

Table I. A. 2. b. (2) (1998) 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, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.4%	35.7%	31.8%	27.9%	18.9%	9.0%	34.2%	13.8%
Industry group								
Agric., fish., forest.	34.0%	33.2%	37.4%	41.8%	46.0% *	9.9% *	34.8%	27.1%
Mining	24.7%	36.9% *	36.7% *	12.6% *	8.2% *	24.0% *	35.2% *	17.8%
Construction	32.8%	32.2%	34.4%	33.3%	45.1%	6.8% *	32.4%	37.4%
Manufacturing	27.6%	35.4%	30.2%	28.5%	24.2%	13.5%	32.4%	20.4%
Transp., commu., util.	32.1%	36.5%	32.1%	23.7%	18.2%	35.3%	34.3%	30.2%
Wholesale trade	29.7%	37.0%	33.7%	33.5%	18.2%	14.8%	35.8%	18.4%
Retail trade	14.5%	27.3%	24.6%	18.7%	13.2%	3.0%	25.5%	6.4%
Fin., ins., real est.	25.6%	42.8%	43.3%	40.0%	17.9%	6.9%	43.9%	10.8%
Services	30.7%	37.6%	32.4%	28.4%	20.4%	10.1%	36.0%	16.6%
Ownership								
For profit, incorporated	25.5%	36.5%	31.3%	27.0%	18.1%	9.4%	34.3%	13.2%
For profit, unincorporated	30.7%	32.4%	34.6%	23.9%	21.3%	8.1%	32.3%	18.3%
Nonprofit	32.4%	38.0%	33.0%	34.4%	23.4%	11.4%	36.5%	23.5%
Unknown	5.0%	*****	*****	20.0% *	2.5% *	4.8%	15.4% *	4.9%
Age of firm								
Less than 5 years	30.3%	34.0%	24.2%	28.5%	21.6%	4.6% *	32.0%	15.9%
5-9 years	33.6%	37.5%	33.5%	25.6%	18.3%	11.1%	35.5%	20.7%
10-19 years	32.3%	36.4%	32.6%	28.4%	20.0%	17.5%	35.2%	19.3%
20 or more years	26.9%	34.8%	32.4%	28.9%	20.8%	11.2%	33.6%	17.3%
Unknown	7.8%	33.8% *	45.3% *	13.9% *	8.8%	7.1%	37.0%	7.3%
Multi/single status								
2 or more locations	15.7%	26.9%	34.1%	27.2%	18.1%	9.0%	32.4%	12.7%
1 location only	33.9%	35.9%	31.3%	28.5%	25.5%	34.5%	34.4%	25.5%
Percent full-time employees								
Less than 25%	27.3%	35.0%	33.7%	25.5%	19.2%	4.3% *	33.4%	15.5%
25-49%	19.5%	35.3%	23.4%	17.1%	16.4%	1.6%	30.3%	7.0%
50-74%	24.7%	34.3%	28.1%	20.9%	18.1%	5.5%	32.1%	10.8%
75% or more	27.2%	36.0%	33.0%	29.7%	19.2%	10.5%	34.9%	14.9%
Union presence								
No union employees	26.7%	35.1%	31.6%	27.2%	18.0%	6.0%	33.7%	12.7%
Has union employees	30.8%	46.3%	39.5%	37.9%	29.7%	23.4%	42.7%	25.5%
Unknown	16.3%	48.7%	24.5%	32.0%	20.9% *	6.4%	40.8%	8.6%
Percent low wage employees								
50% or more low wage	20.2%	28.4%	25.1%	15.4%	13.5%	8.5%	25.7%	11.8%
Less than 50% low wage	31.2%	36.5%	32.0%	29.7%	22.2%	13.8%	35.0%	20.0%
Unknown	9.0%	28.9%	42.1%	20.4%	6.6%	6.8%	32.4%	6.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

***** No estimate available. No reported values in cell.

Table I. A. 2. b. (2) (1998) 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, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	0.81%	0.98%	0.90%	0.69%	0.73%	0.49%	0.66%
Industry group								
Agric., fish., forest.	2.18%	2.65%	7.32%	9.33%	14.28% *	7.42% *	2.49%	7.19%
Mining	6.00%	12.34% *	14.29% *	6.82% *	4.96% *	6.72%	13.33% *	4.08%
Construction	1.84%	2.97%	4.12%	4.32%	8.30%	3.38% *	1.99%	4.08%
Manufacturing	0.89%	3.04%	3.43%	2.74%	2.11%	1.29%	1.35%	0.99%
Transp., commu., util.	2.74%	4.89%	4.90%	4.19%	3.21%	5.75%	4.20%	4.07%
Wholesale trade	1.48%	3.20%	3.38%	3.31%	2.51%	2.42%	1.86%	1.94%
Retail trade	0.64%	2.30%	1.80%	1.57%	1.37%	0.58%	1.33%	0.33%
Fin., ins., real est.	1.29%	3.77%	2.92%	6.95%	3.12%	1.97%	2.58%	1.52%
Services	0.63%	1.22%	1.28%	1.11%	2.38%	1.40%	1.04%	1.42%
Ownership								
For profit, incorporated	0.33%	0.93%	1.41%	0.87%	0.50%	0.83%	0.41%	0.67%
For profit, unincorporated	1.56%	2.02%	4.46%	3.42%	4.72%	1.85%	1.75%	3.23%
Nonprofit	1.12%	2.75%	4.67%	3.32%	3.18%	2.58%	1.99%	2.29%
Unknown	0.75%	*****	*****	12.55% *	1.25% *	0.87%	5.05% *	0.73%
Age of firm								
Less than 5 years	1.85%	2.86%	2.46%	2.92%	4.85%	2.92% *	1.95%	2.73%
5-9 years	1.26%	2.05%	1.72%	1.96%	3.21%	3.05%	1.45%	1.59%
10-19 years	1.04%	1.29%	2.06%	1.91%	1.91%	3.21%	1.17%	1.34%
20 or more years	0.56%	1.21%	1.06%	1.44%	0.82%	1.66%	0.78%	1.07%
Unknown	0.90%	12.77% *	14.84% *	5.69% *	1.90%	0.75%	10.02%	0.80%
Multi/single status								
2 or more locations	0.65%	6.32%	3.69%	1.84%	0.75%	0.73%	1.48%	0.68%
1 location only	0.54%	0.80%	0.72%	0.92%	1.16%	5.30%	0.56%	1.13%
Percent full-time employees								
Less than 25%	2.86%	6.72%	9.02%	5.49%	3.82%	1.34% *	5.21%	2.09%
25-49%	1.45%	2.98%	4.60%	3.14%	2.00%	0.40%	2.16%	0.90%
50-74%	1.34%	2.04%	3.52%	3.09%	4.10%	0.92%	2.05%	1.52%
75% or more	0.33%	0.81%	1.17%	1.12%	0.78%	0.99%	0.45%	0.83%
Union presence								
No union employees	0.40%	1.07%	0.95%	0.88%	0.78%	0.71%	0.61%	0.71%
Has union employees	2.32%	7.64%	5.99%	3.59%	2.27%	2.40%	4.96%	2.18%
Unknown	2.23%	7.87%	5.69%	5.99%	8.63% *	1.28%	4.73%	1.50%
Percent low wage employees								
50% or more low wage	1.42%	2.87%	4.94%	2.38%	2.26%	2.53%	2.31%	1.51%
Less than 50% low wage	0.46%	0.97%	0.99%	1.13%	1.00%	2.10%	0.60%	1.17%
Unknown	0.77%	5.86%	7.79%	5.07%	1.75%	0.48%	4.57%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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