Table I.C.3.b(2003) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

| Characteristics | Total | Less than 10 employees | 10-24 <br> employees | 25-99 <br> employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.5\% | 12.3\% | 13.7\% | 16.4\% | 17.6\% | 19.2\% | 13.9\% | 18.5\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 15.2\% | 16.1\% | 22.6\% * | 14.1\% * | 21.5\% * | 11.9\% * | 21.2\% | 9.9\% |
| Mining and manufacturing | 15.8\% | 10.0\% | 11.9\% | 13.8\% | 16.1\% | 16.6\% | 11.8\% | 16.3\% |
| Construction | 15.6\% | 9.1\% | 15.4\% | 16.1\% | 20.2\% | 18.8\% | 15.3\% | 15.9\% |
| Utilities and transp. | 19.0\% | 10.5\% * | 11.6\% * | 16.5\% | 21.0\% | 20.0\% | 11.3\% | 20.3\% |
| Wholesale trade | 15.5\% | 13.3\% | 9.2\% | 16.1\% | 20.4\% | 14.6\% | 12.4\% | 16.6\% |
| Fin. svs. and real estate | 16.9\% | 10.6\% | 12.2\% | 12.9\% | 17.4\% | 18.5\% | 11.6\% | 17.8\% |
| Retail trade | 24.1\% | 21.6\% | 16.9\% | 27.0\% | 23.4\% | 24.8\% | 20.9\% | 25.0\% |
| Professional services | 16.2\% | 11.3\% | 14.1\% | 15.1\% | 16.0\% | 17.8\% | 12.7\% | 17.2\% |
| Other services | 19.4\% | 13.5\% | 13.5\% * | 16.8\% | 17.8\% | 23.5\% | 14.2\% | 21.3\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 18.1\% | 11.8\% | 13.5\% | 17.7\% | 18.6\% | 19.6\% | 14.2\% | 19.1\% |
| For profit, unincorporated | 19.2\% | 13.8\% | 16.9\% | 19.0\% | 22.3\% | 20.7\% | 15.7\% | 21.1\% |
| Nonprofit | 14.1\% | 11.6\% | 12.6\% | 8.7\% | 13.2\% | 16.4\% | 9.7\% | 14.7\% |
| Unknown | 14.7\% | 13.7\% * | 7.4\% * | 7.2\% | 16.9\% | 17.9\% | 9.9\% | 16.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 19.0\% | 12.1\% | 26.4\% | 21.8\% | 21.5\% * | 17.5\% | 17.5\% | 20.4\% |
| 5-9 years | 17.5\% | 15.8\% | 13.8\% | 17.6\% | 22.1\% | 17.0\% | 15.3\% | 19.7\% |
| 10-19 years | 17.4\% | 12.1\% | 16.4\% | 17.5\% | 20.3\% | 19.5\% | 15.0\% | 19.5\% |
| 20 or more years | 16.6\% | 11.4\% | 11.1\% | 15.6\% | 16.4\% | 19.2\% | 12.6\% | 17.7\% |
| Unknown | 19.3\% | 2.0\% * | 10.2\% * | 13.7\% * | 21.6\% | 19.3\% | 16.1\% | 19.3\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 18.8\% | 18.1\% | 9.2\% * | 17.5\% | 18.1\% | 19.2\% | 14.5\% | 18.9\% |
| 1 location only | 14.8\% | 12.2\% | 14.2\% | 16.0\% | 16.5\% | 15.6\% | 13.8\% | 16.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 22.8\% | 16.5\% | 14.8\% * | 22.7\% | 21.9\% | 25.7\% | 17.4\% | 24.4\% |
| 25-49 \% | 22.1\% | 21.9\% | 15.9\% | 19.9\% | 22.9\% | 22.7\% | 18.8\% | 22.7\% |
| 50-74 \% | 19.9\% | 13.0\% | 17.0\% | 18.4\% | 21.6\% | 21.3\% | 15.3\% | 21.2\% |
| 75\% or more | 16.9\% | 11.8\% | 13.2\% | 16.0\% | 16.8\% | 18.6\% | 13.5\% | 17.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 18.1\% | 12.7\% | 13.8\% | 17.3\% | 18.2\% | 20.9\% | 14.1\% | 19.6\% |
| Has union employees | 13.7\% | 5.2\% * | 10.3\% * | 6.1\% | 11.2\% | 15.3\% | 7.0\% * | 14.1\% |
| Unknown | 19.1\% | 3.6\% * | 20.8\% | 23.0\% | 26.1\% | 18.8\% | 19.8\% | 19.0\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 20.4\% | 17.2\% | 17.4\% | 19.0\% | 20.4\% | 23.2\% | 19.0\% | 20.9\% |
| Less than 50\% low wage | 16.4\% | 11.8\% | 13.3\% | 15.9\% | 16.8\% | 19.6\% | 13.3\% | 17.9\% |
| Unknown | 18.5\% | 8.4\% * | 10.5\% * | 18.2\% | 19.5\% | 18.6\% | 10.9\% | 18.6\% |

