Table I.A.1(2004) Number of private-sector establishments by firm size and selected characteristics: United States, 2004

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	6,342,850	3,704,277	776,284	522,334	405,343	934,611	4,797,291	1,545,559
Industry group **								
Agric., fish., forest.	157,495	132,217	14,588	5,323	3,479	1,888 *	150,058	7,437
Mining and manufacturing	296,143	138,202	54,547	46,804	25,203	31,387	221,479	74,664
Construction	632,636	483,715	91,322	41,877	9,329	6,393	604,404	28,232
Utilities and transp.	166,018	86,147	18,148	13,911	12,645	35,167	112,966	53,052
Wholesale trade	348,774	191,182	49,559	44,431	27,039	36,563	267,273	81,501
Fin. svs. and real estate	658,635	317,196	39,525	42,180	61,178	198,555	378,774	279,862
Retail trade	1,090,627	536,587	109,282	74,710	71,304	298,744	691,393	399,234
Professional services	1,384,710	840,047	173,416	111,090	107,013	153,144	1,074,540	310,170
Other services	1,607,812	978,983	225,899	142,008	88,153	172,770	1,296,405	311,408
Ownership								
For profit, incorporated	4,352,713	2,305,773	569,529	392,721	282,240	802,450	3,119,061	1,233,651
For profit, unincorporated	1,479,500	1,140,851	135,100	62,893	41,015	99,641	1,314,846	164,654
Nonprofit	510,637	257,654	71,656	66,720	82,088	32,520	363,384	147,254
Age of firm								
Less than 5 years	848,992	710,227	86,300	32,941	14,162	5,363 *	819,036	29,956
5-9 years	898,517	683,909	117,913	55,429	25,135	16,131	838,613	59,903
10-19 years	1,380,772	966,375	204,662	118,058	59,063	32,613	1,245,944	134,827
20 or more years	2,718,586	1,339,173	366,219	307,187	278,086	427,921	1,883,809	834,777
Unknown	495,984	4,593	1,191 *	8,719	28,897	452,584	9,888	486,096
Multi/single status								
2 or more locations	1,611,129	32,392	79,665	210,542	355,840	932,689	211,749	1,399,380
1 location only	4,731,721	3,671,885	696,619	311,792	49,503	1,923	4,585,542	146,180
Percent full-time employees								
Less than 25%	805,570	571,953	96,708	49,555	36,377	50,978	699,709	105,861
25-49 %	492,444	238,693	73,354	50,118	31,725	98,554	341,773	150,671
50-74 %	1,020,431	604,855	125,433	73,402	63,641	153,100	773,849	246,582
75% or more	4,024,405	2,288,777	480,789	349,259	273,601	631,979	2,981,960	1,042,445
Union presence								
No union employees	5,630,173	3,479,496	725,998	482,966	362,424	579,290	4,499,070	1,131,103
Has union employees	299,603	65,156	30,756	28,171	25,514	150,006	111,450	188,154
Unknown	413,074	159,626	19,531	11,198	17,405	205,315	186,772	226,302
Percent low-wage employees								
50% or more low wage	2,212,599	1,278,936	261,786	174,640	158,733	338,505	1,641,499	571,100
Less than 50% low wage	4,130,251	2,425,342	514,499	347,694	246,610	596,107	3,155,792	974,459

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table I.A.1(2004) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2004

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	35,757	25,449	14,585	14,879	11,364	30,230	26,053	19,503
Industry group **								
Agric., fish., forest.	6,398	5,219	954	1,201	760	807 *	5,895	1,549
Mining and manufacturing	5,560	4,249	2,619	2,144	2,232	1,206	5,503	2,790
Construction	7,096	10,156	5,819	4,437	1,566	693	6,695	1,629
Utilities and transp.	8,139	4,570	2,396	2,115	1,845	3,772	5,844	5,163
Wholesale trade	9,070	6,672	3,825	2,639	4,084	4,270	8,393	6,554
Fin. svs. and real estate	9,494	4,429	4,397	3,368	3,225	6,516	6,230	5,914
Retail trade	15,795	9,566	4,630	3,279	8,044	13,424	10,565	11,472
Professional services	15,736	21,633	9,449	6,987	4,526	11,431	23,393	11,969
Other services	28,367	20,987	8,559	6,018	3,702	8,671	24,616	8,593
Ownership								
For profit, incorporated	44,691	33,836	11,569	10,056	10,312	25,363	35,454	17,832
For profit, unincorporated	17,199	14,701	6,310	6,133	2,365	8,285	15,799	10,201
Nonprofit	10,036	8,179	5,304	4,270	4,949	3,853	8,714	6,247
Age of firm								
Less than 5 years	14,420	16,453	6,693	3,436	2,096	1,768 *	14,190	2,740
5-9 years	22,649	16,072	6,632	4,236	3,078	2,450	20,721	3,670
10-19 years	16,601	17,310	10,590	4,603	3,976	3,774	17,967	4,532
20 or more years	22,869	17,525	10,429	11,388	11,063	22,044	15,556	17,308
Unknown	12,224	1,268	575 *	1,245	2,943	14,508	1,586	13,041
Multi/single status								
2 or more locations	25,075	4,216	4,658	12,396	11,196	30,297	5,650	23,369
1 location only	23,963	25,151	12,530	9,835	1,530	402	23,148	5,487
Percent full-time employees								
Less than 25%	14,291	10,131	5,396	4,104	2,649	7,382	13,001	7,365
25-49 %	21,495	11,633	4,093	3,266	3,631	6,851	12,522	10,394
50-74 %	6,221	13,563	2,985	4,174	4,375	12,462	12,213	10,749
75% or more	33,179	29,601	13,443	12,006	10,010	16,657	31,104	16,836
Union presence								
No union employees	31,014	23,747	14,880	14,017	11,598	17,993	24,591	10,419
Has union employees	15,455	5,265	3,563	3,356	2,358	9,568	8,793	9,721
Unknown	8,540	3,522	2,544	2,138	1,749	6,524	3,385	6,232
Percent low-wage employees								
50% or more low wage	18,112	15,875	5,100	9,669	6,660	17,381	19,933	15,398
Less than 50% low wage	36,633	25,033	14,366	8,390	8,831	15,402	31,965	13,681

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a(2004) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2004

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	6,342,850	58.4%	12.2%	8.2%	6.4%	14.7%	75.6%	24.4%
Industry group **								
Agric., fish., forest.	157,495	84.0%	9.3%	3.4%	2.2%	1.2% *	95.3%	4.7%
Mining and manufacturing	296,143	46.7%	18.4%	15.8%	8.5%	10.6%	74.8%	25.2%
Construction	632,636	76.5%	14.4%	6.6%	1.5%	1.0%	95.5%	4.5%
Utilities and transp.	166,018	51.9%	10.9%	8.4%	7.6%	21.2%	68.0%	32.0%
Wholesale trade	348,774	54.8%	14.2%	12.7%	7.8%	10.5%	76.6%	23.4%
Fin. svs. and real estate	658,635	48.2%	6.0%	6.4%	9.3%	30.1%	57.5%	42.5%
Retail trade	1,090,627	49.2%	10.0%	6.9%	6.5%	27.4%	63.4%	36.6%
Professional services	1,384,710	60.7%	12.5%	8.0%	7.7%	11.1%	77.6%	22.4%
Other services	1,607,812	60.9%	14.1%	8.8%	5.5%	10.7%	80.6%	19.4%
Ownership								
For profit, incorporated	4,352,713	53.0%	13.1%	9.0%	6.5%	18.4%	71.7%	28.3%
For profit, unincorporated	1,479,500	77.1%	9.1%	4.3%	2.8%	6.7%	88.9%	11.1%
Nonprofit	510,637	50.5%	14.0%	13.1%	16.1%	6.4%	71.2%	28.8%
Age of firm								
Less than 5 years	848,992	83.7%	10.2%	3.9%	1.7%	0.6% *	96.5%	3.5%
5-9 years	898,517	76.1%	13.1%	6.2%	2.8%	1.8%	93.3%	6.7%
10-19 years	1,380,772	70.0%	14.8%	8.6%	4.3%	2.4%	90.2%	9.8%
20 or more years	2,718,586	49.3%	13.5%	11.3%	10.2%	15.7%	69.3%	30.7%
Unknown	495,984	0.9%	0.2% *	1.8%	5.8%	91.2%	2.0%	98.0%
Multi/single status								
2 or more locations	1,611,129	2.0%	4.9%	13.1%	22.1%	57.9%	13.1%	86.9%
1 location only	4,731,721	77.6%	14.7%	6.6%	1.0%	0.0%	96.9%	3.1%
Percent full-time employees								
Less than 25%	805,570	71.0%	12.0%	6.2%	4.5%	6.3%	86.9%	13.1%
25-49 %	492,444	48.5%	14.9%	10.2%	6.4%	20.0%	69.4%	30.6%
50-74 %	1,020,431	59.3%	12.3%	7.2%	6.2%	15.0%	75.8%	24.2%
75% or more	4,024,405	56.9%	11.9%	8.7%	6.8%	15.7%	74.1%	25.9%
Union presence								
No union employees	5,630,173	61.8%	12.9%	8.6%	6.4%	10.3%	79.9%	20.1%
Has union employees	299,603	21.7%	10.3%	9.4%	8.5%	50.1%	37.2%	62.8%
Unknown	413,074	38.6%	4.7%	2.7%	4.2%	49.7%	45.2%	54.8%
Percent low-wage employees								
50% or more low wage	2,212,599	57.8%	11.8%	7.9%	7.2%	15.3%	74.2%	25.8%
Less than 50% low wage	4,130,251	58.7%	12.5%	8.4%	6.0%	14.4%	76.4%	23.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a(2004) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2004

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	35,757	0.34%	0.23%	0.23%	0.19%	0.43%	0.23%	0.23%
Industry group **								
Agric., fish., forest.	6,398	1.23%	0.44%	0.72%	0.46%	0.45% *	0.85%	0.85%
Mining and manufacturing	5,560	0.98%	0.80%	0.57%	0.81%	0.41%	0.94%	0.94%
Construction	7,096	1.18%	0.93%	0.72%	0.26%	0.10%	0.25%	0.25%
Utilities and transp.	8,139	1.73%	1.39%	1.09%	0.97%	1.78%	2.30%	2.30%
Wholesale trade	9,070	1.44%	1.12%	0.67%	1.18%	1.06%	1.71%	1.71%
Fin. svs. and real estate	9,494	0.85%	0.61%	0.51%	0.49%	0.78%	0.58%	0.58%
Retail trade	15,795	0.67%	0.43%	0.33%	0.70%	1.13%	0.76%	0.76%
Professional services	15,736	1.06%	0.65%	0.54%	0.39%	0.86%	0.99%	0.99%
Other services	28,367	0.79%	0.41%	0.37%	0.30%	0.42%	0.44%	0.44%
Ownership								
For profit, incorporated	44,691	0.46%	0.30%	0.19%	0.23%	0.55%	0.31%	0.31%
For profit, unincorporated	17,199	0.55%	0.45%	0.41%	0.16%	0.52%	0.63%	0.63%
Nonprofit	10,036	1.25%	0.94%	0.95%	0.84%	0.73%	1.05%	1.05%
Age of firm								
Less than 5 years	14,420	0.89%	0.87%	0.39%	0.25%	0.20% *	0.32%	0.32%
5-9 years	22,649	0.60%	0.57%	0.37%	0.36%	0.25%	0.33%	0.33%
10-19 years	16,601	0.70%	0.77%	0.33%	0.29%	0.28%	0.37%	0.37%
20 or more years	22,869	0.56%	0.42%	0.38%	0.43%	0.76%	0.48%	0.48%
Unknown	12,224	0.27%	0.11% *	0.25%	0.68%	0.87%	0.35%	0.35%
Multi/single status								
2 or more locations	25,075	0.26%	0.29%	0.77%	0.85%	1.17%	0.34%	0.34%
1 location only	23,963	0.31%	0.28%	0.20%	0.03%	0.01%	0.11%	0.11%
Percent full-time employees								
Less than 25%	14,291	0.96%	0.54%	0.51%	0.31%	0.89%	0.87%	0.87%
25-49 %	21,495	0.94%	0.84%	0.64%	0.61%	0.87%	0.94%	0.94%
50-74 %	6,221	1.25%	0.30%	0.37%	0.43%	1.24%	1.05%	1.05%
75% or more	33,179	0.47%	0.34%	0.28%	0.26%	0.39%	0.39%	0.39%
Union presence								
No union employees	31,014	0.28%	0.26%	0.24%	0.20%	0.31%	0.13%	0.13%
Has union employees	15,455	1.42%	0.80%	1.13%	0.73%	1.98%	1.78%	1.78%
Unknown	8,540	0.69%	0.60%	0.52%	0.41%	0.79%	0.58%	0.58%
Percent low-wage employees								
50% or more low wage	18,112	0.63%	0.20%	0.43%	0.34%	0.73%	0.66%	0.66%
Less than 50% low wage	36,633	0.36%	0.31%	0.17%	0.23%	0.33%	0.29%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table I.A.2(2004) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	55.1%	34.1%	64.0%	81.2%	94.3%	98.9%	41.9%	96.0%
Industry group **								
Agric., fish., forest.	25.8%	19.0%	47.6%	75.8%	78.8%	99.3%	22.8%	86.6%
Mining and manufacturing	70.1%	46.4%	82.1%	91.3%	97.2%	100.0%	60.9%	97.4%
Construction	43.9%	33.2%	73.2%	82.8%	96.4%	100.0%	41.4%	96.7%
Utilities and transp.	59.7%	34.1%	59.4%	85.1%	93.9%	100.0%	42.3%	96.7%
Wholesale trade	66.7%	44.8%	84.1%	95.3%	97.4%	100.0%	56.9%	98.9%
Fin. svs. and real estate	69.3%	40.4%	81.0%	92.8%	97.3%	99.6%	47.6%	98.7%
Retail trade	56.4%	24.6%	57.9%	79.2%	93.8%	98.4%	33.3%	96.5%
Professional services	60.5%	42.4%	72.5%	91.4%	95.5%	99.2%	49.9%	97.2%
Other services	45.1%	28.9%	46.4%	62.5%	89.7%	97.9%	34.1%	90.8%
Ownership								
For profit, incorporated	60.3%	37.9%	66.2%	80.6%	93.8%	98.9%	46.2%	96.0%
For profit, unincorporated	35.7%	24.4%	49.2%	73.7%	92.4%	99.2%	28.3%	94.9%
Nonprofit	66.3%	43.6%	74.3%	92.0%	97.0%	98.9%	53.7%	97.5%
Age of firm								
Less than 5 years	25.2%	21.1%	38.8%	56.6%	70.4%	38.6%	23.9%	61.0%
5-9 years	39.7%	32.0%	52.6%	69.2%	88.4%	96.7%	36.3%	87.9%
10-19 years	48.1%	36.7%	65.0%	75.6%	94.3%	96.1%	43.4%	90.9%
20 or more years	65.2%	40.4%	73.2%	88.1%	96.4%	99.3%	51.1%	97.0%
Unknown	97.7%	4.2% *	29.1% *	85.4%	91.1%	99.5%	38.6%	98.9%
Multi/single status								
2 or more locations	94.5%	61.6%	76.7%	86.8%	94.6%	98.9%	78.0%	97.0%
1 location only	41.6%	33.9%	62.6%	77.5%	91.8%	99.3%	40.2%	86.4%
Percent full-time employees								
Less than 25%	21.0%	8.6%	20.9%	47.7%	78.2%	93.4%	11.8%	81.4%
25-49 %	52.6%	27.9%	46.8%	65.7%	89.4%	98.1%	35.1%	92.1%
50-74 %	52.2%	31.7%	60.6%	72.3%	94.8%	98.9%	38.3%	95.8%
75% or more	62.9%	41.8%	76.2%	90.1%	96.9%	99.5%	50.6%	98.1%
Union presence								
No union employees	53.1%	35.0%	64.3%	81.1%	94.5%	98.7%	42.5%	95.2%
Has union employees	87.6%	54.8%	81.9%	94.1%	98.0%	100.0%	67.4%	99.6%
Unknown	58.0%	7.1%	23.8%	55.5%	84.7%	98.7%	10.5%	97.3%
Percent low wage employees								
50% or more low wage	41.2%	17.8%	38.1%	61.9%	90.2%	98.2%	23.4%	92.3%
Less than 50% low wage	62.5%	42.7%	77.2%	91.0%	96.9%	99.3%	51.5%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2(2004) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.36%	0.60%	0.66%	0.57%	0.68%	0.25%	0.50%	0.34%
Industry group **								
Agric., fish., forest.	2.41%	2.12%	7.78%	13.13%	10.67%	1.26%	2.25%	5.62%
Mining and manufacturing	0.99%	2.00%	1.74%	1.82%	2.06%	0.03%	1.29%	0.82%
Construction	1.41%	1.45%	2.28%	3.16%	1.75%	0.00%	1.52%	1.10%
Utilities and transp.	1.57%	3.25%	7.00%	3.80%	4.01%	0.00%	2.08%	1.50%
Wholesale trade	1.67%	2.42%	2.46%	1.84%	1.52%	0.00%	1.94%	0.55%
Fin. svs. and real estate	1.00%	2.23%	1.97%	2.70%	1.00%	0.21%	1.77%	0.44%
Retail trade	0.84%	1.20%	2.23%	2.57%	1.48%	0.39%	1.27%	0.33%
Professional services	0.62%	1.14%	2.00%	0.73%	1.52%	0.86%	0.91%	0.65%
Other services	0.74%	1.06%	1.46%	1.31%	1.82%	0.62%	0.87%	0.60%
Ownership								
For profit, incorporated	0.50%	0.76%	1.11%	0.62%	0.70%	0.21%	0.64%	0.37%
For profit, unincorporated	0.39%	0.53%	1.53%	2.47%	1.82%	0.97%	0.46%	0.70%
Nonprofit	1.23%	1.88%	2.86%	1.47%	1.39%	1.13%	1.33%	0.88%
Age of firm								
Less than 5 years	0.84%	1.20%	3.44%	4.84%	7.49%	11.21%	0.96%	4.57%
5-9 years	0.60%	0.90%	2.26%	2.74%	2.96%	1.84%	0.81%	2.51%
10-19 years	0.85%	0.76%	1.55%	3.41%	1.64%	2.80%	0.87%	1.05%
20 or more years	0.43%	0.86%	0.81%	1.36%	0.67%	0.27%	0.60%	0.41%
Unknown	0.38%	2.59% *	13.27% *	10.99%	3.01%	0.18%	8.17%	0.24%
Multi/single status								
2 or more locations	0.25%	2.42%	3.00%	0.82%	0.70%	0.25%	1.34%	0.30%
1 location only	0.46%	0.59%	0.63%	0.63%	1.53%	0.45%	0.51%	1.42%
Percent full-time employees								
Less than 25%	1.28%	0.88%	3.68%	4.07%	3.24%	2.64%	0.85%	2.25%
25-49 %	1.46%	1.59%	3.83%	3.64%	4.02%	1.28%	1.77%	1.05%
50-74 %	0.85%	1.18%	2.46%	2.43%	1.60%	0.58%	1.03%	0.89%
75% or more	0.42%	0.68%	0.96%	0.90%	0.67%	0.12%	0.60%	0.32%
Union presence								
No union employees	0.41%	0.61%	0.66%	0.55%	0.76%	0.30%	0.54%	0.44%
Has union employees	1.22%	3.57%	2.95%	2.34%	1.57%	0.00%	2.23%	0.29%
Unknown	0.93%	1.38%	6.06%	8.22%	3.70%	0.48%	1.18%	0.61%
Percent low wage employees								
50% or more low wage	0.75%	0.69%	1.13%	1.74%	1.14%	0.36%	0.52%	0.77%
Less than 50% low wage	0.35%	0.66%	0.88%	0.49%	0.66%	0.24%	0.54%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.a(2004) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	35.0%	13.5%	27.6%	83.4%	13.4%	64.1%
Industry group **						
Agric., fish., forest.	20.4%	15.2%	37.3% *	86.8%	15.2%	48.1%
Mining and manufacturing	26.0%	10.1%	40.9%	84.0%	9.2%	57.3%
Construction	19.0%	17.6%	26.0%	60.7%	17.5%	33.0%
Utilities and transp.	42.9%	15.7%	39.1%	82.4%	16.4%	67.6%
Wholesale trade	27.0%	10.2%	41.6%	87.6%	9.5%	60.0%
Fin. svs. and real estate	48.5%	12.3%	36.2%	84.5%	11.9%	72.4%
Retail trade	51.5%	11.7%	25.4%	88.2%	11.4%	75.5%
Professional services	27.3%	12.6%	23.3%	79.0%	12.5%	53.6%
Other services	32.3%	15.8%	17.7%	78.4%	16.2%	57.6%
Ownership						
For profit, incorporated	37.6%	12.7%	30.9%	84.7%	12.6%	68.0%
For profit, unincorporated	29.4%	13.6%	30.0%	86.0%	13.4%	67.5%
Nonprofit	23.2%	18.8%	16.2%	54.5%	19.4%	28.4%
Age of firm						
Less than 5 years	11.7%	11.1%	17.3% *	36.4%	11.1%	18.7%
5-9 years	15.7%	13.4%	17.2%	48.3%	13.4%	28.9%
10-19 years	16.3%	12.7%	25.7%	55.1%	12.5%	33.0%
20 or more years	34.7%	14.3%	27.8%	82.8%	14.4%	58.7%
Unknown	86.3%	33.3% *	45.9%	88.7%	24.3% *	86.8%
Multi/single status						
2 or more locations	62.4%	13.5%	28.5%	83.6%	13.0%	68.4%
1 location only	13.8%	13.5%	22.0%	38.7%	13.5%	18.1%
Percent full-time employees						
Less than 25%	35.3%	18.2%	10.0%	74.2%	17.8%	52.1%
25-49 %	42.0%	12.4%	19.5% *	85.4%	12.9%	67.2%
50-74 %	36.0%	13.1%	21.1%	83.4%	13.3%	64.4%
75% or more	34.0%	13.4%	31.6%	83.9%	13.3%	64.6%
Union presence						
No union employees	27.9%	12.2%	26.1%	78.9%	12.1%	56.1%
Has union employees	71.7%	42.1%	39.9%	91.9%	45.7%	82.1%
Unknown	82.7%	24.2% *	42.9%	91.2%	22.7% *	88.0%
Percent low wage employees						
50% or more low wage	42.2%	13.1%	21.0%	83.1%	13.6%	63.0%
Less than 50% low wage	32.4%	13.6%	31.4%	83.7%	13.4%	64.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.a(2004) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	0.47%	1.36%	0.73%	0.47%	1.14%
Industry group **						
Agric., fish., forest.	1.98%	2.90%	13.23% *	10.85%	3.08%	9.73%
Mining and manufacturing	1.56%	1.60%	4.43%	1.97%	1.60%	2.57%
Construction	1.59%	1.78%	5.94%	10.22%	1.81%	4.79%
Utilities and transp.	2.52%	3.84%	9.33%	4.49%	4.88%	3.27%
Wholesale trade	1.96%	1.26%	6.09%	3.35%	1.38%	3.53%
Fin. svs. and real estate	1.71%	1.43%	4.56%	1.11%	1.47%	1.56%
Retail trade	1.19%	1.70%	3.22%	0.75%	1.76%	1.21%
Professional services	1.24%	0.92%	1.26%	2.52%	0.98%	2.20%
Other services	0.96%	0.89%	2.69%	1.78%	1.09%	2.24%
Ownership						
For profit, incorporated	0.81%	0.46%	1.66%	0.61%	0.45%	1.23%
For profit, unincorporated	0.95%	0.64%	3.86%	1.94%	0.64%	2.33%
Nonprofit	1.35%	1.28%	2.52%	5.66%	1.29%	2.28%
Age of firm						
Less than 5 years	1.10%	1.18%	6.93% *	9.97%	1.24%	4.39%
5-9 years	1.11%	1.05%	4.95%	8.62%	1.02%	4.54%
10-19 years	0.70%	0.67%	2.82%	4.35%	0.83%	2.82%
20 or more years	0.99%	0.56%	1.71%	1.40%	0.63%	1.51%
Unknown	0.74%	12.12% *	7.58%	0.61%	11.96% *	0.74%
Multi/single status						
2 or more locations	1.06%	1.60%	1.77%	0.71%	1.95%	1.01%
1 location only	0.38%	0.39%	2.25%	5.22%	0.40%	1.44%
Percent full-time employees						
Less than 25%	2.39%	2.37%	2.76%	5.01%	2.10%	4.80%
25-49 %	2.16%	1.60%	6.56% *	2.56%	1.84%	2.59%
50-74 %	2.09%	1.06%	4.08%	3.01%	1.24%	3.28%
75% or more	0.61%	0.52%	2.00%	0.93%	0.50%	1.00%
Union presence						
No union employees	0.62%	0.54%	1.50%	1.12%	0.56%	1.26%
Has union employees	1.29%	2.14%	3.46%	0.94%	2.78%	1.44%
Unknown	1.09%	7.49% *	8.50%	1.06%	7.72% *	1.07%
Percent low wage employees						
50% or more low wage	1.16%	1.17%	2.28%	0.91%	1.23%	1.39%
Less than 50% low wage	0.61%	0.50%	1.46%	0.84%	0.54%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.b(2004) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

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	42.4%	70.1%	54.5%	38.0%	21.4%	8.8%	62.8%	14.8%
Industry group **								
Agric., fish., forest.	68.4%	73.3%	72.1%	58.3%	45.6% *	44.8%	72.0%	49.1%
Mining and manufacturing	40.0%	62.7%	51.1%	29.4%	16.8%	10.1%	52.8%	16.3%
Construction	60.7%	69.2%	54.3%	42.2%	39.8%	41.4%	62.9%	40.7%
Utilities and transp.	42.4%	72.3%	66.1%	36.1%	36.3%	14.4%	65.0%	21.4%
Wholesale trade	45.5%	77.5%	45.0%	31.4%	19.2%	6.5% *	62.5%	13.5%
Fin. svs. and real estate	36.2%	71.4%	66.4%	40.8%	26.1%	10.6%	68.2%	15.2%
Retail trade	24.7%	65.7%	47.9%	31.8%	12.6%	2.6%	56.4%	5.7%
Professional services	50.6%	73.8%	51.4%	43.0%	23.1%	19.0%	66.2%	22.8%
Other services	43.2%	66.4%	61.3%	39.9%	20.0%	5.7%	62.1%	13.6%
Ownership								
For profit, incorporated	40.2%	70.6%	52.8%	37.4%	19.1%	9.0%	62.1%	13.6%
For profit, unincorporated	49.1%	68.7%	57.0%	34.3%	27.6%	3.6% *	64.5%	12.2%
Nonprofit	48.9%	69.5%	63.1%	43.8%	26.0%	20.2%	64.8%	27.4%
Age of firm								
Less than 5 years	55.9%	64.2%	47.0%	32.0%	16.7% *	1.5% *	59.1%	22.0% *
5-9 years	57.7%	69.8%	54.5%	33.0%	26.6%	6.6% *	64.0%	21.6%
10-19 years	53.9%	69.1%	49.4%	34.5%	20.8%	14.0% *	61.1%	21.9%
20 or more years	43.0%	72.5%	57.9%	40.4%	21.6%	11.4%	64.2%	17.8%
Unknown	7.2%	81.6% *	74.6%	33.0%	17.8%	6.0%	54.2%	6.8%
Multi/single status								
2 or more locations	17.0%	63.8%	49.4%	36.4%	20.6%	8.7%	48.3%	13.2%
1 location only	62.1%	70.2%	55.2%	39.1%	27.3%	53.2%	64.1%	31.8%
Percent full-time employees								
Less than 25%	37.8%	65.3%	63.6%	40.4%	24.8%	4.8% *	61.6%	14.8%
25-49 %	32.0%	62.5%	64.3%	38.9%	15.6% *	2.1% *	60.0%	7.8%
50-74 %	39.5%	69.8%	53.2%	35.5%	19.0%	3.9% *	63.2%	9.8%
75% or more	44.4%	70.9%	53.3%	38.1%	22.2%	11.3%	63.0%	16.9%
Union presence								
No union employees	44.9%	70.1%	54.1%	36.7%	18.9%	5.2%	62.7%	13.4%
Has union employees	38.9%	70.4%	59.7%	58.5%	44.5%	23.4%	66.1%	27.9%
Unknown	14.7%	71.2%	65.0%	31.7% *	39.2%	8.1%	63.5%	10.4%
Percent low wage employees								
50% or more low wage	30.6%	67.6%	52.6%	34.8%	16.2%	3.4%	59.7%	9.4%
Less than 50% low wage	46.6%	70.7%	54.9%	39.0%	24.5%	11.8%	63.6%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.b(2004) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

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	0.46%	0.48%	2.05%	1.61%	1.63%	0.71%	0.78%	0.71%
Industry group **								
Agric., fish., forest.	4.97%	6.52%	12.11%	15.58%	14.99% *	12.99%	5.51%	11.22%
Mining and manufacturing	1.95%	4.45%	4.16%	3.74%	4.67%	1.57%	2.11%	2.11%
Construction	1.63%	1.94%	2.74%	3.82%	5.72%	12.08%	1.69%	3.80%
Utilities and transp.	2.65%	5.29%	6.56%	6.49%	6.55%	4.18%	4.77%	2.49%
Wholesale trade	1.80%	2.83%	5.93%	4.43%	3.93%	2.76% *	1.72%	1.91%
Fin. svs. and real estate	1.13%	2.70%	6.26%	6.22%	3.19%	2.68%	1.81%	2.01%
Retail trade	0.99%	2.32%	3.07%	3.59%	3.17%	0.55%	1.77%	0.78%
Professional services	1.32%	1.91%	1.74%	2.20%	2.94%	2.18%	1.56%	1.90%
Other services	0.68%	1.12%	3.65%	2.31%	2.70%	1.15%	1.04%	1.11%
Ownership								
For profit, incorporated	0.61%	0.73%	2.14%	1.74%	1.79%	0.90%	0.91%	0.77%
For profit, unincorporated	1.08%	1.47%	3.03%	4.79%	4.01%	1.57% *	1.13%	1.28%
Nonprofit	1.13%	1.89%	4.14%	2.62%	2.58%	3.69%	1.85%	2.27%
Age of firm								
Less than 5 years	1.78%	2.23%	4.99%	6.36%	7.42% *	6.42% *	2.08%	6.73% *
5-9 years	1.91%	2.12%	3.54%	4.27%	6.41%	2.76% *	2.00%	3.14%
10-19 years	1.28%	1.13%	3.10%	2.71%	2.61%	5.28% *	1.43%	1.90%
20 or more years	0.64%	0.67%	2.35%	1.93%	1.78%	1.30%	0.69%	1.18%
Unknown	0.81%	24.49% *	21.15%	9.48%	4.34%	0.78%	14.06%	0.71%
Multi/single status								
2 or more locations	0.81%	7.19%	5.44%	2.83%	1.92%	0.74%	2.78%	0.76%
1 location only	0.51%	0.46%	1.84%	1.28%	2.09%	7.53%	0.63%	2.01%
Percent full-time employees								
Less than 25%	2.10%	5.62%	6.55%	7.04%	5.64%	3.00% *	3.45%	2.47%
25-49 %	1.45%	4.11%	4.40%	3.06%	5.74% *	0.81% *	2.72%	1.25%
50-74 %	1.28%	1.23%	2.80%	2.23%	3.84%	1.27% *	1.04%	1.73%
75% or more	0.57%	0.63%	1.82%	1.86%	2.01%	1.20%	0.84%	0.97%
Union presence								
No union employees	0.51%	0.51%	1.97%	1.65%	1.40%	0.73%	0.75%	0.75%
Has union employees	2.47%	6.05%	7.29%	5.10%	5.62%	2.48%	4.50%	2.31%
Unknown	1.16%	9.02%	13.62%	9.85% *	10.93%	1.21%	5.19%	1.00%
Percent low wage employees								
50% or more low wage	0.81%	2.45%	3.78%	3.01%	2.69%	0.97%	2.03%	1.03%
Less than 50% low wage	0.61%	0.66%	2.16%	1.85%	1.68%	1.19%	0.93%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.b.(1)(2004) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

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	13.6%	22.8%	19.2%	13.1%	6.6%	1.3%	20.8%	3.9%
Industry group **								
Agric., fish., forest.	18.0%	15.5%	26.6% *	7.3% *	18.1% *	42.1% *	16.8%	24.5% *
Mining and manufacturing	12.5%	20.5%	16.3%	10.6%	2.3% *	1.1% *	17.1%	3.9%
Construction	20.3%	24.2%	17.6%	13.0%	12.8% *	0.4% *	21.4%	10.1%
Utilities and transp.	12.6%	26.5%	18.3% *	10.1% *	8.3% *	1.4% *	21.4%	4.4%
Wholesale trade	16.1%	25.4%	21.7%	12.2%	5.1% *	0.2% *	22.3%	4.3% *
Fin. svs. and real estate	10.2%	21.4%	21.5%	14.1%	7.6% *	1.1% *	21.0%	3.1%
Retail trade	8.3%	21.5%	17.5%	11.8%	3.6% *	0.8% *	19.4%	1.7%
Professional services	14.5%	21.2%	14.6%	16.1%	8.0%	2.1%	19.2%	6.2%
Other services	16.2%	25.2%	25.7%	12.5%	7.0% *	1.3% *	23.9%	4.0%
Ownership								
For profit, incorporated	12.6%	23.2%	18.2%	11.8%	5.0%	1.2%	20.5%	2.9%
For profit, unincorporated	15.4%	21.2%	19.2%	13.9% *	5.8% *	0.9% *	20.4%	3.5%
Nonprofit	18.8%	23.8%	25.8%	19.3%	12.1%	6.0% *	23.5%	12.5%
Age of firm								
Less than 5 years	17.3%	20.7%	10.3% *	12.1% *	3.9% *	.	18.6%	3.9% *
5-9 years	18.4%	22.0%	15.4%	13.7%	9.6% *	3.2% *	19.9%	9.6%
10-19 years	18.8%	23.6%	19.4%	13.0%	6.1%	0.9% *	21.7%	5.7%
20 or more years	13.4%	23.1%	21.0%	12.9%	6.4%	1.0% *	21.0%	4.4%
Unknown	2.2%	22.8% *	21.8% *	20.9% *	8.3% *	1.5%	30.7% *	2.0%
Multi/single status								
2 or more locations	4.3%	20.4%	14.2%	11.4%	6.3%	1.2%	13.4%	3.2%
1 location only	20.8%	22.8%	19.9%	14.4%	8.5%	39.3%	21.5%	11.3%
Percent full-time employees								
Less than 25%	11.7%	20.0%	17.7% *	12.2% *	9.3% *	2.0% *	18.5%	5.2%
25-49 %	9.5%	19.2%	18.7%	13.5%	3.4% *	0.2% *	18.1%	2.1% *
50-74 %	14.5%	23.9%	21.4%	15.5%	8.0% *	1.5% *	22.8%	4.2% *
75% or more	14.0%	23.0%	18.8%	12.7%	6.3%	1.4%	20.7%	4.0%
Union presence								
No union employees	14.8%	22.9%	19.2%	12.8%	5.7%	0.6%	21.0%	3.8%
Has union employees	9.1%	15.2%	18.3%	17.7%	15.1%	3.6%	16.1%	6.3%
Unknown	4.0%	28.6%	15.5% *	10.4% *	12.2% *	1.5%	21.9%	2.4%
Percent low wage employees								
50% or more low wage	9.5%	21.9%	15.9%	10.2%	4.2% *	1.1%	18.6%	2.8%
Less than 50% low wage	15.1%	23.0%	20.0%	14.1%	8.0%	1.4%	21.3%	4.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.b.(1)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

