Table I.A.2.b.(1)(2005) 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, 2005

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 12.5\% | 20.1\% | 16.1\% | 11.7\% | 6.7\% | 2.4\% | 18.1\% | 4.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 14.8\% | 13.6\%* | 17.4\%* | 16.1\%* | 35.7\%* | . | 15.0\%* | 12.9\%* |
| Mining and manufacturing | 11.0\% | 22.8\% | 9.7\% | 7.9\% | 5.2\%* | 1.9\% | 15.6\% | 3.9\% |
| Construction | 20.3\% | 24.0\% | 19.2\% | 11.7\%* | 14.5\%* | 0.4\%* | 21.3\% | 12.2\% |
| Utilities and transp. | 8.4\% | 13.3\%* | 8.9\%* | 9.1\%* | 7.4\%* | 5.1\%* | 10.6\%* | 6.5\% |
| Wholesale trade | 14.5\% | 23.5\% | 16.2\%* | 14.5\% | 2.0\%* | 1.2\%* | 20.4\% | 4.2\% |
| Fin. svs. and real estate | 8.4\% | 18.4\% | 14.0\% | 9.2\%* | 5.4\%* | 1.6\% | 17.1\% | 2.7\% |
| Retail trade | 9.3\% | 21.9\% | 15.2\% | 8.9\% | 3.4\% | 2.7\% | 18.0\% | 3.4\% |
| Professional services | 13.5\% | 17.4\% | 16.8\% | 12.0\% | 10.1\% | 3.2\% | 16.6\% | 7.3\% |
| Other services | 13.9\% | 21.3\% | 18.2\% | 14.0\% | 6.8\% | 2.3\%* | 19.6\% | 5.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 10.9\% | 19.4\% | 15.0\% | 9.9\% | 4.4\% | 2.0\% | 16.8\% | 3.6\% |
| For profit, unincorporated | 15.8\% | 21.3\% | 17.9\% | 11.2\% | 6.9\% | 2.2\% | 20.4\% | 4.0\% |
| Nonprofit | 19.1\% | 21.5\% | 22.8\% | 21.7\% | 14.3\% | 12.9\% | 22.6\% | 14.5\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 16.3\% | 17.7\% | 16.1\% | 10.6\%* | 10.4\%* | 3.4\%* | 16.8\% | 11.4\% |
| 5-9 years | 17.3\% | 20.8\% | 13.4\% | 10.7\%* | 11.0\%* | 3.7\%* | 18.6\% | 7.8\% |
| 10-19 years | 16.4\% | 21.3\% | 15.5\% | 9.1\% | 4.5\%* | 2.9\%* | 18.9\% | 4.8\% |
| 20 or more years | 12.4\% | 19.7\% | 17.1\% | 12.6\% | 7.3\% | 2.6\% | 17.8\% | 5.8\% |
| Unknown | 2.4\% | . |  | 14.9\%* | 2.9\%* | 2.2\% | 14.8\%* | 2.3\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 4.9\% | 19.2\% | 11.9\% | 11.5\% | 6.1\% | 2.4\% | 12.7\% | 4.1\% |
| 1 location only | 18.0\% | 20.1\% | 16.6\% | 11.8\% | 10.6\% | 1.2\%* | 18.5\% | 11.0\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 11.6\% | 17.3\% | 21.3\%* | 14.6\% | 6.5\%* | 0.7\%* | 17.2\% | 4.8\% |
| 25-49 \% | 13.2\% | 25.9\% | 17.4\% | 11.8\% | 4.6\%* | 3.2\%* | 20.7\% | 5.1\% |
| 50-74 \% | 12.7\% | 19.8\% | 16.7\% | 10.8\% | 6.6\% | 2.6\% | 18.5\% | 4.1\% |
| $75 \%$ or more | 12.4\% | 19.9\% | 15.7\% | 11.6\% | 7.0\% | 2.4\% | 17.8\% | 4.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 13.3\% | 20.3\% | 16.0\% | 11.4\% | 6.2\% | 1.6\% | 18.2\% | 4.6\% |
| Has union employees | 9.4\% | 13.9\% | 19.4\% | 14.5\%* | 12.7\% | 5.1\% | 15.7\% | 6.7\% |
| Unknown | 4.9\% | 20.6\%* | 11.8\%* | 14.4\%* | 7.2\%* | 2.5\%* | 17.6\% | 2.9\%* |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 9.9\% | 20.1\% | 14.0\% | 11.2\% | 4.7\% | 2.7\% | 16.9\% | 4.2\% |
| Less than $50 \%$ low wage | 13.2\% | 20.1\% | 16.6\% | 11.8\% | 7.6\% | 2.3\% | 18.3\% | 4.9\% |

