

Table I.A.2.c.(2)(2002) 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, 2002

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	13.5%	21.0%	16.6%	10.9%	6.1%	4.8%	19.0%	5.6%
Industry group **								
Agric., fish., forest.	25.7%	30.1%	23.1% *	6.9% *	3.2% *	6.5% *	28.1%	2.8% *
Mining and manufacturing	14.9%	21.6%	19.2%	10.5%	9.8%	6.5%	19.1%	8.1%
Construction	21.1%	22.5%	19.1%	20.8%	19.8%	11.0% *	21.7%	16.3%
Utilities and transp.	12.9%	17.2%	16.3%	8.8% *	10.1% *	9.7% *	15.5%	10.1%
Wholesale trade	14.8%	22.6%	19.8%	12.2% *	2.9% *	1.8% *	21.1%	3.5%
Fin. svcs. and real estate	9.3%	17.3%	15.6%	7.0%	6.6% *	3.4% *	16.2%	4.1%
Retail trade	7.6%	17.7%	11.6%	6.1%	5.0% *	0.5% *	14.6%	1.7%
Professional services	17.9%	22.2%	17.5%	11.3%	4.7%	17.4%	20.6%	12.0%
Other services	11.9%	20.3%	15.6%	11.5%	6.1%	2.2%	18.0%	4.3%
Ownership								
For profit, incorporated	13.5%	21.9%	16.2%	10.7%	6.7%	5.3%	19.2%	5.9%
For profit, unincorporated	13.7%	16.6%	12.2%	8.6% *	5.5% *	1.3% *	15.7%	4.0% *
Nonprofit	16.5%	24.6%	23.4%	12.3%	4.5%	6.0% *	22.8%	6.2%
Unknown	2.5% *	10.4% *	.	45.5% *	5.3% *	1.3% *	16.3% *	2.2% *
Age of firm								
Less than 5 years	18.6%	22.0%	15.9%	10.5% *	7.1% *	0.2% *	20.5%	4.4% *
5-9 years	17.0%	19.2%	15.4%	12.9%	7.8%	14.2% *	18.1%	10.0%
10-19 years	15.2%	19.6%	14.6%	10.3%	4.8%	1.1% *	17.7%	4.3%
20 or more years	14.3%	22.3%	18.1%	10.7%	6.3%	8.1%	19.8%	7.6%
Unknown	2.0%	.	100.0% *	19.7% *	5.6% *	1.6% *	2.6% *	2.0%
Multi/single status								
2 or more locations	6.0%	25.9%	10.5%	9.4%	5.6%	4.6%	13.9%	5.1%
1 location only	18.7%	20.9%	17.4%	11.8%	9.9%	28.0% *	19.4%	10.0%
Percent full-time employees								
Less than 25%	13.7%	20.8%	22.7%	14.9%	10.6% *	1.1% *	20.8%	5.6%
25-49 %	10.1%	19.3%	21.5%	8.3%	6.0% *	1.4% *	19.0%	2.6%
50-74 %	12.2%	20.9%	9.2%	8.9%	3.9% *	2.7% *	17.5%	3.7%
75% or more	14.1%	21.1%	17.2%	11.2%	6.2%	5.9%	19.2%	6.3%
Union presence								
No union employees	13.0%	20.6%	15.5%	9.8%	5.4%	1.5%	18.4%	3.6%
Has union employees	23.4%	36.8%	40.9%	27.1%	18.7%	18.1%	37.0%	18.4%
Unknown	5.7%	16.5% *	16.5% *	10.5% *	0.7% *	3.4%	16.0% *	3.3%
Percent low wage employees								
50% or more low wage	12.0%	18.7%	18.2%	9.2%	5.0%	2.1% *	17.7%	4.1%
Less than 50% low wage	16.1%	21.4%	16.4%	11.6%	7.0%	5.5%	19.3%	6.8%
Unknown	6.6%	24.3%	13.1% *	10.2% *	5.4% *	5.1%	20.8%	5.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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)(2002) 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, 2002

