

Table I.F.1(2003) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2003

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	52.1%	59.4%	60.6%	58.4%	54.6%	47.7%	59.7%	50.3%
Industry group **								
Agric., fish., forest.	60.0%	.	.	.	.	.	74.0%	52.1%
Mining and manufacturing	53.7%	.	.	.	.	.	56.6%	53.4%
Construction	62.2%	.	.	.	.	.	62.7%	61.8%
Utilities and transp.	57.8%	.	.	.	.	.	66.4%	56.7%
Wholesale trade	56.6%	.	.	.	.	.	62.5%	54.5%
Fin. svcs. and real estate	47.4%	.	.	.	.	.	60.8%	45.5%
Retail trade	61.4%	.	.	.	.	.	61.3%	61.4%
Professional services	48.0%	.	.	.	.	.	59.8%	45.1%
Other services	47.5%	.	.	.	.	.	54.1%	45.3%
Ownership								
For profit, incorporated	53.2%	.	.	.	.	.	61.1%	51.3%
For profit, unincorporated	54.1%	.	.	.	.	.	55.6%	53.3%
Nonprofit	44.2%	.	.	.	.	.	53.9%	43.1%
Unknown	51.5%	.	.	.	.	.	56.7%	49.8%
Age of firm								
Less than 5 years	58.1%	.	.	.	.	.	58.7%	57.4%
5-9 years	50.0%	.	.	.	.	.	58.3%	43.3%
10-19 years	56.2%	.	.	.	.	.	59.4%	53.5%
20 or more years	56.5%	.	.	.	.	.	60.3%	55.6%
Unknown	41.3%	.	.	.	.	.	81.5%	41.3%
Multi/single status								
2 or more locations	50.1%	.	.	.	.	.	62.0%	49.8%
1 location only	56.6%	.	.	.	.	.	59.4%	52.8%
Percent full-time employees								
Less than 25%	73.4%	.	.	.	.	.	53.4%	77.3%
25-49 %	48.6%	.	.	.	.	.	55.0%	47.1%
50-74 %	54.7%	.	.	.	.	.	60.5%	53.3%
75% or more	51.4%	.	.	.	.	.	59.9%	49.4%
Union presence								
No union employees	53.1%	.	.	.	.	.	60.7%	50.5%
Has union employees	46.8%	.	.	.	.	.	45.7%	46.9%
Unknown	54.1%	.	.	.	.	.	44.8%	54.3%
Percent low wage employees **								
50% or more low wage	54.5%	.	.	.	.	.	60.0%	52.5%
Less than 50% low wage	56.9%	.	.	.	.	.	59.9%	55.6%
Unknown	44.2%	.	.	.	.	.	54.0%	44.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.1(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2003

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	0.75%	1.09%	1.91%	1.10%	1.44%	1.16%	1.07%	0.94%
Industry group **								
Agric., fish., forest.	7.54%	.	.	.	.	.	3.22%	12.11%
Mining and manufacturing	1.63%	.	.	.	.	.	2.85%	1.72%
Construction	2.67%	.	.	.	.	.	2.89%	3.99%
Utilities and transp.	3.05%	.	.	.	.	.	8.07%	3.59%
Wholesale trade	2.55%	.	.	.	.	.	2.67%	3.59%
Fin. svcs. and real estate	1.55%	.	.	.	.	.	3.22%	1.97%
Retail trade	2.54%	.	.	.	.	.	2.87%	3.09%
Professional services	1.09%	.	.	.	.	.	0.94%	1.26%
Other services	1.59%	.	.	.	.	.	1.76%	2.32%
Ownership								
For profit, incorporated	0.85%	.	.	.	.	.	1.33%	1.12%
For profit, unincorporated	2.63%	.	.	.	.	.	1.47%	3.34%
Nonprofit	1.62%	.	.	.	.	.	2.44%	1.87%
Unknown	3.04%	.	.	.	.	.	3.03%	3.84%
Age of firm								
Less than 5 years	2.81%	.	.	.	.	.	3.41%	7.24%
5-9 years	3.34%	.	.	.	.	.	2.49%	4.69%
10-19 years	1.51%	.	.	.	.	.	1.56%	2.47%
20 or more years	1.04%	.	.	.	.	.	1.61%	1.42%
Unknown	1.74%	.	.	.	.	.	19.62%	1.74%
Multi/single status								
2 or more locations	1.17%	.	.	.	.	.	4.34%	1.18%
1 location only	1.12%	.	.	.	.	.	1.12%	1.71%
Percent full-time employees								
Less than 25%	6.89%	.	.	.	.	.	6.19%	7.62%
25-49 %	3.32%	.	.	.	.	.	2.70%	3.98%
50-74 %	3.04%	.	.	.	.	.	1.92%	3.56%
75% or more	0.78%	.	.	.	.	.	1.16%	0.85%
Union presence								
No union employees	0.62%	.	.	.	.	.	1.04%	0.88%
Has union employees	1.94%	.	.	.	.	.	5.17%	2.12%
Unknown	2.43%	.	.	.	.	.	8.22%	2.45%
Percent low wage employees **								
50% or more low wage	2.95%	.	.	.	.	.	1.34%	4.06%
Less than 50% low wage	0.71%	.	.	.	.	.	1.20%	0.84%
Unknown	1.74%	.	.	.	.	.	4.22%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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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