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.
. 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)(2005) 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, 2005

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.30\% | 0.79\% | 0.72\% | 0.69\% | 1.08\% | 0.35\% | 0.48\% | 0.28\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.17\% | 4.20\%* | 6.30\% * | 9.88\%* | 14.33\% * |  | 4.63\%* | 4.20\% * |
| Mining and manufacturing | 0.78\% | 2.47\% | 2.66\% | 1.77\% | 2.03\%* | 0.56\% | 1.29\% | 0.94\% |
| Construction | 1.98\% | 3.27\% | 2.34\% | 3.60\%* | 5.41\%* | 0.67\%* | 2.11\% | 2.60\% |
| Utilities and transp. | 2.10\% | 5.94\%* | 3.60\%* | 2.93\%* | 6.46\%* | 2.15\%* | 3.70\%* | 1.89\% |
| Wholesale trade | 1.82\% | 3.04\% | 4.87\%* | 3.10\% | 0.64\% * | 0.71\%* | 2.77\% | 0.78\% |
| Fin. svs. and real estate | 0.86\% | 2.48\% | 4.12\% | 3.61\%* | 2.24\%* | 0.46\% | 2.43\% | 0.61\% |
| Retail trade | 0.89\% | 1.84\% | 2.59\% | 2.33\% | 0.90\% | 0.77\% | 1.65\% | 0.68\% |
| Professional services | 0.52\% | 0.54\% | 1.51\% | 1.62\% | 2.31\% | 0.76\% | 0.53\% | 0.94\% |
| Other services | 1.05\% | 2.94\% | 2.52\% | 1.96\% | 1.77\% | 0.76\%* | 1.75\% | 0.43\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.38\% | 1.01\% | 0.92\% | 0.79\% | 0.80\% | 0.33\% | 0.59\% | 0.27\% |
| For profit, unincorporated | 0.79\% | 1.31\% | 2.69\% | 3.15\% | 1.43\% | 0.59\% | 1.10\% | 0.62\% |
| Nonprofit | 1.26\% | 2.79\% | 4.19\% | 3.89\% | 2.65\% | 2.67\% | 2.42\% | 1.14\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.92\% | 2.49\% | 3.89\% | 3.43\%* | 5.58\% * | 3.21\%* | 2.06\% | 3.13\% |
| 5-9 years | 0.84\% | 1.65\% | 1.88\% | 4.15\%* | 3.68\%* | 3.37\%* | 0.96\% | 2.30\% |
| 10-19 years | 1.01\% | 1.39\% | 1.35\% | 1.83\% | 1.53\%* | 1.59\%* | 1.05\% | 1.04\% |
| 20 or more years | 0.49\% | 1.36\% | 1.35\% | 0.60\% | 1.10\% | 0.58\% | 0.80\% | 0.49\% |
| Unknown | 0.44\% |  |  | 7.37\%* | 1.56\%* | 0.49\% | 8.43\%* | 0.49\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.26\% | 4.44\% | 1.80\% | 1.16\% | 1.19\% | 0.35\% | 1.24\% | 0.29\% |
| 1 location only | 0.47\% | 0.80\% | 0.85\% | 1.14\% | 1.46\% | 1.18\%* | 0.48\% | 0.99\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.07\% | 3.53\% | 9.98\%* | 4.09\% | 4.46\%* | 0.47\%* | 1.43\% | 1.24\% |
| 25-49 \% | 1.48\% | 3.80\% | 4.68\% | 3.27\% | 2.29\%* | 1.39\%* | 2.87\% | 0.96\% |
| 50-74 \% | 0.93\% | 1.91\% | 2.43\% | 2.34\% | 1.68\% | 0.63\% | 1.49\% | 0.77\% |
| 75\% or more | 0.32\% | 0.79\% | 0.74\% | 0.91\% | 1.20\% | 0.38\% | 0.53\% | 0.30\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.36\% | 0.75\% | 0.74\% | 0.65\% | 1.18\% | 0.24\% | 0.53\% | 0.35\% |
| Has union employees | 0.80\% | 3.05\% | 4.57\% | 5.05\%* | 1.87\% | 1.24\% | 1.93\% | 0.90\% |
| Unknown | 0.90\% | 7.06\%* | 8.34\%* | 6.26\%* | 3.15\% * | 0.88\%* | 4.17\% | 1.02\%* |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.86\% | 2.44\% | 2.52\% | 1.68\% | 0.87\% | 0.59\% | 1.54\% | 0.63\% |
| Less than $50 \%$ low wage | 0.27\% | 0.75\% | 0.58\% | 0.94\% | 1.33\% | 0.36\% | 0.35\% | 0.40\% |

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.

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.

