

Table I.A.2.c.(2)(2004) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family 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	13.8%	22.2%	18.3%	11.2%	4.8%	4.6%	20.1%	5.2%
Industry group **								
Agric., fish., forest.	20.2%	21.3%	19.2% *	30.6% *	11.6% *	0.6% *	22.0%	10.8% *
Mining and manufacturing	14.5%	26.2%	12.2%	11.2%	8.3% *	3.3%	19.0%	6.2%
Construction	22.8%	24.0%	24.3%	16.7%	12.0% *	25.1% *	23.3%	17.8%
Utilities and transp.	14.3%	14.3%	33.2%	12.8% *	14.0% *	9.1% *	19.4%	9.6% *
Wholesale trade	14.4%	29.2%	13.3% *	3.4% *	3.6% *	1.6% *	20.8%	2.3% *
Fin. svcs. and real estate	9.6%	16.0%	24.5%	9.0%	4.1% *	4.8% *	17.1%	4.7%
Retail trade	6.9%	19.6%	14.8%	7.6%	3.0% *	0.3% *	16.4%	1.2%
Professional services	17.4%	24.5%	16.5%	10.4%	4.3%	14.8%	21.4%	10.2%
Other services	13.7%	20.3%	19.9%	15.7%	4.2% *	2.1% *	19.7%	4.4%
Ownership								
For profit, incorporated	13.7%	23.3%	17.0%	12.0%	5.5%	5.0%	20.3%	5.7%
For profit, unincorporated	13.0%	17.7%	20.3%	5.7% *	3.3% *	2.3% *	17.4%	2.6%
Nonprofit	15.4%	25.5%	24.9%	11.0%	3.0% *	3.4% *	23.6%	4.2%
Age of firm								
Less than 5 years	18.2%	21.3%	17.8%	4.4% *	1.3% *	.	19.7%	1.5% *
5-9 years	18.8%	22.2%	22.9%	8.2%	4.6% *	2.1% *	21.4%	4.1% *
10-19 years	16.4%	21.8%	13.5%	9.9%	2.7% *	9.8% *	18.6%	6.8%
20 or more years	14.5%	22.7%	19.7%	12.8%	5.7%	7.3%	20.6%	7.2%
Unknown	1.8%	58.9% *	11.7% *	0.8% *	1.0% *	1.8%	5.6% *	1.8%
Multi/single status								
2 or more locations	5.9%	17.8% *	17.3%	10.1%	4.4%	4.6%	15.2%	4.7%
1 location only	19.8%	22.3%	18.5%	11.9%	7.7%	31.1%	20.5%	10.4%
Percent full-time employees								
Less than 25%	13.9%	22.6%	24.7%	17.7%	7.2% *	2.4% *	22.4%	5.7% *
25-49 %	10.2%	19.6%	21.5%	10.3%	3.4% *	1.7% *	19.0%	2.6% *
50-74 %	12.4%	22.5%	20.7%	10.1%	2.2% *	0.4% *	21.0%	1.7% *
75% or more	14.4%	22.3%	17.2%	10.9%	5.3%	6.3%	19.8%	6.3%
Union presence								
No union employees	13.2%	21.3%	16.6%	9.6%	3.7%	1.3%	18.9%	3.1%
Has union employees	27.5%	51.4%	48.0%	34.6%	20.1%	18.3%	48.9%	18.9%
Unknown	5.9%	31.5%	29.1% *	11.3% *	2.9% *	4.0%	26.3%	4.0%
Percent low wage employees								
50% or more low wage	9.1%	20.1%	18.9%	10.4%	3.4% *	0.7% *	18.6%	2.2%
Less than 50% low wage	15.4%	22.7%	18.1%	11.4%	5.6%	6.8%	20.4%	6.9%

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.c.(2)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family 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	0.26%	0.57%	1.40%	0.79%	0.51%	0.46%	0.51%	0.33%
Industry group **								
Agric., fish., forest.	2.55%	5.10%	6.57% *	12.99% *	11.91% *	1.48% *	3.54%	10.48% *
Mining and manufacturing	1.07%	3.11%	2.40%	3.34%	2.70% *	0.76%	1.05%	1.21%
Construction	2.02%	2.75%	4.61%	2.65%	4.59% *	10.00% *	2.13%	3.02%
Utilities and transp.	1.35%	2.83%	5.81%	4.64% *	7.12% *	3.50% *	2.93%	2.98% *
Wholesale trade	1.28%	2.42%	5.07% *	1.27% *	2.06% *	0.57% *	1.70%	0.93% *
Fin. svcs. and real estate	1.23%	1.69%	4.20%	1.95%	1.46% *	1.71% *	1.75%	1.31%
Retail trade	0.32%	1.88%	2.05%	1.97%	1.20% *	0.12% *	0.84%	0.33%
Professional services	0.66%	1.59%	1.69%	1.48%	0.91%	2.58%	0.98%	1.56%
Other services	0.90%	1.57%	2.64%	1.57%	1.48% *	0.75% *	1.58%	0.79%
Ownership								
For profit, incorporated	0.26%	0.50%	1.64%	0.55%	0.64%	0.55%	0.47%	0.44%
For profit, unincorporated	0.80%	1.37%	3.48%	1.89% *	1.18% *	0.97% *	1.05%	0.65%
Nonprofit	1.32%	3.08%	4.21%	2.86%	1.29% *	1.24% *	2.18%	0.98%
Age of firm								
Less than 5 years	2.00%	3.18%	3.91%	2.46% *	1.26% *	.	2.37%	0.89% *
5-9 years	1.46%	1.98%	3.52%	2.24%	2.96% *	1.44% *	1.72%	1.25% *
10-19 years	0.85%	0.99%	1.88%	1.75%	0.97% *	3.15% *	0.96%	1.49%
20 or more years	0.34%	0.94%	2.10%	1.22%	0.67%	0.99%	0.58%	0.64%
Unknown	0.35%	19.11% *	10.02% *	0.85% *	1.76% *	0.40%	10.56% *	0.36%
Multi/single status								
2 or more locations	0.42%	8.31% *	3.24%	1.02%	0.48%	0.49%	1.35%	0.39%
1 location only	0.52%	0.54%	1.57%	1.26%	1.48%	8.85%	0.58%	1.43%
Percent full-time employees								
Less than 25%	1.46%	2.97%	5.76%	3.55%	3.56% *	1.67% *	2.56%	2.03% *
25-49 %	1.60%	2.91%	3.63%	3.01%	1.80% *	0.70% *	2.32%	1.09% *
50-74 %	0.62%	1.92%	2.45%	2.60%	0.94% *	0.32% *	1.70%	0.58% *
75% or more	0.28%	0.79%	1.55%	0.62%	0.69%	0.74%	0.58%	0.56%
Union presence								
No union employees	0.43%	0.78%	1.23%	0.77%	0.55%	0.35%	0.62%	0.30%
Has union employees	1.67%	6.53%	9.10%	6.78%	5.65%	1.99%	4.28%	2.02%
Unknown	0.84%	8.45%	11.70% *	5.60% *	1.96% *	0.78%	7.07%	0.65%
Percent low wage employees								
50% or more low wage	0.57%	1.51%	2.13%	1.26%	1.24% *	0.32% *	1.39%	0.38%
Less than 50% low wage	0.29%	0.68%	1.52%	0.94%	0.87%	0.72%	0.58%	0.46%

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.

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