Table I.A.2.b.(2)(2005) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ 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 | 22.9\% | 35.8\% | 29.9\% | 21.6\% | 12.4\% | 5.7\% | 32.9\% | 9.1\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 34.5\% | 40.3\% | 26.1\%* | 33.2\% | 13.6\%* | 1.1\%* | 35.9\% | 24.6\%* |
| Mining and manufacturing | 23.7\% | 30.5\% | 32.6\% | 21.0\% | 18.5\% | 8.6\% | 30.1\% | 13.7\% |
| Construction | 31.5\% | 34.3\% | 27.9\% | 27.2\% | 34.5\% | 16.9\%* | 32.2\% | 25.0\% |
| Utilities and transp. | 17.3\% | 28.1\% | 27.1\% | 20.1\% | 11.3\%* | 7.6\% | 27.1\% | 8.8\% |
| Wholesale trade | 25.9\% | 42.1\% | 28.2\% | 19.9\% | 10.1\% | 3.8\%* | 36.2\% | 8.1\% |
| Fin. svs. and real estate | 20.6\% | 39.9\% | 34.1\% | 27.2\% | 13.5\% | 6.6\% | 37.9\% | 9.3\% |
| Retail trade | 12.5\% | 29.1\% | 19.9\% | 16.8\% | 8.1\% | 2.2\% | 24.9\% | 4.3\% |
| Professional services | 29.9\% | 39.7\% | 37.0\% | 25.3\% | 13.1\% | 11.8\% | 37.9\% | 13.9\% |
| Other services | 20.1\% | 30.8\% | 28.7\% | 16.9\% | 10.2\% | 4.0\%* | 28.4\% | 7.3\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 21.6\% | 36.0\% | 29.0\% | 20.5\% | 11.9\% | 5.6\% | 32.3\% | 8.4\% |
| For profit, unincorporated | 26.0\% | 33.6\% | 26.9\% | 23.6\% | 12.9\% | 6.8\% | 32.2\% | 10.0\% |
| Nonprofit | 27.8\% | 40.6\% | 40.8\% | 25.8\% | 13.5\% | 5.8\% | 38.6\% | 13.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 30.0\% | 35.9\% | 18.1\% | 16.1\%* | 10.0\%* | 3.3\%* | 32.1\% | 8.4\% |
| 5-9 years | 29.2\% | 33.1\% | 30.2\% | 21.9\% | 10.7\%* | 2.5\%* | 31.6\% | 12.1\% |
| 10-19 years | 30.8\% | 37.3\% | 32.0\% | 23.0\% | 10.7\%* | 3.4\%* | 34.6\% | 13.0\% |
| 20 or more years | 22.4\% | 35.8\% | 30.3\% | 21.5\% | 12.7\% | 6.0\% | 32.5\% | 10.0\% |
| Unknown | 6.5\% |  | 18.3\%* | 20.4\%* | 13.6\% | 5.6\% | 13.7\%* | 6.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 9.9\% | 31.1\% | 33.4\% | 17.8\% | 12.1\% | 5.6\% | 26.7\% | 8.1\% |
| 1 location only | 32.4\% | 35.8\% | 29.5\% | 24.3\% | 14.1\% | 19.3\%* | 33.4\% | 19.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 21.6\% | 39.4\% | 26.3\% | 23.5\% | 5.9\%* | 2.7\%* | 35.8\% | 4.4\%* |
| 25-49 \% | 19.9\% | 39.1\% | 27.9\% | 18.7\% | 14.0\% | 1.1\%* | 32.1\% | 6.9\% |
| 50-74 \% | 22.2\% | 35.7\% | 30.3\% | 16.8\% | 11.6\% | 2.7\%* | 32.4\% | 6.7\% |
| 75\% or more | 23.4\% | 35.4\% | 30.2\% | 22.4\% | 12.8\% | 7.0\% | 32.8\% | 10.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 23.8\% | 35.5\% | 29.6\% | 20.9\% | 11.5\% | 3.5\% | 32.6\% | 8.3\% |
| Has union employees | 21.5\% | 40.9\% | 32.3\% | 33.5\% | 20.0\% | 12.7\% | 37.2\% | 14.9\% |
| Unknown | 10.7\% | 41.0\% | 41.7\%* | 15.8\%* | 18.3\% | 5.8\% | 36.0\% | 6.9\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 16.2\% | 37.3\% | 23.9\% | 17.4\% | 7.4\% | 1.3\%* | 30.7\% | 4.5\% |
| Less than $50 \%$ low wage | 24.9\% | 35.5\% | 31.3\% | 23.0\% | 14.6\% | 7.6\% | 33.3\% | 11.1\% |