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	0.33%	0.59%	0.87%	1.29%	0.74%	0.20%	0.43%	0.41%
Industry group **								
Agric., fish., forest.	3.66%	4.34%	13.27% *	4.60% *	8.75% *	13.04% *	4.38%	8.68% *
Mining and manufacturing	1.23%	1.90%	3.48%	2.17%	1.06% *	0.50% *	1.72%	1.04%
Construction	2.04%	2.78%	3.27%	1.89%	5.69% *	0.29% *	2.20%	1.79%
Utilities and transp.	3.23%	7.70%	6.46% *	4.06% *	3.85% *	0.79% *	6.00%	1.22%
Wholesale trade	1.00%	3.34%	3.97%	3.58%	2.31% *	0.10% *	2.01%	1.36% *
Fin. svs. and real estate	0.93%	2.39%	3.32%	3.62%	2.40% *	0.39% *	1.99%	0.72%
Retail trade	0.81%	2.98%	2.49%	3.18%	1.29% *	0.30% *	2.18%	0.30%
Professional services	0.87%	1.20%	1.37%	2.14%	1.82%	0.50%	1.07%	1.19%
Other services	0.73%	1.43%	2.00%	2.18%	2.28% *	0.60% *	1.18%	0.68%
Ownership								
For profit, incorporated	0.41%	0.68%	1.15%	1.16%	0.97%	0.22%	0.62%	0.31%
For profit, unincorporated	0.72%	1.42%	3.04%	4.24% *	2.09% *	0.46% *	0.75%	0.72%
Nonprofit	1.23%	1.67%	2.98%	3.53%	2.24%	3.41% *	1.19%	2.53%
Age of firm								
Less than 5 years	2.05%	1.97%	3.85% *	6.00% *	2.19% *	.	2.13%	2.22% *
5-9 years	1.21%	2.24%	3.70%	2.32%	4.37% *	1.40% *	1.29%	2.47%
10-19 years	0.80%	1.21%	1.38%	2.09%	1.31%	0.61% *	0.88%	0.79%
20 or more years	0.46%	0.64%	0.70%	1.36%	0.97%	0.32% *	0.43%	0.71%
Unknown	0.47%	10.87% *	10.75% *	9.68% *	2.95% *	0.36%	13.17% *	0.41%
Multi/single status								
2 or more locations	0.39%	3.91%	3.06%	1.69%	0.82%	0.21%	1.51%	0.34%
1 location only	0.41%	0.59%	1.12%	1.75%	1.35%	9.00%	0.42%	1.21%
Percent full-time employees								
Less than 25%	1.66%	3.49%	7.05% *	4.28% *	3.76% *	1.91% *	3.21%	1.48%
25-49 %	1.09%	2.90%	4.41%	2.70%	1.81% *	0.17% *	2.04%	0.67% *
50-74 %	0.89%	1.29%	2.90%	1.93%	2.65% *	1.04% *	0.88%	1.29% *
75% or more	0.32%	0.63%	0.97%	1.34%	1.00%	0.18%	0.46%	0.46%
Union presence								
No union employees	0.35%	0.58%	0.89%	1.39%	0.83%	0.17%	0.45%	0.41%
Has union employees	1.12%	4.03%	3.22%	4.00%	4.22%	0.95%	3.15%	1.46%
Unknown	0.70%	8.07%	7.23% *	4.70% *	10.08% *	0.44%	5.73%	0.49%
Percent low wage employees								
50% or more low wage	0.59%	2.24%	3.34%	2.32%	1.50% *	0.31%	1.65%	0.56%
Less than 50% low wage	0.48%	0.53%	1.59%	1.32%	0.87%	0.31%	0.63%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.b.(2)(2004) 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, 2004

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	24.3%	37.1%	31.4%	23.7%	14.6%	7.3%	34.4%	10.7%
Industry group **								
Agric., fish., forest.	30.4%	30.0%	32.1%	44.7%	27.5% *	2.8% *	31.4%	24.6% *
Mining and manufacturing	24.6%	36.8%	29.4%	20.3%	14.0% *	6.9%	31.4%	12.0%
Construction	32.7%	32.3%	36.2%	29.1%	22.8% *	38.1%	33.1%	28.7%
Utilities and transp.	24.6%	28.2%	47.2%	29.2%	26.3%	12.6% *	33.1%	16.7%
Wholesale trade	25.9%	43.5%	24.8%	16.6%	12.8%	6.3% *	34.8%	9.1%
Fin. svs. and real estate	23.8%	40.4%	45.2%	31.0%	19.1%	9.5%	41.0%	12.5%
Retail trade	12.8%	31.6%	22.6%	19.2%	9.8%	1.7% *	27.4%	4.1%
Professional services	31.1%	43.3%	32.3%	24.1%	14.7%	17.0%	39.3%	16.4%
Other services	22.5%	32.9%	30.2%	24.0%	13.1%	3.9%	31.3%	8.7%
Ownership								
For profit, incorporated	23.4%	37.3%	31.0%	24.1%	13.7%	7.5%	34.1%	10.4%
For profit, unincorporated	26.3%	36.0%	30.5%	19.6%	19.2%	2.0% *	34.3%	7.1%
Nonprofit	28.2%	38.3%	35.5%	24.5%	15.7%	19.0%	36.4%	17.1%
Age of firm								
Less than 5 years	29.2%	33.3%	28.3%	11.6% *	9.0% *	.	31.1%	9.0% *
5-9 years	33.3%	38.9%	35.9%	19.1%	16.7% *	3.3% *	37.0%	12.2%
10-19 years	28.9%	35.7%	26.8%	20.7%	12.4%	13.9% *	32.0%	15.6%
20 or more years	25.5%	38.3%	33.0%	26.4%	15.1%	10.2%	35.7%	13.3%
Unknown	5.1%	58.9% *	52.8% *	11.6% *	15.6%	4.3%	22.6% *	4.9%
Multi/single status								
2 or more locations	12.2%	37.6%	32.6%	23.9%	14.2%	7.2%	32.2%	9.8%
1 location only	33.7%	37.1%	31.2%	23.4%	17.6%	40.8%	34.6%	20.5%
Percent full-time employees								
Less than 25%	20.3%	33.1%	34.4%	23.2%	13.5%	3.8% *	32.7%	8.4%
25-49 %	18.2%	32.7%	36.4%	24.1%	11.7%	1.7% *	33.5%	4.9%
50-74 %	21.1%	36.7%	29.3%	18.8%	10.8%	2.3%	33.4%	5.7%
75% or more	25.9%	37.7%	31.2%	24.5%	16.0%	9.6%	34.7%	12.8%
Union presence								
No union employees	25.1%	36.8%	30.9%	22.7%	12.8%	4.4%	34.0%	9.3%
Has union employees	28.5%	48.0%	40.7%	38.4%	30.6%	19.7%	45.2%	21.8%
Unknown	10.2%	38.6%	33.4% *	23.5% *	30.2% *	6.2%	36.5%	7.9%
Percent low wage employees								
50% or more low wage	17.1%	35.2%	28.0%	23.6%	11.0%	2.0% *	32.5%	5.9%
Less than 50% low wage	26.9%	37.5%	32.3%	23.7%	16.8%	10.3%	34.8%	13.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.b.(2)(2004) 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, 2004

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	0.38%	0.55%	2.05%	1.61%	1.55%	0.70%	0.72%	0.49%
Industry group **								
Agric., fish., forest.	4.30%	6.90%	9.37%	12.67%	15.03% *	4.07% *	5.58%	8.47% *
Mining and manufacturing	1.77%	3.97%	3.68%	3.31%	4.31% *	1.47%	1.80%	2.11%
Construction	1.42%	2.05%	3.18%	3.26%	6.97% *	10.98%	1.54%	3.83%
Utilities and transp.	1.98%	4.67%	8.93%	6.85%	7.40%	3.86% *	3.57%	2.68%
Wholesale trade	2.05%	3.49%	6.68%	3.16%	2.69%	2.77% *	2.97%	2.07%
Fin. svs. and real estate	1.34%	3.24%	5.07%	5.86%	2.65%	2.47%	2.37%	1.75%
Retail trade	0.82%	3.20%	2.36%	2.74%	2.85%	0.61% *	2.11%	0.65%
Professional services	1.01%	2.02%	1.57%	2.54%	1.91%	2.39%	1.48%	1.44%
Other services	0.78%	1.83%	3.45%	1.52%	2.68%	0.65%	1.26%	1.03%
Ownership								
For profit, incorporated	0.49%	0.70%	1.77%	1.43%	1.50%	0.84%	0.74%	0.67%
For profit, unincorporated	0.88%	1.87%	4.01%	4.03%	3.34%	0.91% *	1.42%	0.95%
Nonprofit	1.50%	2.60%	4.09%	4.08%	2.77%	3.80%	1.97%	1.71%
Age of firm								
Less than 5 years	1.65%	2.23%	3.63%	4.15% *	7.27% *	.	1.95%	4.71% *
5-9 years	1.20%	1.73%	3.41%	3.62%	5.48% *	2.78% *	1.31%	2.30%
10-19 years	1.37%	1.69%	2.72%	1.55%	2.47%	5.28% *	1.65%	1.84%
20 or more years	0.55%	1.29%	2.54%	2.43%	1.55%	1.29%	1.01%	0.73%
Unknown	0.76%	19.11% *	16.73% *	8.19% *	4.00%	0.77%	13.20% *	0.69%
Multi/single status								
2 or more locations	0.55%	8.07%	4.43%	2.90%	1.78%	0.72%	2.59%	0.52%
1 location only	0.51%	0.63%	1.90%	1.36%	2.12%	8.40%	0.65%	1.96%
Percent full-time employees								
Less than 25%	1.68%	3.76%	6.75%	5.73%	3.36%	2.58% *	2.02%	1.87%
25-49 %	1.24%	4.46%	4.14%	4.09%	3.21%	0.87% *	2.62%	1.16%
50-74 %	0.75%	1.45%	3.37%	2.55%	2.25%	0.52%	1.17%	0.78%
75% or more	0.53%	0.72%	1.88%	1.57%	1.77%	1.20%	0.75%	0.83%
Union presence								
No union employees	0.32%	0.63%	1.83%	1.55%	1.35%	0.76%	0.58%	0.56%
Has union employees	2.34%	6.09%	7.61%	7.00%	6.54%	2.23%	5.65%	1.96%
Unknown	1.27%	8.76%	12.24% *	10.07% *	10.26% *	1.31%	8.01%	1.16%
Percent low wage employees								
50% or more low wage	0.76%	1.84%	3.51%	1.81%	2.03%	0.81% *	1.40%	0.68%
Less than 50% low wage	0.55%	0.81%	2.33%	2.18%	1.48%	1.12%	0.89%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.b.(3)(2004) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

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	6.6%	12.1%	7.3%	4.0%	2.0%	1.7%*	10.0%	1.9%
Industry group **								
Agric., fish., forest.	22.1%	.	.	.	.	.	26.3%	.
Mining and manufacturing	5.0%	.	.	.	.	.	6.5%	2.0%
Construction	9.9%	.	.	.	.	.	10.6%	3.7%*
Utilities and transp.	7.1%	.	.	.	.	.	13.1%	1.5%*
Wholesale trade	6.9%	.	.	.	.	.	10.1%	0.7%*
Fin. svs. and real estate	4.0%	.	.	.	.	.	8.9%	0.9%
Retail trade	4.3%	.	.	.	.	.	10.8%	0.4%*
Professional services	8.1%	.	.	.	.	.	10.1%	4.7%*
Other services	6.4%	.	.	.	.	.	9.1%	2.0%
Ownership								
For profit, incorporated	6.2%	.	.	.	.	.	9.8%	1.8%
For profit, unincorporated	8.9%	.	.	.	.	.	11.8%	1.9%
Nonprofit	5.8%	.	.	.	.	.	8.6%	1.9%
Age of firm								
Less than 5 years	11.5%	.	.	.	.	.	11.7%	9.9%*
5-9 years	8.0%	.	.	.	.	.	9.2%	1.1%*
10-19 years	7.5%	.	.	.	.	.	8.9%	1.5%*
20 or more years	6.9%	.	.	.	.	.	10.6%	2.5%
Unknown	0.7%*	.	.	.	.	.	15.0%*	0.6%*
Multi/single status								
2 or more locations	2.2%	.	.	.	.	.	6.1%	1.7%
1 location only	9.9%	.	.	.	.	.	10.4%	3.0%
Percent full-time employees								
Less than 25%	6.4%	.	.	.	.	.	11.3%	1.7%*
25-49 %	5.7%	.	.	.	.	.	10.8%	1.4%
50-74 %	5.6%	.	.	.	.	.	9.5%	0.8%
75% or more	6.8%	.	.	.	.	.	10.0%	2.2%
Union presence								
No union employees	6.8%	.	.	.	.	.	10.0%	1.1%
Has union employees	8.4%	.	.	.	.	.	10.2%	7.6%
Unknown	1.4%	.	.	.	.	.	11.1%*	0.6%*
Percent low wage employees								
50% or more low wage	5.0%	.	.	.	.	.	10.1%	1.3%
Less than 50% low wage	7.1%	.	.	.	.	.	10.0%	2.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.b.(3)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

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	0.22%	0.48%	0.50%	0.39%	0.29%	0.52%*	0.35%	0.34%
Industry group **								
Agric., fish., forest.	4.36%	.	.	.	.	.	4.99%	.
Mining and manufacturing	0.53%	.	.	.	.	.	0.88%	0.57%
Construction	1.33%	.	.	.	.	.	1.49%	1.40%*
Utilities and transp.	1.84%	.	.	.	.	.	3.23%	0.80%*
Wholesale trade	0.53%	.	.	.	.	.	0.63%	0.66%*
Fin. svs. and real estate	0.52%	.	.	.	.	.	1.14%	0.24%
Retail trade	0.51%	.	.	.	.	.	1.39%	0.22%*
Professional services	0.41%	.	.	.	.	.	0.63%	1.67%*
Other services	0.58%	.	.	.	.	.	0.74%	0.52%
Ownership								
For profit, incorporated	0.35%	.	.	.	.	.	0.57%	0.45%
For profit, unincorporated	0.88%	.	.	.	.	.	1.33%	0.43%
Nonprofit	0.83%	.	.	.	.	.	1.69%	0.44%
Age of firm								
Less than 5 years	1.97%	.	.	.	.	.	1.98%	4.21%*
5-9 years	0.92%	.	.	.	.	.	1.13%	0.76%*
10-19 years	0.55%	.	.	.	.	.	0.61%	0.46%*
20 or more years	0.38%	.	.	.	.	.	0.35%	0.62%
Unknown	0.22%*	.	.	.	.	.	10.14%*	0.22%*
Multi/single status								
2 or more locations	0.38%	.	.	.	.	.	0.98%	0.38%
1 location only	0.36%	.	.	.	.	.	0.38%	0.80%
Percent full-time employees								
Less than 25%	0.89%	.	.	.	.	.	1.52%	0.85%*
25-49 %	0.62%	.	.	.	.	.	1.55%	0.40%
50-74 %	0.53%	.	.	.	.	.	0.94%	0.20%
75% or more	0.29%	.	.	.	.	.	0.42%	0.53%
Union presence								
No union employees	0.27%	.	.	.	.	.	0.41%	0.12%
Has union employees	1.99%	.	.	.	.	.	2.31%	2.09%
Unknown	0.39%	.	.	.	.	.	3.77%*	0.30%*
Percent low wage employees								
50% or more low wage	0.42%	.	.	.	.	.	0.81%	0.29%
Less than 50% low wage	0.25%	.	.	.	.	.	0.45%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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(2004) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004

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	24.1%	41.8%	32.0%	17.1%	7.3%	5.5%	36.6%	7.1%
Industry group **								
Agric., fish., forest.	48.9%	54.7%	47.4%	43.7%*	11.6%*	42.7%	52.8%	28.3%*
Mining and manufacturing	23.1%	40.9%	24.5%	14.1%	11.0%	6.4%	30.7%	9.0%
Construction	41.3%	48.2%	39.0%	22.3%	17.6%*	25.5%*	43.3%	22.3%
Utilities and transp.	23.8%	33.0%	51.5%	17.3%	20.9%	10.7%*	35.2%	13.2%
Wholesale trade	27.6%	55.2%	26.3%	8.7%	5.6%*	2.4%*	39.6%	5.0%
Fin. svs. and real estate	14.6%	29.0%	34.2%	12.8%	5.3%	5.2%*	28.4%	5.5%
Retail trade	13.5%	37.7%	33.2%	13.6%	3.8%*	0.6%*	33.1%	1.8%
Professional services	27.1%	41.7%	24.7%	15.6%	6.6%	16.1%	35.5%	12.1%
Other services	26.7%	42.2%	37.2%	25.3%	8.7%	3.4%	38.9%	7.5%
Ownership								
For profit, incorporated	23.7%	43.8%	30.2%	17.9%	7.9%	5.9%	37.0%	7.4%
For profit, unincorporated	24.6%	34.9%	33.6%	12.1%	4.5%	3.1%*	33.1%	4.3%
Nonprofit	26.2%	43.9%	42.8%	16.6%	6.6%	3.7%*	39.8%	7.7%
Age of firm								
Less than 5 years	35.4%	41.4%	32.2%	13.9%*	3.5%*	.	38.1%	6.7%*
5-9 years	33.1%	40.6%	33.0%	15.9%	10.0%*	2.6%*	37.1%	10.1%
10-19 years	29.7%	40.6%	24.9%	15.4%	6.0%	9.8%*	34.4%	9.1%
20 or more years	24.4%	43.3%	35.3%	18.3%	7.8%	8.1%	37.4%	9.0%
Unknown	3.2%	81.6%*	33.5%*	9.4%*	4.6%*	3.0%	25.4%*	3.0%
Multi/single status								
2 or more locations	8.0%	32.4%	27.7%	14.3%	6.7%	5.5%	22.7%	6.3%
1 location only	36.4%	42.0%	32.6%	19.3%	12.1%	40.5%	37.8%	16.1%
Percent full-time employees								
Less than 25%	23.7%	39.7%	43.0%	28.3%	13.8%*	2.6%*	38.7%	9.3%
25-49 %	18.3%	35.9%	37.8%	18.6%	7.3%*	2.3%*	34.1%	4.6%
50-74 %	21.8%	40.9%	32.7%	17.7%	2.9%*	0.9%*	37.0%	2.6%
75% or more	25.2%	42.6%	30.7%	16.0%	7.6%	7.4%	36.6%	8.3%
Union presence								
No union employees	24.4%	41.0%	30.4%	15.1%	5.5%	1.5%	35.5%	4.5%
Has union employees	34.6%	64.8%	60.4%	46.0%	30.2%	21.9%	61.1%	24.0%
Unknown	8.7%	57.1%	40.2%	19.8%	10.6%*	4.8%	44.1%	5.5%
Percent low wage employees								
50% or more low wage	17.3%	41.6%	32.3%	17.2%	5.5%	1.3%	35.9%	3.8%
Less than 50% low wage	26.4%	41.9%	31.9%	17.1%	8.4%	7.9%	36.7%	8.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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(2004) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004

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	0.26%	0.80%	1.40%	0.78%	0.64%	0.48%	0.56%	0.39%
Industry group **								
Agric., fish., forest.	4.13%	5.44%	12.87%	14.18% *	11.91% *	12.75%	5.57%	11.22% *
Mining and manufacturing	1.58%	4.17%	3.12%	3.12%	2.87%	1.36%	1.96%	1.13%
Construction	1.65%	2.30%	5.96%	3.17%	5.32% *	9.94% *	1.64%	2.67%
Utilities and transp.	1.97%	3.89%	6.87%	4.76%	5.96%	3.48% *	3.06%	2.79%
Wholesale trade	1.41%	2.51%	5.02%	2.03%	2.16% *	1.10% *	0.99%	1.47%
Fin. svs. and real estate	1.14%	2.28%	4.66%	2.89%	1.39%	1.68% *	2.47%	1.25%
Retail trade	0.75%	2.26%	3.65%	2.81%	1.31% *	0.22% *	1.79%	0.33%
Professional services	0.81%	1.16%	2.07%	1.79%	1.39%	2.49%	0.75%	1.51%
Other services	0.91%	1.67%	3.41%	1.70%	1.55%	0.80%	1.45%	0.74%
Ownership								
For profit, incorporated	0.27%	0.93%	2.09%	0.89%	0.75%	0.59%	0.60%	0.42%
For profit, unincorporated	0.90%	1.36%	2.93%	1.56%	1.22%	1.16% *	1.10%	0.70%
Nonprofit	1.07%	3.25%	3.34%	2.53%	1.76%	1.21% *	2.06%	1.23%
Age of firm								
Less than 5 years	2.91%	3.73%	4.03%	5.48% *	2.16% *	.	3.18%	2.21% *
5-9 years	1.51%	1.98%	4.15%	2.37%	4.02% *	1.40% *	1.78%	2.00%
10-19 years	0.81%	1.10%	1.66%	1.83%	1.11%	3.15% *	0.73%	1.41%
20 or more years	0.48%	0.86%	1.85%	1.11%	0.82%	1.04%	0.45%	0.76%
Unknown	0.52%	24.49% *	14.08% *	4.87% *	2.15% *	0.49%	14.64% *	0.51%
Multi/single status								
2 or more locations	0.52%	9.26%	4.72%	1.33%	0.71%	0.51%	1.87%	0.46%
1 location only	0.64%	0.77%	1.61%	0.82%	1.45%	9.18%	0.68%	1.11%
Percent full-time employees								
Less than 25%	2.13%	4.66%	7.91%	4.97%	4.88% *	1.78% *	3.29%	2.21%
25-49 %	1.78%	1.57%	5.57%	3.73%	3.97% *	0.70% *	2.48%	1.17%
50-74 %	1.08%	3.16%	2.47%	2.94%	0.92% *	0.59% *	2.11%	0.72%
75% or more	0.36%	0.98%	1.46%	0.99%	0.79%	0.75%	0.58%	0.57%
Union presence								
No union employees	0.42%	0.90%	1.35%	0.76%	0.59%	0.33%	0.68%	0.29%
Has union employees	1.85%	6.36%	6.92%	6.34%	6.04%	2.30%	3.37%	2.34%
Unknown	0.88%	7.62%	11.89%	5.88%	8.76% *	0.66%	6.09%	0.76%
Percent low wage employees								
50% or more low wage	0.58%	1.72%	2.54%	1.80%	1.29%	0.32%	1.46%	0.54%
Less than 50% low wage	0.41%	1.04%	1.45%	1.23%	0.91%	0.76%	0.71%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2004) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004

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	7.3%	13.2%	11.0%	4.5%	2.0%	0.8%	11.6%	1.6%
Industry group **								
Agric., fish., forest.	14.1%	11.8%	24.4%*	7.3%*	.	42.1%*	13.6%	16.8%*
Mining and manufacturing	5.7%	10.1%	6.0%*	3.9%*	2.3%*	0.9%*	7.6%	2.0%
Construction	14.8%	17.7%	14.1%	8.9%	1.7%*	0.3%*	15.9%	5.0%*
Utilities and transp.	6.0%*	10.0%*	14.8%*	3.9%*	4.7%*	1.1%*	9.5%*	2.8%*
Wholesale trade	10.1%	18.3%	14.3%	2.7%*	2.0%*	0.7%*	14.5%	1.8%*
Fin. svs. and real estate	3.4%	7.8%	10.6%	2.7%*	0.3%*	0.5%*	7.8%	0.5%*
Retail trade	4.7%	11.2%	14.1%	5.2%*	1.9%*	0.4%*	11.3%	0.8%
Professional services	6.5%	11.5%	6.2%	2.4%	1.1%*	1.5%*	9.2%	1.7%
Other services	9.4%	15.8%	12.3%	6.7%	4.3%*	0.6%*	13.9%	2.3%
Ownership								
For profit, incorporated	7.1%	14.1%	10.4%	4.4%	1.9%	0.7%	11.9%	1.3%
For profit, unincorporated	7.1%	10.1%	10.7%	3.5%*	0.1%*	0.7%*	9.7%	1.0%*
Nonprofit	9.2%	14.2%	15.0%	5.6%	3.5%*	2.7%*	12.9%	4.1%
Age of firm								
Less than 5 years	12.0%	14.5%	9.6%*	4.6%*	0.0%*	.	13.1%	1.0%*
5-9 years	10.2%	12.8%	8.8%*	4.7%*	5.2%*	0.4%*	11.1%	4.9%*
10-19 years	9.5%	12.8%	10.1%	4.4%	1.3%*	.	11.4%	1.4%*
20 or more years	7.0%	13.3%	12.0%	4.6%	1.9%*	0.7%*	11.5%	1.7%
Unknown	1.1%	22.8%*	21.8%*	0.9%*	3.6%*	0.9%	4.8%*	1.0%
Multi/single status								
2 or more locations	1.6%	8.1%*	8.8%*	2.1%*	2.0%	0.7%	5.3%	1.1%
1 location only	11.7%	13.3%	11.3%	6.3%	2.2%	33.5%	12.1%	6.1%
Percent full-time employees								
Less than 25%	6.5%	10.1%	12.3%*	6.5%*	5.2%*	1.1%*	10.4%	2.8%*
25-49 %	5.2%	8.8%	11.6%*	6.7%*	4.2%*	0.1%*	9.5%	1.4%*
50-74 %	6.7%	12.2%	10.6%	6.7%*	0.4%*	0.5%*	11.3%	1.0%*
75% or more	7.7%	13.9%	10.9%	3.8%	1.9%	0.9%	11.8%	1.6%
Union presence								
No union employees	7.7%	13.2%	10.6%	3.7%	1.3%	0.2%*	11.5%	1.0%
Has union employees	7.2%	10.6%	18.0%	14.4%	9.4%*	2.9%	13.0%	4.8%
Unknown	2.7%	22.6%*	4.1%*	16.0%*	6.6%*	0.9%*	15.5%*	1.6%
Percent low wage employees								
50% or more low wage	5.6%	14.0%	8.9%	4.7%	2.1%*	0.6%*	11.3%	1.4%
Less than 50% low wage	7.9%	13.0%	11.5%	4.4%	2.0%	0.9%	11.6%	1.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(1)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004

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	0.26%	0.59%	1.17%	0.58%	0.45%	0.15%	0.46%	0.23%
Industry group **								
Agric., fish., forest.	2.72%	2.98%	12.36%*	4.60%*	.	13.04%*	3.16%	6.53%*
Mining and manufacturing	0.83%	2.41%	2.39%*	1.54%*	1.06%*	0.51%*	1.26%	0.51%
Construction	1.62%	1.96%	3.85%	2.26%	1.04%*	0.29%*	1.79%	1.96%*
Utilities and transp.	1.92%*	3.48%*	6.14%*	3.77%*	2.62%*	0.53%*	2.99%*	1.04%*
Wholesale trade	1.11%	2.06%	4.18%	1.12%*	1.23%*	0.87%*	1.56%	0.70%*
Fin. svs. and real estate	0.58%	1.76%	2.77%	1.42%*	0.19%*	0.34%*	1.52%	0.29%*
Retail trade	0.63%	1.85%	2.92%	1.96%*	1.07%*	0.22%*	1.72%	0.21%
Professional services	0.57%	1.28%	1.12%	0.52%	0.73%*	0.50%*	0.98%	0.43%
Other services	0.49%	0.85%	1.54%	1.36%	1.34%*	0.29%*	0.78%	0.47%
Ownership								
For profit, incorporated	0.32%	0.86%	1.31%	0.62%	0.46%	0.13%	0.55%	0.14%
For profit, unincorporated	0.78%	1.42%	2.29%	1.37%*	0.05%*	0.46%*	1.07%	0.47%*
Nonprofit	0.88%	2.09%	1.72%	1.39%	1.52%*	1.22%*	1.33%	1.12%
Age of firm								
Less than 5 years	1.58%	1.90%	3.97%*	4.60%*	0.03%*	.	1.66%	0.68%*
5-9 years	1.53%	1.77%	3.80%*	1.57%*	3.61%*	0.33%*	1.60%	2.20%*
10-19 years	0.61%	1.17%	1.25%	1.13%	0.67%*	.	0.74%	0.42%*
20 or more years	0.30%	0.59%	1.25%	0.62%	0.58%*	0.27%*	0.51%	0.33%
Unknown	0.23%	10.87%*	10.75%*	0.97%*	1.62%*	0.24%	10.22%*	0.23%
Multi/single status								
2 or more locations	0.26%	4.28%*	3.24%*	1.11%*	0.49%	0.15%	1.37%	0.17%
1 location only	0.52%	0.57%	1.45%	0.85%	0.65%	9.76%	0.54%	1.01%
Percent full-time employees								
Less than 25%	1.75%	2.64%	6.14%*	3.47%*	3.20%*	1.15%*	2.94%	0.98%*
25-49 %	0.81%	1.53%	3.65%*	2.23%*	2.18%*	0.16%*	1.20%	0.60%*
50-74 %	0.72%	2.00%	2.01%	2.11%*	0.21%*	0.56%*	1.11%	0.44%*
75% or more	0.33%	0.71%	1.19%	0.61%	0.55%	0.14%	0.52%	0.25%
Union presence								
No union employees	0.32%	0.59%	1.16%	0.60%	0.33%	0.06%*	0.46%	0.16%
Has union employees	0.93%	2.41%	4.28%	3.82%	4.41%*	0.79%	2.16%	1.15%
Unknown	0.56%	9.93%*	3.05%*	5.64%*	8.98%*	0.32%*	5.43%*	0.43%
Percent low wage employees								
50% or more low wage	0.27%	1.00%	2.18%	0.96%	0.65%*	0.22%*	0.67%	0.31%
Less than 50% low wage	0.36%	0.62%	1.35%	0.68%	0.59%	0.20%	0.54%	0.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(2)(2004) 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, 2004

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	13.8%	22.2%	18.3%	11.2%	4.8%	4.6%	20.1%	5.2%
Industry group **								
Agric., fish., forest.	20.2%	21.3%	19.2% *	30.6% *	11.6% *	0.6% *	22.0%	10.8% *
Mining and manufacturing	14.5%	26.2%	12.2%	11.2%	8.3% *	3.3%	19.0%	6.2%
Construction	22.8%	24.0%	24.3%	16.7%	12.0% *	25.1% *	23.3%	17.8%
Utilities and transp.	14.3%	14.3%	33.2%	12.8% *	14.0% *	9.1% *	19.4%	9.6% *
Wholesale trade	14.4%	29.2%	13.3% *	3.4% *	3.6% *	1.6% *	20.8%	2.3% *
Fin. svs. and real estate	9.6%	16.0%	24.5%	9.0%	4.1% *	4.8% *	17.1%	4.7%
Retail trade	6.9%	19.6%	14.8%	7.6%	3.0% *	0.3% *	16.4%	1.2%
Professional services	17.4%	24.5%	16.5%	10.4%	4.3%	14.8%	21.4%	10.2%
Other services	13.7%	20.3%	19.9%	15.7%	4.2% *	2.1% *	19.7%	4.4%
Ownership								
For profit, incorporated	13.7%	23.3%	17.0%	12.0%	5.5%	5.0%	20.3%	5.7%
For profit, unincorporated	13.0%	17.7%	20.3%	5.7% *	3.3% *	2.3% *	17.4%	2.6%
Nonprofit	15.4%	25.5%	24.9%	11.0%	3.0% *	3.4% *	23.6%	4.2%
Age of firm								
Less than 5 years	18.2%	21.3%	17.8%	4.4% *	1.3% *	.	19.7%	1.5% *
5-9 years	18.8%	22.2%	22.9%	8.2%	4.6% *	2.1% *	21.4%	4.1% *
10-19 years	16.4%	21.8%	13.5%	9.9%	2.7% *	9.8% *	18.6%	6.8%
20 or more years	14.5%	22.7%	19.7%	12.8%	5.7%	7.3%	20.6%	7.2%
Unknown	1.8%	58.9% *	11.7% *	0.8% *	1.0% *	1.8%	5.6% *	1.8%
Multi/single status								
2 or more locations	5.9%	17.8% *	17.3%	10.1%	4.4%	4.6%	15.2%	4.7%
1 location only	19.8%	22.3%	18.5%	11.9%	7.7%	31.1%	20.5%	10.4%
Percent full-time employees								
Less than 25%	13.9%	22.6%	24.7%	17.7%	7.2% *	2.4% *	22.4%	5.7% *
25-49 %	10.2%	19.6%	21.5%	10.3%	3.4% *	1.7% *	19.0%	2.6% *
50-74 %	12.4%	22.5%	20.7%	10.1%	2.2% *	0.4% *	21.0%	1.7% *
75% or more	14.4%	22.3%	17.2%	10.9%	5.3%	6.3%	19.8%	6.3%
Union presence								
No union employees	13.2%	21.3%	16.6%	9.6%	3.7%	1.3%	18.9%	3.1%
Has union employees	27.5%	51.4%	48.0%	34.6%	20.1%	18.3%	48.9%	18.9%
Unknown	5.9%	31.5%	29.1% *	11.3% *	2.9% *	4.0%	26.3%	4.0%
Percent low wage employees								
50% or more low wage	9.1%	20.1%	18.9%	10.4%	3.4% *	0.7% *	18.6%	2.2%
Less than 50% low wage	15.4%	22.7%	18.1%	11.4%	5.6%	6.8%	20.4%	6.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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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	0.26%	0.57%	1.40%	0.79%	0.51%	0.46%	0.51%	0.33%
Industry group **								
Agric., fish., forest.	2.55%	5.10%	6.57% *	12.99% *	11.91% *	1.48% *	3.54%	10.48% *
Mining and manufacturing	1.07%	3.11%	2.40%	3.34%	2.70% *	0.76%	1.05%	1.21%
Construction	2.02%	2.75%	4.61%	2.65%	4.59% *	10.00% *	2.13%	3.02%
Utilities and transp.	1.35%	2.83%	5.81%	4.64% *	7.12% *	3.50% *	2.93%	2.98% *
Wholesale trade	1.28%	2.42%	5.07% *	1.27% *	2.06% *	0.57% *	1.70%	0.93% *
Fin. svs. and real estate	1.23%	1.69%	4.20%	1.95%	1.46% *	1.71% *	1.75%	1.31%
Retail trade	0.32%	1.88%	2.05%	1.97%	1.20% *	0.12% *	0.84%	0.33%
Professional services	0.66%	1.59%	1.69%	1.48%	0.91%	2.58%	0.98%	1.56%
Other services	0.90%	1.57%	2.64%	1.57%	1.48% *	0.75% *	1.58%	0.79%
Ownership								
For profit, incorporated	0.26%	0.50%	1.64%	0.55%	0.64%	0.55%	0.47%	0.44%
For profit, unincorporated	0.80%	1.37%	3.48%	1.89% *	1.18% *	0.97% *	1.05%	0.65%
Nonprofit	1.32%	3.08%	4.21%	2.86%	1.29% *	1.24% *	2.18%	0.98%
Age of firm								
Less than 5 years	2.00%	3.18%	3.91%	2.46% *	1.26% *	.	2.37%	0.89% *
5-9 years	1.46%	1.98%	3.52%	2.24%	2.96% *	1.44% *	1.72%	1.25% *
10-19 years	0.85%	0.99%	1.88%	1.75%	0.97% *	3.15% *	0.96%	1.49%
20 or more years	0.34%	0.94%	2.10%	1.22%	0.67%	0.99%	0.58%	0.64%
Unknown	0.35%	19.11% *	10.02% *	0.85% *	1.76% *	0.40%	10.56% *	0.36%
Multi/single status								
2 or more locations	0.42%	8.31% *	3.24%	1.02%	0.48%	0.49%	1.35%	0.39%
1 location only	0.52%	0.54%	1.57%	1.26%	1.48%	8.85%	0.58%	1.43%
Percent full-time employees								
Less than 25%	1.46%	2.97%	5.76%	3.55%	3.56% *	1.67% *	2.56%	2.03% *
25-49 %	1.60%	2.91%	3.63%	3.01%	1.80% *	0.70% *	2.32%	1.09% *
50-74 %	0.62%	1.92%	2.45%	2.60%	0.94% *	0.32% *	1.70%	0.58% *
75% or more	0.28%	0.79%	1.55%	0.62%	0.69%	0.74%	0.58%	0.56%
Union presence								
No union employees	0.43%	0.78%	1.23%	0.77%	0.55%	0.35%	0.62%	0.30%
Has union employees	1.67%	6.53%	9.10%	6.78%	5.65%	1.99%	4.28%	2.02%
Unknown	0.84%	8.45%	11.70% *	5.60% *	1.96% *	0.78%	7.07%	0.65%
Percent low wage employees								
50% or more low wage	0.57%	1.51%	2.13%	1.26%	1.24% *	0.32% *	1.39%	0.38%
Less than 50% low wage	0.29%	0.68%	1.52%	0.94%	0.87%	0.72%	0.58%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.(3)(2004) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004

