Table I.A.2.c.(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 family 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 | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 12.8\% | 21.5\% | 17.4\% | 8.4\% | 4.3\% | 3.6\% | 19.0\% | 4.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 19.6\% | 25.2\% | 12.9\%* | 11.9\%* | 9.7\%* | . | 19.9\% | 17.6\%* |
| Mining and manufacturing | 13.2\% | 20.5\% | 17.5\% | 8.6\% | 8.3\% | 5.7\% | 17.3\% | 7.0\% |
| Construction | 22.7\% | 24.7\% | 21.1\% | 17.7\% | 23.0\% | 17.9\%* | 23.2\% | 19.0\% |
| Utilities and transp. | 8.2\% | 14.5\% | 8.8\%* | 4.5\%* | 4.5\%* | 6.0\% | 11.2\% | 5.6\% |
| Wholesale trade | 13.9\% | 24.6\% | 11.2\% | 11.6\% | 2.5\%* | 2.5\%* | 19.6\% | 4.2\% |
| Fin. svs. and real estate | 11.3\% | 24.4\% | 22.6\% | 10.5\% | 3.4\%* | 3.3\%* | 23.3\% | 3.4\% |
| Retail trade | 6.7\% | 17.9\% | 12.4\% | 3.4\%* | 2.1\%* | 1.3\% | 14.3\% | 1.7\% |
| Professional services | 15.7\% | 22.5\% | 18.0\% | 7.5\% | 4.1\% | 8.9\% | 20.3\% | 6.4\% |
| Other services | 11.3\% | 17.8\% | 19.9\% | 6.7\% | 4.2\%* | 1.7\%* | 16.5\% | 3.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 12.5\% | 22.3\% | 17.5\% | 8.4\% | 4.9\% | 3.4\% | 19.3\% | 4.2\% |
| For profit, unincorporated | 14.3\% | 18.8\% | 15.0\% | 11.2\% | 2.5\%* | 5.6\%* | 17.9\% | 4.9\% |
| Nonprofit | 12.4\% | 23.2\% | 19.3\% | 6.3\% | 3.4\% | 1.3\%* | 18.9\% | 3.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 15.6\% | 18.2\% | 12.0\%* | 7.7\%* | 5.6\%* |  | 16.7\% | 3.4\%* |
| 5-9 years | 18.0\% | 22.6\% | 15.3\% | 8.5\%* | 2.6\%* | 1.8\%* | 19.9\% | 4.8\%* |
| 10-19 years | 17.7\% | 23.2\% | 17.7\% | 8.7\% | 3.7\%* | 1.4\%* | 20.6\% | 4.6\% |
| 20 or more years | 12.4\% | 20.9\% | 18.3\% | 8.4\% | 4.7\% | 4.9\% | 18.3\% | 5.2\% |
| Unknown | 2.6\% |  | 18.3\%* | 5.1\%* | 2.9\%* | 2.4\% | 5.9\%* | 2.5\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 4.5\% | 24.2\% | 15.4\% | 5.2\% | 3.9\% | 3.5\% | 12.1\% | 3.7\% |
| 1 location only | 18.9\% | 21.5\% | 17.6\% | 10.7\% | 7.1\% | 16.5\%* | 19.5\% | 10.1\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 9.6\% | 18.8\% | 19.0\%* | 7.2\%* | 0.5\%* | 0.0\%* | 16.4\% | 1.4\% |
| 25-49 \% | 9.4\% | 18.7\% | 15.7\% | 7.6\%* | 3.0\%* | 1.0\%* | 16.0\% | 2.4\%* |
| 50-74 \% | 13.1\% | 21.0\% | 21.0\% | 5.8\%* | 5.6\%* | 1.8\%* | 19.6\% | 3.1\%* |
| 75\% or more | 13.3\% | 22.0\% | 16.8\% | 8.9\% | 4.5\% | 4.4\% | 19.2\% | 4.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 12.6\% | 20.8\% | 16.5\% | 7.0\% | 3.5\% | 1.4\% | 18.2\% | 2.8\% |
| Has union employees | 18.8\% | 38.9\% | 30.8\% | 25.2\% | 15.0\% | 10.8\% | 35.2\% | 11.9\% |
| Unknown | 5.7\% | 23.4\%* | 17.1\%* | 16.4\%* | 1.7\%* | 3.4\% | 20.3\%* | 3.5\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 7.2\% | 19.4\% | 11.9\% | 3.6\% | 1.5\%* | 0.4\%* | 14.7\% | 1.1\% |
| Less than $50 \%$ low wage | 14.4\% | 21.9\% | 18.6\% | 9.9\% | 5.6\% | 4.9\% | 19.9\% | 5.6\% |