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.(2)(2005) 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 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 | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.57\% | 0.98\% | 1.85\% | 1.39\% | 1.00\% | 0.47\% | 0.95\% | 0.43\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.77\% | 3.01\% | 11.62\%* | 9.24\% | 5.41\%* | 4.67\%* | 3.20\% | 9.53\%* |
| Mining and manufacturing | 1.70\% | 2.55\% | 3.67\% | 4.45\% | 2.62\% | 0.91\% | 2.57\% | 1.83\% |
| Construction | 1.46\% | 1.84\% | 3.45\% | 4.30\% | 6.63\% | 5.63\%* | 1.56\% | 3.64\% |
| Utilities and transp. | 2.86\% | 4.91\% | 5.99\% | 5.37\% | 4.01\%* | 2.01\% | 4.08\% | 2.04\% |
| Wholesale trade | 1.67\% | 3.16\% | 3.47\% | 2.36\% | 2.73\% | 1.18\%* | 2.39\% | 1.78\% |
| Fin. svs. and real estate | 1.29\% | 3.26\% | 5.59\% | 3.89\% | 2.53\% | 1.11\% | 2.31\% | 0.91\% |
| Retail trade | 1.05\% | 2.65\% | 3.36\% | 3.23\% | 1.59\% | 0.54\% | 2.39\% | 0.57\% |
| Professional services | 0.85\% | 1.52\% | 3.67\% | 1.55\% | 2.32\% | 1.37\% | 1.44\% | 1.11\% |
| Other services | 0.78\% | 1.30\% | 2.44\% | 3.61\% | 2.39\% | 1.37\%* | 1.19\% | 0.96\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.63\% | 1.04\% | 2.00\% | 1.62\% | 0.94\% | 0.59\% | 1.06\% | 0.39\% |
| For profit, unincorporated | 1.73\% | 2.86\% | 4.11\% | 4.98\% | 2.89\% | 1.56\% | 2.07\% | 1.42\% |
| Nonprofit | 1.98\% | 2.83\% | 4.80\% | 3.65\% | 2.15\% | 1.37\% | 2.55\% | 1.78\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.71\% | 2.13\% | 3.82\% | 5.28\%* | 9.68\%* | 1.74\%* | 1.82\% | 2.12\% |
| 5-9 years | 2.01\% | 2.66\% | 2.68\% | 3.24\% | 3.42\%* | 2.00\%* | 2.30\% | 2.22\% |
| 10-19 years | 1.12\% | 1.32\% | 3.42\% | 3.47\% | 3.48\%* | 1.63\%* | 1.38\% | 2.45\% |
| 20 or more years | 0.67\% | 1.15\% | 1.73\% | 2.16\% | 0.99\% | 0.82\% | 1.04\% | 0.63\% |
| Unknown | 0.54\% |  | 8.44\%* | 6.34\%* | 3.01\% | 0.41\% | 4.87\%* | 0.53\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.52\% | 8.34\% | 5.75\% | 1.40\% | 1.03\% | 0.43\% | 3.14\% | 0.37\% |
| 1 location only | 0.79\% | 0.96\% | 1.72\% | 1.95\% | 1.68\% | 8.28\%* | 0.84\% | 1.71\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.27\% | 5.88\% | 6.93\% | 6.05\% | 2.10\%* | 2.62\%* | 4.17\% | 1.39\% * |
| 25-49 \% | 1.25\% | 4.39\% | 4.04\% | 5.10\% | 3.25\% | 0.67\%* | 1.85\% | 1.32\% |
| 50-74 \% | 0.85\% | 1.71\% | 3.92\% | 1.89\% | 2.30\% | 0.83\%* | 1.37\% | 1.10\% |
| 75\% or more | 0.67\% | 0.98\% | 1.74\% | 1.54\% | 1.04\% | 0.59\% | 1.02\% | 0.56\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.69\% | 1.09\% | 1.67\% | 1.37\% | 1.12\% | 0.30\% | 0.94\% | 0.48\% |
| Has union employees | 1.35\% | 5.43\% | 6.00\% | 4.45\% | 2.63\% | 1.59\% | 3.57\% | 1.39\% |
| Unknown | 0.98\% | 10.25\% | 12.67\%* | 10.77\%* | 4.24\% | 0.65\% | 8.42\% | 0.81\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.80\% | 2.98\% | 3.00\% | 3.60\% | 1.39\% | 0.42\%* | 1.92\% | 0.57\% |
| Less than 50\% low wage | 0.59\% | 1.01\% | 1.81\% | 1.55\% | 1.10\% | 0.61\% | 0.95\% | 0.47\% |

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.