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	4.1%	7.4%	4.4%	2.9%	1.1%	1.4%*	6.2%	1.4%
Industry group **								
Agric., fish., forest.	15.5%	.	.	.	.	.	18.2%	0.7%*
Mining and manufacturing	3.4%	.	.	.	.	.	4.5%	1.3%*
Construction	5.6%	.	.	.	.	.	5.9%	2.4%*
Utilities and transp.	4.0%	.	.	.	.	.	7.2%	1.0%*
Wholesale trade	5.4%	.	.	.	.	.	7.8%	0.8%*
Fin. svs. and real estate	2.1%	.	.	.	.	.	4.7%	0.5%*
Retail trade	2.3%	.	.	.	.	.	6.2%	0.0%*
Professional services	5.1%	.	.	.	.	.	5.7%	3.9%*
Other services	4.4%	.	.	.	.	.	6.4%	1.4%
Ownership								
For profit, incorporated	4.1%	.	.	.	.	.	6.3%	1.5%
For profit, unincorporated	4.7%	.	.	.	.	.	6.3%	0.9%*
Nonprofit	3.4%	.	.	.	.	.	5.1%	1.0%*
Age of firm								
Less than 5 years	5.9%	.	.	.	.	.	6.0%	5.0%*
5-9 years	5.6%	.	.	.	.	.	6.2%	2.3%*
10-19 years	4.4%	.	.	.	.	.	5.2%	1.3%*
20 or more years	4.5%	.	.	.	.	.	6.8%	1.8%*
Unknown	0.5%*	.	.	.	.	.	15.0%*	0.4%*
Multi/single status								
2 or more locations	1.6%	.	.	.	.	.	3.5%	1.3%
1 location only	6.1%	.	.	.	.	.	6.4%	1.6%*
Percent full-time employees								
Less than 25%	3.5%	.	.	.	.	.	5.9%	1.3%*
25-49 %	3.6%	.	.	.	.	.	6.5%	1.1%*
50-74 %	3.3%	.	.	.	.	.	5.9%	0.1%*
75% or more	4.4%	.	.	.	.	.	6.2%	1.7%
Union presence								
No union employees	4.1%	.	.	.	.	.	6.1%	0.6%
Has union employees	7.3%	.	.	.	.	.	7.4%	7.3%
Unknown	0.5%*	.	.	.	.	.	5.1%*	0.1%*
Percent low wage employees								
50% or more low wage	3.0%	.	.	.	.	.	6.4%	0.4%*
Less than 50% low wage	4.5%	.	.	.	.	.	6.1%	1.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.(3)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004

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	0.19%	0.35%	0.44%	0.45%	0.17%	0.51%*	0.28%	0.32%
Industry group **								
Agric., fish., forest.	4.62%	.	.	.	.	.	5.25%	1.03%*
Mining and manufacturing	0.40%	.	.	.	.	.	0.65%	0.57%*
Construction	0.97%	.	.	.	.	.	1.04%	1.36%*
Utilities and transp.	0.61%	.	.	.	.	.	1.69%	0.50%*
Wholesale trade	0.68%	.	.	.	.	.	0.96%	0.81%*
Fin. svs. and real estate	0.28%	.	.	.	.	.	0.56%	0.28%*
Retail trade	0.44%	.	.	.	.	.	1.18%	0.01%*
Professional services	0.46%	.	.	.	.	.	0.25%	1.61%*
Other services	0.36%	.	.	.	.	.	0.52%	0.38%
Ownership								
For profit, incorporated	0.28%	.	.	.	.	.	0.38%	0.42%
For profit, unincorporated	0.47%	.	.	.	.	.	0.72%	0.38%*
Nonprofit	0.53%	.	.	.	.	.	1.06%	0.36%*
Age of firm								
Less than 5 years	0.95%	.	.	.	.	.	0.89%	2.29%*
5-9 years	0.69%	.	.	.	.	.	0.69%	1.22%*
10-19 years	0.54%	.	.	.	.	.	0.61%	0.39%*
20 or more years	0.37%	.	.	.	.	.	0.33%	0.62%*
Unknown	0.24%*	.	.	.	.	.	10.14%*	0.23%*
Multi/single status								
2 or more locations	0.35%	.	.	.	.	.	0.74%	0.37%
1 location only	0.32%	.	.	.	.	.	0.33%	0.57%*
Percent full-time employees								
Less than 25%	0.86%	.	.	.	.	.	1.56%	0.90%*
25-49 %	0.77%	.	.	.	.	.	1.38%	0.46%*
50-74 %	0.42%	.	.	.	.	.	0.70%	0.09%*
75% or more	0.23%	.	.	.	.	.	0.34%	0.48%
Union presence								
No union employees	0.21%	.	.	.	.	.	0.29%	0.12%
Has union employees	1.71%	.	.	.	.	.	1.81%	2.15%
Unknown	0.21%*	.	.	.	.	.	2.20%*	0.08%*
Percent low wage employees								
50% or more low wage	0.34%	.	.	.	.	.	0.70%	0.16%*
Less than 50% low wage	0.23%	.	.	.	.	.	0.30%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.d(2004) 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, 2004

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	33.8%	10.9%	20.4%	28.3%	42.0%	71.5%	15.1%	59.0%
Industry group **								
Agric., fish., forest.	20.6%	9.3%	27.1% *	36.8% *	41.9% *	82.0%	14.5%	52.9%
Mining and manufacturing	28.0%	9.2% *	23.0%	31.6%	39.6%	59.9%	18.0%	46.7%
Construction	16.6%	10.0%	18.6%	36.3%	33.0%	32.3% *	14.5%	36.6%
Utilities and transp.	41.8%	6.5% *	26.4%	30.7%	46.9%	78.0%	14.0%	67.6%
Wholesale trade	26.2%	12.2%	19.0%	23.7%	38.7%	61.0%	16.0%	45.4%
Fin. svs. and real estate	44.1%	12.7%	19.1%	32.8%	50.8%	68.6%	16.2%	62.2%
Retail trade	42.7%	9.6%	13.5%	18.5%	34.5%	70.5%	11.7%	61.2%
Professional services	33.1%	11.9%	22.1%	35.8%	49.4%	78.9%	16.7%	62.2%
Other services	30.9%	10.3%	22.2%	20.9%	34.2%	74.5%	14.0%	57.3%
Ownership								
For profit, incorporated	35.5%	10.8%	19.4%	27.5%	39.5%	72.1%	15.0%	60.4%
For profit, unincorporated	27.3%	10.7%	21.2%	30.4%	38.7%	72.6%	13.9%	59.3%
Nonprofit	30.8%	11.6%	26.3%	30.6%	51.9%	53.5%	18.6%	47.4%
Age of firm								
Less than 5 years	14.4%	11.8%	17.3%	24.4%	19.0%	48.0%	13.3%	26.3%
5-9 years	17.3%	9.5%	22.0%	28.5%	26.4%	67.6%	13.6%	38.6%
10-19 years	18.3%	10.3%	18.3%	25.1%	36.4%	56.5%	13.2%	40.6%
20 or more years	37.1%	11.5%	21.4%	29.8%	44.3%	79.7%	17.0%	60.9%
Unknown	63.6%	58.9% *	.	18.6% *	52.1%	65.1%	25.1% *	63.9%
Multi/single status								
2 or more locations	56.9%	14.3%	22.0%	27.0%	41.9%	71.5%	23.0%	61.0%
1 location only	15.9%	10.8%	20.1%	29.2%	42.8%	70.8%	14.4%	37.5%
Percent full-time employees								
Less than 25%	32.1%	6.8% *	15.0% *	15.4% *	35.1%	72.1%	9.8% *	53.6%
25-49 %	36.8%	8.3%	14.9% *	22.8%	29.9%	70.9%	11.9%	58.3%
50-74 %	32.3%	8.7%	22.2%	25.9%	40.3%	66.4%	13.4%	56.1%
75% or more	33.9%	11.7%	20.8%	30.2%	44.4%	72.8%	16.0%	60.2%
Union presence								
No union employees	27.4%	10.3%	19.5%	27.2%	40.8%	62.5%	14.4%	50.6%
Has union employees	67.7%	26.0%	35.2%	43.8%	52.4%	89.8%	31.9%	82.0%
Unknown	75.9%	18.0% *	24.9% *	32.4% *	52.5%	83.3%	24.3%	80.4%
Percent low wage employees								
50% or more low wage	38.7%	10.8%	17.4%	21.0%	34.5%	71.8%	13.6%	57.0%
Less than 50% low wage	32.0%	10.9%	21.1%	30.8%	46.5%	71.3%	15.5%	60.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.d(2004) 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, 2004

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	0.56%	0.43%	0.89%	1.21%	0.92%	0.69%	0.51%	0.69%
Industry group **								
Agric., fish., forest.	2.88%	2.62%	10.10% *	11.16% *	14.35% *	18.05%	2.24%	11.78%
Mining and manufacturing	1.17%	2.98% *	3.84%	2.40%	5.76%	3.81%	1.74%	2.01%
Construction	1.26%	1.42%	3.10%	3.12%	7.10%	11.36% *	1.77%	5.28%
Utilities and transp.	3.48%	2.91% *	7.11%	6.52%	8.22%	4.69%	2.57%	3.43%
Wholesale trade	2.18%	2.32%	3.72%	6.14%	5.53%	7.25%	2.60%	4.59%
Fin. svs. and real estate	1.72%	1.64%	4.08%	5.73%	3.19%	2.72%	0.98%	2.18%
Retail trade	0.86%	1.27%	1.92%	4.87%	4.08%	1.50%	0.96%	1.17%
Professional services	0.80%	1.08%	1.77%	1.16%	1.92%	1.75%	0.77%	1.46%
Other services	1.10%	1.17%	2.58%	2.58%	3.50%	2.20%	1.09%	2.04%
Ownership								
For profit, incorporated	0.69%	0.62%	1.25%	1.50%	1.60%	0.60%	0.75%	0.66%
For profit, unincorporated	1.27%	0.71%	2.23%	3.69%	4.40%	4.44%	0.50%	2.85%
Nonprofit	1.34%	1.04%	4.05%	3.73%	3.35%	4.30%	1.22%	2.10%
Age of firm								
Less than 5 years	1.19%	0.88%	4.38%	6.86%	4.43%	10.92%	1.10%	5.97%
5-9 years	0.83%	1.25%	2.78%	4.83%	3.45%	5.13%	0.58%	2.72%
10-19 years	0.66%	1.35%	2.25%	1.92%	3.34%	7.80%	0.91%	3.34%
20 or more years	1.00%	0.77%	1.18%	1.88%	0.77%	0.96%	0.81%	1.10%
Unknown	1.06%	19.11% *	.	8.84% *	8.08%	1.20%	13.24% *	1.08%
Multi/single status								
2 or more locations	0.53%	4.04%	4.33%	2.68%	1.06%	0.69%	2.97%	0.65%
1 location only	0.48%	0.43%	1.09%	1.78%	2.27%	6.79%	0.49%	1.41%
Percent full-time employees								
Less than 25%	1.91%	2.72% *	5.53% *	5.12% *	6.87%	5.32%	3.01% *	4.00%
25-49 %	2.16%	1.64%	5.04% *	2.80%	5.63%	3.79%	1.54%	2.54%
50-74 %	1.87%	1.64%	2.39%	3.26%	4.73%	3.03%	1.71%	1.87%
75% or more	0.57%	0.49%	1.18%	1.34%	1.14%	0.80%	0.58%	0.82%
Union presence								
No union employees	0.54%	0.56%	1.13%	1.35%	1.17%	1.45%	0.61%	0.85%
Has union employees	1.34%	4.05%	5.48%	4.02%	5.87%	1.63%	3.49%	1.40%
Unknown	1.29%	8.00% *	8.94% *	14.02% *	8.29%	1.01%	6.48%	0.73%
Percent low wage employees								
50% or more low wage	0.79%	0.98%	2.44%	2.41%	1.73%	1.70%	0.99%	0.94%
Less than 50% low wage	0.53%	0.52%	1.16%	1.38%	1.57%	1.19%	0.50%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.e(2004) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2004

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	33.8%	13.2%	91.0%	36.2%	69.2%	14.0%	13.6%	75.0%
Firm size								
Less than 50 employees	15.1%	15.2%	86.6%	34.1%	56.5%	1.6%	2.0%	66.1%
50+ employees	59.0%	10.6%	96.9%	39.0%	86.3%	30.6%	29.3%	87.0%
Less than 10 employees	10.9%	16.8%	84.7%	32.8%	54.4%	1.3%	1.4%	55.5%
10-24 employees	20.4%	13.4%	89.0%	35.8%	57.8%	2.1%	2.6%	82.0%
25-99 employees	28.3%	9.7%	92.5%	37.1%	66.2%	3.3%	4.9%	87.6%
100-999 employees	42.0%	8.7%	95.6%	36.5%	75.9%	8.7%	9.4%	90.4%
1000+ employees	71.5%	11.8%	98.1%	40.4%	94.1%	44.8%	42.1%	85.6%
Industry group **								
Agric., fish., forest.	20.6%	32.8%	72.0%	26.6%	50.7%	5.2% *	6.5%	44.8%
Mining and manufacturing	28.0%	10.7%	91.4%	33.9%	67.1%	11.0%	11.3%	86.4%
Construction	16.6%	14.0%	88.0%	34.4%	57.6%	2.4%	2.1%	71.7%
Utilities and transp.	41.8%	20.1%	90.5%	31.6%	73.1%	26.8%	25.6%	79.5%
Wholesale trade	26.2%	11.9%	91.9%	32.7%	67.4%	11.7%	10.6%	72.0%
Fin. svs. and real estate	44.1%	9.0%	93.4%	37.7%	78.6%	30.4%	25.6%	77.9%
Retail trade	42.7%	12.5%	92.8%	35.1%	76.4%	18.7%	19.0%	85.1%
Professional services	33.1%	13.8%	90.4%	37.1%	68.7%	9.9%	10.8%	68.1%
Other services	30.9%	14.7%	90.5%	38.6%	63.8%	9.0%	9.5%	72.4%
Ownership								
For profit, incorporated	35.5%	13.1%	91.6%	36.2%	70.7%	15.3%	15.1%	77.4%
For profit, unincorporated	27.3%	15.2%	88.1%	33.4%	65.0%	11.4%	9.3%	69.9%
Nonprofit	30.8%	11.0%	91.1%	40.4%	63.5%	7.7%	8.7%	63.9%
Age of firm								
Less than 5 years	14.4%	16.7%	84.5%	33.8%	55.2%	0.7% *	0.7% *	66.2%
5-9 years	17.3%	13.4%	88.5%	32.4%	60.9%	2.0%	1.5%	65.5%
10-19 years	18.3%	13.4%	88.9%	35.2%	58.8%	1.6%	1.6%	72.1%
20 or more years	37.1%	13.4%	90.9%	37.2%	69.5%	16.6%	16.4%	76.1%
Unknown	63.6%	10.7%	98.9%	37.5%	94.5%	35.8%	34.6%	85.4%
Multi/single status								
2 or more locations	56.9%	10.9%	96.5%	37.9%	85.8%	29.9%	28.7%	86.9%
1 location only	15.9%	15.1%	86.7%	34.8%	56.3%	1.6%	1.9%	65.7%
Percent full-time employees								
Less than 25%	32.1%	13.7%	90.6%	30.3%	67.9%	4.7%	5.4%	70.7%
25-49 %	36.8%	11.9%	91.7%	31.9%	70.5%	11.3%	12.0%	77.4%
50-74 %	32.3%	14.6%	90.8%	36.1%	68.5%	12.9%	13.2%	77.4%
75% or more	33.9%	13.0%	91.0%	37.0%	69.3%	15.1%	14.4%	74.5%
Union presence								
No union employees	27.4%	12.6%	90.2%	34.5%	66.1%	8.4%	8.4%	74.4%
Has union employees	67.7%	22.0%	95.5%	45.6%	86.0%	38.6%	37.6%	74.9%
Unknown	75.9%	11.8%	96.0%	46.9%	88.8%	55.8%	52.9%	81.8%
Percent low wage employees								
50% or more low wage	38.7%	13.8%	92.0%	33.6%	72.9%	13.3%	13.6%	79.0%
Less than 50% low wage	32.0%	13.0%	90.7%	37.1%	67.9%	14.2%	13.6%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.e(2004) Standard error for percent of private-sector establishments othat offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2004

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.56%	0.38%	0.28%	0.49%	0.57%	0.59%	0.58%	0.47%
Firm size								
Less than 50 employees	0.51%	0.43%	0.49%	0.44%	0.78%	0.10%	0.17%	0.56%
50+ employees	0.69%	0.57%	0.27%	0.99%	0.78%	1.11%	1.06%	0.47%
Less than 10 employees	0.43%	0.42%	0.51%	0.60%	0.67%	0.20%	0.23%	0.82%
10-24 employees	0.89%	0.65%	0.77%	1.17%	1.76%	0.44%	0.26%	1.26%
25-99 employees	1.21%	0.93%	0.80%	1.10%	1.06%	0.41%	0.47%	0.95%
100-999 employees	0.92%	0.50%	0.60%	1.66%	1.92%	0.81%	0.51%	0.85%
1000+ employees	0.69%	0.87%	0.42%	1.15%	0.56%	1.82%	1.25%	0.58%
Industry group **								
Agric., fish., forest.	2.88%	5.53%	4.20%	3.06%	4.48%	1.73% *	1.79%	2.76%
Mining and manufacturing	1.17%	1.14%	1.09%	1.79%	1.83%	0.82%	0.79%	1.31%
Construction	1.26%	1.50%	1.55%	1.88%	3.04%	0.35%	0.44%	1.37%
Utilities and transp.	3.48%	2.99%	2.97%	3.15%	3.77%	2.73%	2.18%	1.60%
Wholesale trade	2.18%	0.80%	0.84%	1.45%	1.83%	1.07%	1.22%	1.49%
Fin. svs. and real estate	1.72%	0.89%	0.66%	1.38%	1.26%	1.87%	1.60%	0.90%
Retail trade	0.86%	0.78%	0.67%	1.29%	1.23%	0.90%	1.13%	1.00%
Professional services	0.80%	0.87%	0.39%	1.13%	0.96%	0.99%	1.43%	1.25%
Other services	1.10%	1.05%	0.74%	0.74%	0.96%	1.00%	1.05%	0.73%
Ownership								
For profit, incorporated	0.69%	0.46%	0.37%	0.55%	0.65%	0.67%	0.75%	0.42%
For profit, unincorporated	1.27%	1.13%	1.00%	1.16%	1.10%	1.25%	1.44%	1.08%
Nonprofit	1.34%	0.96%	0.89%	1.65%	2.16%	0.91%	0.83%	1.78%
Age of firm								
Less than 5 years	1.19%	2.20%	2.15%	2.95%	2.54%	0.32% *	0.32% *	2.06%
5-9 years	0.83%	1.00%	1.13%	1.34%	1.44%	0.32%	0.27%	2.13%
10-19 years	0.66%	0.73%	0.75%	0.81%	1.09%	0.34%	0.30%	0.80%
20 or more years	1.00%	0.67%	0.33%	0.77%	0.73%	0.79%	0.65%	0.68%
Unknown	1.06%	0.76%	0.30%	1.29%	0.45%	2.07%	1.77%	1.03%
Multi/single status								
2 or more locations	0.53%	0.57%	0.23%	0.84%	0.55%	1.09%	1.03%	0.44%
1 location only	0.48%	0.44%	0.50%	0.42%	0.67%	0.11%	0.20%	0.53%
Percent full-time employees								
Less than 25%	1.91%	1.62%	1.22%	3.50%	2.11%	1.03%	1.17%	0.88%
25-49 %	2.16%	0.75%	0.62%	2.14%	1.79%	1.50%	1.43%	1.91%
50-74 %	1.87%	1.07%	0.81%	1.65%	1.56%	1.51%	1.33%	1.25%
75% or more	0.57%	0.48%	0.38%	0.36%	0.48%	0.60%	0.58%	0.48%
Union presence								
No union employees	0.54%	0.30%	0.32%	0.43%	0.58%	0.43%	0.36%	0.49%
Has union employees	1.34%	2.72%	0.84%	2.40%	1.76%	2.55%	2.22%	1.76%
Unknown	1.29%	1.07%	0.85%	2.40%	1.76%	2.17%	2.38%	1.77%
Percent low wage employees								
50% or more low wage	0.79%	0.68%	0.42%	1.33%	0.88%	1.16%	1.18%	0.81%
Less than 50% low wage	0.53%	0.45%	0.37%	0.54%	0.61%	0.61%	0.61%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.f(2004) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2004

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	75.0%	55.5%	82.0%	87.6%	90.4%	85.6%	66.1%	87.0%
Industry group **								
Agric., fish., forest.	44.8%	28.9%	71.8%	67.3%	86.7%	48.4% *	40.1%	70.3%
Mining and manufacturing	86.4%	74.5%	95.4%	98.3%	95.4%	74.7%	86.3%	86.6%
Construction	71.7%	58.8%	86.9%	92.1%	98.6%	86.8%	69.4%	92.4%
Utilities and transp.	79.5%	69.1%	95.0%	89.5%	93.3%	75.5%	77.9%	81.1%
Wholesale trade	72.0%	50.9%	80.3%	90.9%	88.9%	77.7%	65.8%	83.6%
Fin. svs. and real estate	77.9%	62.0%	79.1%	89.5%	88.7%	82.5%	68.7%	83.9%
Retail trade	85.1%	54.0%	85.3%	91.2%	94.0%	95.9%	68.4%	95.2%
Professional services	68.1%	54.0%	79.3%	81.4%	89.2%	69.0%	62.7%	77.8%
Other services	72.4%	51.5%	75.2%	83.7%	87.9%	92.5%	60.7%	90.8%
Ownership								
For profit, incorporated	77.4%	57.9%	86.2%	90.5%	91.9%	84.7%	69.6%	86.9%
For profit, unincorporated	69.9%	55.4%	74.4%	87.1%	87.3%	93.1%	61.3%	90.5%
Nonprofit	63.9%	37.6%	61.5%	73.0%	86.8%	85.9%	48.7%	84.6%
Age of firm								
Less than 5 years	66.2%	58.9%	74.2%	95.2%	91.2%	86.9%	63.9%	91.8%
5-9 years	65.5%	53.6%	81.5%	85.2%	88.5%	87.2%	61.9%	86.2%
10-19 years	72.1%	57.9%	85.5%	88.5%	91.8%	94.5%	67.8%	91.4%
20 or more years	76.1%	53.9%	81.3%	86.9%	90.8%	85.2%	66.8%	87.3%
Unknown	85.4%	18.4% *	100.0%	95.4%	84.5%	85.3%	94.7%	85.4%
Multi/single status								
2 or more locations	86.9%	66.1%	86.4%	89.3%	90.5%	85.6%	86.9%	86.9%
1 location only	65.7%	55.4%	81.4%	86.3%	89.7%	85.1%	64.2%	88.3%
Percent full-time employees								
Less than 25%	70.7%	33.9%	66.4%	77.1%	92.5%	94.1%	49.0%	91.5%
25-49 %	77.4%	38.9%	78.1%	87.5%	88.8%	96.9%	57.7%	94.5%
50-74 %	77.4%	58.6%	75.6%	80.9%	92.2%	94.9%	64.9%	93.0%
75% or more	74.5%	57.2%	84.5%	89.5%	89.9%	81.0%	67.9%	84.2%
Union presence								
No union employees	74.4%	55.7%	82.8%	87.5%	91.1%	88.5%	66.2%	89.1%
Has union employees	74.9%	50.0%	69.7%	86.5%	83.1%	78.3%	64.2%	79.2%
Unknown	81.8%	51.3%	65.7%	99.5%	86.5%	82.9%	63.6%	83.4%
Percent low wage employees								
50% or more low wage	79.0%	45.3%	78.6%	86.7%	92.2%	94.1%	59.8%	93.0%
Less than 50% low wage	73.5%	57.8%	82.8%	87.9%	89.3%	80.8%	67.5%	83.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.f(2004) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2004

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	0.47%	0.82%	1.26%	0.95%	0.85%	0.58%	0.56%	0.47%
Industry group **								
Agric., fish., forest.	2.76%	3.92%	11.83%	14.22%	13.77%	16.12% *	3.35%	8.88%
Mining and manufacturing	1.31%	2.65%	1.48%	1.09%	1.92%	2.92%	1.75%	1.53%
Construction	1.37%	1.81%	2.12%	2.09%	0.86%	8.38%	1.53%	2.38%
Utilities and transp.	1.60%	4.92%	6.08%	3.39%	5.78%	4.16%	1.97%	3.37%
Wholesale trade	1.49%	3.13%	3.37%	2.50%	4.46%	4.44%	2.26%	2.57%
Fin. svs. and real estate	0.90%	2.68%	2.44%	2.96%	2.74%	2.09%	1.56%	1.48%
Retail trade	1.00%	3.02%	1.12%	1.48%	2.18%	0.98%	1.98%	1.00%
Professional services	1.25%	2.59%	2.68%	2.13%	1.51%	3.37%	1.74%	1.52%
Other services	0.73%	1.50%	2.91%	2.59%	2.72%	1.05%	1.40%	1.02%
Ownership								
For profit, incorporated	0.42%	0.95%	1.30%	0.84%	0.77%	0.74%	0.69%	0.43%
For profit, unincorporated	1.08%	1.94%	3.51%	3.12%	2.82%	3.56%	1.21%	2.55%
Nonprofit	1.78%	2.65%	3.87%	2.73%	2.50%	2.36%	1.95%	2.21%
Age of firm								
Less than 5 years	2.06%	2.47%	5.07%	2.08%	4.60%	13.04%	2.26%	3.44%
5-9 years	2.13%	2.70%	2.91%	3.15%	5.02%	4.84%	2.25%	2.83%
10-19 years	0.80%	1.67%	1.67%	2.09%	2.51%	1.61%	1.14%	1.75%
20 or more years	0.68%	1.32%	1.30%	1.34%	0.96%	1.19%	0.88%	0.61%
Unknown	1.03%	10.38% *	25.82%	10.40%	5.57%	0.94%	10.17%	1.04%
Multi/single status								
2 or more locations	0.44%	8.31%	1.97%	1.15%	0.95%	0.58%	1.60%	0.43%
1 location only	0.53%	0.83%	1.25%	1.38%	1.71%	5.50%	0.57%	1.49%
Percent full-time employees								
Less than 25%	0.88%	4.96%	7.78%	4.81%	1.73%	2.02%	2.29%	1.28%
25-49 %	1.91%	3.30%	3.99%	3.54%	3.36%	1.11%	2.96%	1.52%
50-74 %	1.25%	2.80%	2.81%	2.98%	2.24%	0.95%	1.49%	1.07%
75% or more	0.48%	1.01%	1.29%	1.20%	0.90%	0.73%	0.61%	0.51%
Union presence								
No union employees	0.49%	0.88%	1.20%	0.91%	0.96%	0.70%	0.51%	0.63%
Has union employees	1.76%	6.35%	5.84%	6.78%	4.11%	2.78%	4.99%	2.72%
Unknown	1.77%	7.48%	14.22%	0.21%	9.01%	2.03%	7.08%	2.07%
Percent low wage employees								
50% or more low wage	0.81%	1.86%	3.60%	1.18%	1.60%	0.61%	1.41%	0.86%
Less than 50% low wage	0.53%	1.13%	0.79%	1.07%	1.00%	0.78%	0.75%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.g(2004) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	8.1	6.2	9.2	8.9	9.2	9.3	7.3	9.2
Industry group **								
Agric., fish., forest.	6.1	4.0	7.7*	10.3	14.5	5.8*	5.3	10.3
Mining and manufacturing	9.0	8.3	10.3	9.8	9.6	6.8	9.3	8.4
Construction	8.8	7.1	11.3	11.3	12.8	8.3	8.7	10.3
Utilities and transp.	8.9	9.3	9.9	9.6	9.7	7.8	9.5	8.4
Wholesale trade	6.9	5.7	8.5	7.7	7.6	6.6	6.9	7.0
Fin. svs. and real estate	7.3	5.9	7.7	8.1	7.4	8.0	6.4	7.9
Retail trade	10.7	6.9	10.8	10.3	11.9	12.3	8.5	12.1
Professional services	6.5	5.5	8.1	6.8	8.3	6.0	6.3	6.9
Other services	8.0	5.8	8.4	9.6	9.2	9.8	6.8	9.7
Ownership								
For profit, incorporated	8.6	6.6	9.9	9.5	9.3	9.4	7.9	9.4
For profit, unincorporated	7.4	6.0	8.3	8.6	9.6	9.1	6.6	9.1
Nonprofit	5.5	3.2	4.8	5.6	8.5	7.1	4.0	7.5
Age of firm								
Less than 5 years	7.2	6.4	8.7	9.0	9.3	8.0*	7.0	9.1
5-9 years	7.0	5.8	8.7	8.9	8.1	10.0	6.6	9.1
10-19 years	8.0	6.4	10.1	9.0	10.6	9.3	7.6	9.7
20 or more years	8.1	6.1	8.9	8.9	9.2	8.9	7.4	9.0
Unknown	9.4	0.4*	5.1	5.5	7.4	9.6	6.9	9.4
Multi/single status								
2 or more locations	9.2	6.9	9.8	8.7	9.1	9.3	9.1	9.2
1 location only	7.2	6.2	9.1	9.0	9.9	6.1	7.1	9.3
Percent full-time employees								
Less than 25%	8.3	4.0	9.9	10.2	10.7	9.6	6.6	9.9
25-49 %	10.0	4.7	8.8	9.9	10.0	14.2	6.8	12.9
50-74 %	8.3	6.8	8.3	8.2	9.5	9.9	7.3	9.6
75% or more	7.8	6.3	9.3	8.8	8.9	8.3	7.4	8.5
Union presence								
No union employees	8.1	6.2	9.2	8.8	9.4	10.0	7.3	9.6
Has union employees	7.6	5.2	8.0	9.2	8.2	7.7	7.2	7.8
Unknown	8.1	5.5	8.2*	9.5	6.4	8.3	7.0	8.2
Percent low wage employees								
50% or more low wage	9.6	5.5	9.6	11.0	10.7	11.5	7.4	11.2
Less than 50% low wage	7.5	6.3	9.1	8.1	8.3	8.0	7.2	8.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.A.2.g(2004) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.12	0.14	0.16	0.10	0.15	0.30	0.09	0.19
Industry group **								
Agric., fish., forest.	0.65	0.71	2.46 *	2.74	2.98	3.11 *	0.71	1.37
Mining and manufacturing	0.27	0.63	0.58	0.39	0.57	0.50	0.41	0.35
Construction	0.35	0.46	0.37	0.72	1.28	1.70	0.40	0.83
Utilities and transp.	0.54	1.22	1.10	1.07	1.06	0.75	0.73	0.51
Wholesale trade	0.27	0.38	0.79	0.35	0.79	0.55	0.39	0.47
Fin. svs. and real estate	0.24	0.34	0.54	0.62	0.33	0.31	0.27	0.29
Retail trade	0.32	0.50	0.57	0.29	0.69	0.58	0.39	0.43
Professional services	0.21	0.31	0.50	0.26	0.37	0.54	0.23	0.25
Other services	0.20	0.21	0.59	0.44	0.38	0.60	0.21	0.37
Ownership								
For profit, incorporated	0.12	0.18	0.17	0.21	0.27	0.29	0.12	0.18
For profit, unincorporated	0.29	0.33	0.48	0.56	0.62	0.80	0.27	0.56
Nonprofit	0.21	0.34	0.39	0.29	0.70	0.59	0.22	0.39
Age of firm								
Less than 5 years	0.44	0.67	0.86	0.61	1.24	3.03 *	0.48	0.75
5-9 years	0.33	0.38	0.83	0.50	0.99	1.06	0.35	0.66
10-19 years	0.16	0.24	0.44	0.35	0.71	0.58	0.20	0.33
20 or more years	0.16	0.26	0.25	0.18	0.28	0.51	0.14	0.31
Unknown	0.22	0.21 *	1.48	1.08	0.99	0.23	0.95	0.22
Multi/single status								
2 or more locations	0.20	1.42	0.77	0.22	0.15	0.30	0.37	0.22
1 location only	0.09	0.14	0.13	0.20	0.55	1.10	0.11	0.34
Percent full-time employees								
Less than 25%	0.41	0.79	1.71	1.00	0.93	0.81	0.68	0.34
25-49 %	0.23	0.58	0.67	0.61	0.73	0.35	0.38	0.32
50-74 %	0.15	0.38	0.38	0.47	0.57	0.32	0.18	0.30
75% or more	0.14	0.19	0.15	0.14	0.29	0.36	0.12	0.24
Union presence								
No union employees	0.11	0.14	0.17	0.10	0.18	0.36	0.09	0.22
Has union employees	0.47	1.48	0.68	0.62	0.70	0.66	0.82	0.51
Unknown	0.54	1.01	2.61 *	0.85	0.82	0.62	1.51	0.59
Percent low wage employees								
50% or more low wage	0.18	0.31	0.55	0.36	0.26	0.47	0.22	0.30
Less than 50% low wage	0.11	0.21	0.13	0.12	0.23	0.23	0.13	0.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.1(2004) Number of private-sector employees by firm size and selected characteristics: United States, 2004

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	112,087,067	14,819,275	9,897,229	15,467,080	19,818,755	52,084,728	32,663,694	79,423,372
Industry group **								
Agric., fish., forest.	1,389,955	394,645	177,736	131,748	392,540 *	293,286 *	633,158	756,797
Mining and manufacturing	14,311,212	615,056	796,131	1,968,698	3,126,857	7,804,471	2,329,868	11,981,344
Construction	6,270,137	1,806,434	1,256,554	1,622,230	944,810	640,109	4,005,366	2,264,771
Utilities and transp.	4,826,003	344,128	226,374	486,897	735,154	3,033,450	847,394	3,978,609
Wholesale trade	5,701,047	723,467	685,896	1,163,448	1,098,877	2,029,358	2,018,031	3,683,016
Fin. svs. and real estate	11,341,828	1,141,400	397,382	942,718	1,502,705	7,357,622	1,984,179	9,357,649
Retail trade	15,254,809	2,078,770	1,246,854	1,770,479	1,820,404	8,338,303	4,221,686	11,033,123
Professional services	27,838,632	3,538,943	2,197,352	3,168,884	5,818,048	13,115,405	7,191,193	20,647,439
Other services	25,153,442	4,176,431	2,912,949	4,211,977	4,379,361	9,472,724	9,432,819	15,720,623
Ownership								
For profit, incorporated	81,912,156	9,505,773	7,307,702	11,603,806	13,270,755	40,224,120	22,890,031	59,022,125
For profit, unincorporated	15,291,161	4,208,670	1,612,558	2,159,417	2,352,982	4,957,535	6,899,312	8,391,850
Nonprofit	14,883,749	1,104,832	976,968	1,703,857	4,195,019	6,903,074	2,874,352	12,009,397
Age of firm								
Less than 5 years	5,793,927	2,520,307	1,041,521	1,163,242	795,003	273,854	4,226,781	1,567,146
5-9 years	8,499,216	2,551,653	1,454,092	1,695,714	1,375,840	1,421,917	4,944,872	3,554,344
10-19 years	15,197,213	3,751,811	2,601,494	3,626,171	3,160,412	2,057,325	8,254,324	6,942,889
20 or more years	59,969,383	5,984,374	4,787,928	8,836,668	13,868,393	26,492,019	15,117,535	44,851,847
Unknown	22,627,328	11,128 *	12,194 *	145,285	619,107	21,839,614	120,183	22,507,145
Multi/single status								
2 or more locations	68,038,128	203,715	760,669	3,831,198	12,807,648	50,434,897	2,524,770	65,513,359
1 location only	44,048,938	14,615,559	9,136,559	11,635,881	7,011,107	1,649,831	30,138,925	13,910,013
Percent full-time employees								
Less than 25%	8,372,070	2,027,096	1,209,627	1,474,169	1,673,065	1,988,114	4,099,493	4,272,577
25-49 %	9,083,983	1,269,766	969,140	1,560,637	1,679,698	3,604,741	3,016,605	6,067,377
50-74 %	15,553,108	2,636,399	1,485,086	1,858,052	2,419,618	7,153,953	5,020,977	10,532,131
75% or more	79,077,906	8,886,014	6,233,376	10,574,222	14,046,374	39,337,920	20,526,619	58,551,287
Union presence								
No union employees	81,493,067	13,939,193	9,166,234	14,017,132	16,725,779	27,644,729	30,367,804	51,125,263
Has union employees	18,008,602	350,844	501,552	1,165,218	2,379,671	13,611,316	1,374,466	16,634,136
Unknown	12,585,397	529,237	229,442	284,730	713,306	10,828,682	921,424	11,663,973
Percent low-wage employees								
50% or more low wage	33,604,444	5,091,487	3,276,534	5,112,020	6,462,641	13,661,763	10,963,594	22,640,850
Less than 50% low wage	78,482,623	9,727,788	6,620,695	10,355,060	13,356,114	38,422,966	21,700,100	56,782,522

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table I.B.1(2004) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2004

