

Table I.A.2.e(2005) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2005

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	30.5%	13.8%	89.7%	34.6%	68.5%	12.5%	12.7%	74.6%
Firm size								
Less than 50 employees	11.5%	16.5%	85.2%	32.6%	56.4%	1.7%	2.8%	67.0%
50+ employees	56.8%	10.1%	96.0%	37.4%	85.2%	27.5%	26.5%	85.1%
Less than 10 employees	8.0%	18.3%	82.7%	31.7%	53.7%	1.6%	2.3%	56.9%
10-24 employees	14.5%	13.6%	89.0%	34.0%	60.3%	1.3%	3.1%	82.9%
25-99 employees	25.6%	12.8%	90.8%	36.1%	63.6%	2.9%	5.0%	88.2%
100-999 employees	38.1%	10.5%	94.3%	29.9%	77.3%	9.8%	10.1%	91.5%
1000+ employees	70.9%	9.5%	97.7%	40.7%	93.0%	40.5%	38.1%	81.5%
Industry group **								
Agric., fish., forest.	6.1%*	24.3%	76.8%	22.7%	55.4%	4.4%*	5.5%*	45.0%
Mining and manufacturing	24.9%	11.3%	91.7%	30.4%	69.5%	9.4%	11.1%	85.3%
Construction	14.8%	15.1%	86.7%	35.7%	55.0%	2.8%	3.6%	72.6%
Utilities and transp.	38.8%	15.0%	93.6%	29.8%	77.0%	29.7%	29.5%	77.5%
Wholesale trade	25.8%	9.8%	92.5%	32.0%	69.4%	10.6%	11.3%	72.7%
Fin. svcs. and real estate	43.5%	12.1%	91.4%	36.5%	76.9%	29.2%	27.0%	74.9%
Retail trade	40.1%	13.6%	91.4%	36.0%	74.3%	15.8%	17.7%	84.1%
Professional services	27.7%	14.2%	88.6%	34.4%	67.9%	8.8%	8.6%	69.0%
Other services	26.8%	15.5%	88.5%	35.6%	63.0%	6.3%	6.5%	73.5%
Ownership								
For profit, incorporated	33.2%	13.8%	90.1%	34.6%	70.1%	13.9%	14.5%	76.8%
For profit, unincorporated	20.2%	15.0%	87.5%	33.1%	63.1%	8.7%	6.7%	68.4%
Nonprofit	27.1%	12.0%	90.7%	37.8%	65.0%	8.1%	8.8%	67.5%
Age of firm								
Less than 5 years	13.8%	15.0%	86.6%	35.0%	56.2%	1.0%*	1.8%*	65.3%
5-9 years	12.8%	16.1%	86.5%	33.0%	57.5%	0.9%	1.7%	65.3%
10-19 years	14.1%	13.9%	88.1%	32.6%	59.9%	2.7%	2.7%	70.9%
20 or more years	31.5%	14.6%	89.1%	36.0%	68.9%	14.6%	15.4%	76.1%
Unknown	68.9%	8.8%	98.0%	33.2%	91.8%	31.2%	28.9%	84.4%
Multi/single status								
2 or more locations	55.3%	10.2%	95.8%	36.9%	84.9%	27.1%	26.2%	84.6%
1 location only	12.4%	16.5%	85.3%	32.9%	56.5%	1.8%	2.8%	67.2%
Percent full-time employees								
Less than 25%	26.3%	14.0%	89.2%	31.2%	68.2%	4.8%	6.1%	72.2%
25-49 %	31.0%	12.3%	90.7%	34.3%	67.7%	6.6%	9.6%	72.9%
50-74 %	27.5%	16.1%	88.4%	33.3%	67.1%	9.6%	10.5%	76.1%
75% or more	31.3%	13.5%	89.9%	35.1%	68.9%	14.1%	13.8%	74.6%
Union presence								
No union employees	24.7%	13.8%	89.0%	32.9%	66.0%	7.7%	8.2%	74.5%
Has union employees	61.9%	12.3%	93.9%	46.4%	81.0%	41.0%	40.8%	72.6%
Unknown	72.9%	17.3%	94.9%	42.5%	88.0%	43.1%	39.8%	79.4%
Percent low wage employees								
50% or more low wage	31.1%	15.9%	88.7%	32.4%	69.4%	9.9%	11.2%	76.8%
Less than 50% low wage	30.3%	13.2%	90.0%	35.3%	68.2%	13.3%	13.2%	74.0%

