

Table I.A.2.a(2005) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	32.7%	12.3%	30.3%	79.4%	12.3%	61.1%
Industry group **						
Agric., fish., forest.	17.8%	15.2%	15.9%*	61.2%	15.5%	34.3%
Mining and manufacturing	27.3%	8.6%	44.1%	83.9%	8.1%	57.0%
Construction	18.2%	15.8%	33.3%	75.6%	15.6%	39.8%
Utilities and transp.	45.0%	12.1%	34.1%	85.3%	11.9%	73.7%
Wholesale trade	29.8%	12.0%	48.7%	83.1%	11.0%	62.2%
Fin. svcs. and real estate	47.2%	7.2%	29.8%	88.9%	7.0%	73.5%
Retail trade	46.6%	11.2%	24.5%	82.4%	11.2%	70.1%
Professional services	24.7%	12.5%	26.4%	70.7%	12.8%	48.6%
Other services	28.4%	13.8%	26.9%	67.5%	14.0%	50.6%
Ownership						
For profit, incorporated	35.8%	12.0%	32.5%	81.4%	12.0%	65.2%
For profit, unincorporated	25.2%	12.3%	27.4%	78.7%	11.9%	59.4%
Nonprofit	21.1%	14.4%	25.0%	45.7%	15.3%	28.8%
Age of firm						
Less than 5 years	12.6%	10.6%	43.8%	43.1%	10.6%	33.6%
5-9 years	15.1%	12.6%	21.1%*	64.2%	12.7%	32.1%
10-19 years	15.1%	11.6%	25.2%	59.4%	11.7%	31.0%
20 or more years	33.1%	12.8%	30.2%	81.8%	12.8%	58.0%
Unknown	76.6%	10.5%*	42.7%	79.3%	13.5%*	77.1%
Multi/single status						
2 or more locations	60.2%	12.6%	31.6%	79.7%	12.7%	65.4%
1 location only	12.6%	12.2%	23.2%	43.8%	12.2%	17.5%
Percent full-time employees						
Less than 25%	30.5%	15.4%	23.1%*	66.6%	14.1%	50.3%
25-49 %	34.7%	10.0%	24.5%	78.4%	10.5%	60.6%
50-74 %	32.6%	13.6%	26.2%	78.6%	14.0%	60.6%
75% or more	32.7%	12.0%	32.2%	80.4%	12.0%	61.9%
Union presence						
No union employees	26.7%	11.3%	29.2%	74.6%	11.4%	53.7%
Has union employees	66.0%	28.6%	41.8%	91.2%	28.6%	81.7%
Unknown	74.8%	19.7%	34.0%	86.0%	20.1%	83.0%
Percent low wage employees						
50% or more low wage	37.7%	12.7%	27.6%	73.4%	13.2%	57.6%
Less than 50% low wage	31.3%	12.2%	31.4%	82.0%	12.1%	62.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.50%	1.27%	0.60%	0.50%	0.49%
Industry group **						
Agric., fish., forest.	3.22%	2.83%	10.19%*	14.71%	3.04%	9.55%
Mining and manufacturing	1.70%	1.35%	5.53%	3.04%	1.36%	3.09%
Construction	1.44%	1.23%	8.48%	7.32%	1.19%	4.86%
Utilities and transp.	2.27%	2.63%	9.18%	2.95%	2.20%	2.83%
Wholesale trade	1.55%	1.70%	5.86%	1.83%	1.58%	1.99%
Fin. svcs. and real estate	0.83%	1.19%	1.93%	0.89%	1.30%	1.22%
Retail trade	1.11%	1.03%	2.96%	1.57%	0.97%	1.40%
Professional services	0.75%	1.04%	2.54%	1.85%	1.13%	0.96%
Other services	0.46%	0.93%	4.50%	2.00%	1.01%	1.77%
Ownership						
For profit, incorporated	0.44%	0.43%	1.43%	0.82%	0.44%	0.66%
For profit, unincorporated	0.89%	1.03%	4.74%	1.97%	0.96%	1.40%
Nonprofit	1.29%	1.18%	2.50%	3.17%	1.44%	1.93%
Age of firm						
Less than 5 years	1.58%	1.57%	10.44%	11.30%	1.62%	4.91%
5-9 years	1.10%	1.32%	7.09%*	7.60%	1.29%	3.74%
10-19 years	1.05%	1.12%	4.14%	4.83%	1.14%	2.63%
20 or more years	0.70%	0.64%	1.57%	0.82%	0.60%	0.85%
Unknown	0.94%	3.55%*	6.77%	0.71%	9.84%*	0.90%
Multi/single status						
2 or more locations	0.48%	1.07%	1.59%	0.60%	1.81%	0.46%
1 location only	0.62%	0.61%	1.91%	6.71%	0.59%	1.66%
Percent full-time employees						
Less than 25%	3.01%	2.88%	7.70%*	4.96%	3.11%	4.70%
25-49 %	2.05%	1.37%	5.97%	3.48%	1.46%	3.07%
50-74 %	1.60%	1.33%	3.00%	1.93%	1.50%	2.26%
75% or more	0.54%	0.52%	1.46%	0.72%	0.52%	0.72%
Union presence						
No union employees	0.59%	0.50%	1.40%	0.99%	0.55%	0.72%
Has union employees	1.51%	2.73%	5.30%	1.04%	2.90%	1.07%
Unknown	2.06%	4.64%	9.65%	1.03%	4.90%	1.17%
Percent low wage employees						
50% or more low wage	0.96%	0.89%	2.71%	1.65%	1.00%	1.32%
Less than 50% low wage	0.44%	0.47%	1.55%	0.67%	0.45%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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