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	796,961	283,993	249,618	470,606	396,711	649,820	456,586	819,003
Industry group **								
Agric., fish., forest.	163,556	33,812	23,895	32,965	131,288 *	103,019 *	38,957	153,601
Mining and manufacturing	300,022	28,070	48,900	113,285	141,912	287,293	112,039	270,488
Construction	244,510	42,758	107,347	157,035	87,127	78,601	195,274	161,692
Utilities and transp.	321,443	29,619	31,134	85,974	130,425	320,502	65,588	342,909
Wholesale trade	225,906	52,810	51,907	88,346	90,698	237,799	78,508	210,570
Fin. svs. and real estate	391,691	83,946	47,568	102,423	147,749	304,723	89,576	400,036
Retail trade	598,210	66,820	75,133	99,771	258,372	520,172	127,847	616,894
Professional services	675,676	191,824	122,959	191,687	252,043	408,015	207,469	586,033
Other services	447,879	121,907	174,325	255,822	294,818	304,150	318,059	433,462
Ownership								
For profit, incorporated	871,007	268,002	196,020	306,036	406,127	715,185	409,567	890,869
For profit, unincorporated	479,448	126,074	106,718	179,499	219,296	319,949	202,755	423,376
Nonprofit	420,715	60,154	87,673	134,393	220,719	286,659	124,913	369,348
Age of firm								
Less than 5 years	308,959	128,388	86,788	157,857	146,971	75,573	206,786	152,474
5-9 years	377,792	79,827	116,000	138,854	213,323	278,692	140,305	363,490
10-19 years	390,395	163,451	144,351	157,724	246,551	239,438	210,005	354,498
20 or more years	678,604	250,836	104,746	301,993	597,705	542,285	326,619	742,759
Unknown	282,404	4,268 *	5,870 *	37,200	60,813	280,166	32,710	277,699
Multi/single status								
2 or more locations	646,623	52,541	65,637	261,646	531,250	522,055	140,930	703,779
1 location only	558,945	286,273	262,035	278,748	285,909	248,255	359,688	524,601
Percent full-time employees								
Less than 25%	419,080	112,034	100,755	152,206	244,566	313,938	179,067	413,739
25-49 %	469,503	87,264	60,111	129,099	251,071	379,698	155,288	498,506
50-74 %	145,268	98,838	76,098	146,694	196,166	316,498	108,773	181,891
75% or more	566,007	216,716	207,120	444,633	434,603	586,443	353,499	622,836
Union presence								
No union employees	1,225,551	287,877	217,472	463,365	544,585	757,194	443,695	1,231,407
Has union employees	603,963	60,176	74,365	159,214	275,941	573,685	131,848	524,436
Unknown	632,459	45,929	32,369	49,030	110,189	553,376	77,076	579,171
Percent low-wage employees								
50% or more low wage	857,426	129,502	127,247	332,692	333,751	701,707	344,992	892,911
Less than 50% low wage	641,414	187,663	232,360	299,837	319,392	544,159	339,310	678,848

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table I.B.1.a(2004) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2004

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	112,087,067	13.2%	8.8%	13.8%	17.7%	46.5%	29.1%	70.9%
Industry group **								
Agric., fish., forest.	1,389,955	28.4%	12.8%	9.5%	28.2% *	21.1% *	45.6%	54.4%
Mining and manufacturing	14,311,212	4.3%	5.6%	13.8%	21.8%	54.5%	16.3%	83.7%
Construction	6,270,137	28.8%	20.0%	25.9%	15.1%	10.2%	63.9%	36.1%
Utilities and transp.	4,826,003	7.1%	4.7%	10.1%	15.2%	62.9%	17.6%	82.4%
Wholesale trade	5,701,047	12.7%	12.0%	20.4%	19.3%	35.6%	35.4%	64.6%
Fin. svs. and real estate	11,341,828	10.1%	3.5%	8.3%	13.2%	64.9%	17.5%	82.5%
Retail trade	15,254,809	13.6%	8.2%	11.6%	11.9%	54.7%	27.7%	72.3%
Professional services	27,838,632	12.7%	7.9%	11.4%	20.9%	47.1%	25.8%	74.2%
Other services	25,153,442	16.6%	11.6%	16.7%	17.4%	37.7%	37.5%	62.5%
Ownership								
For profit, incorporated	81,912,156	11.6%	8.9%	14.2%	16.2%	49.1%	27.9%	72.1%
For profit, unincorporated	15,291,161	27.5%	10.5%	14.1%	15.4%	32.4%	45.1%	54.9%
Nonprofit	14,883,749	7.4%	6.6%	11.4%	28.2%	46.4%	19.3%	80.7%
Age of firm								
Less than 5 years	5,793,927	43.5%	18.0%	20.1%	13.7%	4.7%	73.0%	27.0%
5-9 years	8,499,216	30.0%	17.1%	20.0%	16.2%	16.7%	58.2%	41.8%
10-19 years	15,197,213	24.7%	17.1%	23.9%	20.8%	13.5%	54.3%	45.7%
20 or more years	59,969,383	10.0%	8.0%	14.7%	23.1%	44.2%	25.2%	74.8%
Unknown	22,627,328	0.0% *	0.1% *	0.6%	2.7%	96.5%	0.5%	99.5%
Multi/single status								
2 or more locations	68,038,128	0.3%	1.1%	5.6%	18.8%	74.1%	3.7%	96.3%
1 location only	44,048,938	33.2%	20.7%	26.4%	15.9%	3.7%	68.4%	31.6%
Percent full-time employees								
Less than 25%	8,372,070	24.2%	14.4%	17.6%	20.0%	23.7%	49.0%	51.0%
25-49 %	9,083,983	14.0%	10.7%	17.2%	18.5%	39.7%	33.2%	66.8%
50-74 %	15,553,108	17.0%	9.5%	11.9%	15.6%	46.0%	32.3%	67.7%
75% or more	79,077,906	11.2%	7.9%	13.4%	17.8%	49.7%	26.0%	74.0%
Union presence								
No union employees	81,493,067	17.1%	11.2%	17.2%	20.5%	33.9%	37.3%	62.7%
Has union employees	18,008,602	1.9%	2.8%	6.5%	13.2%	75.6%	7.6%	92.4%
Unknown	12,585,397	4.2%	1.8%	2.3%	5.7%	86.0%	7.3%	92.7%
Percent low-wage employees								
50% or more low wage	33,604,444	15.2%	9.8%	15.2%	19.2%	40.7%	32.6%	67.4%
Less than 50% low wage	78,482,623	12.4%	8.4%	13.2%	17.0%	49.0%	27.6%	72.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table I.B.1.a(2004) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 2004

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	796,961	0.25%	0.23%	0.39%	0.34%	0.41%	0.42%	0.42%
Industry group **								
Agric., fish., forest.	163,556	4.34%	2.24%	2.38%	6.61% *	5.52% *	6.14%	6.14%
Mining and manufacturing	300,022	0.18%	0.33%	0.60%	1.28%	1.14%	0.69%	0.69%
Construction	244,510	1.38%	1.70%	1.78%	0.99%	1.14%	2.14%	2.14%
Utilities and transp.	321,443	0.84%	0.78%	1.55%	2.47%	3.89%	2.02%	2.02%
Wholesale trade	225,906	0.85%	1.08%	1.88%	1.45%	3.15%	1.52%	1.52%
Fin. svs. and real estate	391,691	0.74%	0.49%	0.97%	0.95%	1.25%	0.95%	0.95%
Retail trade	598,210	0.74%	0.48%	0.83%	1.50%	2.02%	1.33%	1.33%
Professional services	675,676	0.60%	0.54%	0.63%	0.65%	0.67%	0.67%	0.67%
Other services	447,879	0.51%	0.61%	1.09%	1.06%	0.95%	1.14%	1.14%
Ownership								
For profit, incorporated	871,007	0.30%	0.29%	0.37%	0.41%	0.61%	0.54%	0.54%
For profit, unincorporated	479,448	0.83%	0.92%	1.03%	1.16%	1.46%	1.50%	1.50%
Nonprofit	420,715	0.47%	0.52%	0.80%	1.51%	1.25%	0.68%	0.68%
Age of firm								
Less than 5 years	308,959	1.77%	1.67%	2.28%	2.11%	1.17%	1.91%	1.91%
5-9 years	377,792	1.65%	1.22%	1.65%	1.81%	2.92%	2.72%	2.72%
10-19 years	390,395	1.45%	0.85%	0.87%	1.33%	1.40%	1.55%	1.55%
20 or more years	678,604	0.43%	0.18%	0.49%	0.87%	0.82%	0.62%	0.62%
Unknown	282,404	0.02% *	0.03% *	0.16%	0.26%	0.28%	0.14%	0.14%
Multi/single status								
2 or more locations	646,623	0.08%	0.09%	0.41%	0.69%	0.55%	0.22%	0.22%
1 location only	558,945	0.83%	0.51%	0.53%	0.53%	0.54%	0.91%	0.91%
Percent full-time employees								
Less than 25%	419,080	1.75%	1.37%	1.75%	2.01%	3.49%	2.88%	2.88%
25-49 %	469,503	1.00%	1.01%	1.09%	2.33%	3.54%	2.53%	2.53%
50-74 %	145,268	0.61%	0.47%	1.00%	1.28%	1.83%	0.76%	0.76%
75% or more	566,007	0.27%	0.28%	0.51%	0.57%	0.58%	0.46%	0.46%
Union presence								
No union employees	1,225,551	0.36%	0.33%	0.59%	0.47%	0.59%	0.75%	0.75%
Has union employees	603,963	0.31%	0.37%	0.89%	1.56%	1.98%	0.58%	0.58%
Unknown	632,459	0.33%	0.21%	0.44%	0.83%	0.54%	0.40%	0.40%
Percent low-wage employees								
50% or more low wage	857,426	0.45%	0.40%	0.96%	0.83%	1.39%	1.23%	1.23%
Less than 50% low wage	641,414	0.25%	0.28%	0.34%	0.37%	0.58%	0.46%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table I.B.2(2004) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	86.7%	45.5%	68.4%	84.2%	94.8%	99.5%	61.0%	97.2%
Industry group **								
Agric., fish., forest.	64.0%	19.0%	48.8%	78.0%	88.0%	95.4%	32.4%	90.4%
Mining and manufacturing	96.4%	59.2%	85.5%	94.5%	98.9%	99.9%	81.6%	99.3%
Construction	75.3%	42.3%	76.9%	87.3%	99.0%	100.0%	62.2%	98.5%
Utilities and transp.	92.5%	48.1%	64.2%	83.8%	97.0%	100.0%	64.9%	98.4%
Wholesale trade	92.4%	58.8%	89.0%	95.3%	99.8%	100.0%	79.4%	99.6%
Fin. svs. and real estate	94.6%	57.7%	85.6%	96.4%	97.8%	100.0%	72.5%	99.3%
Retail trade	85.4%	35.4%	65.0%	83.1%	93.9%	99.5%	54.1%	97.4%
Professional services	91.0%	58.8%	75.7%	93.3%	96.5%	99.2%	70.2%	98.2%
Other services	75.2%	35.3%	50.3%	66.5%	87.1%	98.9%	46.7%	92.3%
Ownership								
For profit, incorporated	87.8%	49.8%	69.8%	83.3%	93.4%	99.6%	64.2%	97.0%
For profit, unincorporated	73.9%	33.9%	57.1%	81.9%	96.1%	99.2%	46.2%	96.6%
Nonprofit	93.3%	52.7%	76.6%	93.5%	98.6%	99.0%	70.8%	98.7%
Age of firm								
Less than 5 years	47.3%	27.0%	44.8%	64.5%	82.5%	68.8%	37.2%	74.6%
5-9 years	66.3%	37.9%	57.7%	76.7%	82.4%	97.9%	50.0%	89.0%
10-19 years	76.1%	49.2%	69.3%	79.7%	94.7%	99.1%	61.3%	93.8%
20 or more years	91.4%	54.3%	76.4%	90.0%	97.3%	99.8%	71.0%	98.2%
Unknown	99.0%	6.1%*	41.6%*	92.2%	83.0%	99.6%	76.3%	99.2%
Multi/single status								
2 or more locations	98.0%	71.8%	82.0%	90.6%	95.6%	99.5%	86.0%	98.5%
1 location only	69.2%	45.1%	67.3%	82.2%	93.3%	98.5%	58.9%	91.4%
Percent full-time employees								
Less than 25%	54.7%	11.1%	30.1%	58.7%	75.7%	93.3%	26.0%	82.3%
25-49 %	78.5%	35.6%	52.4%	70.8%	90.2%	98.4%	50.0%	92.6%
50-74 %	82.1%	40.0%	63.0%	71.0%	96.4%	99.7%	50.9%	97.0%
75% or more	91.9%	56.4%	79.6%	92.1%	97.4%	99.8%	72.1%	98.8%
Union presence								
No union employees	83.2%	46.5%	68.3%	83.6%	94.6%	99.4%	61.1%	96.3%
Has union employees	98.8%	61.9%	89.2%	97.8%	99.6%	100.0%	84.6%	99.9%
Unknown	92.0%	8.6%	26.2%	61.1%	82.5%	98.9%	21.4%	97.6%
Percent low wage employees								
50% or more low wage	74.9%	24.2%	43.0%	66.7%	86.9%	98.8%	38.5%	92.5%
Less than 50% low wage	91.7%	56.6%	81.0%	92.9%	98.6%	99.7%	72.4%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.2(2004) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.30%	0.97%	0.73%	0.76%	0.86%	0.14%	0.49%	0.31%
Industry group **								
Agric., fish., forest.	5.78%	3.13%	8.57%	14.03%	12.46%	6.31%	4.40%	6.92%
Mining and manufacturing	0.22%	2.76%	1.41%	1.39%	0.53%	0.04%	0.98%	0.24%
Construction	0.80%	1.74%	3.53%	3.36%	0.71%	0.00%	1.81%	0.50%
Utilities and transp.	1.14%	3.02%	7.85%	4.72%	1.53%	0.00%	2.19%	0.85%
Wholesale trade	0.43%	2.68%	1.58%	1.33%	0.09%	0.00%	1.23%	0.27%
Fin. svs. and real estate	0.37%	2.83%	2.95%	1.22%	1.28%	0.03%	1.30%	0.37%
Retail trade	0.82%	2.26%	2.51%	2.99%	2.40%	0.14%	1.80%	0.63%
Professional services	0.35%	2.57%	2.44%	1.00%	0.93%	0.40%	0.86%	0.41%
Other services	1.01%	1.05%	1.60%	1.71%	3.09%	0.53%	0.59%	1.29%
Ownership								
For profit, incorporated	0.45%	1.41%	1.00%	1.01%	1.30%	0.12%	0.83%	0.39%
For profit, unincorporated	1.17%	1.81%	1.91%	2.60%	1.16%	0.56%	1.33%	0.97%
Nonprofit	0.59%	3.64%	3.48%	1.10%	0.64%	0.70%	1.40%	0.57%
Age of firm								
Less than 5 years	2.10%	2.44%	3.83%	5.76%	4.51%	7.93%	2.25%	5.54%
5-9 years	1.48%	2.16%	2.17%	2.90%	5.20%	1.82%	0.86%	2.87%
10-19 years	0.80%	1.52%	2.46%	3.48%	1.35%	1.01%	1.69%	0.90%
20 or more years	0.23%	1.55%	1.24%	1.22%	0.78%	0.08%	0.75%	0.31%
Unknown	0.26%	3.90% *	14.52% *	12.08%	6.21%	0.22%	12.34%	0.28%
Multi/single status								
2 or more locations	0.20%	4.50%	2.74%	1.61%	0.80%	0.14%	1.19%	0.22%
1 location only	0.52%	0.92%	0.69%	1.05%	1.39%	1.17%	0.54%	1.15%
Percent full-time employees								
Less than 25%	2.45%	1.55%	4.24%	4.13%	5.86%	2.17%	1.94%	3.17%
25-49 %	1.14%	1.92%	4.12%	3.47%	2.84%	0.89%	2.03%	1.28%
50-74 %	0.63%	2.19%	3.12%	2.56%	1.35%	0.17%	1.24%	0.53%
75% or more	0.24%	0.74%	0.91%	0.88%	0.80%	0.05%	0.50%	0.25%
Union presence								
No union employees	0.47%	1.08%	0.73%	0.75%	0.83%	0.18%	0.53%	0.40%
Has union employees	0.17%	4.03%	2.45%	0.86%	0.19%	0.00%	1.90%	0.03%
Unknown	0.43%	2.03%	6.64%	8.36%	5.73%	0.41%	3.30%	0.50%
Percent low wage employees								
50% or more low wage	1.05%	1.13%	1.59%	1.36%	2.17%	0.40%	0.78%	1.07%
Less than 50% low wage	0.22%	1.19%	1.09%	0.83%	0.36%	0.12%	0.48%	0.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.2.a(2004) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	78.4%	82.5%	77.9%	75.0%	75.3%	79.9%	78.8%	78.3%
Industry group **								
Agric., fish., forest.	71.1%	83.3%	58.6%	53.3%	82.9%	63.6%	74.0%	70.2%
Mining and manufacturing	91.6%	87.3%	88.9%	89.1%	90.8%	92.9%	89.6%	91.9%
Construction	78.7%	86.9%	83.7%	76.7%	69.9%	78.8%	82.4%	74.6%
Utilities and transp.	87.4%	89.7%	86.1%	86.0%	81.6%	88.9%	86.5%	87.5%
Wholesale trade	88.6%	89.0%	88.9%	90.4%	87.5%	88.2%	90.2%	87.9%
Fin. svs. and real estate	89.6%	89.3%	85.5%	86.4%	90.5%	90.0%	86.4%	90.1%
Retail trade	67.5%	76.3%	70.3%	69.1%	71.6%	65.3%	73.6%	66.2%
Professional services	81.6%	84.3%	82.7%	80.5%	77.8%	82.9%	82.8%	81.3%
Other services	60.9%	74.0%	61.8%	51.3%	50.8%	65.7%	63.0%	60.3%
Ownership								
For profit, incorporated	78.7%	84.3%	79.3%	76.2%	76.4%	79.3%	80.2%	78.3%
For profit, unincorporated	77.9%	82.4%	74.9%	72.2%	75.9%	80.2%	78.7%	77.6%
Nonprofit	77.1%	68.8%	72.5%	70.8%	71.7%	83.1%	69.7%	78.4%
Age of firm								
Less than 5 years	72.1%	82.1%	76.5%	60.2%	72.7%	71.0%	75.5%	67.7%
5-9 years	76.2%	84.3%	77.4%	69.0%	69.4%	82.1%	80.3%	72.9%
10-19 years	74.9%	86.1%	76.7%	76.6%	67.7%	71.0%	79.9%	71.0%
20 or more years	79.3%	80.1%	78.8%	76.8%	77.5%	81.1%	78.5%	79.6%
Unknown	79.2%	84.3%	70.9%	74.3%	78.6%	79.2%	83.2%	79.2%
Multi/single status								
2 or more locations	79.2%	85.2%	81.8%	78.7%	76.0%	79.9%	80.9%	79.1%
1 location only	76.7%	82.5%	77.5%	73.6%	73.9%	79.0%	78.6%	74.0%
Percent full-time employees								
Less than 25%	32.5%	44.0%	23.1%	26.1%	26.3%	40.2%	28.6%	33.7%
25-49 %	51.0%	48.7%	41.6%	39.2%	43.4%	59.6%	43.1%	53.2%
50-74 %	66.3%	68.7%	67.5%	60.5%	59.1%	69.3%	67.5%	66.1%
75% or more	86.1%	90.3%	87.6%	85.3%	86.1%	85.5%	88.1%	85.6%
Union presence								
No union employees	77.6%	82.2%	77.9%	74.8%	74.9%	79.2%	78.9%	77.1%
Has union employees	79.6%	90.6%	78.1%	75.8%	78.7%	79.9%	76.5%	79.8%
Unknown	81.0%	90.8%	78.8%	78.4%	71.5%	81.5%	85.4%	80.9%
Percent low wage employees								
50% or more low wage	60.4%	69.1%	54.1%	54.6%	55.5%	63.7%	58.8%	60.7%
Less than 50% low wage	84.7%	85.6%	84.2%	82.2%	83.7%	85.6%	84.2%	84.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.2.a(2004) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.43%	0.48%	1.08%	0.86%	0.78%	0.78%	0.64%	0.62%
Industry group **								
Agric., fish., forest.	6.03%	3.55%	10.28%	12.72%	11.22%	8.99%	5.53%	7.83%
Mining and manufacturing	0.57%	2.18%	1.00%	0.76%	1.30%	0.78%	0.90%	0.65%
Construction	0.91%	1.22%	1.92%	4.99%	5.02%	5.00%	2.33%	1.57%
Utilities and transp.	1.13%	2.51%	2.44%	4.14%	3.77%	1.43%	1.51%	1.19%
Wholesale trade	1.33%	0.90%	1.53%	1.00%	3.36%	2.23%	0.96%	2.11%
Fin. svs. and real estate	0.68%	1.48%	2.20%	1.17%	1.56%	0.83%	1.37%	0.78%
Retail trade	0.94%	1.99%	2.06%	2.06%	2.46%	1.39%	0.82%	1.01%
Professional services	0.57%	0.84%	1.03%	1.74%	1.44%	0.66%	0.61%	0.66%
Other services	0.72%	1.86%	1.98%	2.74%	2.64%	1.51%	1.77%	1.20%
Ownership								
For profit, incorporated	0.50%	0.57%	1.19%	1.00%	1.23%	0.75%	0.79%	0.66%
For profit, unincorporated	0.87%	1.50%	2.85%	2.95%	1.79%	2.12%	1.45%	1.34%
Nonprofit	1.20%	2.91%	2.58%	1.28%	2.21%	1.74%	1.60%	1.36%
Age of firm								
Less than 5 years	2.09%	1.98%	3.75%	5.36%	4.99%	7.15%	2.38%	2.57%
5-9 years	1.24%	1.22%	2.65%	4.57%	3.90%	2.18%	1.58%	2.07%
10-19 years	1.41%	1.02%	1.71%	2.29%	3.79%	3.91%	1.22%	2.16%
20 or more years	0.87%	0.70%	1.24%	1.48%	1.23%	1.27%	0.84%	1.17%
Unknown	0.68%	23.80%	19.95%	9.64%	2.45%	0.70%	9.02%	0.67%
Multi/single status								
2 or more locations	0.67%	3.16%	1.77%	1.62%	0.96%	0.78%	1.63%	0.71%
1 location only	0.56%	0.50%	1.18%	1.13%	1.20%	5.03%	0.57%	1.25%
Percent full-time employees								
Less than 25%	3.23%	4.94%	2.84%	4.12%	2.90%	5.81%	3.81%	3.93%
25-49 %	1.96%	3.37%	2.91%	2.10%	4.01%	2.68%	1.96%	2.48%
50-74 %	0.75%	1.48%	1.38%	1.88%	2.03%	1.29%	0.66%	0.90%
75% or more	0.34%	0.49%	0.52%	1.23%	0.59%	0.44%	0.69%	0.40%
Union presence								
No union employees	0.55%	0.45%	1.01%	0.82%	0.96%	1.18%	0.63%	0.83%
Has union employees	0.67%	2.56%	4.48%	4.71%	1.84%	0.91%	3.16%	0.72%
Unknown	1.00%	5.10%	15.81%	5.64%	6.24%	1.10%	3.35%	1.06%
Percent low wage employees								
50% or more low wage	1.00%	1.60%	2.34%	1.88%	1.88%	1.90%	1.91%	1.48%
Less than 50% low wage	0.25%	0.51%	0.89%	1.17%	0.77%	0.42%	0.56%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.2.a.(1)(2004) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	79.8%	81.5%	76.1%	78.1%	78.4%	81.0%	78.5%	80.2%
Industry group **								
Agric., fish., forest.	86.4%	85.7%	76.9%	76.0%	88.9%	88.5%	78.2%	89.0%
Mining and manufacturing	84.6%	78.6%	76.9%	78.3%	81.3%	88.2%	78.6%	85.5%
Construction	81.8%	82.2%	79.1%	82.5%	82.8%	82.7%	81.3%	82.3%
Utilities and transp.	85.2%	76.3%	79.3%	76.4%	83.9%	87.4%	78.3%	86.1%
Wholesale trade	84.1%	80.9%	75.3%	81.8%	85.6%	88.0%	79.2%	86.3%
Fin. svs. and real estate	85.9%	84.2%	76.8%	84.1%	85.4%	86.7%	82.4%	86.4%
Retail trade	70.5%	79.7%	74.7%	72.7%	76.3%	67.3%	74.9%	69.4%
Professional services	81.2%	82.7%	77.8%	79.0%	76.8%	83.7%	80.2%	81.5%
Other services	69.6%	80.0%	71.1%	71.8%	65.7%	68.3%	73.5%	68.4%
Ownership								
For profit, incorporated	79.9%	81.3%	76.3%	79.1%	78.3%	80.8%	78.7%	80.2%
For profit, unincorporated	77.0%	80.5%	73.6%	72.9%	78.9%	77.1%	76.2%	77.3%
Nonprofit	81.8%	86.0%	78.1%	78.0%	78.1%	84.5%	80.4%	82.0%
Age of firm								
Less than 5 years	76.6%	83.5%	74.1%	78.0%	72.4%	64.0%	80.1%	71.2%
5-9 years	75.5%	78.3%	78.8%	75.3%	77.3%	70.7%	77.0%	74.3%
10-19 years	75.3%	82.1%	73.1%	74.9%	71.3%	76.1%	76.4%	74.3%
20 or more years	79.9%	81.7%	77.1%	79.5%	79.8%	80.2%	79.4%	80.0%
Unknown	83.3%	100.0%	90.7%	93.3%	84.9%	83.2%	94.3%	83.2%
Multi/single status								
2 or more locations	80.5%	87.8%	77.2%	81.6%	78.3%	80.9%	80.7%	80.5%
1 location only	78.3%	81.3%	76.0%	76.8%	78.4%	81.8%	78.2%	78.4%
Percent full-time employees								
Less than 25%	61.7%	76.2%	73.5%	54.8%	51.0%	65.4%	62.8%	61.4%
25-49 %	66.1%	74.7%	71.3%	64.7%	64.9%	65.4%	68.1%	65.7%
50-74 %	73.5%	77.5%	68.4%	71.7%	72.3%	74.2%	72.9%	73.7%
75% or more	81.9%	82.6%	77.5%	80.1%	80.6%	83.3%	80.1%	82.4%
Union presence								
No union employees	78.6%	81.1%	74.9%	77.1%	78.1%	79.8%	77.6%	79.0%
Has union employees	83.5%	90.9%	92.2%	88.7%	80.3%	83.3%	92.4%	82.9%
Unknown	80.8%	91.0%	80.9%	79.4%	78.0%	81.0%	81.3%	80.8%
Percent low wage employees								
50% or more low wage	68.0%	79.4%	68.0%	65.9%	66.3%	67.9%	70.4%	67.5%
Less than 50% low wage	82.8%	81.9%	77.5%	81.0%	81.8%	84.4%	80.0%	83.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.2.a.(1)(2004) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.35%	0.50%	0.73%	0.98%	0.74%	0.53%	0.46%	0.43%
Industry group **								
Agric., fish., forest.	2.32%	2.16%	9.75%	13.47%	10.00%	2.61%	5.33%	1.67%
Mining and manufacturing	0.57%	2.25%	1.64%	1.72%	0.96%	0.78%	1.41%	0.59%
Construction	0.76%	1.26%	1.53%	2.16%	2.20%	5.14%	0.87%	1.27%
Utilities and transp.	1.59%	5.87%	4.82%	3.17%	2.44%	1.43%	2.47%	1.70%
Wholesale trade	1.52%	2.49%	2.03%	1.64%	1.88%	2.49%	1.16%	1.88%
Fin. svs. and real estate	0.61%	2.09%	2.61%	1.39%	1.71%	0.89%	1.84%	0.76%
Retail trade	0.82%	1.55%	1.32%	2.24%	2.32%	1.25%	1.33%	1.12%
Professional services	0.52%	1.51%	1.60%	1.52%	1.17%	0.69%	1.09%	0.66%
Other services	1.13%	1.47%	2.68%	2.17%	2.03%	2.16%	0.99%	1.32%
Ownership								
For profit, incorporated	0.50%	0.71%	0.77%	0.88%	1.03%	0.72%	0.48%	0.60%
For profit, unincorporated	0.81%	0.84%	1.78%	3.27%	0.97%	1.78%	1.42%	1.07%
Nonprofit	0.68%	1.14%	1.89%	2.02%	1.62%	0.85%	0.97%	0.83%
Age of firm								
Less than 5 years	2.05%	1.51%	3.78%	2.98%	4.37%	6.34%	1.25%	3.08%
5-9 years	1.19%	1.44%	2.47%	3.04%	2.91%	3.34%	0.96%	2.20%
10-19 years	1.15%	1.67%	0.84%	1.81%	2.42%	2.67%	1.00%	2.07%
20 or more years	0.43%	0.95%	0.79%	1.06%	0.88%	0.75%	0.75%	0.51%
Unknown	0.73%	27.89%	24.60%	10.62%	1.85%	0.75%	8.52%	0.74%
Multi/single status								
2 or more locations	0.39%	2.60%	1.16%	1.42%	0.84%	0.47%	1.36%	0.39%
1 location only	0.33%	0.49%	0.81%	1.11%	1.19%	2.63%	0.45%	0.85%
Percent full-time employees								
Less than 25%	5.58%	4.59%	5.72%	6.34%	4.75%	8.03%	6.12%	5.72%
25-49 %	1.06%	2.69%	4.35%	3.63%	3.82%	1.67%	2.51%	1.48%
50-74 %	0.60%	1.93%	1.95%	1.66%	1.46%	0.82%	1.44%	0.66%
75% or more	0.33%	0.50%	0.89%	0.64%	1.01%	0.48%	0.45%	0.41%
Union presence								
No union employees	0.46%	0.53%	0.68%	1.09%	0.74%	0.93%	0.44%	0.57%
Has union employees	0.92%	1.60%	1.05%	1.97%	2.59%	1.00%	0.41%	0.96%
Unknown	1.00%	4.98%	16.27%	6.05%	4.33%	1.11%	7.60%	0.96%
Percent low wage employees								
50% or more low wage	1.11%	1.44%	1.93%	3.75%	1.56%	1.73%	1.33%	1.18%
Less than 50% low wage	0.30%	0.60%	0.82%	0.65%	1.04%	0.42%	0.52%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.2.b(2004) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	62.6%	67.3%	59.3%	58.6%	59.0%	64.7%	61.9%	62.8%
Industry group **								
Agric., fish., forest.	61.4%	71.3%	45.0%	40.5%	73.7%	56.3%	57.9%	62.4%
Mining and manufacturing	77.4%	68.6%	68.3%	69.8%	73.8%	81.9%	70.5%	78.6%
Construction	64.4%	71.4%	66.1%	63.3%	57.9%	65.2%	67.1%	61.4%
Utilities and transp.	74.5%	68.5%	68.2%	65.7%	68.4%	77.7%	67.7%	75.4%
Wholesale trade	74.6%	71.9%	66.9%	73.9%	74.9%	77.5%	71.5%	75.9%
Fin. svs. and real estate	76.9%	75.2%	65.6%	72.6%	77.3%	78.1%	71.2%	77.8%
Retail trade	47.6%	60.8%	52.5%	50.3%	54.7%	44.0%	55.2%	46.0%
Professional services	66.2%	69.7%	64.3%	63.6%	59.7%	69.3%	66.4%	66.2%
Other services	42.4%	59.3%	44.0%	36.8%	33.4%	44.9%	46.3%	41.2%
Ownership								
For profit, incorporated	62.9%	68.6%	60.4%	60.2%	59.8%	64.1%	63.1%	62.8%
For profit, unincorporated	60.0%	66.3%	55.1%	52.6%	59.8%	61.8%	59.9%	60.0%
Nonprofit	63.1%	59.2%	56.6%	55.2%	56.0%	70.2%	56.0%	64.3%
Age of firm								
Less than 5 years	55.2%	68.6%	56.7%	47.0%	52.6%	45.4%	60.5%	48.2%
5-9 years	57.5%	66.0%	61.0%	51.9%	53.6%	58.1%	61.8%	54.2%
10-19 years	56.4%	70.7%	56.1%	57.4%	48.3%	54.0%	61.0%	52.8%
20 or more years	63.4%	65.4%	60.8%	61.0%	61.8%	65.0%	62.3%	63.6%
Unknown	65.9%	84.3%	64.3%	69.3%	66.7%	65.9%	78.4%	65.9%
Multi/single status								
2 or more locations	63.7%	74.8%	63.1%	64.2%	59.6%	64.7%	65.3%	63.7%
1 location only	60.0%	67.1%	58.9%	56.5%	57.9%	64.6%	61.4%	58.1%
Percent full-time employees								
Less than 25%	20.1%	33.5%	16.9%	14.3%	13.4%	26.3%	18.0%	20.7%
25-49 %	33.7%	36.4%	29.7%	25.4%	28.2%	39.0%	29.3%	34.9%
50-74 %	48.8%	53.3%	46.1%	43.4%	42.8%	51.4%	49.2%	48.7%
75% or more	70.5%	74.5%	67.9%	68.3%	69.4%	71.2%	70.5%	70.5%
Union presence								
No union employees	61.0%	66.7%	58.3%	57.7%	58.5%	63.2%	61.2%	61.0%
Has union employees	66.5%	82.3%	72.0%	67.3%	63.2%	66.5%	70.7%	66.2%
Unknown	65.5%	82.6%	63.8%	62.3%	55.8%	66.0%	69.5%	65.4%
Percent low wage employees								
50% or more low wage	41.1%	54.9%	36.8%	36.0%	36.8%	43.3%	41.4%	41.0%
Less than 50% low wage	70.1%	70.0%	65.2%	66.6%	68.5%	72.2%	67.4%	70.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.2.b(2004) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.51%	0.67%	0.65%	1.00%	0.76%	0.90%	0.49%	0.70%
Industry group **								
Agric., fish., forest.	5.95%	3.77%	10.13%	9.70%	10.91%	8.31%	6.58%	7.40%
Mining and manufacturing	0.68%	2.72%	1.44%	1.92%	1.31%	0.88%	1.34%	0.71%
Construction	0.68%	1.54%	1.98%	4.04%	4.21%	4.67%	1.56%	1.64%
Utilities and transp.	2.07%	5.48%	4.55%	4.02%	3.73%	2.03%	2.88%	2.22%
Wholesale trade	2.10%	2.13%	2.29%	1.23%	3.27%	3.39%	1.50%	2.63%
Fin. svs. and real estate	0.41%	2.58%	2.93%	1.57%	2.23%	0.47%	2.47%	0.48%
Retail trade	0.71%	1.72%	1.53%	2.43%	2.64%	0.95%	1.45%	0.82%
Professional services	0.71%	1.50%	1.43%	1.98%	1.31%	0.84%	1.05%	0.80%
Other services	0.94%	2.15%	1.88%	2.02%	2.34%	2.17%	1.13%	1.18%
Ownership								
For profit, incorporated	0.62%	0.92%	0.63%	0.97%	1.36%	1.01%	0.59%	0.83%
For profit, unincorporated	1.15%	1.64%	2.40%	2.70%	1.62%	2.44%	1.28%	1.49%
Nonprofit	1.20%	2.67%	2.56%	2.09%	2.24%	1.68%	1.07%	1.42%
Age of firm								
Less than 5 years	2.31%	2.23%	4.65%	4.17%	5.99%	7.72%	2.35%	2.59%
5-9 years	1.15%	1.83%	2.93%	3.98%	4.76%	3.04%	1.26%	2.14%
10-19 years	1.51%	1.82%	1.26%	2.13%	3.08%	3.62%	1.40%	2.03%
20 or more years	0.95%	0.89%	0.76%	1.53%	1.07%	1.47%	0.84%	1.24%
Unknown	0.85%	23.80%	18.28%	9.74%	3.02%	0.85%	10.55%	0.84%
Multi/single status								
2 or more locations	0.69%	3.11%	1.42%	1.82%	1.01%	0.88%	1.05%	0.73%
1 location only	0.43%	0.68%	0.75%	1.31%	1.09%	4.29%	0.45%	1.34%
Percent full-time employees								
Less than 25%	2.53%	3.31%	1.38%	2.26%	0.96%	5.53%	1.30%	2.97%
25-49 %	1.34%	3.08%	3.09%	1.68%	2.96%	2.14%	2.03%	1.80%
50-74 %	0.65%	1.48%	1.17%	1.70%	1.66%	0.97%	1.06%	0.67%
75% or more	0.47%	0.67%	0.52%	1.06%	0.95%	0.69%	0.69%	0.60%
Union presence								
No union employees	0.66%	0.68%	0.59%	0.92%	0.74%	1.52%	0.51%	0.94%
Has union employees	0.99%	2.36%	4.02%	5.15%	2.85%	1.17%	2.93%	1.00%
Unknown	0.89%	5.71%	13.57%	7.61%	5.02%	1.06%	7.15%	0.93%
Percent low wage employees								
50% or more low wage	0.97%	1.96%	2.19%	1.94%	1.35%	1.93%	1.15%	1.32%
Less than 50% low wage	0.38%	0.77%	0.55%	0.96%	1.25%	0.63%	0.56%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.2.b.(1)(2004) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	53.7%	18.8%	13.2%	16.3%	35.8%	77.7%	15.7%	63.4%
Industry group **								
Agric., fish., forest.	56.1%	17.1%	4.8% *	1.4% *	64.7%	82.5%	9.3% *	69.1%
Mining and manufacturing	62.0%	8.0% *	9.1%	19.4%	49.7%	81.1%	13.0%	69.1%
Construction	28.4%	15.7%	21.5%	21.1%	38.6%	58.2%	19.0%	39.9%
Utilities and transp.	64.1%	18.2% *	17.9% *	9.3%	33.9%	80.8%	14.9%	70.3%
Wholesale trade	49.1%	8.9%	6.0% *	18.0%	47.8%	85.0%	10.7%	64.9%
Fin. svs. and real estate	64.1%	30.6%	12.3% *	26.0%	36.4%	78.9%	23.0%	70.0%
Retail trade	52.5%	14.0% *	22.3%	13.4%	21.0%	76.7%	15.5%	61.9%
Professional services	52.0%	23.9%	8.0%	11.0%	28.2%	79.2%	15.3%	61.2%
Other services	43.8%	14.7%	15.3%	15.0%	27.7%	66.3%	15.0%	53.7%
Ownership								
For profit, incorporated	55.3%	18.0%	13.3%	16.4%	38.6%	78.7%	15.3%	65.6%
For profit, unincorporated	47.9%	22.2%	13.2%	16.4%	36.0%	76.6%	17.1%	60.0%
Nonprofit	50.1%	17.5%	12.7%	15.9%	27.0%	73.2%	15.7%	55.3%
Age of firm								
Less than 5 years	14.8%	12.7%	11.6% *	6.0% *	20.2% *	50.9%	10.2% *	22.6%
5-9 years	24.1%	11.3%	17.1%	14.2%	14.9%	53.8%	14.7%	32.5%
10-19 years	25.7%	21.5%	9.8%	16.6%	25.3%	59.6%	14.7%	35.6%
20 or more years	52.3%	20.7%	14.1%	17.2%	39.4%	77.4%	17.2%	60.7%
Unknown	79.8%	24.9% *	9.4% *	17.6% *	45.9%	81.1%	4.6% *	80.2%
Multi/single status								
2 or more locations	67.9%	37.9% *	10.7%	18.3%	38.7%	78.7%	16.3%	69.7%
1 location only	20.8%	18.3%	13.5%	15.5%	30.3%	49.2%	15.6%	28.5%
Percent full-time employees								
Less than 25%	33.6%	15.0%	29.1%	20.3%	7.2% *	49.6%	18.8%	37.4%
25-49 %	50.5%	31.9%	14.1% *	14.3% *	16.3%	74.7%	22.7%	56.8%
50-74 %	56.5%	19.2%	10.7%	13.4%	28.4%	81.9%	14.9%	67.0%
75% or more	53.9%	18.2%	13.2%	16.6%	38.0%	77.8%	15.4%	63.8%
Union presence								
No union employees	44.2%	17.8%	11.8%	14.0%	33.9%	74.7%	14.0%	55.6%
Has union employees	68.2%	42.7%	28.1% *	36.0%	47.1%	76.3%	38.2%	70.4%
Unknown	83.4%	15.0% *	22.7% *	21.9% *	38.2%	87.1%	20.3% *	84.5%
Percent low wage employees **								
50% or more low wage	54.3%	16.2%	10.8%	13.8%	31.4%	79.2%	14.5%	62.5%
Less than 50% low wage	53.6%	19.2%	13.6%	16.8%	36.9%	77.4%	15.9%	63.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.2.b.(1)(2004) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.92%	2.39%	1.24%	0.89%	1.61%	1.37%	1.05%	1.18%
Industry group **								
Agric., fish., forest.	6.70%	3.24%	3.34% *	2.54% *	15.96%	5.46%	2.98% *	8.46%
Mining and manufacturing	1.45%	2.73% *	2.26%	3.77%	2.64%	1.86%	2.74%	1.57%
Construction	1.94%	1.59%	5.34%	3.91%	5.46%	8.81%	2.52%	4.35%
Utilities and transp.	3.76%	6.70% *	7.07% *	2.79%	7.21%	5.33%	4.15%	4.53%
Wholesale trade	3.33%	2.36%	2.75% *	4.21%	6.08%	3.04%	1.59%	3.67%
Fin. svs. and real estate	1.47%	6.92%	3.78% *	6.08%	5.30%	3.00%	3.88%	1.76%
Retail trade	1.84%	5.03% *	4.28%	2.47%	2.68%	2.68%	2.39%	2.25%
Professional services	1.69%	5.81%	0.98%	2.16%	2.18%	1.93%	2.90%	1.85%
Other services	2.97%	1.50%	2.24%	3.17%	4.66%	5.08%	1.19%	3.98%
Ownership								
For profit, incorporated	0.79%	2.93%	1.53%	1.07%	1.48%	1.18%	1.01%	0.95%
For profit, unincorporated	2.61%	4.05%	2.89%	3.92%	5.84%	3.25%	2.26%	3.26%
Nonprofit	2.05%	2.82%	3.55%	2.72%	2.99%	4.03%	1.61%	2.49%
Age of firm								
Less than 5 years	2.63%	1.78%	6.57% *	2.51% *	8.43% *	11.77%	3.16% *	5.69%
5-9 years	2.98%	2.11%	4.39%	3.63%	2.67%	7.50%	2.05%	4.17%
10-19 years	1.75%	4.69%	1.42%	3.14%	2.80%	4.37%	2.40%	2.08%
20 or more years	1.30%	3.25%	1.62%	1.62%	1.95%	1.92%	1.10%	1.63%
Unknown	1.73%	11.16% *	9.95% *	10.95% *	6.88%	1.73%	12.65% *	1.74%
Multi/single status								
2 or more locations	0.89%	11.60% *	2.54%	3.08%	1.26%	1.09%	2.67%	0.96%
1 location only	1.06%	2.51%	1.43%	1.31%	3.22%	9.01%	1.37%	2.22%
Percent full-time employees								
Less than 25%	5.13%	4.06%	7.59%	5.97%	3.54% *	10.47%	2.74%	6.79%
25-49 %	3.93%	7.25%	4.39% *	4.91% *	3.80%	6.34%	5.25%	4.99%
50-74 %	1.92%	4.65%	3.10%	3.39%	3.20%	1.42%	2.70%	2.30%
75% or more	0.88%	2.08%	1.49%	1.20%	1.80%	1.20%	0.93%	1.04%
Union presence								
No union employees	0.81%	2.60%	1.21%	1.22%	1.45%	1.50%	0.96%	0.92%
Has union employees	2.38%	6.76%	10.01% *	4.76%	5.40%	3.08%	4.27%	2.71%
Unknown	1.10%	9.58% *	7.08% *	13.31% *	6.70%	1.21%	7.54% *	1.05%
Percent low wage employees **								
50% or more low wage	1.64%	3.76%	2.29%	2.88%	2.03%	2.31%	1.69%	1.41%
Less than 50% low wage	1.16%	2.57%	1.35%	0.89%	2.00%	1.74%	1.22%	1.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.2.c(2004) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2004

