6%	72.4%	11.7%	49.8%
Unknown	75.0%	10.5% *	7.4% *	20.3% *	44.2%	78.2%	11.6% *	76.2%

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.B.2.b.(1)(2003) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance 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	0.76%	1.03%	0.93%	1.17%	1.45%	1.07%	0.53%	0.86%
Industry group **								
Agric., fish., forest.	7.41%	1.98%	10.43% *	5.97% *	17.23%	16.08%	2.20%	12.03%
Mining and manufacturing	1.59%	4.05% *	5.00% *	2.48%	2.49%	1.35%	3.40%	1.31%
Construction	2.85%	3.80%	1.66%	8.18% *	6.48%	5.11%	2.00%	4.89%
Utilities and transp.	2.49%	3.34% *	2.03% *	9.67% *	6.59%	2.78%	6.35% *	2.43%
Wholesale trade	2.70%	2.54%	3.68%	3.23%	5.29%	4.46%	1.98%	3.50%
Fin. svcs. and real estate	2.26%	2.03%	1.65% *	4.89%	4.38%	1.99%	1.16%	2.27%
Retail trade	4.16%	1.58%	2.37%	1.99%	7.30%	5.40%	1.46%	4.89%
Professional services	1.03%	1.48%	1.99%	1.25%	2.29%	1.87%	1.06%	1.52%
Other services	3.68%	1.46%	3.49%	2.10%	3.41%	5.52%	1.49%	4.44%
Ownership								
For profit, incorporated	1.10%	1.20%	1.17%	1.34%	1.67%	1.33%	0.59%	1.21%
For profit, unincorporated	1.60%	1.44%	1.23%	4.34%	4.48%	4.24%	1.56%	2.22%
Nonprofit	2.04%	2.74%	1.33%	1.69%	3.56%	1.66%	1.77%	2.26%
Unknown	2.86%	1.39%	6.55%	5.89%	8.62%	4.01%	3.52%	4.31%
Age of firm								
Less than 5 years	2.91%	1.77%	2.66% *	2.95% *	5.82%	5.77%	2.12%	5.32%
5-9 years	2.63%	1.77%	2.59%	2.64%	5.47%	7.02%	1.31%	4.82%
10-19 years	1.19%	1.95%	2.26%	2.77%	3.27%	4.43%	1.53%	2.29%
20 or more years	0.88%	1.62%	1.33%	1.21%	1.77%	1.92%	0.95%	0.91%
Unknown	1.43%	19.80% *	31.62% *	13.20% *	8.15%	1.43%	14.56% *	1.42%
Multi/single status								
2 or more locations	0.84%	8.15% *	3.97% *	1.97%	1.64%	1.08%	1.88%	0.91%
1 location only	0.65%	0.99%	0.87%	1.61%	1.75%	6.34%	0.60%	1.38%
Percent full-time employees								
Less than 25%	9.63%	6.00% *	2.65% *	4.16% *	7.29%	9.62%	3.62% *	9.46%
25-49 %	2.70%	1.91%	2.40%	3.42%	4.34%	5.12%	1.04%	3.03%
50-74 %	3.27%	1.19%	2.07%	5.61% *	4.07%	4.04%	0.74%	3.47%
75% or more	0.54%	1.17%	0.97%	1.33%	1.54%	1.00%	0.63%	0.55%
Union presence								
No union employees	0.79%	0.84%	1.09%	0.71%	1.69%	1.55%	0.43%	0.98%
Has union employees	1.41%	7.86%	5.32%	6.97%	3.11%	1.96%	3.37%	1.39%
Unknown	3.28%	6.43%	5.49% *	15.30% *	8.77%	3.21%	4.69%	3.21%
Percent low wage employees **								
50% or more low wage	2.30%	1.72%	1.98%	2.68%	2.88%	5.21%	1.42%	3.20%
Less than 50% low wage	0.88%	1.31%	0.99%	1.27%	1.58%	1.04%	0.63%	0.97%
Unknown	1.54%	3.17% *	4.50% *	7.68% *	6.29%	1.49%	4.48% *	1.45%

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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