

**Table I.D.3.b(2003) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family 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 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.9%	21.5%	28.5%	29.8%	26.5%	22.1%	26.4%	23.5%
Industry group **								
Agric., fish., forest.	18.1%	16.5%	27.7% *	26.9% *	11.8% *	11.0%	24.4%	14.5%
Mining and manufacturing	19.4%	15.1%	21.3%	26.0%	20.5%	18.2%	20.8%	19.2%
Construction	21.7%	12.2%	25.4%	21.9%	26.7%	22.6%	21.7%	21.7%
Utilities and transp.	24.5%	20.7%	27.6%	25.0% *	25.1%	24.3%	19.5%	25.0%
Wholesale trade	22.2%	17.3%	24.4%	27.0%	29.0%	19.0%	24.0%	21.8%
Fin. svcs. and real estate	24.3%	29.5%	38.7%	33.2%	26.7%	22.4%	33.3%	23.5%
Retail trade	31.0%	18.9%	35.9%	46.5%	42.6%	26.0%	35.8%	30.0%
Professional services	25.3%	27.1%	30.0%	32.5%	28.9%	22.8%	28.8%	24.7%
Other services	26.8%	18.7%	26.7%	29.4%	28.4%	27.1%	23.2%	27.7%
Ownership								
For profit, incorporated	23.8%	19.4%	28.2%	30.5%	26.2%	22.1%	26.4%	23.4%
For profit, unincorporated	26.1%	32.3%	28.9%	31.3%	29.9%	21.1%	31.3%	24.6%
Nonprofit	24.0%	18.7%	27.8%	21.5%	25.8%	23.6%	21.0%	24.3%
Unknown	22.0%	18.6%	34.7%	30.7%	26.2%	18.9%	22.3%	21.9%
Age of firm								
Less than 5 years	27.5%	30.0%	31.0%	31.1%	30.6%	18.6%	29.3%	26.1%
5-9 years	24.1%	19.6%	31.7%	27.3%	23.5%	21.6%	25.6%	23.1%
10-19 years	26.9%	18.0%	31.2%	33.9%	29.5%	21.1%	28.0%	26.2%
20 or more years	24.3%	21.9%	26.5%	29.1%	25.9%	22.2%	25.5%	24.1%
Unknown	22.3%	3.3% *	62.5% *	38.8%	28.0%	22.2%	16.2% *	22.3%
Multi/single status								
2 or more locations	23.3%	34.4%	38.9%	32.5%	26.3%	22.1%	33.9%	23.1%
1 location only	26.0%	21.1%	27.6%	28.9%	27.1%	20.0%	25.7%	26.4%
Percent full-time employees								
Less than 25%	25.2%	21.4% *	26.2%	18.0% *	32.3%	24.2%	20.3%	26.6%
25-49 %	27.5%	14.9%	33.6%	35.7%	33.0%	26.7%	25.1%	27.8%
50-74 %	27.8%	22.4%	20.5%	39.7%	30.9%	26.8%	24.5%	28.4%
75% or more	23.5%	21.6%	29.0%	29.3%	26.0%	21.5%	26.7%	22.9%
Union presence								
No union employees	26.3%	23.3%	31.1%	31.7%	28.3%	24.0%	28.3%	25.9%
Has union employees	16.3%	5.2% *	7.9%	17.9%	16.3%	16.8%	7.8% *	16.9%
Unknown	23.6%	25.0% *	39.5%	22.8% *	30.0%	23.3%	36.8%	23.5%
Percent low wage employees								
50% or more low wage	28.9%	14.8%	31.6%	35.6%	29.9%	28.6%	27.5%	29.2%
Less than 50% low wage	24.7%	21.8%	28.0%	29.4%	26.0%	21.7%	26.1%	24.3%
Unknown	22.3%	27.6%	36.8%	30.1% *	27.7%	21.9%	33.4%	22.2%

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.D.3.b(2003) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family 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 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	1.55%	1.73%	1.54%	0.75%	0.55%	1.34%	0.38%
Industry group **								
Agric., fish., forest.	4.40%	4.34%	10.94% *	9.50% *	6.94% *	3.09%	6.05%	3.25%
Mining and manufacturing	0.81%	2.67%	4.69%	2.79%	0.83%	1.35%	2.70%	0.87%
Construction	1.69%	3.02%	3.14%	3.89%	3.03%	2.60%	2.19%	2.35%
Utilities and transp.	1.95%	5.53%	7.72%	8.48% *	6.59%	2.50%	4.09%	1.87%
Wholesale trade	0.70%	4.78%	6.90%	3.32%	3.08%	0.93%	1.66%	0.89%
Fin. svcs. and real estate	0.91%	3.85%	5.42%	3.21%	2.71%	1.08%	3.31%	1.03%
Retail trade	1.10%	4.96%	4.60%	3.61%	4.00%	1.30%	2.53%	1.26%
Professional services	0.70%	2.65%	2.79%	3.04%	1.54%	0.99%	2.58%	0.70%
Other services	0.98%	2.81%	3.43%	3.53%	2.05%	1.65%	1.75%	1.31%
Ownership								
For profit, incorporated	0.39%	1.97%	1.45%	1.81%	0.86%	0.58%	1.41%	0.36%
For profit, unincorporated	1.63%	3.44%	4.76%	3.03%	3.65%	1.78%	2.64%	1.86%
Nonprofit	0.66%	4.18%	6.87%	3.90%	1.52%	1.00%	4.26%	0.73%
Unknown	1.05%	5.36%	8.58%	6.18%	3.04%	1.32%	5.71%	1.58%
Age of firm								
Less than 5 years	3.03%	6.30%	4.76%	5.34%	4.87%	3.96%	4.48%	4.37%
5-9 years	2.15%	3.17%	5.69%	5.60%	3.17%	2.27%	2.86%	2.28%
10-19 years	1.39%	2.02%	4.01%	2.45%	2.47%	2.22%	1.85%	1.81%
20 or more years	0.70%	2.15%	2.69%	1.57%	0.78%	1.29%	1.60%	0.78%
Unknown	0.74%	5.11% *	19.75% *	11.46%	2.28%	0.74%	7.59% *	0.74%
Multi/single status								
2 or more locations	0.51%	9.69%	5.69%	2.56%	0.90%	0.58%	4.00%	0.50%
1 location only	1.02%	1.57%	1.76%	1.38%	1.66%	3.61%	1.30%	1.65%
Percent full-time employees								
Less than 25%	2.19%	7.41% *	7.37%	8.57% *	7.23%	4.23%	3.65%	3.57%
25-49 %	1.41%	3.95%	6.89%	6.10%	5.27%	2.23%	3.42%	1.80%
50-74 %	1.22%	2.69%	4.87%	4.31%	3.39%	1.76%	2.40%	1.46%
75% or more	0.43%	1.75%	1.81%	1.65%	0.85%	0.54%	1.56%	0.35%
Union presence								
No union employees	0.36%	1.61%	1.27%	1.39%	0.91%	0.46%	1.16%	0.31%
Has union employees	1.24%	3.46% *	2.19%	5.33%	2.33%	1.02%	3.27% *	1.20%
Unknown	1.47%	8.46% *	9.45%	8.33% *	4.10%	1.47%	9.01%	1.44%
Percent low wage employees								
50% or more low wage	0.80%	3.84%	5.50%	2.89%	3.42%	1.78%	1.97%	1.20%
Less than 50% low wage	0.59%	1.76%	1.65%	1.57%	0.79%	1.01%	1.33%	0.54%
Unknown	0.57%	5.68%	7.77%	9.11% *	1.61%	0.60%	5.36%	0.60%

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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