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	58.6%	20.1%	24.5%	33.3%	48.1%	78.2%	24.7%	67.3%
Industry group **								
Agric., fish., forest.	51.1%	14.4%	36.4% *	36.1% *	51.2% *	70.8%	27.9%	58.0%
Mining and manufacturing	55.9%	13.0% *	27.0%	35.0%	48.1%	68.5%	27.7%	60.4%
Construction	34.7%	18.4%	22.0%	42.4%	38.3%	50.9%	25.3%	45.1%
Utilities and transp.	62.6%	13.5% *	30.0%	25.2%	44.7%	76.0%	20.8%	68.5%
Wholesale trade	51.6%	21.3%	18.0%	29.7%	44.6%	83.8%	22.6%	64.3%
Fin. svs. and real estate	70.4%	19.1%	22.5%	41.1%	57.6%	83.3%	27.4%	77.0%
Retail trade	62.0%	11.6%	18.0%	20.5%	42.5%	82.2%	15.7%	71.9%
Professional services	61.5%	28.3%	25.4%	40.9%	54.4%	79.1%	29.6%	69.4%
Other services	54.9%	16.5%	29.4%	26.2%	41.4%	79.1%	22.3%	64.8%
Ownership								
For profit, incorporated	58.5%	18.2%	22.8%	32.5%	44.9%	78.3%	23.3%	67.5%
For profit, unincorporated	55.3%	24.2%	25.1%	35.5%	49.3%	79.8%	26.6%	66.6%
Nonprofit	61.8%	25.6%	35.3%	35.4%	57.3%	76.8%	32.1%	66.9%
Age of firm								
Less than 5 years	32.0%	18.5%	23.4% *	36.4%	39.4%	58.4%	24.2%	42.4%
5-9 years	44.2%	13.2%	26.0%	34.1%	49.3%	81.8%	22.0%	61.5%
10-19 years	36.0%	17.7%	24.0%	29.4%	44.7%	59.8%	20.6%	48.0%
20 or more years	60.8%	23.8%	24.6%	34.4%	48.9%	84.4%	27.2%	69.0%
Unknown	71.7%	67.1% *	.	28.4% *	54.9%	72.4%	36.4% *	71.8%
Multi/single status								
2 or more locations	69.8%	23.9%	27.3%	34.5%	47.8%	78.3%	30.4%	71.2%
1 location only	34.0%	20.0%	24.2%	32.8%	48.8%	74.5%	24.0%	47.9%
Percent full-time employees								
Less than 25%	49.1%	5.5% *	23.2%	22.5%	47.0%	73.3%	18.2%	58.5%
25-49 %	52.6%	17.4%	18.9% *	24.1%	38.7%	76.7%	19.1%	61.6%
50-74 %	57.3%	21.8%	28.3%	33.8%	43.0%	75.3%	24.9%	65.3%
75% or more	60.0%	20.6%	24.4%	35.2%	50.1%	79.1%	25.7%	68.8%
Union presence								
No union employees	49.7%	19.4%	22.7%	31.6%	46.8%	72.3%	23.3%	59.6%
Has union employees	78.2%	37.2%	48.7%	50.1%	58.3%	85.7%	45.5%	80.5%
Unknown	80.7%	31.5%	25.2% *	39.2% *	42.8%	84.0%	34.9%	81.5%
Percent low wage employees								
50% or more low wage	56.0%	16.2%	22.8%	25.3%	39.5%	77.7%	21.2%	63.0%
Less than 50% low wage	59.5%	20.9%	24.9%	36.1%	51.8%	78.4%	25.6%	68.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.2.c(2004) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2004

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	0.80%	2.09%	1.45%	1.32%	1.06%	1.18%	0.92%	0.90%
Industry group **								
Agric., fish., forest.	10.25%	4.01%	12.09% *	11.79% *	17.33% *	15.92%	6.92%	13.98%
Mining and manufacturing	1.50%	4.10% *	3.73%	3.11%	3.45%	2.68%	1.53%	1.78%
Construction	1.77%	3.48%	3.46%	4.48%	7.28%	10.29%	3.12%	4.96%
Utilities and transp.	2.84%	7.10% *	8.94%	5.37%	8.08%	3.99%	5.12%	3.15%
Wholesale trade	3.07%	4.95%	3.84%	6.63%	5.35%	3.26%	3.59%	3.38%
Fin. svs. and real estate	2.15%	3.34%	5.15%	8.91%	4.13%	1.88%	2.37%	2.03%
Retail trade	2.55%	2.07%	3.20%	5.61%	6.39%	2.34%	1.38%	2.49%
Professional services	1.50%	4.56%	2.42%	1.45%	2.76%	2.21%	2.07%	1.90%
Other services	1.80%	2.50%	2.88%	3.35%	3.70%	2.61%	2.07%	1.96%
Ownership								
For profit, incorporated	0.94%	1.74%	1.65%	1.43%	1.58%	1.23%	1.18%	1.06%
For profit, unincorporated	2.31%	3.74%	3.20%	4.73%	5.56%	2.64%	1.70%	3.05%
Nonprofit	2.29%	4.91%	5.05%	5.04%	3.93%	2.46%	2.98%	2.40%
Age of firm								
Less than 5 years	3.43%	2.29%	7.68% *	9.55%	8.03%	10.37%	3.46%	5.99%
5-9 years	1.97%	2.39%	4.15%	4.36%	6.86%	3.95%	2.65%	3.98%
10-19 years	1.45%	2.91%	3.52%	2.46%	4.48%	7.10%	1.89%	2.39%
20 or more years	1.00%	2.76%	1.38%	1.99%	1.25%	1.13%	1.29%	1.07%
Unknown	1.90%	22.35% *	.	11.02% *	4.03%	1.98%	16.06% *	1.89%
Multi/single status								
2 or more locations	1.05%	6.77%	5.73%	4.68%	1.03%	1.12%	4.51%	0.98%
1 location only	0.92%	2.10%	1.80%	1.24%	2.47%	6.44%	1.27%	1.79%
Percent full-time employees								
Less than 25%	3.55%	1.95% *	6.62%	5.72%	8.94%	4.32%	4.16%	4.19%
25-49 %	3.32%	4.13%	6.69% *	4.22%	7.28%	3.53%	2.84%	4.10%
50-74 %	1.66%	5.33%	3.90%	5.24%	3.67%	2.87%	3.50%	1.77%
75% or more	0.69%	2.12%	1.69%	1.77%	1.42%	1.09%	1.16%	0.88%
Union presence								
No union employees	0.97%	2.19%	1.59%	1.91%	1.25%	1.85%	1.03%	1.20%
Has union employees	1.85%	6.28%	7.77%	4.44%	4.59%	2.09%	5.02%	2.00%
Unknown	1.73%	9.37%	10.78% *	14.91% *	7.81%	1.34%	8.28%	1.70%
Percent low wage employees								
50% or more low wage	1.53%	2.64%	2.92%	2.76%	3.94%	1.82%	2.27%	1.69%
Less than 50% low wage	0.93%	2.74%	1.78%	1.65%	1.63%	1.31%	1.21%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.B.3(2004) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2004

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	89,126,863	10,612,790	7,276,280	11,950,706	15,683,008	43,604,080	23,954,312	65,172,551
Industry group **								
Agric., fish., forest.	1,092,344	232,331	130,119	97,109	361,182 *	271,604 *	416,999	675,345
Mining and manufacturing	13,891,443	531,645	736,068	1,841,648	3,067,209	7,714,873	2,134,942	11,756,502
Construction	5,798,601	1,542,986	1,169,588	1,580,729	878,175	627,124	3,632,654	2,165,947
Utilities and transp.	4,089,282	280,894	189,970	433,874	607,282	2,577,262	713,261	3,376,021
Wholesale trade	5,339,796	624,559	620,490	1,096,428	1,034,791	1,963,528	1,813,408	3,526,388
Fin. svs. and real estate	10,318,381	930,434	352,952	807,652	1,340,246	6,887,096	1,656,431	8,661,949
Retail trade	10,382,330	1,374,385	846,143	1,261,756	1,380,537	5,519,509	2,870,520	7,511,810
Professional services	22,238,526	2,600,135	1,671,994	2,562,075	4,567,067	10,837,254	5,440,342	16,798,184
Other services	15,976,161	2,495,421	1,558,956	2,269,434	2,446,519	7,205,830	5,275,756	10,700,405
Ownership								
For profit, incorporated	66,923,402	7,210,930	5,629,977	9,213,469	10,685,661	34,183,363	17,605,822	49,317,580
For profit, unincorporated	11,482,694	2,813,377	1,041,863	1,531,903	1,944,026	4,151,525	4,610,809	6,871,885
Nonprofit	10,720,768	588,483	604,440	1,205,334	3,053,320	5,269,191	1,737,682	8,983,086
Age of firm								
Less than 5 years	3,855,002	1,633,253	653,361	700,537	668,938	198,914	2,692,528	1,162,474
5-9 years	6,288,944	1,832,454	1,033,019	1,249,058	958,307	1,216,106	3,556,963	2,731,981
10-19 years	11,399,259	2,819,057	1,900,751	2,815,012	2,251,318	1,613,121	6,153,607	5,245,652
20 or more years	47,854,330	4,320,482	3,679,042	7,068,488	11,322,275	21,464,042	11,456,539	36,397,791
Unknown	19,729,329	7,544 *	10,106 *	117,611	482,170	19,111,897	94,675	19,634,653
Multi/single status								
2 or more locations	56,168,111	168,623 *	583,665	3,042,597	10,015,999	42,357,228	2,018,157	54,149,954
1 location only	32,958,752	10,444,167	6,692,615	8,908,110	5,667,009	1,246,851	21,936,155	11,022,597
Percent full-time employees								
Less than 25%	878,117	80,176	116,070	180,991	235,115	265,765	293,815	584,302
25-49 %	3,345,557	434,368	356,983	559,899	604,136	1,390,170	1,077,164	2,268,393
50-74 %	9,622,535	1,562,504	902,234	1,146,043	1,505,954	4,505,800	3,024,939	6,597,596
75% or more	75,280,654	8,535,741	5,900,994	10,063,772	13,337,803	37,442,344	19,558,394	55,722,260
Union presence								
No union employees	63,357,152	9,969,705	6,705,855	10,672,750	13,077,327	22,931,514	22,173,021	41,184,131
Has union employees	15,366,189	289,104	423,148	1,071,606	2,109,979	11,472,352	1,168,329	14,197,861
Unknown	10,403,522	353,981	147,277	206,350	495,702	9,200,213	612,963	9,790,560
Percent low-wage employees								
50% or more low wage	20,601,505	2,751,744	1,673,641	2,873,238	3,894,673	9,408,208	5,786,410	14,815,095
Less than 50% low wage	68,525,359	7,861,046	5,602,639	9,077,469	11,788,335	34,195,871	18,167,902	50,357,457

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table I.B.3(2004) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2004

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	499,080	224,571	208,656	368,793	384,159	471,804	343,662	471,428
Industry group **								
Agric., fish., forest.	149,607	14,771	16,247	20,975	133,375 *	102,236 *	21,313	150,644
Mining and manufacturing	294,801	25,632	46,079	109,966	138,519	280,112	109,250	264,991
Construction	243,270	36,375	96,991	151,182	78,336	78,695	186,520	154,590
Utilities and transp.	292,818	29,602	29,455	78,815	98,595	306,137	56,648	314,654
Wholesale trade	225,239	49,075	48,696	86,671	90,776	237,120	71,770	212,153
Fin. svs. and real estate	349,613	80,276	41,502	82,713	137,749	259,534	75,390	353,503
Retail trade	348,618	67,382	57,896	92,829	207,721	300,935	116,869	359,435
Professional services	535,883	153,794	90,880	158,157	202,016	354,901	163,623	483,419
Other services	343,976	88,309	82,651	134,796	229,735	273,092	165,593	277,301
Ownership								
For profit, incorporated	777,662	198,573	180,381	243,552	440,957	561,546	296,045	715,880
For profit, unincorporated	427,124	83,327	90,978	139,210	199,718	286,683	171,238	368,842
Nonprofit	293,347	49,370	57,961	93,008	179,396	230,113	84,055	243,560
Age of firm								
Less than 5 years	207,645	94,610	66,410	97,450	132,281	49,073	137,691	131,193
5-9 years	299,962	67,274	102,189	139,083	101,181	272,490	142,671	296,876
10-19 years	269,889	139,372	107,180	98,005	150,413	151,505	171,833	247,187
20 or more years	599,528	207,709	120,183	245,750	454,331	357,952	277,536	461,897
Unknown	323,105	3,375 *	5,641 *	33,487	42,141	333,012	28,289	314,159
Multi/single status								
2 or more locations	463,245	50,670 *	51,775	176,569	486,582	445,887	107,183	505,990
1 location only	458,493	224,326	221,706	249,999	187,244	222,541	285,933	355,651
Percent full-time employees								
Less than 25%	58,655	10,341	12,665	14,684	43,646	43,347	16,335	63,381
25-49 %	176,118	34,065	22,132	39,775	94,855	156,368	55,921	194,331
50-74 %	104,317	70,360	50,634	92,065	126,030	200,331	74,011	127,219
75% or more	516,974	211,153	196,105	414,916	399,193	529,794	352,912	560,258
Union presence								
No union employees	882,655	232,155	195,073	321,004	504,832	586,731	324,844	938,433
Has union employees	536,911	56,534	57,046	146,116	261,616	492,080	115,328	451,045
Unknown	548,269	32,405	24,680	45,680	82,872	482,042	58,829	519,006
Percent low-wage employees								
50% or more low wage	458,615	89,155	48,333	162,096	258,539	503,942	187,638	519,889
Less than 50% low wage	624,405	170,293	205,867	295,570	286,439	585,519	284,747	626,670

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table I.B.3.a(2004) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2004

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	89,126,863	11.9%	8.2%	13.4%	17.6%	48.9%	26.9%	73.1%
Industry group **								
Agric., fish., forest.	1,092,344	21.3%	11.9%	8.9%	33.1% *	24.9% *	38.2%	61.8%
Mining and manufacturing	13,891,443	3.8%	5.3%	13.3%	22.1%	55.5%	15.4%	84.6%
Construction	5,798,601	26.6%	20.2%	27.3%	15.1%	10.8%	62.6%	37.4%
Utilities and transp.	4,089,282	6.9%	4.6%	10.6%	14.9%	63.0%	17.4%	82.6%
Wholesale trade	5,339,796	11.7%	11.6%	20.5%	19.4%	36.8%	34.0%	66.0%
Fin. svs. and real estate	10,318,381	9.0%	3.4%	7.8%	13.0%	66.7%	16.1%	83.9%
Retail trade	10,382,330	13.2%	8.1%	12.2%	13.3%	53.2%	27.6%	72.4%
Professional services	22,238,526	11.7%	7.5%	11.5%	20.5%	48.7%	24.5%	75.5%
Other services	15,976,161	15.6%	9.8%	14.2%	15.3%	45.1%	33.0%	67.0%
Ownership								
For profit, incorporated	66,923,402	10.8%	8.4%	13.8%	16.0%	51.1%	26.3%	73.7%
For profit, unincorporated	11,482,694	24.5%	9.1%	13.3%	16.9%	36.2%	40.2%	59.8%
Nonprofit	10,720,768	5.5%	5.6%	11.2%	28.5%	49.1%	16.2%	83.8%
Age of firm								
Less than 5 years	3,855,002	42.4%	16.9%	18.2%	17.4%	5.2%	69.8%	30.2%
5-9 years	6,288,944	29.1%	16.4%	19.9%	15.2%	19.3%	56.6%	43.4%
10-19 years	11,399,259	24.7%	16.7%	24.7%	19.7%	14.2%	54.0%	46.0%
20 or more years	47,854,330	9.0%	7.7%	14.8%	23.7%	44.9%	23.9%	76.1%
Unknown	19,729,329	0.0% *	0.1% *	0.6%	2.4%	96.9%	0.5%	99.5%
Multi/single status								
2 or more locations	56,168,111	0.3% *	1.0%	5.4%	17.8%	75.4%	3.6%	96.4%
1 location only	32,958,752	31.7%	20.3%	27.0%	17.2%	3.8%	66.6%	33.4%
Percent full-time employees								
Less than 25%	878,117	9.1%	13.2%	20.6%	26.8%	30.3%	33.5%	66.5%
25-49 %	3,345,557	13.0%	10.7%	16.7%	18.1%	41.6%	32.2%	67.8%
50-74 %	9,622,535	16.2%	9.4%	11.9%	15.7%	46.8%	31.4%	68.6%
75% or more	75,280,654	11.3%	7.8%	13.4%	17.7%	49.7%	26.0%	74.0%
Union presence								
No union employees	63,357,152	15.7%	10.6%	16.8%	20.6%	36.2%	35.0%	65.0%
Has union employees	15,366,189	1.9%	2.8%	7.0%	13.7%	74.7%	7.6%	92.4%
Unknown	10,403,522	3.4%	1.4%	2.0%	4.8%	88.4%	5.9%	94.1%
Percent low-wage employees								
50% or more low wage	20,601,505	13.4%	8.1%	13.9%	18.9%	45.7%	28.1%	71.9%
Less than 50% low wage	68,525,359	11.5%	8.2%	13.2%	17.2%	49.9%	26.5%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table I.B.3.a(2004) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2004

