

Table I. A. 2. e(1996) Percent of private-sector establishments that offer health insurance by plan options and selected characteristics: United States, 1996

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	With waiting period
United States	21.5%	27.9%	78.6%	32.4%	55.1%	58.6%
<b>Firm size</b>						
Less than 50 employees	10.6%	27.8%	76.1%	30.5%	49.0%	59.0%
50 or more employees	39.3%	28.2%	82.8%	35.5%	64.9%	57.9%
Less than 10 employees	9.3%	30.1%	73.3%	29.7%	46.4%	49.7%
10-24 employees	11.9%	23.4%	80.7%	32.5%	52.5%	74.5%
25-99 employees	15.8%	22.8%	82.6%	30.7%	58.5%	80.7%
100-999 employees	28.2%	23.2%	84.4%	32.8%	65.0%	79.3%
1000 or more employees	49.9%	32.3%	81.8%	38.1%	65.7%	41.4%
<b>Industry group</b>						
Agric., fish., forest.	10.8%	41.4%	61.4%	20.2%	45.1%	44.3%
Mining	22.3%	47.3%	63.9%	11.3%	56.1%	44.0%
Construction	12.9%	22.7%	81.6%	34.7%	51.3%	64.6%
Manufacturing	23.4%	26.1%	83.0%	37.0%	55.6%	77.8%
Transp., commu., util.	23.8%	24.4%	82.2%	29.8%	62.0%	60.0%
Wholesale trade	20.1%	28.6%	78.1%	27.8%	58.2%	63.7%
Retail trade	26.7%	26.8%	79.6%	33.8%	56.1%	56.1%
Fin., ins., real est.	32.4%	31.4%	79.5%	36.5%	58.2%	51.5%
Services	16.6%	28.1%	77.3%	31.5%	53.0%	56.7%
Unknown	1.6%	41.5%	58.5%	9.1%	49.4%	25.0%
<b>Ownership</b>						
For profit, incorporated	22.5%	26.5%	80.3%	32.9%	56.9%	61.5%
For profit, unincorporated	13.4%	31.3%	73.6%	29.9%	47.8%	51.7%
Nonprofit	20.9%	33.5%	73.5%	32.9%	49.7%	48.9%
Unknown	31.5%	31.4%	75.4%	31.1%	58.2%	47.9%
<b>Age of firm</b>						
Less than 5 years	11.8%	25.6%	77.6%	31.2%	51.0%	56.1%
5-9 years	9.7%	23.9%	79.6%	33.5%	49.4%	62.5%
10-19 years	11.2%	25.8%	77.7%	31.5%	50.3%	63.4%
20 or more years	18.0%	29.9%	76.3%	28.9%	54.2%	66.6%
Unknown	44.7%	30.6%	82.1%	37.5%	64.9%	44.8%
<b>Multi/single status</b>						
2 or more locations	37.9%	28.6%	82.1%	34.9%	64.3%	57.8%
1 location only	11.0%	27.5%	76.4%	30.9%	49.2%	59.1%
<b>Percent full-time employees</b>						
Less than 25%	22.2%	32.5%	74.3%	29.5%	52.1%	48.4%
25-49%	24.3%	30.6%	75.7%	31.3%	52.4%	54.8%
50-74%	22.4%	25.9%	80.7%	34.8%	56.1%	59.3%
75% or more	21.1%	27.8%	78.8%	32.3%	55.3%	59.3%
<b>Union presence</b>						
No union employees	16.3%	27.4%	77.8%	31.0%	53.4%	67.2%
Has union employees	35.9%	33.5%	82.3%	35.1%	60.5%	68.7%
Unknown	38.3%	29.0%	80.9%	37.4%	60.5%	23.3%
<b>Percent low wage employees</b>						
50% or more low wage	20.2%	32.2%	73.5%	30.1%	49.3%	66.6%
Less than 50% low wage	15.7%	26.4%	79.1%	31.5%	54.0%	66.8%
Unknown	39.2%	30.5%	79.7%	36.3%	61.0%	31.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table I. A. 2. e(1996) Standard error for percent of private-sector establishments that offer health insurance by plan options and selected characteristics: United States, 1996