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.c.(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 family coverage by firm size and selected characteristics: United States, 2005

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 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 | 0.31\% | 0.74\% | 0.71\% | 0.73\% | 0.54\% | 0.52\% | 0.62\% | 0.41\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.96\% | 4.32\% | 10.47\%* | 8.61\%* | 4.63\%* | . | 4.37\% | 8.69\% * |
| Mining and manufacturing | 1.51\% | 3.65\% | 3.66\% | 1.95\% | 1.30\% | 1.08\% | 2.54\% | 1.32\% |
| Construction | 1.73\% | 2.06\% | 2.56\% | 3.12\% | 4.24\% | 5.95\%* | 1.84\% | 2.65\% |
| Utilities and transp. | 1.51\% | 3.54\% | 6.41\%* | 2.60\%* | 2.17\%* | 1.34\% | 2.53\% | 1.15\% |
| Wholesale trade | 1.59\% | 2.61\% | 3.12\% | 2.59\% | 0.86\%* | 1.26\%* | 2.14\% | 0.96\% |
| Fin. svs. and real estate | 1.08\% | 2.63\% | 4.30\% | 3.12\% | 1.77\%* | 1.01\%* | 1.86\% | 0.88\% |
| Retail trade | 0.73\% | 1.64\% | 3.71\% | 1.30\%* | 1.08\%* | 0.31\% | 1.83\% | 0.29\% |
| Professional services | 0.64\% | 1.39\% | 2.24\% | 1.31\% | 0.91\% | 1.43\% | 1.05\% | 0.60\% |
| Other services | 0.71\% | 1.54\% | 2.16\% | 0.84\% | 1.30\%* | 0.93\%* | 1.01\% | 0.80\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.35\% | 0.88\% | 0.94\% | 0.79\% | 0.76\% | 0.49\% | 0.76\% | 0.39\% |
| For profit, unincorporated | 1.27\% | 1.74\% | 2.31\% | 3.23\% | 1.09\%* | 1.86\%* | 1.42\% | 1.44\% |
| Nonprofit | 1.30\% | 2.40\% | 5.09\% | 1.18\% | 0.70\% | 0.58\%* | 2.20\% | 0.78\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.37\% | 3.08\% | 3.86\% * | 4.82\%* | 7.95\%* |  | 2.47\% | 2.95\% * |
| 5-9 years | 1.24\% | 1.84\% | 2.42\% | 3.15\%* | 1.76\%* | 1.81\%* | 1.52\% | 1.97\%* |
| 10-19 years | 0.82\% | 1.07\% | 2.15\% | 1.31\% | 1.45\%* | 1.12\%* | 1.03\% | 1.10\% |
| 20 or more years | 0.33\% | 0.91\% | 0.88\% | 1.00\% | 0.72\% | 0.55\% | 0.62\% | 0.44\% |
| Unknown | 0.62\% |  | 8.44\%* | 2.34\%* | 1.63\%* | 0.64\% | 3.25\%* | 0.63\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.44\% | 5.40\% | 3.82\% | 0.39\% | 0.61\% | 0.51\% | 1.50\% | 0.41\% |
| 1 location only | 0.58\% | 0.70\% | 0.86\% | 1.06\% | 1.10\% | 8.66\%* | 0.62\% | 1.36\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.66\% | 4.61\% | 7.56\%* | 2.71\%* | 0.49\% * | 0.02\%* | 3.78\% | 0.36\% |
| 25-49 \% | 0.61\% | 3.11\% | 4.46\% | 3.05\%* | 1.17\%* | 0.68\%* | 1.54\% | 0.84\%* |
| 50-74 \% | 0.72\% | 1.86\% | 2.10\% | 1.88\%* | 1.92\%* | 0.95\%* | 1.11\% | 0.96\%* |
| 75\% or more | 0.41\% | 0.88\% | 0.71\% | 0.96\% | 0.72\% | 0.72\% | 0.73\% | 0.52\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.43\% | 0.74\% | 0.91\% | 0.88\% | 0.39\% | 0.35\% | 0.60\% | 0.37\% |
| Has union employees | 1.36\% | 4.08\% | 6.19\% | 4.95\% | 3.72\% | 1.72\% | 3.27\% | 1.57\% |
| Unknown | 0.88\% | 8.43\% * | 6.20\% * | 10.08\%* | 2.06\% * | 0.88\% | 7.10\%* | 0.78\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.81\% | 2.89\% | 1.94\% | 0.71\% | 0.78\%* | 0.16\%* | 1.90\% | 0.31\% |
| Less than $50 \%$ low wage | 0.37\% | 0.85\% | 0.60\% | 0.95\% | 0.74\% | 0.67\% | 0.63\% | 0.52\% |

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.