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.e(2005) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2005

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.56%	0.38%	0.39%	0.41%	0.49%	0.31%	0.24%	0.54%
Firm size								
Less than 50 employees	0.61%	0.56%	0.56%	0.48%	0.57%	0.26%	0.22%	0.74%
50+ employees	0.91%	0.53%	0.21%	0.78%	0.43%	0.66%	0.44%	0.68%
Less than 10 employees	0.69%	0.71%	0.76%	0.73%	0.79%	0.27%	0.25%	0.87%
10-24 employees	1.10%	0.69%	0.51%	1.18%	1.59%	0.37%	0.59%	0.91%
25-99 employees	1.67%	1.76%	1.23%	1.48%	1.46%	0.56%	0.76%	0.80%
100-999 employees	1.20%	0.76%	0.43%	1.50%	0.93%	0.62%	0.48%	1.11%
1000+ employees	0.87%	0.63%	0.15%	0.79%	0.25%	1.19%	0.84%	0.95%
Industry group **								
Agric., fish., forest.	2.43%*	4.53%	4.38%	4.15%	2.79%	2.44%*	2.33%*	2.71%
Mining and manufacturing	1.73%	1.30%	0.94%	1.85%	2.11%	1.29%	1.31%	1.64%
Construction	1.17%	1.38%	1.20%	1.66%	1.49%	0.60%	0.86%	1.08%
Utilities and transp.	3.35%	3.19%	1.73%	2.78%	2.61%	3.52%	3.20%	2.69%
Wholesale trade	1.71%	1.39%	1.20%	2.62%	1.83%	1.22%	1.56%	1.67%
Fin. svcs. and real estate	0.87%	0.60%	0.70%	1.67%	1.08%	0.93%	0.42%	1.44%
Retail trade	0.88%	0.93%	0.85%	1.19%	1.61%	0.90%	1.15%	1.17%
Professional services	0.84%	0.71%	0.59%	0.56%	0.73%	0.49%	0.41%	0.91%
Other services	1.12%	1.30%	0.98%	1.03%	0.70%	0.61%	0.69%	1.17%
Ownership								
For profit, incorporated	0.58%	0.53%	0.45%	0.59%	0.66%	0.30%	0.29%	0.66%
For profit, unincorporated	0.73%	1.05%	1.13%	1.64%	1.42%	0.54%	0.58%	1.32%
Nonprofit	1.13%	0.95%	0.80%	1.74%	1.53%	0.82%	0.98%	1.86%
Age of firm								
Less than 5 years	1.44%	2.03%	1.82%	2.28%	2.02%	0.31%*	0.56%*	3.02%
5-9 years	1.24%	0.95%	1.02%	1.18%	1.29%	0.27%	0.29%	1.20%
10-19 years	0.85%	0.94%	0.77%	0.69%	1.51%	0.53%	0.59%	0.67%
20 or more years	0.86%	0.82%	0.72%	0.83%	0.61%	0.56%	0.44%	0.53%
Unknown	1.16%	0.88%	0.25%	1.48%	0.43%	1.13%	1.02%	1.33%
Multi/single status								
2 or more locations	0.84%	0.50%	0.18%	0.85%	0.47%	0.71%	0.46%	0.64%
1 location only	0.60%	0.60%	0.60%	0.54%	0.57%	0.19%	0.18%	0.72%
Percent full-time employees								
Less than 25%	3.06%	1.79%	1.57%	2.56%	2.16%	1.22%	1.23%	2.69%
25-49 %	2.03%	2.00%	1.54%	1.60%	2.25%	0.59%	0.74%	1.93%
50-74 %	1.70%	1.01%	1.11%	1.85%	0.79%	1.00%	1.17%	0.86%
75% or more	0.51%	0.49%	0.55%	0.54%	0.48%	0.29%	0.33%	0.57%
Union presence								
No union employees	0.56%	0.39%	0.42%	0.49%	0.57%	0.26%	0.25%	0.56%
Has union employees	1.63%	1.27%	0.46%	1.09%	1.20%	1.95%	2.29%	1.54%
Unknown	2.10%	1.71%	0.88%	1.97%	1.31%	3.34%	3.16%	2.42%
Percent low wage employees								
50% or more low wage	1.45%	0.82%	0.77%	1.08%	1.23%	0.53%	0.62%	1.07%
Less than 50% low wage	0.36%	0.33%	0.40%	0.35%	0.40%	0.29%	0.17%	0.54%

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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