

**Table I.A.2.a(2004) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	35.0%	13.5%	27.6%	83.4%	13.4%	64.1%
Industry group **						
Agric., fish., forest.	20.4%	15.2%	37.3%*	86.8%	15.2%	48.1%
Mining and manufacturing	26.0%	10.1%	40.9%	84.0%	9.2%	57.3%
Construction	19.0%	17.6%	26.0%	60.7%	17.5%	33.0%
Utilities and transp.	42.9%	15.7%	39.1%	82.4%	16.4%	67.6%
Wholesale trade	27.0%	10.2%	41.6%	87.6%	9.5%	60.0%
Fin. svcs. and real estate	48.5%	12.3%	36.2%	84.5%	11.9%	72.4%
Retail trade	51.5%	11.7%	25.4%	88.2%	11.4%	75.5%
Professional services	27.3%	12.6%	23.3%	79.0%	12.5%	53.6%
Other services	32.3%	15.8%	17.7%	78.4%	16.2%	57.6%
Ownership						
For profit, incorporated	37.6%	12.7%	30.9%	84.7%	12.6%	68.0%
For profit, unincorporated	29.4%	13.6%	30.0%	86.0%	13.4%	67.5%
Nonprofit	23.2%	18.8%	16.2%	54.5%	19.4%	28.4%
Age of firm						
Less than 5 years	11.7%	11.1%	17.3%*	36.4%	11.1%	18.7%
5-9 years	15.7%	13.4%	17.2%	48.3%	13.4%	28.9%
10-19 years	16.3%	12.7%	25.7%	55.1%	12.5%	33.0%
20 or more years	34.7%	14.3%	27.8%	82.8%	14.4%	58.7%
Unknown	86.3%	33.3%*	45.9%	88.7%	24.3%*	86.8%
Multi/single status						
2 or more locations	62.4%	13.5%	28.5%	83.6%	13.0%	68.4%
1 location only	13.8%	13.5%	22.0%	38.7%	13.5%	18.1%
Percent full-time employees						
Less than 25%	35.3%	18.2%	10.0%	74.2%	17.8%	52.1%
25-49 %	42.0%	12.4%	19.5%*	85.4%	12.9%	67.2%
50-74 %	36.0%	13.1%	21.1%	83.4%	13.3%	64.4%
75% or more	34.0%	13.4%	31.6%	83.9%	13.3%	64.6%
Union presence						
No union employees	27.9%	12.2%	26.1%	78.9%	12.1%	56.1%
Has union employees	71.7%	42.1%	39.9%	91.9%	45.7%	82.1%
Unknown	82.7%	24.2%*	42.9%	91.2%	22.7%*	88.0%
Percent low wage employees						
50% or more low wage	42.2%	13.1%	21.0%	83.1%	13.6%	63.0%
Less than 50% low wage	32.4%	13.6%	31.4%	83.7%	13.4%	64.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.a(2004) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	0.47%	1.36%	0.73%	0.47%	1.14%
Industry group **						
Agric., fish., forest.	1.98%	2.90%	13.23%*	10.85%	3.08%	9.73%
Mining and manufacturing	1.56%	1.60%	4.43%	1.97%	1.60%	2.57%
Construction	1.59%	1.78%	5.94%	10.22%	1.81%	4.79%
Utilities and transp.	2.52%	3.84%	9.33%	4.49%	4.88%	3.27%
Wholesale trade	1.96%	1.26%	6.09%	3.35%	1.38%	3.53%
Fin. svcs. and real estate	1.71%	1.43%	4.56%	1.11%	1.47%	1.56%
Retail trade	1.19%	1.70%	3.22%	0.75%	1.76%	1.21%
Professional services	1.24%	0.92%	1.26%	2.52%	0.98%	2.20%
Other services	0.96%	0.89%	2.69%	1.78%	1.09%	2.24%
Ownership						
For profit, incorporated	0.81%	0.46%	1.66%	0.61%	0.45%	1.23%
For profit, unincorporated	0.95%	0.64%	3.86%	1.94%	0.64%	2.33%
Nonprofit	1.35%	1.28%	2.52%	5.66%	1.29%	2.28%
Age of firm						
Less than 5 years	1.10%	1.18%	6.93%*	9.97%	1.24%	4.39%
5-9 years	1.11%	1.05%	4.95%	8.62%	1.02%	4.54%
10-19 years	0.70%	0.67%	2.82%	4.35%	0.83%	2.82%
20 or more years	0.99%	0.56%	1.71%	1.40%	0.63%	1.51%
Unknown	0.74%	12.12%*	7.58%	0.61%	11.96%*	0.74%
Multi/single status						
2 or more locations	1.06%	1.60%	1.77%	0.71%	1.95%	1.01%
1 location only	0.38%	0.39%	2.25%	5.22%	0.40%	1.44%
Percent full-time employees						
Less than 25%	2.39%	2.37%	2.76%	5.01%	2.10%	4.80%
25-49 %	2.16%	1.60%	6.56%*	2.56%	1.84%	2.59%
50-74 %	2.09%	1.06%	4.08%	3.01%	1.24%	3.28%
75% or more	0.61%	0.52%	2.00%	0.93%	0.50%	1.00%
Union presence						
No union employees	0.62%	0.54%	1.50%	1.12%	0.56%	1.26%
Has union employees	1.29%	2.14%	3.46%	0.94%	2.78%	1.44%
Unknown	1.09%	7.49%*	8.50%	1.06%	7.72%*	1.07%
Percent low wage employees						
50% or more low wage	1.16%	1.17%	2.28%	0.91%	1.23%	1.39%
Less than 50% low wage	0.61%	0.50%	1.46%	0.84%	0.54%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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