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.
** 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.C.3.b(2003) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{gathered} \text { 25-99 } \\ \text { employees } \end{gathered}$ | $\begin{aligned} & \text { 100-999 } \\ & \text { employees } \end{aligned}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.39\% | 0.32\% | 0.92\% | 1.15\% | 0.52\% | 0.58\% | 0.42\% | 0.40\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.64\% | 4.52\% | 10.99\% * | 5.90\% * | 7.36\% * | 7.17\% * | 4.76\% | 5.03\% * |
| Mining and manufacturing | 0.55\% | 1.85\% | 2.60\% | 1.37\% | 0.79\% | 1.18\% | 1.18\% | 0.71\% |
| Construction | 1.29\% | 2.51\% | 2.16\% | 2.48\% | 3.06\% | 2.99\% | 1.87\% | 2.40\% |
| Utilities and transp. | 1.40\% | 7.01\% * | 4.80\% * | 3.59\% | 2.37\% | 1.92\% | 2.73\% | 1.50\% |
| Wholesale trade | 0.61\% | 3.64\% | 2.10\% | 2.34\% | 2.12\% | 1.16\% | 2.76\% | 0.51\% |
| Fin. svs. and real estate | 0.76\% | 1.45\% | 3.24\% | 2.03\% | 2.38\% | 0.75\% | 1.45\% | 0.75\% |
| Retail trade | 0.84\% | 2.84\% | 1.55\% | 2.40\% | 1.92\% | 0.95\% | 1.69\% | 0.87\% |
| Professional services | 0.38\% | 1.29\% | 1.60\% | 1.77\% | 0.67\% | 0.51\% | 0.79\% | 0.40\% |
| Other services | 1.47\% | 1.50\% | 4.59\% * | 0.73\% | 2.61\% | 2.10\% | 1.30\% | 1.72\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.47\% | 0.73\% | 1.03\% | 1.28\% | 0.98\% | 0.63\% | 0.48\% | 0.50\% |
| For profit, unincorporated | 0.86\% | 1.83\% | 3.21\% | 3.01\% | 2.37\% | 2.21\% | 1.04\% | 1.54\% |
| Nonprofit | 0.41\% | 2.09\% | 2.56\% | 1.21\% | 0.68\% | 0.83\% | 1.50\% | 0.49\% |
| Unknown | 1.18\% | 4.17\% * | 2.84\% * | 1.36\% | 2.80\% | 1.47\% | 1.72\% | 1.57\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.10\% | 2.16\% | 7.38\% | 4.48\% | 8.07\% * | 3.66\% | 2.09\% | 3.58\% |
| 5-9 years | 1.72\% | 1.18\% | 4.13\% | 4.34\% | 1.73\% | 1.27\% | 1.32\% | 2.60\% |
| 10-19 years | 0.50\% | 1.20\% | 2.43\% | 2.24\% | 1.85\% | 1.44\% | 0.80\% | 1.37\% |
| 20 or more years | 0.56\% | 0.77\% | 0.90\% | 1.12\% | 0.92\% | 0.87\% | 0.52\% | 0.60\% |
| Unknown | 0.72\% | 1.33\% * | 3.23\% * | 6.22\% * | 3.97\% | 0.72\% | 4.79\% | 0.72\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.50\% | 5.41\% | 3.37\% * | 1.80\% | 0.69\% | 0.59\% | 1.44\% | 0.49\% |
| 1 location only | 0.43\% | 0.31\% | 0.82\% | 1.26\% | 1.36\% | 2.24\% | 0.43\% | 0.87\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.13\% | 4.42\% | 4.77\% * | 5.21\% | 3.59\% | 2.40\% | 3.77\% | 1.84\% |
| 25-49 \% | 1.63\% | 5.03\% | 3.07\% | 3.73\% | 3.26\% | 2.50\% | 1.63\% | 1.92\% |
| 50-74 \% | 0.89\% | 2.90\% | 2.83\% | 2.03\% | 2.67\% | 1.19\% | 1.33\% | 1.16\% |
| 75\% or more | 0.42\% | 0.57\% | 1.08\% | 1.25\% | 0.67\% | 0.57\% | 0.59\% | 0.40\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.45\% | 0.30\% | 1.01\% | 1.31\% | 0.55\% | 0.70\% | 0.51\% | 0.46\% |
| Has union employees | 0.84\% | 2.18\% * | 6.75\% * | 1.22\% | 1.18\% | 0.90\% | 3.87\% * | 0.86\% |
| Unknown | 1.07\% | 4.97\% * | 5.02\% | 5.85\% | 3.25\% | 1.00\% | 4.95\% | 1.02\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.31\% | 2.12\% | 3.43\% | 1.66\% | 2.44\% | 1.89\% | 1.78\% | 1.35\% |
| Less than 50\% low wage | 0.48\% | 0.41\% | 1.20\% | 1.18\% | 0.96\% | 0.97\% | 0.51\% | 0.58\% |
| Unknown | 0.67\% | 2.80\% * | 3.23\% * | 4.87\% | 1.23\% | 0.75\% | 2.49\% | 0.68\% |

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.
** 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