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	499,080	0.24%	0.24%	0.38%	0.43%	0.43%	0.35%	0.35%
Industry group **								
Agric., fish., forest.	149,607	4.64%	3.09%	1.89%	8.06% *	6.30% *	7.62%	7.62%
Mining and manufacturing	294,801	0.17%	0.32%	0.60%	1.27%	1.14%	0.69%	0.69%
Construction	243,270	1.26%	1.70%	1.80%	0.84%	1.22%	2.12%	2.12%
Utilities and transp.	292,818	1.03%	0.90%	1.54%	2.35%	4.00%	2.19%	2.19%
Wholesale trade	225,239	0.87%	1.10%	2.02%	1.48%	3.31%	1.55%	1.55%
Fin. svs. and real estate	349,613	0.72%	0.47%	0.90%	1.00%	1.09%	0.86%	0.86%
Retail trade	348,618	0.76%	0.61%	0.90%	1.78%	2.14%	1.31%	1.31%
Professional services	535,883	0.61%	0.49%	0.63%	0.67%	0.87%	0.71%	0.71%
Other services	343,976	0.43%	0.48%	0.99%	1.32%	1.25%	0.83%	0.83%
Ownership								
For profit, incorporated	777,662	0.27%	0.30%	0.35%	0.57%	0.58%	0.43%	0.43%
For profit, unincorporated	427,124	0.71%	0.91%	1.12%	1.45%	1.58%	1.54%	1.54%
Nonprofit	293,347	0.43%	0.53%	0.74%	1.82%	1.52%	0.58%	0.58%
Age of firm								
Less than 5 years	207,645	1.64%	2.05%	2.45%	2.63%	1.21%	2.57%	2.57%
5-9 years	299,962	1.97%	1.49%	2.03%	1.35%	3.67%	3.24%	3.24%
10-19 years	269,889	1.52%	0.87%	0.67%	1.12%	1.11%	1.53%	1.53%
20 or more years	599,528	0.38%	0.24%	0.42%	0.88%	0.76%	0.45%	0.45%
Unknown	323,105	0.02% *	0.03% *	0.17%	0.23%	0.26%	0.14%	0.14%
Multi/single status								
2 or more locations	463,245	0.09% *	0.09%	0.32%	0.81%	0.65%	0.20%	0.20%
1 location only	458,493	0.87%	0.57%	0.67%	0.54%	0.61%	0.77%	0.77%
Percent full-time employees								
Less than 25%	58,655	1.38%	1.86%	1.91%	3.71%	4.17%	3.28%	3.28%
25-49 %	176,118	1.14%	1.07%	1.11%	2.32%	3.81%	2.71%	2.71%
50-74 %	104,317	0.69%	0.50%	1.03%	1.32%	1.85%	0.83%	0.83%
75% or more	516,974	0.28%	0.27%	0.51%	0.56%	0.55%	0.47%	0.47%
Union presence								
No union employees	882,655	0.38%	0.35%	0.55%	0.63%	0.62%	0.72%	0.72%
Has union employees	536,911	0.33%	0.34%	0.94%	1.66%	2.12%	0.56%	0.56%
Unknown	548,269	0.29%	0.22%	0.46%	0.71%	0.39%	0.45%	0.45%
Percent low-wage employees								
50% or more low wage	458,615	0.56%	0.25%	0.80%	1.23%	1.74%	1.15%	1.15%
Less than 50% low wage	624,405	0.26%	0.29%	0.39%	0.43%	0.63%	0.44%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table I.B.3.b(2004) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	90.3%	53.0%	76.0%	89.0%	96.8%	99.8%	68.3%	98.4%
Industry group **								
Agric., fish., forest.	71.2%	25.8%	44.6%	76.8%	87.4%	99.3%	37.8%	91.8%
Mining and manufacturing	97.0%	62.8%	86.6%	94.9%	99.1%	100.0%	83.4%	99.4%
Construction	77.3%	45.2%	77.0%	87.7%	99.3%	100.0%	64.6%	98.8%
Utilities and transp.	93.7%	50.9%	69.7%	87.1%	99.0%	100.0%	69.1%	98.9%
Wholesale trade	93.8%	62.4%	91.3%	96.3%	99.9%	100.0%	82.6%	99.6%
Fin. svs. and real estate	95.8%	62.6%	88.5%	97.8%	98.1%	100.0%	76.2%	99.6%
Retail trade	88.1%	43.3%	73.4%	87.6%	96.3%	99.6%	62.3%	97.9%
Professional services	93.6%	66.0%	81.9%	95.0%	98.3%	99.7%	76.5%	99.1%
Other services	81.7%	44.4%	59.5%	73.1%	89.1%	99.5%	54.3%	95.2%
Ownership								
For profit, incorporated	90.9%	56.1%	76.5%	88.1%	96.1%	99.8%	70.5%	98.2%
For profit, unincorporated	81.0%	42.4%	67.1%	89.1%	97.8%	99.7%	54.9%	98.5%
Nonprofit	96.2%	65.4%	85.7%	95.2%	98.4%	99.9%	80.7%	99.3%
Age of firm								
Less than 5 years	57.7%	35.5%	58.4%	77.3%	83.7%	80.9%	47.0%	82.5%
5-9 years	73.2%	45.2%	65.7%	81.3%	92.3%	98.2%	57.5%	93.5%
10-19 years	80.7%	55.5%	76.1%	85.7%	96.7%	99.1%	67.5%	96.2%
20 or more years	93.5%	61.4%	82.0%	92.6%	98.0%	99.9%	76.9%	98.8%
Unknown	99.8%	6.4% *	42.8% *	99.2%	96.1%	100.0%	85.4%	99.9%
Multi/single status								
2 or more locations	98.9%	78.3%	88.7%	93.9%	97.4%	99.8%	90.2%	99.2%
1 location only	75.6%	52.6%	74.8%	87.3%	95.7%	98.6%	66.2%	94.3%
Percent full-time employees								
Less than 25%	74.6%	31.4%	44.9%	71.4%	81.4%	96.9%	49.0%	87.5%
25-49 %	79.6%	37.0%	53.0%	71.7%	90.0%	98.5%	51.1%	93.2%
50-74 %	83.1%	41.5%	64.2%	72.0%	96.4%	99.7%	52.5%	97.2%
75% or more	91.9%	56.1%	79.8%	92.2%	97.4%	99.8%	71.9%	98.8%
Union presence								
No union employees	87.4%	54.0%	75.9%	88.2%	96.4%	99.8%	68.3%	97.7%
Has union employees	99.1%	69.1%	91.5%	98.9%	99.8%	100.0%	88.4%	100.0%
Unknown	94.8%	10.9%	34.5%	75.2%	93.2%	99.6%	27.0%	99.1%
Percent low wage employees								
50% or more low wage	80.7%	30.9%	49.3%	73.5%	89.8%	99.2%	44.6%	94.7%
Less than 50% low wage	93.2%	60.7%	83.9%	93.8%	99.1%	99.9%	75.8%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.3.b(2004) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.24%	0.94%	0.66%	0.92%	0.63%	0.05%	0.54%	0.23%
Industry group **								
Agric., fish., forest.	6.04%	3.47%	8.49%	14.45%	12.50%	2.16%	4.81%	4.45%
Mining and manufacturing	0.21%	2.74%	1.24%	1.47%	0.37%	0.03%	0.92%	0.19%
Construction	0.83%	1.64%	3.71%	3.50%	0.57%	0.00%	1.82%	0.44%
Utilities and transp.	1.08%	3.60%	7.94%	4.82%	0.83%	0.00%	2.08%	0.52%
Wholesale trade	0.39%	2.91%	1.56%	1.33%	0.09%	0.00%	1.07%	0.28%
Fin. svs. and real estate	0.26%	2.94%	2.65%	0.56%	1.13%	0.01%	1.04%	0.25%
Retail trade	0.72%	3.05%	3.15%	2.55%	1.72%	0.20%	2.10%	0.55%
Professional services	0.24%	2.24%	2.15%	1.13%	0.49%	0.16%	0.80%	0.20%
Other services	0.74%	1.13%	2.02%	1.80%	1.97%	0.22%	0.99%	0.81%
Ownership								
For profit, incorporated	0.32%	1.38%	0.78%	1.24%	0.81%	0.06%	0.74%	0.29%
For profit, unincorporated	0.85%	1.95%	2.04%	1.50%	1.01%	0.25%	1.45%	0.46%
Nonprofit	0.37%	3.82%	3.48%	0.86%	0.91%	0.08%	1.52%	0.28%
Age of firm								
Less than 5 years	2.00%	2.29%	3.01%	6.12%	4.31%	6.10%	2.40%	3.81%
5-9 years	1.47%	2.33%	2.55%	3.05%	2.72%	1.91%	0.78%	1.17%
10-19 years	0.83%	1.85%	2.01%	3.56%	1.30%	0.97%	1.81%	0.89%
20 or more years	0.25%	1.52%	1.15%	0.99%	0.63%	0.02%	0.81%	0.27%
Unknown	0.04%	4.67% *	14.67% *	10.68%	1.71%	0.03%	12.11%	0.04%
Multi/single status								
2 or more locations	0.15%	4.05%	2.78%	1.18%	0.65%	0.05%	1.11%	0.15%
1 location only	0.44%	0.90%	0.66%	1.06%	0.98%	0.95%	0.54%	0.99%
Percent full-time employees								
Less than 25%	2.88%	4.41%	6.03%	4.52%	6.54%	1.43%	3.31%	3.93%
25-49 %	1.15%	2.40%	4.76%	3.32%	3.05%	0.78%	2.33%	1.07%
50-74 %	0.62%	2.47%	3.00%	2.74%	1.36%	0.14%	1.28%	0.49%
75% or more	0.23%	0.72%	0.96%	0.90%	0.77%	0.05%	0.48%	0.24%
Union presence								
No union employees	0.42%	1.08%	0.58%	0.94%	0.70%	0.09%	0.66%	0.36%
Has union employees	0.15%	3.72%	2.79%	0.62%	0.10%	0.00%	1.70%	0.02%
Unknown	0.40%	2.26%	9.34%	6.71%	2.39%	0.18%	4.15%	0.24%
Percent low wage employees								
50% or more low wage	1.18%	1.74%	2.41%	2.46%	2.01%	0.27%	1.29%	0.98%
Less than 50% low wage	0.18%	1.02%	0.93%	0.96%	0.29%	0.03%	0.46%	0.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.3.b.(1)(2004) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	88.5%	92.1%	90.8%	87.9%	88.0%	88.0%	90.8%	87.9%
Industry group **								
Agric., fish., forest.	79.6%	93.6%	83.6%	70.0%	90.4%	65.6%	89.6%	77.0%
Mining and manufacturing	93.3%	92.6%	93.7%	94.0%	92.0%	93.6%	94.4%	93.1%
Construction	81.3%	91.0%	87.5%	77.7%	74.4%	79.3%	85.3%	77.0%
Utilities and transp.	90.8%	95.0%	92.8%	91.2%	84.7%	91.8%	93.0%	90.5%
Wholesale trade	91.8%	93.0%	93.0%	93.6%	92.2%	90.0%	93.9%	90.9%
Fin. svs. and real estate	93.8%	96.2%	91.3%	96.4%	96.1%	92.9%	95.0%	93.6%
Retail trade	84.4%	88.0%	86.6%	86.4%	87.1%	82.7%	88.7%	83.3%
Professional services	91.2%	93.4%	94.1%	92.5%	90.2%	90.6%	93.4%	90.6%
Other services	79.0%	90.0%	88.5%	76.7%	77.9%	77.0%	87.0%	76.8%
Ownership								
For profit, incorporated	88.1%	92.6%	90.4%	87.3%	88.0%	87.4%	90.6%	87.4%
For profit, unincorporated	88.7%	90.4%	90.9%	88.7%	85.0%	89.5%	91.1%	87.8%
Nonprofit	90.7%	92.7%	93.5%	91.6%	90.0%	90.4%	91.9%	90.5%
Age of firm								
Less than 5 years	85.4%	91.6%	88.4%	79.9%	83.9%	79.0%	89.7%	79.6%
5-9 years	87.8%	92.0%	89.2%	83.9%	85.3%	89.3%	90.7%	85.5%
10-19 years	87.4%	94.2%	90.4%	87.0%	83.0%	84.7%	91.1%	84.3%
20 or more years	89.8%	91.0%	91.6%	89.6%	89.6%	89.6%	90.8%	89.5%
Unknown	86.4%	100.0%	79.8%	85.1%	84.7%	86.5%	93.8%	86.4%
Multi/single status								
2 or more locations	88.5%	91.5%	94.0%	91.7%	89.2%	88.1%	93.6%	88.4%
1 location only	88.3%	92.1%	90.4%	86.5%	85.9%	84.9%	90.5%	85.3%
Percent full-time employees								
Less than 25%	88.6%	94.8%	92.9%	78.5%	89.7%	91.4%	89.1%	88.5%
25-49 %	87.5%	87.6%	89.8%	84.6%	84.3%	89.3%	86.5%	87.8%
50-74 %	87.0%	88.9%	93.3%	85.1%	81.1%	88.1%	90.6%	86.1%
75% or more	88.7%	92.7%	90.5%	88.4%	89.0%	87.9%	91.0%	88.1%
Union presence								
No union employees	89.0%	92.0%	91.2%	88.9%	88.8%	88.0%	91.4%	88.1%
Has union employees	86.3%	94.2%	84.1%	80.5%	83.8%	87.2%	82.2%	86.6%
Unknown	88.8%	93.6%	92.9%	81.7%	87.4%	88.9%	93.0%	88.7%
Percent low wage employees								
50% or more low wage	80.4%	88.6%	83.8%	78.9%	79.3%	80.1%	84.7%	79.6%
Less than 50% low wage	90.6%	92.7%	92.0%	90.2%	90.7%	90.1%	92.0%	90.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.3.b.(1)(2004) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.37%	0.38%	0.54%	1.08%	0.51%	0.55%	0.61%	0.42%
Industry group **								
Agric., fish., forest.	5.43%	2.29%	11.15%	13.73%	10.86%	9.66%	3.30%	6.70%
Mining and manufacturing	0.54%	1.94%	0.88%	0.62%	1.29%	0.75%	0.62%	0.61%
Construction	1.09%	0.96%	2.20%	5.11%	5.55%	5.07%	2.56%	1.59%
Utilities and transp.	1.30%	1.55%	2.51%	3.46%	3.97%	1.36%	1.68%	1.30%
Wholesale trade	1.43%	1.00%	1.93%	1.18%	3.54%	2.08%	0.98%	2.18%
Fin. svs. and real estate	0.67%	0.88%	2.16%	0.85%	0.96%	0.90%	0.78%	0.76%
Retail trade	0.99%	0.98%	1.18%	2.39%	2.21%	1.59%	0.58%	1.29%
Professional services	0.37%	0.79%	0.80%	1.24%	1.01%	0.57%	0.48%	0.45%
Other services	0.86%	1.06%	1.43%	2.50%	2.43%	1.49%	1.05%	1.18%
Ownership								
For profit, incorporated	0.44%	0.49%	0.59%	1.42%	0.53%	0.61%	0.77%	0.51%
For profit, unincorporated	0.51%	1.62%	1.34%	2.03%	1.84%	1.33%	0.95%	0.81%
Nonprofit	0.52%	2.25%	1.52%	0.87%	1.32%	1.04%	1.00%	0.63%
Age of firm								
Less than 5 years	1.45%	1.15%	2.46%	4.40%	3.49%	7.03%	1.21%	2.67%
5-9 years	1.20%	1.17%	2.68%	4.16%	2.78%	2.18%	1.34%	1.59%
10-19 years	1.26%	0.62%	1.49%	2.04%	3.56%	3.52%	0.90%	1.86%
20 or more years	0.61%	0.46%	0.56%	1.16%	0.70%	0.99%	0.80%	0.74%
Unknown	0.57%	29.81%	21.87%	9.61%	2.72%	0.61%	9.25%	0.56%
Multi/single status								
2 or more locations	0.53%	3.29%	0.77%	1.03%	0.66%	0.62%	1.17%	0.54%
1 location only	0.58%	0.38%	0.56%	1.39%	0.85%	4.67%	0.58%	0.83%
Percent full-time employees								
Less than 25%	1.72%	1.90%	4.03%	4.73%	3.19%	2.00%	2.88%	1.92%
25-49 %	1.57%	3.48%	2.20%	1.92%	2.76%	2.50%	1.18%	2.19%
50-74 %	0.77%	1.84%	0.81%	2.29%	2.55%	1.09%	1.08%	0.80%
75% or more	0.39%	0.52%	0.62%	1.31%	0.47%	0.55%	0.68%	0.43%
Union presence								
No union employees	0.43%	0.43%	0.37%	0.98%	0.65%	0.64%	0.49%	0.52%
Has union employees	0.68%	1.98%	3.90%	4.06%	2.14%	0.97%	2.58%	0.74%
Unknown	0.88%	6.21%	17.23%	5.68%	2.89%	1.00%	1.74%	0.91%
Percent low wage employees								
50% or more low wage	0.85%	1.56%	1.71%	1.89%	1.52%	1.35%	1.08%	1.03%
Less than 50% low wage	0.30%	0.52%	0.62%	1.29%	0.49%	0.49%	0.64%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.B.3.b.(1).a(2004) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	81.8%	82.9%	77.7%	79.8%	80.6%	83.0%	80.1%	82.2%
Industry group **								
Agric., fish., forest.	86.6%	85.6%	77.8%	77.1%	88.9%	88.7%	78.5%	89.1%
Mining and manufacturing	84.7%	79.4%	77.2%	78.5%	81.5%	88.2%	79.1%	85.6%
Construction	82.1%	82.6%	79.8%	82.8%	82.8%	82.8%	81.7%	82.6%
Utilities and transp.	86.2%	82.5%	79.4%	76.9%	88.1%	87.8%	80.3%	87.1%
Wholesale trade	84.6%	81.3%	76.5%	82.3%	85.8%	88.3%	80.0%	86.6%
Fin. svs. and real estate	86.8%	84.8%	77.7%	84.7%	86.8%	87.6%	83.1%	87.4%
Retail trade	74.8%	81.0%	75.5%	75.1%	77.3%	73.4%	76.3%	74.5%
Professional services	83.0%	84.3%	79.5%	80.7%	79.2%	85.4%	81.8%	83.3%
Other services	73.2%	82.1%	75.4%	76.7%	72.5%	70.8%	78.1%	71.7%
Ownership								
For profit, incorporated	81.7%	82.6%	77.5%	80.5%	80.2%	83.0%	80.1%	82.2%
For profit, unincorporated	79.2%	82.0%	76.3%	75.6%	81.7%	78.9%	78.9%	79.3%
Nonprofit	84.1%	88.2%	81.4%	80.1%	81.1%	86.7%	82.7%	84.4%
Age of firm								
Less than 5 years	77.7%	84.1%	76.3%	80.2%	72.9%	64.5%	81.2%	72.7%
5-9 years	77.3%	79.2%	80.4%	77.8%	78.1%	73.3%	78.9%	76.0%
10-19 years	78.3%	84.1%	75.2%	77.3%	76.8%	78.6%	78.7%	77.9%
20 or more years	81.8%	83.0%	78.5%	80.7%	81.6%	82.5%	80.8%	82.0%
Unknown	84.9%	100.0%	90.3%	93.3%	86.3%	84.8%	94.2%	84.8%
Multi/single status								
2 or more locations	82.7%	88.5%	77.9%	82.6%	81.1%	83.1%	81.4%	82.7%
1 location only	79.7%	82.7%	77.7%	78.7%	79.5%	80.3%	80.0%	79.2%
Percent full-time employees								
Less than 25%	82.1%	95.2%	88.9%	78.1%	78.0%	84.2%	85.5%	81.2%
25-49 %	76.6%	81.6%	74.3%	74.6%	76.3%	76.9%	75.3%	76.9%
50-74 %	77.1%	82.5%	74.7%	75.5%	76.6%	77.2%	78.0%	76.9%
75% or more	82.5%	82.9%	78.1%	80.4%	81.2%	84.0%	80.5%	83.0%
Union presence								
No union employees	81.0%	82.5%	76.6%	78.8%	80.5%	82.8%	79.3%	81.6%
Has union employees	84.4%	91.4%	93.2%	88.9%	81.4%	84.2%	93.1%	83.8%
Unknown	82.2%	90.1%	80.9%	84.3%	79.4%	82.2%	84.9%	82.1%
Percent low wage employees								
50% or more low wage	72.3%	81.5%	70.3%	69.9%	70.8%	72.7%	74.5%	71.9%
Less than 50% low wage	83.9%	83.1%	78.9%	81.9%	83.1%	85.5%	81.1%	84.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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Table I.B.3.b.(1).a(2004) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.32%	0.46%	0.81%	0.71%	0.87%	0.46%	0.44%	0.38%
Industry group **								
Agric., fish., forest.	2.30%	2.35%	9.68%	13.90%	10.00%	2.38%	5.36%	1.64%
Mining and manufacturing	0.57%	2.20%	1.70%	1.66%	0.97%	0.78%	1.45%	0.59%
Construction	0.74%	1.25%	1.43%	2.11%	2.24%	5.15%	0.78%	1.23%
Utilities and transp.	1.17%	4.75%	5.44%	3.11%	1.71%	1.36%	2.46%	1.37%
Wholesale trade	1.57%	2.59%	1.95%	1.53%	1.87%	2.52%	1.22%	1.92%
Fin. svs. and real estate	0.63%	2.08%	2.66%	1.40%	1.36%	0.94%	1.78%	0.78%
Retail trade	1.08%	1.48%	1.26%	2.12%	2.26%	1.58%	1.15%	1.41%
Professional services	0.57%	1.42%	1.49%	1.44%	1.22%	0.69%	1.14%	0.68%
Other services	0.95%	1.90%	3.02%	1.63%	2.31%	1.75%	1.16%	0.98%
Ownership								
For profit, incorporated	0.47%	0.67%	0.86%	0.70%	1.09%	0.65%	0.43%	0.56%
For profit, unincorporated	1.02%	0.88%	1.79%	1.71%	1.49%	1.99%	0.97%	1.32%
Nonprofit	0.60%	1.01%	1.43%	1.92%	1.46%	0.94%	0.81%	0.73%
Age of firm								
Less than 5 years	1.90%	1.52%	3.51%	2.78%	4.23%	6.46%	1.03%	2.95%
5-9 years	1.21%	1.57%	1.98%	2.30%	2.92%	3.09%	1.20%	2.12%
10-19 years	1.11%	1.16%	1.07%	1.65%	2.36%	3.40%	0.84%	1.99%
20 or more years	0.44%	0.95%	0.75%	0.98%	0.96%	0.73%	0.70%	0.53%
Unknown	0.58%	29.81%	24.49%	10.68%	1.76%	0.59%	8.57%	0.60%
Multi/single status								
2 or more locations	0.37%	2.46%	0.93%	1.43%	1.08%	0.41%	1.43%	0.37%
1 location only	0.35%	0.46%	0.86%	0.75%	1.19%	2.78%	0.41%	0.81%
Percent full-time employees								
Less than 25%	3.23%	3.09%	3.91%	3.44%	3.36%	4.50%	2.86%	3.66%
25-49 %	1.30%	2.61%	3.56%	2.78%	3.48%	1.95%	1.78%	1.51%
50-74 %	0.74%	1.83%	1.39%	2.20%	1.19%	1.16%	1.19%	0.77%
75% or more	0.34%	0.47%	0.94%	0.61%	1.04%	0.47%	0.47%	0.41%
Union presence								
No union employees	0.43%	0.48%	0.77%	0.83%	0.80%	0.91%	0.43%	0.52%
Has union employees	0.97%	1.80%	1.09%	1.98%	2.60%	1.12%	0.54%	1.01%
Unknown	1.04%	4.97%	16.26%	4.05%	3.85%	1.18%	5.94%	1.02%
Percent low wage employees								
50% or more low wage	0.91%	1.42%	2.15%	2.91%	1.31%	1.51%	1.01%	1.05%
Less than 50% low wage	0.30%	0.58%	0.79%	0.56%	1.03%	0.42%	0.55%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.3.b.(2)(2004) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	72.3%	76.3%	70.6%	70.1%	70.9%	73.1%	72.8%	72.2%
Industry group **								
Agric., fish., forest.	69.0%	80.1%	65.0%	54.0%	80.3%	58.2%	70.3%	68.6%
Mining and manufacturing	79.0%	73.5%	72.4%	73.8%	75.0%	82.6%	74.7%	79.7%
Construction	66.8%	75.2%	69.8%	64.3%	61.6%	65.6%	69.7%	63.5%
Utilities and transp.	78.3%	78.4%	73.7%	70.1%	74.6%	80.6%	74.6%	78.8%
Wholesale trade	77.6%	75.6%	71.2%	77.0%	79.2%	79.4%	75.2%	78.7%
Fin. svs. and real estate	81.4%	81.6%	71.0%	81.7%	83.4%	81.4%	78.9%	81.8%
Retail trade	63.2%	71.3%	65.4%	64.8%	67.3%	60.7%	67.6%	62.1%
Professional services	75.7%	78.8%	74.8%	74.7%	71.4%	77.4%	76.4%	75.5%
Other services	57.9%	73.9%	66.7%	58.8%	56.4%	54.5%	67.9%	55.0%
Ownership								
For profit, incorporated	72.0%	76.5%	70.1%	70.2%	70.6%	72.5%	72.6%	71.8%
For profit, unincorporated	70.2%	74.1%	69.3%	67.0%	69.4%	70.6%	71.8%	69.6%
Nonprofit	76.3%	81.8%	76.1%	73.4%	73.0%	78.4%	76.0%	76.3%
Age of firm								
Less than 5 years	66.4%	77.1%	67.5%	64.1%	61.2%	51.0%	72.8%	57.9%
5-9 years	67.9%	72.8%	71.7%	65.2%	66.6%	65.5%	71.5%	65.0%
10-19 years	68.4%	79.3%	68.0%	67.2%	63.7%	66.5%	71.8%	65.7%
20 or more years	73.4%	75.5%	71.9%	72.3%	73.1%	73.9%	73.4%	73.4%
Unknown	73.4%	100.0%	72.1%	79.4%	73.1%	73.3%	88.3%	73.3%
Multi/single status								
2 or more locations	73.2%	81.0%	73.3%	75.8%	72.4%	73.2%	76.2%	73.1%
1 location only	70.4%	76.2%	70.3%	68.1%	68.3%	68.2%	72.4%	67.6%
Percent full-time employees								
Less than 25%	72.8%	90.2%	82.6%	61.3%	70.0%	76.9%	76.2%	71.8%
25-49 %	67.0%	71.5%	66.7%	63.2%	64.3%	68.7%	65.1%	67.5%
50-74 %	67.1%	73.3%	69.7%	64.2%	62.2%	68.0%	70.7%	66.2%
75% or more	73.1%	76.8%	70.7%	71.1%	72.2%	73.8%	73.3%	73.1%
Union presence								
No union employees	72.1%	75.9%	69.9%	70.0%	71.4%	72.8%	72.5%	71.9%
Has union employees	72.9%	86.1%	78.4%	71.5%	68.2%	73.4%	76.5%	72.6%
Unknown	72.9%	84.3%	75.1%	68.8%	69.4%	73.1%	79.0%	72.8%
Percent low wage employees								
50% or more low wage	58.2%	72.2%	59.0%	55.1%	56.1%	58.2%	63.1%	57.2%
Less than 50% low wage	76.0%	77.1%	72.6%	73.9%	75.4%	77.1%	74.6%	76.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.3.b.(2)(2004) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.45%	0.58%	0.50%	0.93%	0.88%	0.72%	0.54%	0.56%
Industry group **								
Agric., fish., forest.	5.72%	2.50%	9.40%	12.13%	10.76%	8.89%	5.49%	6.42%
Mining and manufacturing	0.63%	2.74%	1.50%	1.80%	1.27%	0.86%	1.41%	0.66%
Construction	0.71%	1.42%	2.14%	4.22%	5.17%	4.90%	1.76%	1.58%
Utilities and transp.	2.01%	4.21%	4.83%	3.64%	3.96%	2.16%	2.32%	2.17%
Wholesale trade	2.22%	2.65%	2.83%	1.29%	3.36%	3.32%	1.71%	2.74%
Fin. svs. and real estate	0.42%	2.42%	3.05%	1.36%	1.70%	0.60%	2.04%	0.52%
Retail trade	0.89%	1.61%	1.53%	2.30%	2.64%	1.20%	0.91%	1.08%
Professional services	0.52%	1.24%	1.37%	1.53%	1.06%	0.86%	1.06%	0.63%
Other services	1.03%	1.90%	2.90%	1.85%	3.16%	2.09%	1.06%	1.28%
Ownership								
For profit, incorporated	0.65%	0.85%	0.55%	1.16%	1.19%	0.97%	0.65%	0.81%
For profit, unincorporated	1.02%	1.67%	1.60%	1.93%	1.53%	2.23%	0.95%	1.38%
Nonprofit	0.83%	1.80%	1.70%	1.77%	1.21%	1.29%	0.72%	1.01%
Age of firm								
Less than 5 years	1.80%	1.86%	3.92%	2.87%	5.31%	7.41%	1.44%	2.25%
5-9 years	1.51%	1.74%	3.00%	3.10%	4.24%	2.88%	1.06%	2.21%
10-19 years	1.46%	1.18%	1.04%	2.29%	2.99%	4.47%	1.28%	2.10%
20 or more years	0.76%	0.91%	0.41%	1.30%	0.85%	1.28%	0.75%	0.94%
Unknown	0.77%	29.81%	20.30%	9.60%	3.20%	0.79%	11.75%	0.78%
Multi/single status								
2 or more locations	0.57%	3.40%	0.75%	1.49%	1.14%	0.75%	1.19%	0.60%
1 location only	0.37%	0.57%	0.54%	1.27%	1.15%	3.98%	0.52%	0.87%
Percent full-time employees								
Less than 25%	3.30%	3.21%	5.49%	5.29%	3.31%	4.71%	3.17%	3.84%
25-49 %	1.84%	3.80%	2.92%	2.95%	4.15%	2.31%	2.29%	2.24%
50-74 %	0.98%	2.20%	1.19%	2.73%	2.36%	1.54%	1.40%	0.96%
75% or more	0.49%	0.66%	0.55%	1.06%	0.93%	0.70%	0.63%	0.61%
Union presence								
No union employees	0.61%	0.60%	0.55%	0.77%	0.87%	1.19%	0.51%	0.77%
Has union employees	0.79%	2.17%	3.75%	4.62%	3.17%	1.05%	2.38%	0.81%
Unknown	1.05%	6.70%	15.43%	6.55%	2.62%	1.13%	5.85%	1.06%
Percent low wage employees								
50% or more low wage	1.02%	1.95%	2.51%	1.89%	1.23%	1.70%	1.10%	1.25%
Less than 50% low wage	0.36%	0.84%	0.51%	1.10%	0.97%	0.67%	0.65%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.B.4(2004) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2004

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	22,960,203	4,206,485	2,620,948	3,516,373	4,135,748	8,480,649	8,709,382	14,250,821
Industry group **								
Agric., fish., forest.	297,611	162,315	47,617 *	34,639 *	31,358 *	21,682 *	216,159	81,452 *
Mining and manufacturing	419,769	83,411	60,063	127,050	59,647	89,598	194,926	224,843
Construction	471,536	263,448	86,967	41,501	66,635 *	12,986 *	372,713	98,824
Utilities and transp.	736,722	63,235	36,404	53,023	127,872 *	456,189	134,134	602,588
Wholesale trade	361,250	98,908	65,406	67,020	64,086	65,831	204,623	156,628
Fin. svs. and real estate	1,023,447	210,966	44,430	135,066	162,459	470,526	327,747	695,700
Retail trade	4,872,480	704,385	400,711	508,723	439,867	2,818,794	1,351,166	3,521,314
Professional services	5,600,106	938,807	525,359	606,808	1,250,981	2,278,151	1,750,852	3,849,255
Other services	9,177,282	1,681,010	1,353,993	1,942,543	1,932,842	2,266,893	4,157,063	5,020,218
Ownership								
For profit, incorporated	14,988,754	2,294,843	1,677,725	2,390,337	2,585,094	6,040,756	5,284,209	9,704,546
For profit, unincorporated	3,808,468	1,395,293	570,695	627,514	408,956	806,010	2,288,503	1,519,965
Nonprofit	4,162,981	516,349	372,528	498,523	1,141,699	1,633,882	1,136,671	3,026,311
Age of firm								
Less than 5 years	1,938,925	887,055	388,159	462,705	126,066 *	74,940 *	1,534,253	404,672
5-9 years	2,210,272	719,199	421,072	446,656	417,533 *	205,810	1,387,908	822,363
10-19 years	3,797,954	932,755	700,743	811,158	909,094	444,204	2,100,717	1,697,237
20 or more years	12,115,053	1,663,892	1,108,886	1,768,180	2,546,117	5,027,978	3,660,996	8,454,057
Unknown	2,898,000	3,584 *	2,088 *	27,674 *	136,937 *	2,727,717	25,508 *	2,872,492
Multi/single status								
2 or more locations	11,870,017	35,093	177,004	788,602	2,791,650	8,077,669	506,612	11,363,405
1 location only	11,090,186	4,171,392	2,443,944	2,727,772	1,344,098	402,980 *	8,202,770	2,887,416
Percent full-time employees								
Less than 25%	7,493,953	1,946,920	1,093,557	1,293,178	1,437,950	1,722,348	3,805,678	3,688,275
25-49 %	5,738,426	835,397	612,158	1,000,738	1,075,562	2,214,571	1,939,441	3,798,985
50-74 %	5,930,572	1,073,895	582,852	712,008	913,665	2,648,153	1,996,038	3,934,534
75% or more	3,797,252	350,273	332,382	510,449	708,571	1,895,576	968,225	2,829,027
Union presence								
No union employees	18,135,916	3,969,488	2,460,379	3,344,382	3,648,452	4,713,216	8,194,783	9,941,133
Has union employees	2,642,412	61,741	78,404 *	93,612 *	269,692	2,138,964	206,137	2,436,275
Unknown	2,181,875	175,256	82,165	78,380	217,605	1,628,469	308,462	1,873,413
Percent low-wage employees								
50% or more low wage	13,002,939	2,339,742	1,602,893	2,238,782	2,567,968	4,253,554	5,177,184	7,825,755
Less than 50% low wage	9,957,264	1,866,742	1,018,056	1,277,591	1,567,780	4,227,095	3,532,198	6,425,066

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table I.B.4(2004) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2004

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	566,508	107,236	94,999	214,521	150,647	421,566	185,990	584,099
Industry group **								
Agric., fish., forest.	51,641	28,259	16,055 *	19,308 *	15,812 *	12,609 *	34,828	31,280 *
Mining and manufacturing	21,181	7,498	7,172	17,256	13,202	11,393	14,652	22,978
Construction	35,540	17,539	15,769	7,549	28,850 *	6,739 *	23,548	26,935
Utilities and transp.	102,970	11,606	7,855	11,499	53,059 *	73,732	15,547	104,433
Wholesale trade	21,186	6,758	6,452	10,442	9,310	15,851	10,805	17,432
Fin. svs. and real estate	69,560	14,024	8,763	23,097	25,346	63,575	23,667	78,032
Retail trade	325,001	23,548	44,586	22,956	72,178	251,765	54,383	305,045
Professional services	264,447	58,344	38,231	53,607	103,089	138,600	62,681	222,451
Other services	295,519	79,402	117,834	153,764	174,321	216,246	184,224	364,187
Ownership								
For profit, incorporated	350,643	103,602	84,180	175,164	170,151	242,888	196,930	358,288
For profit, unincorporated	124,336	65,100	43,530	74,884	33,878	77,631	66,508	112,797
Nonprofit	276,808	29,388	43,246	60,648	114,676	179,251	54,579	270,639
Age of firm								
Less than 5 years	126,730	62,088	33,133	93,489	39,705 *	36,495 *	77,428	66,285
5-9 years	126,148	31,966	39,099	35,565	131,858 *	39,675	27,842	133,742
10-19 years	175,198	46,441	43,095	89,897	152,769	94,962	83,042	161,746
20 or more years	521,078	63,338	54,333	132,446	227,204	378,513	94,800	585,696
Unknown	174,761	1,482 *	1,369 *	9,920 *	52,099 *	134,893	9,743 *	174,764
Multi/single status								
2 or more locations	431,726	6,084	24,185	101,100	157,553	325,112	40,091	449,736
1 location only	321,693	107,152	93,146	169,650	155,643	145,881 *	163,068	280,876
Percent full-time employees								
Less than 25%	367,023	102,342	88,916	144,286	203,452	277,065	165,885	355,134
25-49 %	297,170	53,601	38,794	91,565	157,479	225,070	100,342	307,141
50-74 %	53,994	32,190	26,378	55,367	71,657	118,832	41,593	63,529
75% or more	166,710	16,577	20,253	43,971	52,135	124,837	25,874	154,936
Union presence								
No union employees	475,065	108,753	75,545	209,540	173,394	302,605	168,939	435,292
Has union employees	307,911	7,371	25,420 *	34,801 *	35,257	319,112	31,774	307,819
Unknown	143,854	22,140	17,023	22,260	58,492	145,936	36,761	148,789
Percent low-wage employees								
50% or more low wage	431,998	71,868	89,850	177,975	196,588	302,924	192,307	431,969
Less than 50% low wage	369,385	62,887	43,428	95,130	77,815	322,377	72,439	371,195

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Totals may not sum exactly because of rounding.

Table I.B.4.a(2004) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2004

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	22,960,203	18.3%	11.4%	15.3%	18.0%	36.9%	37.9%	62.1%
Industry group **								
Agric., fish., forest.	297,611	54.5%	16.0% *	11.6% *	10.5% *	7.3% *	72.6%	27.4% *
Mining and manufacturing	419,769	19.9%	14.3%	30.3%	14.2%	21.3%	46.4%	53.6%
Construction	471,536	55.9%	18.4%	8.8%	14.1% *	2.8% *	79.0%	21.0%
Utilities and transp.	736,722	8.6%	4.9% *	7.2%	17.4% *	61.9%	18.2%	81.8%
Wholesale trade	361,250	27.4%	18.1%	18.6%	17.7%	18.2%	56.6%	43.4%
Fin. svs. and real estate	1,023,447	20.6%	4.3%	13.2%	15.9%	46.0%	32.0%	68.0%
Retail trade	4,872,480	14.5%	8.2%	10.4%	9.0%	57.9%	27.7%	72.3%
Professional services	5,600,106	16.8%	9.4%	10.8%	22.3%	40.7%	31.3%	68.7%
Other services	9,177,282	18.3%	14.8%	21.2%	21.1%	24.7%	45.3%	54.7%
Ownership								
For profit, incorporated	14,988,754	15.3%	11.2%	15.9%	17.2%	40.3%	35.3%	64.7%
For profit, unincorporated	3,808,468	36.6%	15.0%	16.5%	10.7%	21.2%	60.1%	39.9%
Nonprofit	4,162,981	12.4%	8.9%	12.0%	27.4%	39.2%	27.3%	72.7%
Age of firm								
Less than 5 years	1,938,925	45.7%	20.0%	23.9%	6.5% *	3.9% *	79.1%	20.9%
5-9 years	2,210,272	32.5%	19.1%	20.2%	18.9% *	9.3%	62.8%	37.2%
10-19 years	3,797,954	24.6%	18.5%	21.4%	23.9%	11.7%	55.3%	44.7%
20 or more years	12,115,053	13.7%	9.2%	14.6%	21.0%	41.5%	30.2%	69.8%
Unknown	2,898,000	0.1% *	0.1% *	1.0% *	4.7% *	94.1%	0.9% *	99.1%
Multi/single status								
2 or more locations	11,870,017	0.3%	1.5%	6.6%	23.5%	68.1%	4.3%	95.7%
1 location only	11,090,186	37.6%	22.0%	24.6%	12.1%	3.6% *	74.0%	26.0%
Percent full-time employees								
Less than 25%	7,493,953	26.0%	14.6%	17.3%	19.2%	23.0%	50.8%	49.2%
25-49 %	5,738,426	14.6%	10.7%	17.4%	18.7%	38.6%	33.8%	66.2%
50-74 %	5,930,572	18.1%	9.8%	12.0%	15.4%	44.7%	33.7%	66.3%
75% or more	3,797,252	9.2%	8.8%	13.4%	18.7%	49.9%	25.5%	74.5%
Union presence								
No union employees	18,135,916	21.9%	13.6%	18.4%	20.1%	26.0%	45.2%	54.8%
Has union employees	2,642,412	2.3%	3.0% *	3.5% *	10.2%	80.9%	7.8%	92.2%
Unknown	2,181,875	8.0%	3.8%	3.6% *	10.0%	74.6%	14.1%	85.9%
Percent low-wage employees								
50% or more low wage	13,002,939	18.0%	12.3%	17.2%	19.7%	32.7%	39.8%	60.2%
Less than 50% low wage	9,957,264	18.7%	10.2%	12.8%	15.7%	42.5%	35.5%	64.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table I.B.4.a(2004) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2004

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	566,508	0.58%	0.50%	0.89%	0.35%	1.21%	1.23%	1.23%
Industry group **								
Agric., fish., forest.	51,641	5.49%	5.33% *	3.94% *	4.94% *	5.15% *	7.32%	7.32% *
Mining and manufacturing	21,181	1.58%	1.73%	2.96%	3.61%	2.48%	3.69%	3.69%
Construction	35,540	4.08%	2.34%	1.72%	4.55% *	1.61% *	3.93%	3.93%
Utilities and transp.	102,970	2.09%	1.63% *	1.96%	4.22% *	4.64%	3.58%	3.58%
Wholesale trade	21,186	2.36%	1.94%	2.01%	3.02%	2.97%	3.00%	3.00%
Fin. svs. and real estate	69,560	2.37%	0.91%	2.17%	2.35%	3.59%	3.81%	3.81%
Retail trade	325,001	0.91%	0.81%	0.88%	1.18%	1.93%	1.89%	1.89%
Professional services	264,447	0.74%	0.90%	0.79%	1.57%	0.90%	1.11%	1.11%
Other services	295,519	1.10%	1.34%	1.61%	1.32%	1.84%	2.45%	2.45%
Ownership								
For profit, incorporated	350,643	0.65%	0.65%	0.99%	0.82%	1.52%	1.39%	1.39%
For profit, unincorporated	124,336	1.22%	1.57%	1.59%	0.99%	1.64%	1.95%	1.95%
Nonprofit	276,808	0.94%	1.26%	1.62%	1.63%	1.95%	1.93%	1.93%
Age of firm								
Less than 5 years	126,730	3.00%	1.69%	3.68%	2.05% *	1.60% *	2.59%	2.59%
5-9 years	126,148	2.06%	1.87%	1.67%	4.07% *	1.64%	3.61%	3.61%
10-19 years	175,198	1.81%	1.18%	2.25%	3.11%	2.56%	2.63%	2.63%
20 or more years	521,078	0.93%	0.64%	1.15%	1.11%	1.55%	1.77%	1.77%
Unknown	174,761	0.05% *	0.05% *	0.33% *	1.28% *	1.34%	0.34% *	0.34%
Multi/single status								
2 or more locations	431,726	0.05%	0.19%	0.98%	0.69%	0.99%	0.47%	0.47%
1 location only	321,693	1.48%	0.85%	1.11%	1.18%	1.19% *	1.87%	1.87%
Percent full-time employees								
Less than 25%	367,023	1.81%	1.32%	1.80%	1.85%	3.48%	2.83%	2.83%
25-49 %	297,170	0.93%	0.99%	1.15%	2.35%	3.40%	2.43%	2.43%
50-74 %	53,994	0.52%	0.44%	0.97%	1.23%	1.81%	0.73%	0.73%
75% or more	166,710	0.52%	0.67%	0.87%	1.18%	1.69%	1.01%	1.01%
Union presence								
No union employees	475,065	0.49%	0.56%	1.11%	0.74%	1.24%	1.24%	1.24%
Has union employees	307,911	0.39%	1.02% *	1.25% *	1.74%	2.60%	1.24%	1.24%
Unknown	143,854	1.07%	0.81%	1.15% *	2.38%	2.87%	1.86%	1.86%
Percent low-wage employees								
50% or more low wage	431,998	0.50%	0.78%	1.35%	1.18%	1.80%	1.77%	1.77%
Less than 50% low wage	369,385	0.93%	0.41%	0.79%	0.89%	1.70%	1.34%	1.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Percents may not add to 100% because of rounding.

