

Table I.A.2.b.(1)(2004) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

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	13.6%	22.8%	19.2%	13.1%	6.6%	1.3%	20.8%	3.9%
Industry group **								
Agric., fish., forest.	18.0%	15.5%	26.6% *	7.3% *	18.1% *	42.1% *	16.8%	24.5% *
Mining and manufacturing	12.5%	20.5%	16.3%	10.6%	2.3% *	1.1% *	17.1%	3.9%
Construction	20.3%	24.2%	17.6%	13.0%	12.8% *	0.4% *	21.4%	10.1%
Utilities and transp.	12.6%	26.5%	18.3% *	10.1% *	8.3% *	1.4% *	21.4%	4.4%
Wholesale trade	16.1%	25.4%	21.7%	12.2%	5.1% *	0.2% *	22.3%	4.3% *
Fin. svcs. and real estate	10.2%	21.4%	21.5%	14.1%	7.6% *	1.1% *	21.0%	3.1%
Retail trade	8.3%	21.5%	17.5%	11.8%	3.6% *	0.8% *	19.4%	1.7%
Professional services	14.5%	21.2%	14.6%	16.1%	8.0%	2.1%	19.2%	6.2%
Other services	16.2%	25.2%	25.7%	12.5%	7.0% *	1.3% *	23.9%	4.0%
Ownership								
For profit, incorporated	12.6%	23.2%	18.2%	11.8%	5.0%	1.2%	20.5%	2.9%
For profit, unincorporated	15.4%	21.2%	19.2%	13.9% *	5.8% *	0.9% *	20.4%	3.5%
Nonprofit	18.8%	23.8%	25.8%	19.3%	12.1%	6.0% *	23.5%	12.5%
Age of firm								
Less than 5 years	17.3%	20.7%	10.3% *	12.1% *	3.9% *	.	18.6%	3.9% *
5-9 years	18.4%	22.0%	15.4%	13.7%	9.6% *	3.2% *	19.9%	9.6%
10-19 years	18.8%	23.6%	19.4%	13.0%	6.1%	0.9% *	21.7%	5.7%
20 or more years	13.4%	23.1%	21.0%	12.9%	6.4%	1.0% *	21.0%	4.4%
Unknown	2.2%	22.8% *	21.8% *	20.9% *	8.3% *	1.5%	30.7% *	2.0%
Multi/single status								
2 or more locations	4.3%	20.4%	14.2%	11.4%	6.3%	1.2%	13.4%	3.2%
1 location only	20.8%	22.8%	19.9%	14.4%	8.5%	39.3%	21.5%	11.3%
Percent full-time employees								
Less than 25%	11.7%	20.0%	17.7% *	12.2% *	9.3% *	2.0% *	18.5%	5.2%
25-49 %	9.5%	19.2%	18.7%	13.5%	3.4% *	0.2% *	18.1%	2.1% *
50-74 %	14.5%	23.9%	21.4%	15.5%	8.0% *	1.5% *	22.8%	4.2% *
75% or more	14.0%	23.0%	18.8%	12.7%	6.3%	1.4%	20.7%	4.0%
Union presence								
No union employees	14.8%	22.9%	19.2%	12.8%	5.7%	0.6%	21.0%	3.8%
Has union employees	9.1%	15.2%	18.3%	17.7%	15.1%	3.6%	16.1%	6.3%
Unknown	4.0%	28.6%	15.5% *	10.4% *	12.2% *	1.5%	21.9%	2.4%
Percent low wage employees								
50% or more low wage	9.5%	21.9%	15.9%	10.2%	4.2% *	1.1%	18.6%	2.8%
Less than 50% low wage	15.1%	23.0%	20.0%	14.1%	8.0%	1.4%	21.3%	4.5%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.b.(1)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

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	0.33%	0.59%	0.87%	1.29%	0.74%	0.20%	0.43%	0.41%
Industry group **								
Agric., fish., forest.	3.66%	4.34%	13.27% *	4.60% *	8.75% *	13.04% *	4.38%	8.68% *
Mining and manufacturing	1.23%	1.90%	3.48%	2.17%	1.06% *	0.50% *	1.72%	1.04%
Construction	2.04%	2.78%	3.27%	1.89%	5.69% *	0.29% *	2.20%	1.79%
Utilities and transp.	3.23%	7.70%	6.46% *	4.06% *	3.85% *	0.79% *	6.00%	1.22%
Wholesale trade	1.00%	3.34%	3.97%	3.58%	2.31% *	0.10% *	2.01%	1.36% *
Fin. svcs. and real estate	0.93%	2.39%	3.32%	3.62%	2.40% *	0.39% *	1.99%	0.72%
Retail trade	0.81%	2.98%	2.49%	3.18%	1.29% *	0.30% *	2.18%	0.30%
Professional services	0.87%	1.20%	1.37%	2.14%	1.82%	0.50%	1.07%	1.19%
Other services	0.73%	1.43%	2.00%	2.18%	2.28% *	0.60% *	1.18%	0.68%
Ownership								
For profit, incorporated	0.41%	0.68%	1.15%	1.16%	0.97%	0.22%	0.62%	0.31%
For profit, unincorporated	0.72%	1.42%	3.04%	4.24% *	2.09% *	0.46% *	0.75%	0.72%
Nonprofit	1.23%	1.67%	2.98%	3.53%	2.24%	3.41% *	1.19%	2.53%
Age of firm								
Less than 5 years	2.05%	1.97%	3.85% *	6.00% *	2.19% *	.	2.13%	2.22% *
5-9 years	1.21%	2.24%	3.70%	2.32%	4.37% *	1.40% *	1.29%	2.47%
10-19 years	0.80%	1.21%	1.38%	2.09%	1.31%	0.61% *	0.88%	0.79%
20 or more years	0.46%	0.64%	0.70%	1.36%	0.97%	0.32% *	0.43%	0.71%
Unknown	0.47%	10.87% *	10.75% *	9.68% *	2.95% *	0.36%	13.17% *	0.41%
Multi/single status								
2 or more locations	0.39%	3.91%	3.06%	1.69%	0.82%	0.21%	1.51%	0.34%
1 location only	0.41%	0.59%	1.12%	1.75%	1.35%	9.00%	0.42%	1.21%
Percent full-time employees								
Less than 25%	1.66%	3.49%	7.05% *	4.28% *	3.76% *	1.91% *	3.21%	1.48%
25-49 %	1.09%	2.90%	4.41%	2.70%	1.81% *	0.17% *	2.04%	0.67% *
50-74 %	0.89%	1.29%	2.90%	1.93%	2.65% *	1.04% *	0.88%	1.29% *
75% or more	0.32%	0.63%	0.97%	1.34%	1.00%	0.18%	0.46%	0.46%
Union presence								
No union employees	0.35%	0.58%	0.89%	1.39%	0.83%	0.17%	0.45%	0.41%
Has union employees	1.12%	4.03%	3.22%	4.00%	4.22%	0.95%	3.15%	1.46%
Unknown	0.70%	8.07%	7.23% *	4.70% *	10.08% *	0.44%	5.73%	0.49%
Percent low wage employees								
50% or more low wage	0.59%	2.24%	3.34%	2.32%	1.50% *	0.31%	1.65%	0.56%
Less than 50% low wage	0.48%	0.53%	1.59%	1.32%	0.87%	0.31%	0.63%	0.48%

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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