

Table I.D.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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 | 25.5% | 21.0% | 28.1% | 35.0% | 29.0% | 23.0% | 27.2% | 25.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 21.4% * | 10.3% * | 63.0% | 52.2% | 13.3% * | . | 32.9% * | 14.8% |
| Mining and manufacturing | 19.6% | 20.3% | 24.7% | 27.5% | 22.0% | 16.7% | 27.4% | 18.7% |
| Construction | 31.8% | 19.0% | 31.4% | 37.0% | 37.2% | 34.7% | 30.1% | 35.4% |
| Utilities and transp. | 21.2% | 24.3% | 27.3% * | 21.4% * | 28.6% | 19.7% | 17.8% * | 21.6% |
| Wholesale trade | 23.5% | 16.4% | 21.1% * | 27.6% | 26.8% | 22.8% | 19.4% | 24.8% |
| Fin. svcs. and real estate | 24.5% | 9.4% | 31.0% | 45.2% | 30.5% | 23.5% | 22.2% | 24.7% |
| Retail trade | 31.7% | 25.8% | 29.3% | 50.7% | 40.2% | 27.3% | 35.9% | 30.4% |
| Professional services | 26.2% | 25.5% | 27.2% | 34.5% | 29.7% | 24.1% | 25.1% | 26.4% |
| Other services | 29.8% | 22.1% | 26.0% | 35.5% | 36.6% | 27.8% | 27.1% | 30.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 25.5% | 22.4% | 27.9% | 34.7% | 30.1% | 22.6% | 28.0% | 24.9% |
| For profit, unincorporated | 27.2% | 18.9% | 37.3% | 37.9% | 26.5% | 28.9% | 26.0% | 27.8% |
| Nonprofit | 24.8% | 14.8% | 22.7% | 35.8% | 28.1% | 22.6% | 21.4% | 25.1% |
| Unknown | 25.6% | 47.2% * | . | . | 20.5% | 25.8% | 47.2% * | 25.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 28.3% | 16.1% | 32.9% | 30.8% | 37.2% | 28.6% * | 25.0% | 32.6% |
| 5-9 years | 34.4% | 30.9% | 33.7% | 40.2% | 22.9% | 40.5% | 32.2% | 36.3% |
| 10-19 years | 31.8% | 16.2% | 33.7% | 37.9% | 35.5% | 36.8% | 27.0% | 36.4% |
| 20 or more years | 24.6% | 20.8% | 24.1% | 33.8% | 28.1% | 21.2% | 26.3% | 24.2% |
| Unknown | 23.0% | . | . | 23.5% * | 22.7% * | 23.0% | . | 23.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 23.8% | 14.2% * | 29.1% | 32.9% | 27.8% | 22.7% | 27.6% | 23.7% |
| 1 location only | 29.5% | 21.2% | 28.1% | 35.5% | 30.9% | 30.2% | 27.2% | 32.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 24.2% | 17.0% * | 21.2% * | 35.4% | 33.7% | 27.0% | 18.0% * | 29.9% |
| 25-49 % | 31.2% | 19.4% * | 31.6% | 53.4% | 34.7% | 28.1% | 29.1% | 31.7% |
| 50-74 % | 30.2% | 18.1% * | 28.7% | 33.3% | 31.7% | 31.2% | 25.8% | 31.2% |
| 75% or more | 24.8% | 21.8% | 28.0% | 34.7% | 28.1% | 22.0% | 27.6% | 24.2% |
| Union presence | | | | | | | | |
| No union employees | 27.3% | 21.5% | 28.2% | 37.7% | 31.0% | 23.9% | 27.7% | 27.2% |
| Has union employees | 19.9% | 11.9% * | 16.3% * | 22.5% | 18.2% | 20.0% | 20.0% * | 19.9% |
| Unknown | 25.9% | 16.9% * | 39.4% * | 16.3% * | 36.5% | 25.4% | 33.3% | 25.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 32.6% | 22.8% | 29.3% | 43.2% | 32.7% | 31.8% | 28.5% | 34.6% |
| Less than 50% low wage | 26.2% | 20.9% | 27.1% | 33.9% | 28.7% | 22.5% | 26.9% | 26.0% |
| Unknown | 23.2% | 11.9% * | 45.9% | 41.3% | 25.8% | 22.9% | 34.0% | 23.1% |

