

Table I.B.2.b.(1)(2004) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance 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	53.7%	18.8%	13.2%	16.3%	35.8%	77.7%	15.7%	63.4%
Industry group **								
Agric., fish., forest.	56.1%	17.1%	4.8% *	1.4% *	64.7%	82.5%	9.3% *	69.1%
Mining and manufacturing	62.0%	8.0% *	9.1%	19.4%	49.7%	81.1%	13.0%	69.1%
Construction	28.4%	15.7%	21.5%	21.1%	38.6%	58.2%	19.0%	39.9%
Utilities and transp.	64.1%	18.2% *	17.9% *	9.3%	33.9%	80.8%	14.9%	70.3%
Wholesale trade	49.1%	8.9%	6.0% *	18.0%	47.8%	85.0%	10.7%	64.9%
Fin. svcs. and real estate	64.1%	30.6%	12.3% *	26.0%	36.4%	78.9%	23.0%	70.0%
Retail trade	52.5%	14.0% *	22.3%	13.4%	21.0%	76.7%	15.5%	61.9%
Professional services	52.0%	23.9%	8.0%	11.0%	28.2%	79.2%	15.3%	61.2%
Other services	43.8%	14.7%	15.3%	15.0%	27.7%	66.3%	15.0%	53.7%
Ownership								
For profit, incorporated	55.3%	18.0%	13.3%	16.4%	38.6%	78.7%	15.3%	65.6%
For profit, unincorporated	47.9%	22.2%	13.2%	16.4%	36.0%	76.6%	17.1%	60.0%
Nonprofit	50.1%	17.5%	12.7%	15.9%	27.0%	73.2%	15.7%	55.3%
Age of firm								
Less than 5 years	14.8%	12.7%	11.6% *	6.0% *	20.2% *	50.9%	10.2% *	22.6%
5-9 years	24.1%	11.3%	17.1%	14.2%	14.9%	53.8%	14.7%	32.5%
10-19 years	25.7%	21.5%	9.8%	16.6%	25.3%	59.6%	14.7%	35.6%
20 or more years	52.3%	20.7%	14.1%	17.2%	39.4%	77.4%	17.2%	60.7%
Unknown	79.8%	24.9% *	9.4% *	17.6% *	45.9%	81.1%	4.6% *	80.2%
Multi/single status								
2 or more locations	67.9%	37.9% *	10.7%	18.3%	38.7%	78.7%	16.3%	69.7%
1 location only	20.8%	18.3%	13.5%	15.5%	30.3%	49.2%	15.6%	28.5%
Percent full-time employees								
Less than 25%	33.6%	15.0%	29.1%	20.3%	7.2% *	49.6%	18.8%	37.4%
25-49 %	50.5%	31.9%	14.1% *	14.3% *	16.3%	74.7%	22.7%	56.8%
50-74 %	56.5%	19.2%	10.7%	13.4%	28.4%	81.9%	14.9%	67.0%
75% or more	53.9%	18.2%	13.2%	16.6%	38.0%	77.8%	15.4%	63.8%
Union presence								
No union employees	44.2%	17.8%	11.8%	14.0%	33.9%	74.7%	14.0%	55.6%
Has union employees	68.2%	42.7%	28.1% *	36.0%	47.1%	76.3%	38.2%	70.4%
Unknown	83.4%	15.0% *	22.7% *	21.9% *	38.2%	87.1%	20.3% *	84.5%
Percent low wage employees **								
50% or more low wage	54.3%	16.2%	10.8%	13.8%	31.4%	79.2%	14.5%	62.5%
Less than 50% low wage	53.6%	19.2%	13.6%	16.8%	36.9%	77.4%	15.9%	63.6%

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.B.2.b.(1)(2004) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance 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	0.92%	2.39%	1.24%	0.89%	1.61%	1.37%	1.05%	1.18%
Industry group **								
Agric., fish., forest.	6.70%	3.24%	3.34% *	2.54% *	15.96%	5.46%	2.98% *	8.46%
Mining and manufacturing	1.45%	2.73% *	2.26%	3.77%	2.64%	1.86%	2.74%	1.57%
Construction	1.94%	1.59%	5.34%	3.91%	5.46%	8.81%	2.52%	4.35%
Utilities and transp.	3.76%	6.70% *	7.07% *	2.79%	7.21%	5.33%	4.15%	4.53%
Wholesale trade	3.33%	2.36%	2.75% *	4.21%	6.08%	3.04%	1.59%	3.67%
Fin. svcs. and real estate	1.47%	6.92%	3.78% *	6.08%	5.30%	3.00%	3.88%	1.76%
Retail trade	1.84%	5.03% *	4.28%	2.47%	2.68%	2.68%	2.39%	2.25%
Professional services	1.69%	5.81%	0.98%	2.16%	2.18%	1.93%	2.90%	1.85%
Other services	2.97%	1.50%	2.24%	3.17%	4.66%	5.08%	1.19%	3.98%
Ownership								
For profit, incorporated	0.79%	2.93%	1.53%	1.07%	1.48%	1.18%	1.01%	0.95%
For profit, unincorporated	2.61%	4.05%	2.89%	3.92%	5.84%	3.25%	2.26%	3.26%
Nonprofit	2.05%	2.82%	3.55%	2.72%	2.99%	4.03%	1.61%	2.49%
Age of firm								
Less than 5 years	2.63%	1.78%	6.57% *	2.51% *	8.43% *	11.77%	3.16% *	5.69%
5-9 years	2.98%	2.11%	4.39%	3.63%	2.67%	7.50%	2.05%	4.17%
10-19 years	1.75%	4.69%	1.42%	3.14%	2.80%	4.37%	2.40%	2.08%
20 or more years	1.30%	3.25%	1.62%	1.62%	1.95%	1.92%	1.10%	1.63%
Unknown	1.73%	11.16% *	9.95% *	10.95% *	6.88%	1.73%	12.65% *	1.74%
Multi/single status								
2 or more locations	0.89%	11.60% *	2.54%	3.08%	1.26%	1.09%	2.67%	0.96%
1 location only	1.06%	2.51%	1.43%	1.31%	3.22%	9.01%	1.37%	2.22%
Percent full-time employees								
Less than 25%	5.13%	4.06%	7.59%	5.97%	3.54% *	10.47%	2.74%	6.79%
25-49 %	3.93%	7.25%	4.39% *	4.91% *	3.80%	6.34%	5.25%	4.99%
50-74 %	1.92%	4.65%	3.10%	3.39%	3.20%	1.42%	2.70%	2.30%
75% or more	0.88%	2.08%	1.49%	1.20%	1.80%	1.20%	0.93%	1.04%
Union presence								
No union employees	0.81%	2.60%	1.21%	1.22%	1.45%	1.50%	0.96%	0.92%
Has union employees	2.38%	6.76%	10.01% *	4.76%	5.40%	3.08%	4.27%	2.71%
Unknown	1.10%	9.58% *	7.08% *	13.31% *	6.70%	1.21%	7.54% *	1.05%
Percent low wage employees **								
50% or more low wage	1.64%	3.76%	2.29%	2.88%	2.03%	2.31%	1.69%	1.41%
Less than 50% low wage	1.16%	2.57%	1.35%	0.89%	2.00%	1.74%	1.22%	1.47%

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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