

Table I. A. 2. d(2001) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	30.3%	10.1%	15.5%	22.4%	38.9%	70.4%	12.5%	56.7%
Industry group **								
Agric., fish., forest.	10.4%	7.4% *	4.5% *	7.8% *	57.7%	49.3% *	6.8%	38.9%
Mining and manufacturing	27.3%	7.9%	17.7%	27.9%	36.9%	63.3%	14.7%	46.2%
Construction	15.1%	9.6%	17.0%	20.7%	35.9%	64.3%	12.2%	39.3%
Utilities and transp.	36.1%	8.3% *	11.9% *	15.0% *	41.5%	81.5%	10.0%	63.7%
Wholesale trade	26.2%	11.2%	14.4% *	18.9%	35.4%	66.4%	12.9%	49.5%
Fin. svcs. and real est.	52.9%	12.8%	22.0%	32.4%	46.8%	85.7%	16.4%	75.5%
Retail trade	32.5%	10.9%	12.1%	18.0%	34.0%	56.8%	11.8%	49.6%
Professional services	24.8%	9.8%	14.7%	26.1%	47.2%	71.0%	11.8%	58.0%
Other Services	31.1%	10.2%	16.6%	20.2%	34.5%	76.6%	12.8%	55.5%
Ownership								
For profit, incorporated	32.6%	10.5%	14.5%	21.7%	36.1%	70.8%	12.8%	57.6%
For profit, unincorporated	16.4%	9.0%	20.4%	23.9%	44.5%	58.5%	10.9%	47.6%
Nonprofit	24.7%	10.8%	17.4%	25.2%	46.9%	60.5%	13.9%	45.0%
Unknown	68.4%	*****	*****	9.8% *	35.6%	74.9%	*****	69.8%
Age of firm								
Less than 5 years	12.0%	7.4%	12.0% *	25.5%	30.2%	53.8%	8.8%	36.9%
5-9 years	14.6%	8.5%	16.2%	20.1%	28.7%	48.2%	11.1%	33.7%
10-19 years	17.5%	11.2%	15.0%	19.0%	39.3%	57.8%	12.5%	39.9%
20 or more years	32.6%	11.1%	16.1%	24.0%	40.5%	71.7%	14.0%	55.1%
Unknown	68.9%	9.7% *	10.0% *	9.4% *	35.8%	71.9%	7.1% *	69.4%
Multi/single status								
2 or more locations	54.6%	17.4%	15.5%	20.0%	38.9%	70.5%	15.8%	59.2%
1 location only	13.6%	10.0%	15.5%	23.8%	39.3%	51.3%	12.2%	32.8%
Percent full-time employees								
Less than 25%	28.0%	7.1%	3.0% *	13.6%	28.2%	73.3%	7.9%	49.1%
25-49%	34.0%	9.5% *	14.5%	15.9%	34.3%	64.4%	11.1%	53.7%
50-74%	26.6%	10.3%	8.9%	18.1%	43.1%	59.9%	10.3%	50.9%
75% or more	30.8%	10.3%	17.5%	24.7%	39.7%	73.4%	13.3%	58.9%
Union presence								
No union employees	26.4%	9.9%	14.9%	21.4%	37.4%	65.4%	12.0%	51.5%
Has union employees	65.9%	17.6%	31.8%	40.6%	55.1%	85.6%	27.4%	78.6%
Unknown	66.5%	17.0% *	3.8% *	28.8% *	54.6%	85.3%	15.7% *	80.9%
Percent low-wage employees **								
50% or more low wage	23.3%	8.3%	10.5%	13.6%	31.8%	61.2%	9.4%	41.5%
Less than 50% low wage	22.5%	10.4%	16.9%	25.8%	43.9%	67.5%	13.2%	50.8%
Unknown	67.3%	15.7%	17.7%	31.3%	37.7%	74.2%	18.6%	71.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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

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

Table I.A.2.d(2001) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2001

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	0.66%	0.61%	0.99%	0.62%	1.95%	1.37%	0.38%	1.02%
Industry group **								
Agric., fish., forest.	2.19%	2.52% *	3.12% *	11.76% *	14.92%	14.82% *	1.76%	8.15%
Mining and manufacturing	0.89%	1.94%	2.84%	3.39%	2.75%	3.29%	1.74%	1.29%
Construction	1.81%	1.99%	2.55%	3.57%	6.95%	6.85%	1.74%	4.22%
Utilities and transp.	2.51%	2.93% *	4.95% *	4.69% *	9.13%	3.60%	1.84%	3.28%
Wholesale trade	1.56%	2.17%	4.74% *	3.15%	4.09%	5.92%	1.44%	3.06%
Fin. svcs. and real est.	2.08%	2.24%	3.24%	5.13%	5.55%	1.95%	1.66%	2.26%
Retail trade	1.46%	1.60%	2.54%	2.62%	3.25%	2.31%	1.14%	2.03%
Professional services	0.65%	0.53%	2.30%	2.87%	2.31%	3.58%	0.68%	1.68%
Other Services	0.64%	1.43%	2.24%	2.47%	2.76%	2.86%	1.05%	1.85%
Ownership								
For profit, incorporated	0.86%	0.56%	1.17%	0.73%	2.53%	1.60%	0.44%	1.27%
For profit, unincorporated	1.20%	1.17%	3.09%	4.15%	3.82%	5.94%	1.28%	2.70%
Nonprofit	1.05%	1.71%	2.70%	3.26%	2.89%	4.90%	1.12%	2.39%
Unknown	3.69%	*****	*****	10.00% *	8.19%	2.94%	*****	3.35%
Age of firm								
Less than 5 years	1.14%	0.90%	3.72% *	4.53%	5.74%	8.74%	1.03%	2.91%
5-9 years	1.19%	1.35%	1.80%	2.48%	4.26%	7.97%	1.20%	3.11%
10-19 years	0.79%	0.88%	1.62%	2.48%	2.91%	6.21%	0.66%	2.10%
20 or more years	0.92%	1.21%	1.41%	1.33%	2.54%	2.18%	0.76%	1.34%
Unknown	2.02%	13.77% *	10.00% *	8.53% *	5.43%	1.72%	15.40% *	1.95%
Multi/single status								
2 or more locations	1.08%	4.51%	3.30%	1.56%	2.09%	1.38%	1.35%	1.15%
1 location only	0.38%	0.61%	1.34%	0.76%	1.84%	5.78%	0.42%	1.18%
Percent full-time employees								
Less than 25%	1.88%	2.08%	1.82% *	3.55%	4.51%	4.22%	1.49%	2.62%
25-49%	3.13%	3.79% *	2.64%	3.06%	5.80%	3.01%	2.74%	2.40%
50-74%	1.37%	1.14%	2.26%	1.89%	4.84%	3.95%	0.94%	3.23%
75% or more	0.82%	0.57%	1.29%	0.88%	2.13%	1.57%	0.54%	1.13%
Union presence								
No union employees	0.67%	0.59%	0.94%	0.68%	1.94%	1.44%	0.39%	1.10%
Has union employees	1.64%	3.87%	5.06%	6.63%	4.48%	2.44%	3.02%	2.00%
Unknown	2.76%	8.57% *	3.15% *	11.96% *	10.87%	2.93%	6.08% *	3.36%
Percent low-wage employees **								
50% or more low wage	0.92%	0.98%	1.82%	1.78%	2.33%	2.49%	0.68%	1.37%
Less than 50% low wage	0.45%	0.53%	1.22%	0.84%	2.18%	2.69%	0.37%	1.35%
Unknown	1.74%	4.55%	5.06%	5.10%	4.84%	1.51%	3.71%	1.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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