Table I.B.4.b(2004) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	72.6%	26.5%	47.4%	68.3%	87.3%	97.9%	41.0%	92.0%
Industry group **								
Agric., fish., forest.	37.5%	9.3%*	60.5%	81.4%	94.5%	46.0%*	22.0%	78.7%
Mining and manufacturing	77.8%	36.2%	71.2%	88.0%	88.3%	99.3%	62.3%	91.2%
Construction	50.3%	25.2%	75.1%	70.1%	95.0%	100.0%	39.0%	93.0%
Utilities and transp.	85.9%	35.2%	35.4%	56.5%	87.3%	100.0%	42.5%	95.6%
Wholesale trade	72.3%	36.0%	66.9%	78.3%	99.0%	100.0%	51.4%	99.5%
Fin. svs. and real estate	82.7%	36.5%	62.6%	87.8%	94.8%	99.8%	53.8%	96.4%
Retail trade	79.6%	20.0%	47.2%	72.1%	86.2%	99.5%	36.5%	96.2%
Professional services	80.5%	38.9%	56.1%	86.1%	89.8%	96.7%	50.7%	94.1%
Other services	64.0%	21.6%	39.7%	58.7%	84.6%	96.8%	37.0%	86.3%
Ownership								
For profit, incorporated	74.1%	30.0%	47.1%	64.9%	82.0%	98.7%	43.2%	91.0%
For profit, unincorporated	52.4%	16.6%	38.8%	64.4%	88.3%	96.6%	28.7%	88.2%
Nonprofit	85.8%	38.1%	61.9%	89.4%	99.1%	96.0%	55.8%	97.1%
Age of firm								
Less than 5 years	26.7%	11.3%	22.0%	45.0%	76.2%	36.5%*	20.0%	52.1%
5-9 years	46.6%	19.3%	37.9%	63.8%	59.8%	96.1%	30.6%	73.7%
10-19 years	62.5%	30.3%	50.8%	59.0%	89.6%	99.3%	43.2%	86.3%
20 or more years	82.8%	35.7%	57.8%	79.8%	94.3%	99.2%	52.5%	95.9%
Unknown	93.9%	5.4%*	35.8%*	62.3%	37.1%*	97.3%	42.3%*	94.4%
Multi/single status								
2 or more locations	93.8%	40.7%	59.7%	77.9%	89.3%	97.9%	69.1%	94.9%
1 location only	50.0%	26.4%	46.5%	65.5%	83.3%	98.4%	39.3%	80.3%
Percent full-time employees								
Less than 25%	52.3%	10.3%	28.6%	56.9%	74.8%	92.8%	24.2%	81.4%
25-49 %	77.8%	34.9%	52.0%	70.3%	90.4%	98.3%	49.4%	92.3%
50-74 %	80.5%	37.8%	61.1%	69.4%	96.3%	99.6%	48.5%	96.7%
75% or more	92.7%	62.4%	76.8%	91.4%	96.7%	99.9%	75.1%	98.7%
Union presence								
No union employees	68.4%	27.5%	47.7%	68.8%	88.3%	97.9%	41.6%	90.5%
Has union employees	96.9%	28.2%	76.6%	85.6%	98.0%	100.0%	63.1%	99.8%
Unknown	78.6%	4.2%*	11.3%*	24.1%*	58.2%	95.3%	10.4%	89.8%
Percent low wage employees								
50% or more low wage	65.7%	16.4%	36.3%	57.9%	82.5%	97.7%	31.6%	88.2%
Less than 50% low wage	81.8%	39.3%	64.8%	86.4%	95.3%	98.2%	54.8%	96.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.4.b(2004) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.95%	1.32%	2.11%	2.11%	2.28%	0.58%	0.54%	1.05%
Industry group **								
Agric., fish., forest.	4.88%	2.91%*	12.80%	15.56%	14.23%	17.25%*	3.83%	9.67%
Mining and manufacturing	3.01%	2.98%	7.59%	5.46%	5.92%	0.48%	3.54%	4.33%
Construction	3.38%	3.19%	5.82%	7.89%	1.72%	10.54%	3.61%	2.66%
Utilities and transp.	3.45%	6.19%	9.86%	9.69%	8.10%	0.00%	5.44%	3.69%
Wholesale trade	2.59%	2.91%	7.46%	7.38%	1.79%	0.00%	3.97%	0.46%
Fin. svs. and real estate	2.39%	3.13%	9.58%	5.98%	3.13%	0.51%	4.56%	2.71%
Retail trade	1.45%	2.00%	4.27%	6.35%	5.83%	0.17%	2.69%	1.11%
Professional services	1.14%	3.59%	3.71%	2.62%	2.76%	1.87%	1.87%	1.48%
Other services	1.74%	1.71%	2.42%	2.32%	4.43%	1.82%	0.88%	2.41%
Ownership								
For profit, incorporated	1.22%	1.84%	2.15%	1.37%	3.63%	0.53%	1.10%	1.30%
For profit, unincorporated	2.34%	1.62%	4.45%	6.08%	3.85%	2.91%	2.20%	3.41%
Nonprofit	1.16%	3.99%	4.67%	2.04%	0.25%	2.43%	1.72%	1.37%
Age of firm								
Less than 5 years	3.30%	2.90%	5.31%	6.87%	9.60%	14.61%*	2.89%	10.56%
5-9 years	3.15%	1.73%	3.64%	5.68%	10.54%	3.15%	1.79%	7.73%
10-19 years	2.17%	1.24%	4.50%	4.79%	4.07%	1.24%	2.20%	2.78%
20 or more years	0.84%	2.12%	2.92%	2.56%	1.82%	0.39%	1.15%	0.71%
Unknown	1.61%	4.02%*	14.34%*	15.90%	15.94%*	1.47%	13.12%*	1.67%
Multi/single status								
2 or more locations	0.66%	8.34%	6.16%	2.70%	2.43%	0.62%	2.71%	0.76%
1 location only	1.47%	1.33%	2.14%	3.14%	5.09%	3.65%	0.60%	3.83%
Percent full-time employees								
Less than 25%	2.43%	1.42%	4.08%	4.06%	5.82%	2.31%	1.87%	3.10%
25-49 %	1.17%	1.73%	3.80%	3.61%	2.75%	0.96%	1.90%	1.44%
50-74 %	0.67%	1.78%	3.37%	2.38%	1.38%	0.23%	1.29%	0.59%
75% or more	0.57%	2.81%	1.65%	1.51%	1.43%	0.06%	1.51%	0.56%
Union presence								
No union employees	0.94%	1.32%	2.05%	1.72%	1.96%	0.70%	0.48%	1.21%
Has union employees	0.56%	5.52%	12.83%	7.36%	0.89%	0.00%	6.37%	0.17%
Unknown	1.18%	1.74%*	4.50%*	12.77%*	10.22%	1.87%	2.71%	2.09%
Percent low wage employees								
50% or more low wage	1.32%	1.22%	2.10%	2.11%	3.24%	0.83%	1.13%	1.87%
Less than 50% low wage	0.79%	2.27%	3.16%	1.32%	1.70%	1.06%	1.55%	0.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.4.b.(1)(2004) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	29.7%	34.3%	20.8%	17.7%	21.7%	37.5%	24.0%	31.3%
Industry group **								
Agric., fish., forest.	11.7%*	42.1%	8.3%*	9.0%*	2.6%*	10.3%*	22.1%*	4.0%*
Mining and manufacturing	20.7%	28.4%*	16.9%	12.6%*	23.6%*	28.4%	18.6%	22.0%
Construction	29.5%	43.7%	31.0%	28.9%	7.3%*	58.7%	36.2%	18.8%*
Utilities and transp.	67.0%	55.2%	16.5%*	21.1%*	64.9%	72.5%	31.1%	70.6%
Wholesale trade	28.4%	45.6%	35.7%	25.2%	10.8%	33.6%	37.6%	22.1%
Fin. svs. and real estate	40.7%	37.3%	19.7%	19.3%	42.2%	47.5%	25.0%	44.9%
Retail trade	27.8%	27.0%	16.9%	17.3%	17.3%	31.4%	19.1%	29.1%
Professional services	37.2%	41.6%	29.9%	24.6%	28.2%	44.9%	33.1%	38.1%
Other services	20.7%	25.2%	15.8%	14.4%	14.7%	28.8%	18.4%	21.5%
Ownership								
For profit, incorporated	27.4%	35.5%	18.5%	18.1%	19.8%	32.8%	23.0%	28.6%
For profit, unincorporated	27.9%	41.3%	24.4%	16.5%*	27.8%	31.0%	30.8%	26.5%
Nonprofit	38.0%	22.1%	25.2%	17.1%	23.3%	58.4%	20.6%	41.8%
Age of firm								
Less than 5 years	15.3%	26.8%	23.0%*	9.1%*	7.5%*	24.2%*	16.8%	13.1%
5-9 years	24.2%	38.1%	27.4%	15.7%	13.0%*	38.4%	30.5%	19.9%
10-19 years	26.3%	41.2%	21.2%	24.5%	26.9%	21.7%*	28.2%	25.1%
20 or more years	32.7%	31.5%	18.6%	17.2%	21.4%	44.5%	21.9%	35.3%
Unknown	26.7%	45.3%*	19.0%*	1.5%*	22.7%*	26.9%	4.2%*	26.8%
Multi/single status								
2 or more locations	32.5%	27.0%*	21.8%	18.1%	24.4%	36.3%	14.7%	33.1%
1 location only	24.2%	34.4%	20.7%	17.5%	15.7%	60.7%	25.0%	23.2%
Percent full-time employees								
Less than 25%	23.1%	37.6%	11.4%	17.0%	15.1%	31.9%	19.1%	24.4%
25-49 %	29.2%	27.3%	13.0%	13.3%	20.6%	40.9%	18.1%	32.3%
50-74 %	31.8%	36.5%	25.5%	19.4%	22.8%	37.2%	29.5%	32.3%
75% or more	35.0%	36.6%	35.3%	23.6%	32.3%	38.6%	30.8%	36.2%
Union presence								
No union employees	26.8%	33.8%	20.0%	17.5%	20.7%	35.7%	23.6%	28.0%
Has union employees	39.8%	48.7%	39.2%	14.4%*	38.4%	40.8%	30.7%	40.2%
Unknown	36.3%	76.2%	1.5%*	51.7%	13.5%*	38.0%	46.0%	36.2%
Percent low wage employees								
50% or more low wage	21.4%	25.9%	12.0%	15.2%	16.3%	26.9%	18.0%	22.2%
Less than 50% low wage	38.5%	38.7%	28.6%	20.6%	29.4%	48.0%	29.2%	41.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.B.4.b.(1)(2004) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	1.16%	2.93%	1.20%	1.55%	1.83%	1.83%	1.80%	1.43%
Industry group **								
Agric., fish., forest.	6.64%*	9.84%	12.16%*	12.82%*	14.53%*	6.63%*	11.57%*	13.17%*
Mining and manufacturing	2.85%	8.97%*	4.07%	4.14%*	7.52%*	4.49%	3.53%	3.99%
Construction	5.26%	5.59%	6.62%	7.96%	11.91%*	15.55%	3.82%	9.75%*
Utilities and transp.	6.41%	14.90%	10.67%*	7.92%*	16.66%	7.31%	8.02%	7.65%
Wholesale trade	3.04%	7.48%	6.21%	6.08%	2.45%	6.28%	4.16%	2.88%
Fin. svs. and real estate	2.37%	4.55%	5.34%	4.92%	6.18%	3.50%	4.26%	2.17%
Retail trade	2.08%	4.54%	2.76%	5.11%	2.76%	2.69%	2.78%	2.01%
Professional services	1.67%	3.68%	3.58%	2.11%	3.31%	2.16%	2.54%	1.62%
Other services	2.14%	3.87%	1.55%	2.97%	2.56%	4.18%	3.32%	3.05%
Ownership								
For profit, incorporated	1.46%	3.32%	1.89%	2.13%	3.26%	2.04%	1.57%	1.90%
For profit, unincorporated	2.40%	3.76%	3.70%	5.95%*	5.45%	4.91%	4.80%	2.95%
Nonprofit	2.63%	2.99%	4.71%	2.34%	2.53%	4.37%	2.59%	2.83%
Age of firm								
Less than 5 years	2.56%	3.50%	6.94%*	3.02%*	5.79%*	11.60%*	3.43%	3.68%
5-9 years	2.30%	4.51%	6.96%	3.35%	6.36%*	7.24%	4.57%	3.26%
10-19 years	1.88%	5.06%	2.47%	3.36%	3.83%	9.13%*	2.98%	3.42%
20 or more years	1.41%	3.04%	2.26%	1.71%	1.41%	1.90%	1.93%	1.64%
Unknown	3.19%	15.43%*	7.72%*	0.53%*	8.86%*	3.38%	8.67%*	3.17%
Multi/single status								
2 or more locations	1.31%	9.74%*	5.62%	1.99%	2.14%	1.72%	3.66%	1.39%
1 location only	1.85%	2.94%	1.63%	1.75%	2.26%	9.25%	1.78%	3.15%
Percent full-time employees								
Less than 25%	3.75%	5.68%	3.27%	4.34%	3.14%	6.85%	4.22%	4.63%
25-49 %	2.33%	4.63%	2.88%	2.47%	5.83%	3.07%	2.61%	2.70%
50-74 %	1.70%	3.59%	2.96%	1.99%	2.78%	2.69%	1.37%	1.97%
75% or more	1.68%	2.60%	1.70%	2.48%	2.54%	2.58%	1.56%	2.04%
Union presence								
No union employees	1.23%	3.02%	1.12%	1.49%	2.23%	2.24%	2.03%	1.51%
Has union employees	3.19%	9.63%	11.47%	8.85%*	5.38%	3.91%	8.99%	3.32%
Unknown	2.18%	15.07%	4.14%*	14.32%	7.59%*	2.29%	13.10%	2.34%
Percent low wage employees								
50% or more low wage	1.34%	3.55%	1.66%	2.89%	2.01%	2.46%	2.82%	1.89%
Less than 50% low wage	1.78%	3.84%	1.99%	1.58%	4.10%	1.63%	1.79%	2.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.4.b.(1).(a)(2004) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	52.0%	62.8%	44.0%	41.9%	40.7%	55.6%	49.4%	52.6%
Industry group **								
Agric., fish., forest.	73.2%	86.5%	57.9% *	54.0%	100.0%	54.0% *	74.8%	66.7%
Mining and manufacturing	54.3%	49.6%	46.4%	56.1%	38.3%	64.9%	44.1%	59.4%
Construction	64.9%	73.6%	51.7%	47.5%	83.1%	74.8%	66.2%	61.0%
Utilities and transp.	76.7%	8.6% *	72.9%	48.3%	54.5%	84.6%	26.9% *	78.8%
Wholesale trade	55.1%	70.7%	32.6% *	47.7%	53.4%	64.3%	51.7%	58.9%
Fin. svs. and real estate	60.9%	73.5%	27.0% *	62.8%	59.1%	60.5%	64.0%	60.5%
Retail trade	39.2%	61.9%	60.0%	36.6%	59.5%	36.1%	51.8%	38.0%
Professional services	60.7%	65.2%	52.5%	48.6%	46.1%	66.9%	59.3%	60.9%
Other services	39.1%	57.9%	29.2%	33.6%	17.9%	47.1%	33.7%	40.7%
Ownership								
For profit, incorporated	47.2%	61.8%	42.2%	44.1%	38.5%	48.1%	49.0%	46.8%
For profit, unincorporated	44.9%	63.3%	41.9%	23.7% *	34.0%	48.6%	45.4%	44.6%
Nonprofit	65.7%	67.6%	50.5%	49.9%	46.7%	73.4%	57.4%	66.6%
Age of firm								
Less than 5 years	48.1%	72.6%	37.1% *	26.5% *	38.1% *	53.0%	56.8%	31.9% *
5-9 years	46.7%	65.8%	56.2%	27.4% *	58.7%	34.3% *	50.1%	43.2%
10-19 years	36.6%	56.5%	37.1%	32.0%	26.7%	40.4%	42.1%	32.8%
20 or more years	56.9%	64.5%	45.0%	50.5%	45.6%	60.2%	52.8%	57.5%
Unknown	45.5%	100.0% *	100.0% *	86.5% *	36.2% *	45.6%	100.0% *	45.5%
Multi/single status								
2 or more locations	50.7%	68.3%	60.9%	58.5%	38.5%	52.9%	58.4%	50.6%
1 location only	55.6%	62.8%	42.3%	36.1%	48.0%	88.2%	48.9%	65.7%
Percent full-time employees								
Less than 25%	48.7%	70.1%	52.6%	35.9%	22.5% *	56.7%	46.3%	49.3%
25-49 %	47.4%	62.6%	59.2%	28.7%	38.6%	49.5%	48.5%	47.3%
50-74 %	57.0%	58.4%	30.4%	44.2%	47.1%	62.5%	46.9%	59.3%
75% or more	53.2%	64.4%	47.3%	58.1%	50.0%	53.0%	56.0%	52.6%
Union presence								
No union employees	44.0%	61.9%	40.5%	41.6%	37.5%	43.7%	48.1%	42.6%
Has union employees	71.8%	79.4%	78.7%	77.4%	60.6%	72.8%	78.0%	71.6%
Unknown	62.5%	97.2%	100.0% *	16.1% *	46.0%	63.4%	43.4% *	62.9%
Percent low wage employees								
50% or more low wage	36.3%	63.4%	44.9%	32.5%	29.9%	36.1%	39.9%	35.7%
Less than 50% low wage	61.2%	62.6%	43.7%	50.2%	49.1%	66.5%	54.4%	62.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.4.b.(1).(a)(2004) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	1.45%	3.04%	4.00%	4.19%	1.99%	2.37%	3.22%	1.88%
Industry group **								
Agric., fish., forest.	8.54%	7.87%	17.38% *	15.28%	27.89%	17.76% *	9.31%	16.98%
Mining and manufacturing	5.04%	10.83%	11.44%	9.88%	9.83%	6.30%	7.02%	4.77%
Construction	4.01%	4.38%	11.14%	13.05%	12.63%	18.04%	6.36%	11.94%
Utilities and transp.	5.99%	11.94% *	20.25%	14.12%	12.15%	4.21%	13.06% *	5.16%
Wholesale trade	4.90%	6.80%	10.59% *	11.28%	11.10%	10.87%	6.23%	7.27%
Fin. svs. and real estate	3.03%	4.73%	11.23% *	13.08%	8.11%	2.31%	5.50%	2.93%
Retail trade	1.98%	7.45%	10.06%	10.50%	8.19%	2.33%	6.18%	2.37%
Professional services	2.06%	4.14%	6.40%	3.49%	3.25%	3.12%	3.85%	2.53%
Other services	5.89%	4.05%	5.29%	6.68%	5.20%	9.07%	3.62%	6.93%
Ownership								
For profit, incorporated	1.07%	4.32%	4.07%	3.70%	4.11%	2.45%	3.08%	1.82%
For profit, unincorporated	4.48%	4.74%	7.59%	8.24% *	7.72%	6.50%	5.64%	4.73%
Nonprofit	3.15%	4.53%	5.78%	4.95%	4.43%	2.95%	3.96%	3.31%
Age of firm								
Less than 5 years	7.86%	6.40%	12.21% *	12.96% *	12.70% *	14.81%	7.54%	11.66% *
5-9 years	5.40%	4.39%	10.56%	9.09% *	11.79%	11.26% *	5.52%	6.57%
10-19 years	4.29%	7.77%	3.73%	5.62%	6.09%	10.47%	5.14%	5.89%
20 or more years	1.21%	2.89%	3.90%	4.40%	2.72%	1.98%	3.06%	1.75%
Unknown	5.05%	31.62% *	31.62% *	27.39% *	10.92% *	5.06%	31.62% *	5.05%
Multi/single status								
2 or more locations	1.62%	18.29%	10.49%	6.82%	3.39%	1.88%	6.40%	1.68%
1 location only	3.95%	3.01%	3.73%	5.00%	3.71%	7.54%	3.19%	5.13%
Percent full-time employees								
Less than 25%	7.05%	5.53%	11.05%	10.03%	7.99% *	10.58%	8.68%	8.03%
25-49 %	2.08%	6.46%	12.05%	7.36%	8.53%	3.14%	6.31%	2.84%
50-74 %	2.81%	4.38%	4.27%	5.27%	4.60%	3.29%	3.39%	3.22%
75% or more	1.22%	6.31%	3.80%	5.70%	4.51%	2.25%	4.08%	1.83%
Union presence								
No union employees	1.02%	3.10%	3.90%	4.42%	2.14%	2.02%	3.09%	1.40%
Has union employees	3.95%	10.91%	20.46%	14.03%	7.71%	4.23%	6.94%	4.05%
Unknown	3.16%	18.10%	31.62% *	15.94% *	13.23%	3.50%	16.84% *	3.19%
Percent low wage employees								
50% or more low wage	2.29%	3.73%	8.37%	6.84%	5.41%	2.80%	4.89%	2.22%
Less than 50% low wage	1.86%	3.61%	4.85%	4.41%	2.80%	2.45%	2.84%	1.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.4.b.(2)(2004) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	15.5%	21.6%	9.1%	7.4%	8.8%	20.8%	11.9%	16.5%
Industry group **								
Agric., fish., forest.	8.6%*	36.4%	4.8%*	4.9%*	2.6%*	5.5%*	16.5%*	2.7%*
Mining and manufacturing	11.2%	14.1%*	7.8%*	7.1%*	9.0%*	18.5%	8.2%	13.1%
Construction	19.1%	32.1%	16.0%*	13.7%	6.1%*	43.9%	24.0%	11.5%*
Utilities and transp.	51.4%	4.7%*	12.0%*	10.2%*	35.3%	61.4%	8.4%*	55.6%
Wholesale trade	15.6%	32.2%	11.7%	12.0%	5.8%*	21.6%	19.5%	13.0%
Fin. svs. and real estate	24.8%	27.4%	5.3%*	12.1%*	24.9%	28.7%	16.0%	27.1%
Retail trade	10.9%	16.7%	10.1%	6.3%*	10.3%	11.3%	9.9%	11.0%
Professional services	22.5%	27.2%	15.7%	11.9%	13.0%	30.0%	19.6%	23.2%
Other services	8.1%	14.6%	4.6%	4.8%	2.6%	13.6%*	6.2%	8.7%
Ownership								
For profit, incorporated	12.9%	21.9%	7.8%	8.0%	7.6%	15.8%	11.3%	13.4%
For profit, unincorporated	12.5%	26.2%	10.2%	3.9%*	9.4%	15.0%	14.0%	11.8%
Nonprofit	25.0%	14.9%	12.7%	8.5%	10.9%	42.9%	11.8%	27.8%
Age of firm								
Less than 5 years	7.4%	19.5%	8.5%*	2.4%*	2.9%*	12.9%*	9.5%	4.2%*
5-9 years	11.3%	25.1%	15.4%	4.3%	7.7%*	13.2%*	15.2%	8.6%
10-19 years	9.6%	23.3%	7.8%	7.9%	7.2%	8.8%*	11.9%	8.2%
20 or more years	18.6%	20.3%	8.4%	8.7%	9.8%	26.8%	11.6%	20.3%
Unknown	12.2%	45.3%*	19.0%*	1.3%*	8.2%*	12.3%	4.2%*	12.2%
Multi/single status								
2 or more locations	16.5%	18.4%*	13.3%*	10.6%	9.4%	19.2%	8.6%*	16.7%
1 location only	13.5%	21.6%	8.8%	6.3%	7.5%	53.5%	12.2%	15.2%
Percent full-time employees								
Less than 25%	11.3%	26.4%	6.0%	6.1%*	3.4%	18.1%*	8.9%	12.0%
25-49 %	13.9%	17.1%	7.7%*	3.8%*	8.0%*	20.2%	8.8%	15.3%
50-74 %	18.1%	21.3%	7.8%	8.6%	10.8%	23.2%	13.8%	19.2%
75% or more	18.6%	23.6%	16.7%	13.7%	16.1%	20.5%	17.2%	19.0%
Union presence								
No union employees	11.8%	20.9%	8.1%	7.3%	7.7%	15.6%	11.3%	11.9%
Has union employees	28.6%	38.7%	30.8%*	11.2%*	23.3%	29.7%	24.0%*	28.8%
Unknown	22.7%	74.1%	1.5%*	8.3%*	6.2%*	24.1%	19.9%*	22.7%
Percent low wage employees								
50% or more low wage	7.8%	16.4%	5.4%	4.9%	4.9%	9.7%	7.2%	7.9%
Less than 50% low wage	23.5%	24.2%	12.5%	10.3%	14.5%	32.0%	15.9%	25.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.B.4.b.(2)(2004) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.83%	1.97%	1.08%	0.70%	0.71%	1.38%	1.10%	0.97%
Industry group **								
Agric., fish., forest.	6.24%*	10.19%	11.38%*	7.21%*	14.53%*	2.03%*	11.44%*	11.33%*
Mining and manufacturing	1.90%	5.55%*	2.85%*	3.25%*	4.12%*	4.24%	2.35%	2.60%
Construction	3.21%	4.39%	4.94%*	3.98%	11.80%*	12.57%	3.01%	7.60%*
Utilities and transp.	6.89%	11.35%*	5.70%*	7.16%*	10.14%	7.28%	3.43%*	7.34%
Wholesale trade	2.13%	6.51%	2.98%	2.96%	1.80%*	4.67%	3.32%	2.48%
Fin. svs. and real estate	1.66%	3.15%	2.68%*	4.55%*	6.11%	1.93%	3.51%	1.72%
Retail trade	0.92%	3.51%	2.75%	1.95%*	2.19%	1.04%	2.38%	0.90%
Professional services	1.56%	3.18%	3.21%	1.14%	1.42%	2.46%	2.41%	1.55%
Other services	2.09%	2.06%	0.68%	1.32%	0.53%	4.42%*	0.72%	2.45%
Ownership								
For profit, incorporated	0.54%	1.89%	1.17%	0.91%	0.96%	1.03%	0.83%	0.76%
For profit, unincorporated	0.91%	2.97%	2.43%	1.45%*	2.06%	2.23%	2.46%	1.09%
Nonprofit	2.64%	2.64%	2.76%	1.49%	2.09%	4.22%	1.61%	2.90%
Age of firm								
Less than 5 years	1.90%	3.34%	4.98%*	0.88%*	5.51%*	9.99%*	2.50%	3.76%*
5-9 years	1.26%	3.32%	4.60%	1.28%	5.40%*	4.06%*	2.22%	1.75%
10-19 years	1.50%	3.90%	1.75%	1.19%	1.40%	3.32%*	1.93%	1.67%
20 or more years	1.06%	2.42%	1.21%	1.20%	0.68%	1.63%	1.31%	1.23%
Unknown	1.45%	15.43%*	7.72%*	0.48%*	6.26%*	1.45%	8.67%*	1.44%
Multi/single status								
2 or more locations	0.76%	7.54%*	4.22%*	2.08%	0.85%	1.06%	3.10%*	0.84%
1 location only	1.96%	1.97%	1.27%	0.71%	1.63%	9.53%	1.12%	3.24%
Percent full-time employees								
Less than 25%	2.78%	4.11%	1.34%	2.16%*	0.71%	6.31%*	1.76%	3.30%
25-49 %	1.34%	4.16%	3.25%*	1.18%*	3.19%*	2.37%	2.27%	1.66%
50-74 %	1.60%	2.43%	1.18%	1.86%	1.79%	2.17%	1.24%	1.81%
75% or more	0.99%	3.25%	1.37%	2.40%	1.61%	1.86%	2.08%	1.30%
Union presence								
No union employees	0.65%	2.07%	0.81%	0.73%	0.84%	1.13%	1.09%	0.61%
Has union employees	3.34%	8.35%	10.11%*	6.84%*	4.24%	3.67%	8.62%*	3.43%
Unknown	1.65%	14.67%	4.14%*	7.67%*	5.02%*	2.00%	14.16%*	1.71%
Percent low wage employees								
50% or more low wage	0.38%	2.21%	1.49%	1.13%	0.55%	1.01%	0.92%	0.61%
Less than 50% low wage	1.59%	3.20%	1.60%	1.00%	2.10%	1.96%	1.70%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.C.1(2004) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	3,705	3,998	3,659	3,650	3,684	3,684	3,764	3,687
Industry group **								
Agric., fish., forest.	3,044	4,073	3,138	3,064	2,873	2,893	3,493	2,907
Mining and manufacturing	3,480	3,986	3,362	3,430	3,349	3,530	3,545	3,466
Construction	3,422	3,564	3,153	3,422	3,216	3,952	3,346	3,530
Utilities and transp.	3,552	3,420	3,600	3,228	3,352	3,650	3,433	3,570
Wholesale trade	3,661	4,057	3,852	3,489	3,421	3,780	3,710	3,636
Fin. svs. and real estate	3,845	4,454	3,989	4,238	3,883	3,687	4,163	3,782
Retail trade	3,545	3,724	3,652	3,613	3,429	3,522	3,675	3,508
Professional services	3,992	4,054	3,761	3,805	4,090	4,024	3,896	4,022
Other services	3,589	4,074	3,921	3,665	3,588	3,396	3,914	3,467
Ownership								
For profit, incorporated	3,616	4,018	3,611	3,566	3,504	3,601	3,727	3,580
For profit, unincorporated	3,616	3,751	3,569	3,544	3,667	3,574	3,647	3,600
Nonprofit	4,196	4,512	4,073	4,243	4,184	4,179	4,239	4,189
Age of firm								
Less than 5 years	3,449	3,428	3,315	3,516	3,464	3,684	3,371	3,588
5-9 years	3,570	3,654	3,381	3,485	3,729	3,586	3,532	3,610
10-19 years	3,571	3,872	3,479	3,497	3,517	3,463	3,654	3,488
20 or more years	3,764	4,303	3,859	3,741	3,720	3,692	3,935	3,715
Unknown	3,698	3,118*	3,557	3,607	3,655	3,700	3,338	3,701
Multi/single status								
2 or more locations	3,700	3,844	4,070	3,895	3,705	3,674	3,778	3,696
1 location only	3,716	4,001	3,614	3,548	3,643	3,988	3,762	3,642
Percent full-time employees								
Less than 25%	3,549	4,339	4,004	3,778	3,242	3,418	4,139	3,366
25-49 %	3,712	4,038	4,115	3,602	3,833	3,594	3,953	3,652
50-74 %	3,938	4,003	3,846	4,024	3,957	3,917	3,909	3,947
75% or more	3,676	3,989	3,602	3,613	3,652	3,659	3,730	3,659
Union presence								
No union employees	3,699	3,980	3,636	3,647	3,683	3,662	3,753	3,675
Has union employees	3,767	4,727	4,036	3,703	3,724	3,751	4,026	3,748
Unknown	3,659	3,512	3,869	3,529	3,550	3,666	3,624	3,660
Percent low wage employees								
50% or more low wage	3,456	4,129	3,764	3,443	3,528	3,290	3,824	3,365
Less than 50% low wage	3,767	3,971	3,641	3,698	3,727	3,786	3,752	3,772

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.C.1(2004) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	16.42	76.55	45.38	58.95	36.84	36.89	44.23	23.49
Industry group **								
Agric., fish., forest.	125.61	283.07	458.06	515.56	377.38	208.32	192.18	161.21
Mining and manufacturing	27.71	253.23	103.48	93.72	71.16	43.53	94.60	26.04
Construction	61.08	77.78	73.73	228.39	190.49	301.66	74.55	91.75
Utilities and transp.	73.36	314.01	188.41	222.05	217.95	60.64	106.60	77.55
Wholesale trade	60.25	169.50	167.07	128.11	141.26	152.54	86.90	87.12
Fin. svs. and real estate	47.92	226.95	290.20	234.72	140.50	40.80	139.62	44.98
Retail trade	76.15	113.42	127.03	89.65	80.19	141.80	52.61	102.35
Professional services	42.37	114.93	77.55	89.62	66.35	93.68	84.83	61.03
Other services	32.61	90.67	89.39	134.23	124.23	70.61	75.48	42.13
Ownership								
For profit, incorporated	17.45	105.73	45.20	66.86	50.57	33.49	47.38	23.45
For profit, unincorporated	50.08	51.89	103.28	112.76	141.14	86.62	55.95	64.81
Nonprofit	96.92	141.92	88.11	97.40	62.37	177.44	64.15	110.11
Age of firm								
Less than 5 years	101.76	97.61	151.25	226.64	287.06	338.42	87.16	197.85
5-9 years	43.60	98.77	130.68	107.55	201.21	170.67	58.52	96.33
10-19 years	65.10	112.15	96.85	80.27	82.18	116.77	71.60	75.37
20 or more years	35.69	89.95	78.50	73.12	35.01	73.78	52.76	43.91
Unknown	41.46	942.39*	997.06	508.52	86.94	41.74	427.32	41.68
Multi/single status								
2 or more locations	22.49	241.10	169.76	134.06	48.33	33.55	110.95	22.96
1 location only	34.87	77.22	38.79	65.42	81.63	235.19	43.13	52.63
Percent full-time employees								
Less than 25%	77.44	327.55	392.08	234.18	184.35	187.37	264.51	103.32
25-49 %	58.54	211.96	224.32	200.87	348.30	66.48	103.79	69.41
50-74 %	111.51	99.79	126.52	158.53	155.15	177.11	80.32	142.08
75% or more	21.10	89.29	50.81	72.16	42.07	37.44	51.14	27.90
Union presence								
No union employees	17.71	78.94	52.85	63.84	41.10	50.72	48.41	33.75
Has union employees	86.17	277.11	525.71	222.78	123.46	104.70	181.82	95.28
Unknown	51.32	285.90	869.93	476.49	181.63	49.48	315.63	51.60
Percent low wage employees								
50% or more low wage	47.22	224.07	146.14	88.83	110.14	32.74	133.52	34.99
Less than 50% low wage	22.06	58.26	47.49	56.49	40.96	48.89	33.13	34.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.C.1.a(2004) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	3,492	3,835	3,570	3,441	3,436	3,433	3,622	3,438
Industry group **								
Agric., fish., forest.	2,693	3,329	2,974	3,391	2,449 *	2,789	3,100	2,582
Mining and manufacturing	3,309	4,567	3,360	3,397	3,071	3,250	3,666	3,193
Construction	3,125	3,807	3,068	2,879	2,888	3,058	3,223	2,949
Utilities and transp.	3,362	4,046	3,351	2,541	3,021	3,742	3,520	3,338
Wholesale trade	3,346	3,856	4,071	3,175	2,962	3,270	3,687	3,110
Fin. svs. and real estate	3,580	3,955	3,990	3,560	3,530	3,501	3,824	3,507
Retail trade	3,409	3,740	3,480	3,709	3,389	3,217	3,577	3,334
Professional services	3,735	3,723	3,547	3,603	3,858	3,759	3,653	3,763
Other services	3,366	3,838	3,772	3,615	3,259	3,048	3,714	3,193
Ownership								
For profit, incorporated	3,356	3,828	3,523	3,325	3,207	3,266	3,581	3,253
For profit, unincorporated	3,514	3,662	3,452	3,577	3,313	3,517	3,578	3,476
Nonprofit	3,989	4,408	3,910	3,932	3,953	4,008	3,988	3,989
Age of firm								
Less than 5 years	3,460	3,335	3,095	3,761	3,463	3,599	3,279	3,663
5-9 years	3,386	3,534	3,332	3,484	3,312	3,276	3,441	3,336
10-19 years	3,353	3,711	3,424	3,219	3,155	3,319	3,506	3,178
20 or more years	3,524	4,097	3,743	3,502	3,512	3,356	3,768	3,434
Unknown	3,569	5,376 *	.	3,238	3,241	3,584	3,167	3,572
Multi/single status								
2 or more locations	3,452	3,556	3,587	3,432	3,521	3,430	3,447	3,452
1 location only	3,545	3,845	3,569	3,444	3,315	3,541	3,641	3,389
Percent full-time employees								
Less than 25%	3,593	4,636	4,384	3,886	3,518	3,107	4,344	3,261
25-49 %	3,775	3,864	3,946	3,751	4,062	3,246	3,854	3,745
50-74 %	3,799	4,117	3,741	3,872	3,765	3,707	3,838	3,783
75% or more	3,428	3,764	3,513	3,360	3,320	3,406	3,564	3,371
Union presence								
No union employees	3,501	3,808	3,552	3,408	3,459	3,436	3,604	3,440
Has union employees	3,544	5,683	3,866 *	3,753	3,334	3,516	3,984	3,513
Unknown	3,306	4,268	3,676	3,988	3,163	3,289	4,186	3,283
Percent low wage employees								
50% or more low wage	3,456	3,954	3,684	3,456	3,543	3,230	3,812	3,335
Less than 50% low wage	3,500	3,811	3,551	3,438	3,405	3,477	3,587	3,462

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.1.a(2004) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	41.04	115.88	51.41	61.72	78.37	56.40	52.52	43.69
Industry group **								
Agric., fish., forest.	432.61	724.12	729.17	952.21	765.65 *	835.88	545.76	678.89
Mining and manufacturing	52.29	435.04	267.68	100.26	69.63	69.31	181.37	37.15
Construction	133.13	161.79	201.99	167.05	418.77	380.89	116.47	214.53
Utilities and transp.	108.94	809.66	562.94	455.15	143.94	108.98	359.22	97.97
Wholesale trade	86.76	276.93	308.75	223.69	166.22	85.48	137.16	77.23
Fin. svs. and real estate	53.55	165.05	677.74	157.10	109.01	77.18	157.41	55.07
Retail trade	62.47	202.12	124.56	304.69	158.29	75.47	68.52	76.82
Professional services	45.35	198.31	126.00	108.93	141.20	94.50	99.48	58.75
Other services	79.82	219.50	191.81	191.27	100.69	57.94	93.91	81.30
Ownership								
For profit, incorporated	49.17	170.90	54.36	87.31	86.13	49.14	69.05	46.24
For profit, unincorporated	62.91	141.19	132.41	253.57	160.08	126.96	81.75	84.37
Nonprofit	82.45	277.27	147.19	62.16	142.86	171.98	103.46	99.68
Age of firm								
Less than 5 years	175.43	123.66	371.32	433.47	365.89	861.69	111.05	333.12
5-9 years	61.15	179.75	219.85	94.14	131.02	111.05	89.02	83.34
10-19 years	83.58	170.48	84.34	98.93	172.96	166.58	86.23	93.97
20 or more years	46.12	118.96	116.48	86.44	94.19	88.41	76.47	54.68
Unknown	66.11	1,700.04 *	.	754.75	155.55	72.82	905.18	65.26
Multi/single status								
2 or more locations	40.48	555.48	162.79	122.20	106.65	55.79	108.13	45.57
1 location only	69.10	115.85	44.86	81.78	125.45	345.94	51.77	100.00
Percent full-time employees								
Less than 25%	253.11	437.65	475.87	669.93	422.82	513.34	504.60	87.86
25-49 %	187.37	324.25	481.59	236.58	487.75	256.65	205.93	228.72
50-74 %	81.07	125.92	197.47	205.90	225.24	88.29	106.92	83.23
75% or more	45.05	135.96	47.21	58.97	75.07	60.10	52.92	49.23
Union presence								
No union employees	45.37	126.86	54.92	71.51	96.65	95.61	58.51	54.96
Has union employees	115.60	1,633.79	1,348.53 *	346.26	179.79	103.46	455.22	124.61
Unknown	76.49	835.30	965.84	1,192.05	411.33	76.09	632.18	76.28
Percent low wage employees								
50% or more low wage	51.31	261.16	135.84	224.93	194.08	84.46	125.47	63.17
Less than 50% low wage	45.78	97.70	59.78	64.85	74.20	69.38	47.01	52.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.1.b(2004) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	3,791	4,115	3,670	3,785	3,780	3,769	3,836	3,780
Industry group **								
Agric., fish., forest.	3,125	4,456	3,414	3,400	3,034	2,903	3,881	2,986
Mining and manufacturing	3,527	3,965	3,327	3,432	3,405	3,594	3,493	3,532
Construction	3,549	3,503	3,189	3,720	3,313	4,071	3,417	3,710
Utilities and transp.	3,599	3,186	3,759	3,438	3,508	3,651	3,435	3,621
Wholesale trade	3,792	4,009	3,544	3,728	3,625	3,959	3,615	3,869
Fin. svs. and real estate	3,949	4,688	4,066	4,578	3,960	3,772	4,370	3,884
Retail trade	3,565	3,684	3,525	3,565	3,468	3,580	3,633	3,551
Professional services	4,121	4,407	3,863	3,960	4,232	4,098	4,076	4,133
Other services	3,716	4,076	4,078	3,729	3,716	3,608	4,009	3,632
Ownership								
For profit, incorporated	3,709	4,165	3,589	3,714	3,611	3,700	3,790	3,689
For profit, unincorporated	3,664	3,765	3,692	3,527	3,801	3,617	3,677	3,659
Nonprofit	4,309	4,642	4,258	4,529	4,311	4,244	4,450	4,287
Age of firm								
Less than 5 years	3,466	3,540	3,374	3,318	3,525	3,866	3,422	3,560
5-9 years	3,670	3,678	3,382	3,507	4,046	3,740	3,562	3,773
10-19 years	3,686	4,125	3,433	3,668	3,640	3,530	3,766	3,620
20 or more years	3,850	4,371	3,898	3,903	3,790	3,796	4,005	3,814
Unknown	3,757	2,523*	3,549	3,783	3,863	3,755	3,304	3,760
Multi/single status								
2 or more locations	3,787	3,922	4,235	4,111	3,768	3,758	3,899	3,782
1 location only	3,800	4,118	3,598	3,626	3,805	4,068	3,826	3,764
Percent full-time employees								
Less than 25%	3,528	4,221	3,859	3,495	3,242	3,546	4,066	3,395
25-49 %	3,698	4,332	4,253	3,491	3,643	3,654	4,080	3,633
50-74 %	4,049	4,036	3,849	4,184	4,136	4,031	3,976	4,065
75% or more	3,769	4,116	3,613	3,770	3,764	3,742	3,805	3,759
Union presence								
No union employees	3,783	4,099	3,644	3,799	3,769	3,742	3,829	3,766
Has union employees	3,870	4,763	4,098	3,679	3,867	3,861	4,066	3,856
Unknown	3,738	3,199	3,846	3,522	3,763	3,743	3,448	3,745
Percent low wage employees								
50% or more low wage	3,463	4,160	3,715	3,440	3,543	3,346	3,774	3,404
Less than 50% low wage	3,874	4,106	3,662	3,867	3,845	3,882	3,847	3,881

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.C.1.b(2004) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	16.96	122.27	65.18	84.34	38.55	36.35	73.96	23.11
Industry group **								
Agric., fish., forest.	125.93	375.93	714.35	744.91	421.05	209.57	221.65	185.17
Mining and manufacturing	32.58	316.45	136.77	161.41	84.57	60.34	144.57	31.55
Construction	66.75	89.15	215.12	251.25	283.83	357.74	107.73	138.61
Utilities and transp.	94.14	375.79	425.55	313.58	399.04	63.55	214.14	92.67
Wholesale trade	98.83	147.83	220.26	128.23	153.03	156.95	117.13	132.32
Fin. svs. and real estate	72.61	288.00	253.43	275.50	204.87	47.67	185.04	60.41
Retail trade	84.03	142.40	134.97	95.44	91.20	156.93	58.30	110.06
Professional services	59.32	183.30	106.39	134.28	73.99	104.72	145.63	76.86
Other services	43.54	104.23	178.98	95.40	196.97	74.06	81.98	63.98
Ownership								
For profit, incorporated	24.59	150.27	77.66	97.94	61.39	34.89	85.62	30.52
For profit, unincorporated	87.72	107.14	113.46	124.14	194.57	121.68	81.38	109.43
Nonprofit	108.36	454.74	129.20	135.40	69.92	174.40	116.77	122.05
Age of firm								
Less than 5 years	187.01	200.80	216.82	210.10	415.72	387.23	140.60	329.16
5-9 years	79.83	125.49	194.68	174.86	271.86	209.80	93.63	152.78
10-19 years	95.83	186.34	134.07	93.04	85.12	117.66	143.58	66.63
20 or more years	37.14	145.38	84.85	106.21	50.29	77.56	76.90	50.58
Unknown	47.96	806.67*	1,062.73	645.15	163.54	46.91	644.44	47.85
Multi/single status								
2 or more locations	24.17	491.38	243.12	158.92	46.84	36.24	121.65	24.75
1 location only	46.69	122.78	62.00	96.41	106.30	250.49	73.61	78.27
Percent full-time employees								
Less than 25%	115.12	310.53	722.62	234.10	177.68	220.76	205.12	115.61
25-49 %	69.27	313.07	464.84	275.43	125.62	98.49	205.06	71.67
50-74 %	139.15	104.82	178.56	161.89	176.91	196.00	105.69	160.97
75% or more	23.16	139.68	71.15	99.48	50.12	36.63	86.53	26.13
Union presence								
No union employees	18.74	123.06	69.99	85.30	37.46	54.97	79.18	35.59
Has union employees	86.16	331.11	552.85	182.48	143.80	108.23	182.39	94.62
Unknown	52.67	485.81	919.22	308.11	255.46	52.20	403.97	52.71
Percent low wage employees								
50% or more low wage	57.13	257.00	246.10	113.35	79.99	36.50	169.42	43.23
Less than 50% low wage	25.18	103.43	55.57	86.61	48.46	48.61	65.97	34.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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* 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.