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	0.39%	0.68%	1.09%	0.99%	0.86%	0.58%	0.52%	0.35%
Industry group **								
Agric., fish., forest.	4.60%	6.22%	13.19% *	3.80% *	10.25% *	10.14% *	5.48%	2.56% *
Mining and manufacturing	1.17%	3.63%	3.42%	1.27%	2.35%	1.17%	1.87%	0.79%
Construction	0.89%	1.81%	1.81%	5.49%	5.58%	5.86% *	0.92%	2.42%
Utilities and transp.	1.70%	4.73%	2.87%	6.52% *	4.25% *	3.56% *	1.85%	2.44%
Wholesale trade	0.95%	1.97%	4.26%	3.73% *	1.07% *	1.05% *	1.71%	0.67%
Fin. svcs. and real estate	0.67%	1.75%	3.52%	1.68%	2.34% *	1.03% *	0.95%	0.79%
Retail trade	0.65%	1.34%	2.38%	1.39%	1.91% *	0.25% *	1.16%	0.42%
Professional services	0.83%	1.62%	1.64%	1.43%	0.73%	2.86%	1.13%	1.60%
Other services	0.91%	2.08%	2.83%	1.84%	1.19%	0.63%	1.25%	0.63%
Ownership								
For profit, incorporated	0.32%	0.72%	1.08%	1.11%	0.90%	0.65%	0.45%	0.42%
For profit, unincorporated	1.14%	1.95%	2.34%	2.74% *	3.11% *	0.84% *	1.59%	1.34% *
Nonprofit	1.17%	2.67%	3.45%	1.71%	1.02%	1.93% *	1.62%	1.02%
Unknown	0.92% *	4.13% *	.	14.91% *	2.67% *	0.73% *	6.50% *	0.93% *
Age of firm								
Less than 5 years	1.80%	2.86%	4.52%	4.04% *	3.72% *	0.31% *	2.12%	1.75% *
5-9 years	1.15%	1.82%	2.76%	2.03%	2.12%	4.87% *	1.35%	2.39%
10-19 years	0.76%	1.18%	1.79%	2.38%	1.31%	0.70% *	0.92%	0.79%
20 or more years	0.55%	0.89%	1.16%	0.84%	0.89%	0.92%	0.61%	0.53%
Unknown	0.48%	.	31.62% *	11.28% *	3.44% *	0.50% *	0.86% *	0.49%
Multi/single status								
2 or more locations	0.32%	4.77%	2.04%	1.37%	0.87%	0.57%	1.28%	0.34%
1 location only	0.51%	0.68%	1.02%	1.25%	1.48%	8.89% *	0.51%	0.84%
Percent full-time employees								
Less than 25%	1.78%	4.01%	5.87%	3.36%	3.27% *	0.48% *	2.90%	1.32%
25-49 %	1.50%	3.15%	3.89%	2.06%	2.00% *	0.66% *	2.52%	0.71%
50-74 %	0.67%	1.83%	1.61%	1.84%	1.54% *	1.10% *	1.22%	0.83%
75% or more	0.49%	0.76%	1.23%	1.12%	1.08%	0.89%	0.59%	0.55%
Union presence								
No union employees	0.37%	0.68%	1.05%	0.89%	0.80%	0.23%	0.56%	0.18%
Has union employees	2.05%	4.95%	6.45%	4.49%	3.24%	2.60%	3.81%	2.08%
Unknown	0.94%	6.50% *	5.25% *	5.13% *	0.45% *	0.56%	5.05% *	0.57%
Percent low wage employees								
50% or more low wage	0.36%	1.68%	2.15%	1.28%	1.25%	1.07% *	1.03%	0.59%
Less than 50% low wage	0.54%	0.94%	1.12%	1.22%	1.12%	1.20%	0.58%	0.72%
Unknown	0.97%	3.63%	3.96% *	3.49% *	2.40% *	1.10%	2.31%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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