Table I.A.2.b.(3)(2004) Percent of private-sector establishments that offer health insurance that offer an any-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	6.6%	12.1%	7.3%	4.0%	2.0%	1.7%*	10.0%	1.9%
Industry group **								
Agric., fish., forest.	22.1%						26.3%	
Mining and manufacturing	5.0%	-			-		6.5%	2.0%
Construction	9.9%	-	-	-	-		10.6%	3.7%*
Utilities and transp.	7.1%						13.1%	1.5%*
Wholesale trade	6.9%						10.1%	0.7%*
Fin. svs. and real estate	4.0%						8.9%	0.9%
Retail trade	4.3%						10.8%	0.4%*
Professional services	8.1%						10.1%	4.7%*
Other services	6.4%						9.1%	2.0%
Ownership								
For profit, incorporated	6.2%						9.8%	1.8%
For profit, unincorporated	8.9%						11.8%	1.9%
Nonprofit	5.8%						8.6%	1.9%
Age of firm								
Less than 5 years	11.5%						11.7%	9.9%*
5-9 years	8.0%						9.2%	1.1%*
10-19 years	7.5%						8.9%	1.5%*
20 or more years	6.9%						10.6%	2.5%
Unknown	0.7%*	•			•	•	15.0% *	0.6%*
Multi/single status								
2 or more locations	2.2%						6.1%	1.7%
1 location only	9.9%	•			•	•	10.4%	3.0%
Percent full-time employees								
Less than 25%	6.4%	-		-	-	•	11.3%	1.7%*
25-49 %	5.7%						10.8%	1.4%
50-74 %	5.6%	-		-	-	•	9.5%	0.8%
75% or more	6.8%	•	•	•	•	•	10.0%	2.2%
Union presence								
No union employees	6.8%						10.0%	1.1%
Has union employees	8.4%	-		-	-	•	10.2%	7.6%
Unknown	1.4%	•			•		11.1%*	0.6%*
Percent low wage employees								
50% or more low wage	5.0%					-	10.1%	1.3%
Less than 50% low wage	7.1%						10.0%	2.2%

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.

<sup>\*</sup> Figure does not meet standard of reliability or precision.

<sup>.</sup> Data suppressed due to high standard errors or no reported values in cell.

<sup>\*\*</sup> 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.(3)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer an any-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	10-24	25-99	100-999	1000 or	Less than	50 or more
		10 employees	employees	employees	employees	more employees	50 employees	employees
United States	0.22%	0.48%	0.50%	0.39%	0.29%	0.52%*	0.35%	0.34%
Industry group **								
Agric., fish., forest.	4.36%						4.99%	
Mining and manufacturing	0.53%						0.88%	0.57%
Construction	1.33%	-	-	-			1.49%	1.40%*
Utilities and transp.	1.84%	-	-	-			3.23%	0.80%*
Wholesale trade	0.53%	-	-	-			0.63%	0.66%*
Fin. svs. and real estate	0.52%	-	-	-			1.14%	0.24%
Retail trade	0.51%	-	-	-			1.39%	0.22%*
Professional services	0.41%	-	-	-			0.63%	1.67%*
Other services	0.58%						0.74%	0.52%
Ownership								
For profit, incorporated	0.35%					-	0.57%	0.45%
For profit, unincorporated	0.88%					-	1.33%	0.43%
Nonprofit	0.83%		•	•			1.69%	0.44%
Age of firm								
Less than 5 years	1.97%					-	1.98%	4.21%*
5-9 years	0.92%					-	1.13%	0.76%*
10-19 years	0.55%					-	0.61%	0.46%*
20 or more years	0.38%					-	0.35%	0.62%
Unknown	0.22%*	•					10.14% *	0.22%*
Multi/single status								
2 or more locations	0.38%					-	0.98%	0.38%
1 location only	0.36%						0.38%	0.80%
Percent full-time employees								
Less than 25%	0.89%	-	-	-			1.52%	0.85%*
25-49 %	0.62%						1.55%	0.40%
50-74 %	0.53%					-	0.94%	0.20%
75% or more	0.29%	•	·	·	٠	•	0.42%	0.53%
Union presence								
No union employees	0.27%	-	-	-			0.41%	0.12%
Has union employees	1.99%					-	2.31%	2.09%
Unknown	0.39%	•			•	•	3.77%*	0.30%*
Percent low wage employees								
50% or more low wage	0.42%	-					0.81%	0.29%
Less than 50% low wage	0.25%						0.45%	0.50%

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.

<sup>\*</sup> Figure does not meet standard of reliability or precision.

<sup>.</sup> Data suppressed due to high standard errors or no reported values in cell.

<sup>\*\*</sup> 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.