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.D.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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 | 0.79% | 1.59% | 1.92% | 1.53% | 1.81% | 1.37% | 0.86% | 1.04% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.80% * | 4.77% * | 17.83% | 14.43% | 4.06% * | . | 10.37% * | 4.35% |
| Mining and manufacturing | 1.33% | 4.00% | 4.39% | 1.81% | 2.28% | 1.98% | 2.75% | 1.40% |
| Construction | 2.35% | 5.69% | 8.08% | 4.84% | 5.34% | 5.41% | 4.86% | 3.11% |
| Utilities and transp. | 1.88% | 6.61% | 8.72% * | 8.10% * | 6.46% | 2.36% | 5.69% * | 2.16% |
| Wholesale trade | 1.79% | 4.01% | 7.37% * | 3.66% | 4.23% | 2.18% | 2.81% | 2.30% |
| Fin. svcs. and real estate | 1.07% | 2.66% | 5.44% | 5.75% | 3.46% | 1.26% | 2.90% | 1.15% |
| Retail trade | 2.56% | 4.49% | 3.63% | 2.42% | 2.71% | 3.88% | 2.46% | 3.19% |
| Professional services | 1.24% | 2.47% | 5.03% | 3.28% | 2.27% | 1.77% | 1.81% | 1.47% |
| Other services | 2.29% | 4.95% | 6.75% | 3.82% | 2.92% | 3.89% | 2.06% | 2.62% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.74% | 2.10% | 2.04% | 1.85% | 1.54% | 1.38% | 1.02% | 0.98% |
| For profit, unincorporated | 2.49% | 4.34% | 6.78% | 7.83% | 6.96% | 2.71% | 4.09% | 3.13% |
| Nonprofit | 1.55% | 4.31% | 5.40% | 4.18% | 1.75% | 2.74% | 4.05% | 2.00% |
| Unknown | 2.41% | 14.94% * | . | . | 4.05% | 2.39% | 14.94% * | 2.41% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.11% | 3.25% | 6.76% | 8.80% | 9.65% | 9.16% * | 4.07% | 3.82% |
| 5-9 years | 3.71% | 4.48% | 5.35% | 6.14% | 4.79% | 6.67% | 3.56% | 4.78% |
| 10-19 years | 2.62% | 3.07% | 4.23% | 4.32% | 2.92% | 5.73% | 3.08% | 3.21% |
| 20 or more years | 1.00% | 1.99% | 2.20% | 1.65% | 1.54% | 1.61% | 1.30% | 1.21% |
| Unknown | 0.75% | . | . | 7.34% * | 10.07% * | 0.85% | . | 0.75% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.26% | 5.29% * | 8.47% | 3.66% | 1.76% | 1.46% | 4.71% | 1.27% |
| 1 location only | 0.92% | 1.64% | 1.99% | 1.80% | 2.33% | 5.65% | 0.97% | 0.90% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.96% | 10.61% * | 8.76% * | 8.31% | 6.35% | 4.48% | 7.29% * | 3.46% |
| 25-49 % | 2.20% | 6.21% * | 6.37% | 3.44% | 5.33% | 3.03% | 4.36% | 3.17% |
| 50-74 % | 2.63% | 7.59% * | 6.94% | 5.21% | 3.90% | 4.43% | 4.17% | 3.44% |
| 75% or more | 0.81% | 2.11% | 2.42% | 1.47% | 1.78% | 1.16% | 1.10% | 0.94% |
| Union presence | | | | | | | | |
| No union employees | 0.94% | 1.57% | 2.30% | 1.33% | 1.92% | 1.28% | 0.82% | 1.19% |
| Has union employees | 1.22% | 4.42% * | 12.87% * | 5.59% | 3.01% | 1.83% | 6.54% * | 1.51% |
| Unknown | 3.81% | 5.54% * | 12.25% * | 6.26% * | 10.03% | 3.95% | 8.94% | 3.94% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.08% | 4.58% | 2.41% | 3.64% | 4.33% | 5.57% | 2.22% | 3.47% |
| Less than 50% low wage | 1.01% | 2.03% | 2.18% | 1.67% | 1.91% | 1.87% | 0.94% | 1.40% |
| Unknown | 1.47% | 6.71% * | 10.68% | 10.28% | 4.44% | 1.61% | 7.36% | 1.50% |

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.

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