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	With waiting period
United States	0.52%	0.58%	0.42%	0.50%	0.72%	0.55%
<b>Firm size</b>						
Less than 50 employees	0.32%	0.68%	0.54%	0.80%	0.96%	0.67%
50 or more employees	1.14%	0.84%	0.67%	0.69%	0.68%	0.97%
Less than 10 employees	0.33%	0.93%	0.81%	1.15%	0.95%	0.91%
10-24 employees	0.74%	1.21%	1.05%	1.37%	1.18%	0.92%
25-99 employees	0.87%	1.21%	1.15%	1.38%	1.21%	1.34%
100-999 employees	1.55%	1.31%	1.74%	1.86%	1.41%	0.72%
1000 or more employees	1.42%	0.97%	0.76%	1.11%	1.14%	1.87%
<b>Industry group</b>						
Agric., fish., forest.	2.54%	3.11%	2.67%	1.36%	2.57%	2.59%
Mining	7.04%	5.57%	6.10%	4.15%	5.59%	5.27%
Construction	1.46%	1.84%	2.11%	2.58%	1.78%	1.59%
Manufacturing	1.47%	1.05%	0.96%	1.37%	2.18%	1.15%
Transp., commu., util.	1.96%	1.85%	1.64%	1.77%	2.20%	3.37%
Wholesale trade	1.20%	1.39%	1.34%	1.62%	1.80%	2.19%
Retail trade	1.31%	0.86%	0.92%	1.58%	1.07%	1.33%
Fin., ins., real est.	1.37%	1.62%	1.67%	1.66%	1.74%	2.54%
Services	0.73%	1.26%	0.92%	1.28%	1.32%	0.94%
Unknown	2.10%	11.76%	13.27%	6.22%	11.95%	10.75%
<b>Ownership</b>						
For profit, incorporated	0.72%	0.55%	0.52%	0.49%	0.83%	0.80%
For profit, unincorporated	0.92%	1.10%	0.70%	1.81%	2.13%	1.30%
Nonprofit	1.18%	1.55%	1.39%	1.72%	1.04%	2.01%
Unknown	2.89%	3.12%	2.56%	2.51%	2.35%	2.38%
<b>Age of firm</b>						
Less than 5 years	1.22%	2.18%	1.98%	1.82%	1.72%	1.37%
5-9 years	1.23%	1.43%	1.01%	1.39%	1.51%	1.36%
10-19 years	0.93%	1.30%	0.94%	1.47%	1.61%	1.37%
20 or more years	0.54%	0.49%	0.46%	1.38%	0.93%	1.36%
Unknown	1.12%	0.54%	1.01%	0.95%	0.72%	1.32%
<b>Multi/single status</b>						
2 or more locations	1.00%	0.74%	0.68%	0.55%	0.72%	1.07%
1 location only	0.30%	0.70%	0.51%	0.82%	0.89%	0.71%
<b>Percent full-time employees</b>						
Less than 25%	3.30%	1.91%	1.99%	2.86%	3.00%	2.31%
25-49%	2.27%	2.22%	2.22%	2.54%	2.89%	2.25%
50-74%	1.08%	1.29%	1.21%	1.10%	1.38%	2.33%
75% or more	0.75%	0.61%	0.43%	0.53%	0.78%	0.46%
<b>Union presence</b>						
No union employees	0.52%	0.69%	0.55%	0.69%	0.86%	0.70%
Has union employees	1.86%	1.97%	1.60%	1.64%	3.11%	2.17%
Unknown	1.21%	0.83%	1.01%	1.11%	1.20%	1.21%
<b>Percent low wage employees</b>						
50% or more low wage	1.03%	1.60%	1.47%	0.68%	1.63%	1.45%
Less than 50% low wage	0.47%	0.57%	0.50%	0.86%	0.88%	0.58%
Unknown	1.56%	0.93%	0.98%	1.17%	1.13%	1.59%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).