Table I.C.1.c(2004) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	3,749	3,936	3,901	3,536	3,892	3,592	3,833	3,674
Industry group **								
Agric., fish., forest.	3,144	3,846	2,470	2,462 *	3,014 *	.	3,146	3,014 *
Mining and manufacturing	3,652	3,040	3,527	3,725	4,164	3,716	3,416	3,851
Construction	3,567	3,327	3,280	3,228	4,471	4,361	3,329	4,070
Utilities and transp.	3,479	3,825	3,327	3,340	3,418	3,486	3,304	3,537
Wholesale trade	3,923	5,238	5,528	3,480	3,675	3,393	4,456	3,555
Fin. svs. and real estate	3,778	4,694	3,472	3,287	4,856	3,246	4,235	3,576
Retail trade	3,827	3,847	4,354	3,659	3,138	3,793	4,079	3,613
Professional services	4,027	3,681	3,836	3,759	3,874	4,810	3,756	4,323
Other services	3,400	4,483	3,838	3,422	3,731	2,260	4,085	2,784
Ownership								
For profit, incorporated	3,710	3,917	4,016	3,522	3,711	3,553	3,846	3,595
For profit, unincorporated	3,575	3,905	3,194	3,561	3,743	2,819	3,695	3,337
Nonprofit	4,167	4,232	3,837	3,605	4,371	4,361	3,967	4,273
Age of firm								
Less than 5 years	3,331	3,262	3,508	3,762	3,087	1,160 *	3,346	3,278
5-9 years	3,598	3,867	3,497	3,219	2,954	5,083	3,635	3,376
10-19 years	3,668	3,351	3,986	3,715	4,129	3,434	3,592	3,839
20 or more years	3,980	4,556	4,042	3,502	3,969	3,885	4,102	3,888
Unknown	3,207	.	3,675	3,507	2,946	3,193	3,509	3,188
Multi/single status								
2 or more locations	3,646	4,979	4,271	3,721	3,843	3,534	3,989	3,613
1 location only	3,842	3,921	3,862	3,465	4,005	4,492	3,818	3,948
Percent full-time employees								
Less than 25%	3,586	3,852	3,867	5,112	2,354	3,096 *	3,793	3,472
25-49 %	3,545	3,769	4,001	3,350	3,616	3,080	3,742	3,324
50-74 %	3,606	3,564	4,167	3,750	3,593	3,469	3,857	3,487
75% or more	3,791	3,996	3,853	3,465	4,042	3,659	3,836	3,746
Union presence								
No union employees	3,749	3,947	3,874	3,562	3,893	3,397	3,832	3,627
Has union employees	3,670	3,768	4,388	3,539	3,880	3,603	3,851	3,653
Unknown	3,913	3,241	4,409	1,352 *	3,976	3,974	3,913	3,913
Percent low wage employees								
50% or more low wage	3,369	4,396	4,189	3,399	3,224	2,612	4,077	2,893
Less than 50% low wage	3,848	3,836	3,835	3,566	4,097	3,889	3,781	3,911

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.C.1.c(2004) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	55.33	100.67	162.98	75.11	233.23	97.48	77.52	87.22
Industry group **								
Agric., fish., forest.	414.72	357.73	607.98	742.98 *	953.11 *	.	415.62	953.11 *
Mining and manufacturing	153.19	300.39	174.11	226.20	665.73	287.91	207.80	142.84
Construction	166.73	130.85	656.93	802.02	901.47	969.33	131.50	551.27
Utilities and transp.	131.05	628.99	926.96	741.48	771.31	192.04	479.50	138.45
Wholesale trade	288.71	549.98	650.74	386.40	799.78	486.30	303.73	343.35
Fin. svs. and real estate	235.59	235.59	500.69	801.30	447.88	231.07	204.50	302.35
Retail trade	238.67	367.17	438.19	274.41	429.83	360.51	280.47	327.61
Professional services	166.83	186.20	110.83	169.87	337.45	428.66	123.41	355.17
Other services	177.97	219.34	365.22	317.69	374.83	294.23	175.99	240.42
Ownership								
For profit, incorporated	80.22	127.01	154.34	104.48	233.02	136.97	95.99	102.23
For profit, unincorporated	148.80	106.98	566.46	430.76	771.10	490.50	193.07	578.26
Nonprofit	360.21	444.26	487.85	374.09	233.82	720.75	247.98	488.38
Age of firm								
Less than 5 years	159.02	238.35	451.97	830.41	801.21	573.06 *	228.51	614.65
5-9 years	115.59	206.59	402.09	537.68	718.28	1,133.70	146.49	525.11
10-19 years	162.16	173.89	355.13	234.53	748.34	849.14	207.71	265.13
20 or more years	112.42	190.56	239.21	101.49	258.46	208.20	141.86	99.63
Unknown	219.29	.	1,095.87	986.71	792.71	216.84	837.74	220.19
Multi/single status								
2 or more locations	91.39	1,196.63	448.57	217.31	207.64	131.86	231.96	101.94
1 location only	75.70	106.58	178.35	101.89	391.23	855.96	85.42	326.96
Percent full-time employees								
Less than 25%	353.92	516.72	928.71	1,404.44	473.26	1,120.67 *	313.30	534.18
25-49 %	261.40	687.27	594.62	757.20	622.12	586.12	431.86	258.68
50-74 %	204.30	351.56	360.03	477.97	275.47	413.72	252.04	313.31
75% or more	55.20	105.49	197.18	99.11	258.95	151.52	87.49	93.66
Union presence								
No union employees	77.49	106.58	152.39	93.05	254.99	287.31	84.03	173.47
Has union employees	142.84	535.88	1,177.50	790.41	335.39	172.65	481.20	157.84
Unknown	304.94	812.95	1,205.13	427.54 *	1,106.00	282.20	900.71	291.96
Percent low wage employees								
50% or more low wage	127.94	254.56	388.31	301.83	178.82	206.03	230.22	107.11
Less than 50% low wage	64.37	128.81	153.79	85.01	267.16	101.60	81.41	103.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.2(2004) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	671	473	550	678	730	702	547	711
Industry group **								
Agric., fish., forest.	255	360*	256	229*	206*	288*	288	245*
Mining and manufacturing	607	493	563	622	641	601	558	617
Construction	571	461	505	687	583	597	567	578
Utilities and transp.	701	356*	306	670	679	753	538	725
Wholesale trade	639	409	665	569	797	637	542	689
Fin. svs. and real estate	645	477	551	645	652	671	502	673
Retail trade	863	553	652	976	920	893	710	907
Professional services	643	482	509	577	731	678	493	690
Other services	721	455	557	810	869	738	554	784
Ownership								
For profit, incorporated	683	484	594	691	750	706	577	717
For profit, unincorporated	680	481	489	748	706	763	512	762
Nonprofit	612	349	323	535	686	645	379	654
Age of firm								
Less than 5 years	677	580	600	772	759	774	626	767
5-9 years	624	537	549	672	801	572	572	678
10-19 years	662	502	566	825	721	614	583	741
20 or more years	661	413	537	621	725	702	515	704
Unknown	717	145*	44*	545*	719	718	438*	719
Multi/single status								
2 or more locations	711	421	566	672	730	713	583	716
1 location only	597	474	548	680	728	409	543	684
Percent full-time employees								
Less than 25%	725	603	525	1,103	837	605	709	730
25-49 %	791	512	472*	803	700	906	582	843
50-74 %	708	433	644	804	791	721	579	745
75% or more	658	475	542	651	721	689	539	698
Union presence								
No union employees	680	478	550	693	738	739	550	739
Has union employees	592	312*	456*	447	631	609	431	604
Unknown	728	404*	974	920	878	717	785	727
Percent low wage employees								
50% or more low wage	788	541	698	816	766	837	662	819
Less than 50% low wage	643	460	524	646	720	668	525	682

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.C.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	7.83	31.85	35.41	23.28	21.80	11.50	16.82	11.24
Industry group **								
Agric., fish., forest.	38.21	110.97*	64.31	155.75*	90.54*	155.40*	55.03	73.61*
Mining and manufacturing	19.31	108.95	53.09	67.93	23.09	25.14	38.44	24.38
Construction	55.26	48.44	59.62	130.37	111.30	83.66	53.03	79.91
Utilities and transp.	85.05	115.62*	68.12	148.65	91.63	98.04	83.73	91.07
Wholesale trade	16.42	64.73	97.07	57.09	77.38	19.98	35.56	25.43
Fin. svs. and real estate	19.19	55.84	131.51	105.98	61.52	24.86	39.52	27.17
Retail trade	23.99	67.21	52.30	87.33	51.45	29.97	47.32	24.66
Professional services	13.33	72.88	50.70	40.45	40.84	23.05	39.25	17.79
Other services	34.22	25.12	83.38	131.23	85.67	51.52	39.05	46.40
Ownership								
For profit, incorporated	10.77	34.70	38.29	29.54	22.78	14.97	19.68	14.97
For profit, unincorporated	33.52	52.94	60.29	98.61	36.57	61.20	40.34	39.31
Nonprofit	31.21	43.98	56.89	69.12	32.86	50.70	36.64	32.90
Age of firm								
Less than 5 years	34.88	92.22	82.19	123.81	90.78	121.43	58.39	63.60
5-9 years	35.85	55.55	108.62	80.71	118.47	74.58	43.11	54.22
10-19 years	29.78	37.23	88.88	57.38	67.49	41.80	40.88	46.23
20 or more years	7.00	50.77	35.45	21.09	20.88	15.40	26.33	13.38
Unknown	19.84	64.60*	174.21*	166.55*	83.77	20.44	189.57*	19.47
Multi/single status								
2 or more locations	8.59	105.91	110.53	42.86	21.55	12.68	53.68	9.77
1 location only	12.35	32.51	35.78	33.34	34.76	64.97	19.41	25.69
Percent full-time employees								
Less than 25%	58.79	126.37	111.09	218.34	133.20	124.77	120.45	90.89
25-49 %	44.33	66.32	154.48*	73.67	125.17	48.27	110.49	36.37
50-74 %	24.70	60.29	80.64	90.58	69.60	34.96	51.35	28.68
75% or more	8.23	40.25	29.39	22.80	25.51	12.85	15.86	11.44
Union presence								
No union employees	8.47	33.71	38.39	24.48	25.91	15.69	16.41	9.46
Has union employees	27.33	103.41*	401.37*	57.48	48.14	34.17	112.34	29.68
Unknown	26.86	189.64*	283.97	141.91	149.99	23.44	192.27	27.58
Percent low wage employees								
50% or more low wage	23.64	66.61	117.65	74.89	53.36	13.86	50.01	21.53
Less than 50% low wage	6.94	32.56	35.95	27.29	25.07	13.51	16.43	10.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.C.2.a(2004) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	649	439	543	689	714	678	547	691
Industry group **								
Agric., fish., forest.	224*	.	87*	717*	134*	635	56*	270*
Mining and manufacturing	594	311*	669	625	692	545	597	593
Construction	588	580	493	651	552	799	589	587
Utilities and transp.	684	352*	408*	651	556	851	391*	729
Wholesale trade	578	214*	770	590	613	601	585	574
Fin. svs. and real estate	621	516	423	501	652	670	499	658
Retail trade	839	624*	588	870	956	886	698	902
Professional services	619	463	494	575	708	654	485	663
Other services	712	323	508	1,099	887	687	527	803
Ownership								
For profit, incorporated	648	461	599	685	724	661	581	679
For profit, unincorporated	695	418	481	876*	835	742	513	801
Nonprofit	620	282*	302	567	653	706	354	672
Age of firm								
Less than 5 years	759	502	939	748	961	808	622	912
5-9 years	624	631	467*	702	716	569	610	637
10-19 years	630	363	539	892	628	548	548	723
20 or more years	636	410	523	605	718	677	527	676
Unknown	702	.	.	305*	677	707	.	708
Multi/single status								
2 or more locations	675	586	587	571	697	682	592	679
1 location only	613	434	540	727	739	544	542	728
Percent full-time employees								
Less than 25%	658	615*	919*	1,073*	574	518*	866	566
25-49 %	831	601*	472*	900	850	1,008	636	905
50-74 %	729	380	727	756	764	809	608	779
75% or more	626	435	515	660	696	653	527	668
Union presence								
No union employees	654	444	567	707	720	698	558	710
Has union employees	639	139*	190*	408*	652	691	273*	665
Unknown	619	182*	275*	1,350	751	598	456*	624
Percent low wage employees								
50% or more low wage	799	705	663	951	822	764	798	799
Less than 50% low wage	615	385	523	630	683	660	500	665

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.C.2.a(2004) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	16.63	36.27	43.02	57.78	35.86	12.35	20.19	20.04
Industry group **								
Agric., fish., forest.	134.56*	.	126.43*	216.03*	233.89*	189.59	128.71*	137.41*
Mining and manufacturing	39.65	106.06*	144.94	103.69	60.23	22.51	81.11	35.17
Construction	80.93	88.46	69.46	125.42	160.96	136.22	69.75	112.36
Utilities and transp.	100.06	145.36*	143.87*	151.68	136.85	135.62	122.91*	104.08
Wholesale trade	55.29	104.95*	154.92	146.10	90.03	85.13	97.78	59.58
Fin. svs. and real estate	18.63	126.60	104.87	105.32	150.33	23.78	85.64	26.54
Retail trade	37.02	192.80*	126.83	137.48	77.71	47.91	60.01	36.49
Professional services	21.33	110.12	59.53	67.06	55.15	24.50	70.18	20.66
Other services	47.07	53.01	126.71	224.93	77.68	49.42	50.06	65.72
Ownership								
For profit, incorporated	16.99	43.13	53.75	53.86	46.28	15.61	20.38	24.72
For profit, unincorporated	74.04	54.94	128.39	299.52*	65.53	128.85	57.01	96.83
Nonprofit	24.73	125.92*	83.36	77.12	43.57	42.85	61.82	32.25
Age of firm								
Less than 5 years	86.15	104.05	187.71	138.18	133.22	207.79	91.22	114.66
5-9 years	28.95	95.73	218.26*	176.36	125.88	53.43	74.13	54.67
10-19 years	51.97	50.57	120.12	131.27	93.11	70.44	45.89	99.05
20 or more years	17.57	40.25	62.39	46.26	43.40	18.84	30.92	23.24
Unknown	36.07	.	.	203.56*	101.69	37.36	.	35.25
Multi/single status								
2 or more locations	11.68	155.44	96.59	57.49	45.68	14.28	69.71	13.00
1 location only	29.07	38.54	44.33	72.20	61.48	148.66	24.81	61.64
Percent full-time employees								
Less than 25%	83.99	209.65*	323.05*	394.16*	121.84	223.50*	252.24	124.53
25-49 %	97.50	205.25*	269.65*	67.10	199.88	85.40	167.52	82.38
50-74 %	38.52	87.35	135.80	116.37	79.83	67.82	100.79	44.71
75% or more	16.01	49.03	37.50	68.07	38.83	17.44	21.66	17.63
Union presence								
No union employees	18.37	36.81	47.42	60.01	41.59	29.75	19.01	25.54
Has union employees	40.23	56.40*	102.95*	247.06*	157.16	32.78	168.39*	37.41
Unknown	18.00	273.46*	325.52*	403.35	128.92	23.35	288.08*	21.31
Percent low wage employees								
50% or more low wage	58.22	90.40	171.43	180.30	60.89	43.71	86.11	58.93
Less than 50% low wage	13.65	27.55	46.66	54.47	43.95	19.02	12.96	18.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.C.2.b(2004) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	682	457	541	669	735	713	535	719
Industry group **								
Agric., fish., forest.	253	465*	253*	108*	233	255*	333*	239*
Mining and manufacturing	617	559	503	621	640	619	527	630
Construction	572	434	502	700	585	580	577	566
Utilities and transp.	702	303*	264	600*	740	745	519	728
Wholesale trade	677	520	652	563	887	653	534	739
Fin. svs. and real estate	646	446	546*	683	640	669	459	675
Retail trade	882	553	621	1,032	895	907	713	918
Professional services	658	435	491	603	740	694	477	706
Other services	718	437	641	609	872	752	547	768
Ownership								
For profit, incorporated	697	449	577	691	762	723	558	732
For profit, unincorporated	681	513	500	684	659	775	522	745
Nonprofit	604	366	320*	514	690	618	384	638
Age of firm								
Less than 5 years	667	668	471	849	614*	765	675	650
5-9 years	618	437	624	621	860	572	538	695
10-19 years	661	505	554	766	760	636	571	736
20 or more years	675	390	525	626	727	716	494	717
Unknown	723	184*	.	863	731	722	829	722
Multi/single status								
2 or more locations	724	260*	527	712	738	726	577	730
1 location only	581	461	543	648	728	326	529	654
Percent full-time employees								
Less than 25%	721	605	408	1,013	948	592	635	742
25-49 %	795	558	470	715	580	898	592	830
50-74 %	704	439	573	862	811	702	542	740
75% or more	672	454	544	644	729	703	530	708
Union presence								
No union employees	691	458	525	684	741	754	529	749
Has union employees	578	400*	623*	464	640	579	522*	582
Unknown	755	525	1,578	759	956	744	927	751
Percent low wage employees								
50% or more low wage	784	423	731	712	729	861	572	824
Less than 50% low wage	656	464	508	659	737	673	528	690

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.C.2.b(2004) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	9.57	38.56	47.63	26.51	29.60	15.77	21.07	13.33
Industry group **								
Agric., fish., forest.	51.51	217.59*	158.46*	166.11*	67.99	164.16*	205.22*	76.58*
Mining and manufacturing	23.08	149.20	74.36	87.60	31.18	28.09	43.99	26.05
Construction	62.13	59.37	114.53	136.98	150.37	101.34	54.34	92.50
Utilities and transp.	85.77	91.91*	65.02	229.94*	141.62	95.96	127.25	93.12
Wholesale trade	28.08	107.23	112.17	80.69	120.26	38.65	81.43	33.68
Fin. svs. and real estate	24.20	64.55	197.80*	129.86	62.74	32.99	60.79	31.48
Retail trade	27.71	104.79	83.68	120.61	61.03	37.86	60.51	29.21
Professional services	18.26	47.24	64.47	52.18	45.44	27.49	38.11	21.72
Other services	37.49	42.46	105.55	61.60	113.83	65.60	54.97	50.89
Ownership								
For profit, incorporated	13.72	35.66	49.28	31.88	29.63	20.31	24.42	16.64
For profit, unincorporated	30.15	63.27	78.50	90.27	66.61	46.00	47.29	34.89
Nonprofit	47.31	82.90	98.23*	85.41	50.95	64.96	73.54	47.62
Age of firm								
Less than 5 years	25.09	161.55	116.83	180.70	322.94*	120.20	96.17	110.80
5-9 years	59.67	59.76	139.90	104.16	139.83	132.83	74.16	73.68
10-19 years	27.56	26.42	110.57	90.55	71.58	47.84	47.78	24.29
20 or more years	5.58	68.40	58.50	21.49	26.18	18.60	30.29	12.67
Unknown	22.59	71.30*	.	150.88	122.64	23.75	233.34	22.96
Multi/single status								
2 or more locations	11.09	189.52*	134.40	52.14	30.35	16.22	74.39	12.65
1 location only	20.91	39.13	45.52	41.16	39.83	83.27	23.60	32.68
Percent full-time employees								
Less than 25%	55.63	175.67	115.15	214.13	158.38	102.55	96.20	76.86
25-49 %	42.33	161.22	115.43	143.48	99.60	63.87	105.21	52.17
50-74 %	22.78	82.47	110.36	115.75	90.72	35.88	65.51	31.36
75% or more	10.84	43.05	40.50	27.18	30.64	17.61	19.01	14.33
Union presence								
No union employees	12.09	40.85	44.08	29.08	31.68	19.20	19.37	13.75
Has union employees	25.89	196.24*	438.79*	84.31	62.39	33.33	162.39*	28.48
Unknown	31.23	142.11	417.51	138.18	188.24	30.26	199.99	32.62
Percent low wage employees								
50% or more low wage	19.14	122.50	96.12	56.55	66.95	18.12	50.39	22.06
Less than 50% low wage	11.24	31.35	51.59	38.16	27.75	19.47	21.92	15.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.C.2.c(2004) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	660	609	619	703	753	653	608	705
Industry group **								
Agric., fish., forest.	343 *	.	.	.	.	.	344 *	301 *
Mining and manufacturing	504	.	.	.	.	.	586	435
Construction	492	.	.	.	.	.	403	681
Utilities and transp.	726	.	.	.	.	.	852	685
Wholesale trade	569	.	.	.	.	.	400	686
Fin. svs. and real estate	763	.	.	.	.	.	823	736
Retail trade	747	.	.	.	.	.	728	763
Professional services	616	.	.	.	.	.	588	645
Other services	791	.	.	.	.	.	667	903
Ownership								
For profit, incorporated	671	.	.	.	.	.	656	683
For profit, unincorporated	575	.	.	.	.	.	458	808
Nonprofit	663	.	.	.	.	.	449	776
Age of firm								
Less than 5 years	466	.	.	.	.	.	426	614
5-9 years	677	.	.	.	.	.	643	884 *
10-19 years	807	.	.	.	.	.	758	918
20 or more years	629	.	.	.	.	.	581	666
Unknown	669	.	.	.	.	.	21 *	708
Multi/single status								
2 or more locations	682	.	.	.	.	.	593	691
1 location only	639	.	.	.	.	.	610	767
Percent full-time employees								
Less than 25%	1,066	.	.	.	.	.	556	1,347
25-49 %	512	.	.	.	.	.	377	663
50-74 %	653	.	.	.	.	.	638	660
75% or more	659	.	.	.	.	.	617	701
Union presence								
No union employees	679	.	.	.	.	.	623	761
Has union employees	529	.	.	.	.	.	250 *	556
Unknown	753	.	.	.	.	.	200 *	779
Percent low wage employees								
50% or more low wage	782	.	.	.	.	.	692	842
Less than 50% low wage	628	.	.	.	.	.	590	663

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.2.c(2004) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	29.04	90.14	78.72	86.21	65.22	43.73	46.96	32.09
Industry group **								
Agric., fish., forest.	140.76 *	.	.	.	.	.	140.77 *	95.18 *
Mining and manufacturing	63.92	.	.	.	.	.	117.25	60.21
Construction	78.14	.	.	.	.	.	93.34	199.93
Utilities and transp.	122.20	.	.	.	.	.	215.86	115.09
Wholesale trade	88.61	.	.	.	.	.	111.99	87.86
Fin. svs. and real estate	100.28	.	.	.	.	.	195.45	81.86
Retail trade	58.66	.	.	.	.	.	84.58	60.59
Professional services	70.78	.	.	.	.	.	93.82	116.94
Other services	89.16	.	.	.	.	.	120.27	104.78
Ownership								
For profit, incorporated	36.44	.	.	.	.	.	53.70	40.81
For profit, unincorporated	71.98	.	.	.	.	.	80.98	121.41
Nonprofit	118.32	.	.	.	.	.	93.67	150.15
Age of firm								
Less than 5 years	83.74	.	.	.	.	.	89.19	119.87
5-9 years	132.16	.	.	.	.	.	130.07	338.58 *
10-19 years	102.62	.	.	.	.	.	120.66	173.59
20 or more years	34.64	.	.	.	.	.	54.13	48.00
Unknown	57.19	.	.	.	.	.	196.99 *	49.34
Multi/single status								
2 or more locations	39.66	.	.	.	.	.	150.37	34.12
1 location only	33.62	.	.	.	.	.	44.46	74.72
Percent full-time employees								
Less than 25%	235.13	.	.	.	.	.	158.34	389.05
25-49 %	80.92	.	.	.	.	.	93.80	113.93
50-74 %	41.42	.	.	.	.	.	89.69	45.33
75% or more	35.61	.	.	.	.	.	49.20	39.36
Union presence								
No union employees	40.16	.	.	.	.	.	51.60	47.28
Has union employees	59.48	.	.	.	.	.	175.70 *	56.89
Unknown	79.11	.	.	.	.	.	85.49 *	85.26
Percent low wage employees								
50% or more low wage	65.34	.	.	.	.	.	139.36	82.21
Less than 50% low wage	38.57	.	.	.	.	.	53.06	44.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.3(2004) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	18.1%	11.8%	15.0%	18.6%	19.8%	19.1%	14.5%	19.3%
Industry group **								
Agric., fish., forest.	8.4%	8.8%*	8.2%*	7.5%*	7.2%*	9.9%*	8.2%	8.4%*
Mining and manufacturing	17.4%	12.4%	16.8%	18.1%	19.1%	17.0%	15.7%	17.8%
Construction	16.7%	12.9%	16.0%	20.1%	18.1%	15.1%	16.9%	16.4%
Utilities and transp.	19.7%	10.4%*	8.5%	20.8%	20.2%	20.6%	15.7%	20.3%
Wholesale trade	17.4%	10.1%	17.3%	16.3%	23.3%	16.8%	14.6%	18.9%
Fin. svs. and real estate	16.8%	10.7%	13.8%	15.2%	16.8%	18.2%	12.1%	17.8%
Retail trade	24.3%	14.8%	17.9%	27.0%	26.8%	25.4%	19.3%	25.9%
Professional services	16.1%	11.9%	13.5%	15.2%	17.9%	16.8%	12.7%	17.2%
Other services	20.1%	11.2%	14.2%	22.1%	24.2%	21.7%	14.2%	22.6%
Ownership								
For profit, incorporated	18.9%	12.1%	16.5%	19.4%	21.4%	19.6%	15.5%	20.0%
For profit, unincorporated	18.8%	12.8%	13.7%	21.1%	19.2%	21.4%	14.0%	21.2%
Nonprofit	14.6%	7.7%	7.9%	12.6%	16.4%	15.4%	9.0%	15.6%
Age of firm								
Less than 5 years	19.6%	16.9%	18.1%	21.9%	21.9%	21.0%	18.6%	21.4%
5-9 years	17.5%	14.7%	16.2%	19.3%	21.5%	15.9%	16.2%	18.8%
10-19 years	18.5%	13.0%	16.3%	23.6%	20.5%	17.7%	16.0%	21.2%
20 or more years	17.6%	9.6%	13.9%	16.6%	19.5%	19.0%	13.1%	18.9%
Unknown	19.4%	4.7%*	1.3%*	15.1%	19.7%	19.4%	13.1%*	19.4%
Multi/single status								
2 or more locations	19.2%	10.9%	13.9%	17.3%	19.7%	19.4%	15.4%	19.4%
1 location only	16.1%	11.9%	15.2%	19.2%	20.0%	10.3%	14.4%	18.8%
Percent full-time employees								
Less than 25%	20.4%	13.9%	13.1%	29.2%	25.8%	17.7%	17.1%	21.7%
25-49 %	21.3%	12.7%	11.5%*	22.3%	18.3%	25.2%	14.7%	23.1%
50-74 %	18.0%	10.8%	16.8%	20.0%	20.0%	18.4%	14.8%	18.9%
75% or more	17.9%	11.9%	15.0%	18.0%	19.8%	18.8%	14.5%	19.1%
Union presence								
No union employees	18.4%	12.0%	15.1%	19.0%	20.0%	20.2%	14.7%	20.1%
Has union employees	15.7%	6.6%*	11.3%*	12.1%	16.9%	16.2%	10.7%	16.1%
Unknown	19.9%	11.5%*	25.2%	26.1%	24.7%	19.6%	21.7%	19.9%
Percent low wage employees								
50% or more low wage	22.8%	13.1%	18.5%	23.7%	21.7%	25.5%	17.3%	24.3%
Less than 50% low wage	17.1%	11.6%	14.4%	17.5%	19.3%	17.6%	14.0%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.C.3(2004) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.23%	0.82%	1.04%	0.70%	0.68%	0.38%	0.52%	0.35%
Industry group **								
Agric., fish., forest.	1.47%	2.98% *	2.59% *	4.76% *	3.73% *	5.57% *	1.56%	3.54% *
Mining and manufacturing	0.52%	2.05%	1.76%	2.14%	0.71%	0.70%	0.86%	0.64%
Construction	1.57%	1.52%	1.61%	2.89%	3.06%	2.49%	1.53%	2.40%
Utilities and transp.	2.04%	4.33% *	1.73%	4.12%	2.33%	2.38%	2.10%	2.19%
Wholesale trade	0.51%	1.67%	2.27%	1.62%	2.12%	0.88%	0.95%	0.80%
Fin. svs. and real estate	0.45%	1.27%	3.63%	2.48%	2.05%	0.71%	0.95%	0.68%
Retail trade	1.05%	1.94%	1.65%	2.62%	1.35%	1.64%	1.23%	1.25%
Professional services	0.35%	1.86%	1.40%	1.07%	1.05%	0.57%	1.07%	0.32%
Other services	1.01%	0.58%	1.95%	2.88%	2.70%	1.98%	1.14%	1.58%
Ownership								
For profit, incorporated	0.30%	0.88%	1.15%	0.76%	0.81%	0.51%	0.61%	0.49%
For profit, unincorporated	0.88%	1.41%	2.01%	2.32%	1.10%	1.88%	1.13%	1.07%
Nonprofit	0.58%	0.95%	1.31%	1.47%	0.79%	1.02%	0.81%	0.58%
Age of firm								
Less than 5 years	1.30%	2.61%	2.60%	3.27%	2.11%	4.42%	1.64%	1.84%
5-9 years	1.03%	1.82%	2.66%	2.58%	3.14%	2.99%	1.10%	1.68%
10-19 years	0.77%	0.76%	2.32%	1.66%	1.70%	1.41%	1.15%	1.18%
20 or more years	0.30%	1.20%	0.90%	0.69%	0.69%	0.64%	0.75%	0.45%
Unknown	0.50%	1.64% *	4.59% *	4.25%	2.28%	0.51%	5.23% *	0.48%
Multi/single status								
2 or more locations	0.27%	2.34%	2.78%	1.27%	0.52%	0.42%	1.54%	0.30%
1 location only	0.39%	0.84%	1.01%	0.87%	1.31%	2.44%	0.56%	0.81%
Percent full-time employees								
Less than 25%	1.88%	3.25%	2.44%	5.70%	3.33%	3.82%	2.50%	2.64%
25-49 %	1.25%	1.88%	3.77% *	2.18%	2.18%	1.63%	2.76%	1.16%
50-74 %	1.03%	1.41%	2.06%	1.81%	1.90%	1.57%	1.14%	1.26%
75% or more	0.21%	1.00%	0.89%	0.72%	0.83%	0.37%	0.49%	0.32%
Union presence								
No union employees	0.26%	0.86%	1.14%	0.77%	0.74%	0.54%	0.51%	0.31%
Has union employees	0.82%	2.66% *	4.31% *	1.98%	1.29%	1.02%	1.82%	0.84%
Unknown	0.66%	4.56% *	6.59%	7.55%	3.12%	0.57%	3.62%	0.66%
Percent low wage employees								
50% or more low wage	0.77%	1.91%	2.81%	1.92%	1.35%	0.45%	1.58%	0.64%
Less than 50% low wage	0.24%	0.77%	1.08%	0.83%	0.83%	0.44%	0.47%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.C.3.a(2004) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	18.6%	11.4%	15.2%	20.0%	20.8%	19.8%	15.1%	20.1%
Industry group **								
Agric., fish., forest.	8.3%*	.	2.9%*	21.2%*	5.5%*	22.8%	1.8%*	10.5%*
Mining and manufacturing	18.0%	6.8%*	19.9%	18.4%	22.5%	16.8%	16.3%	18.6%
Construction	18.8%	15.2%	16.1%	22.6%	19.1%	26.1%	18.3%	19.9%
Utilities and transp.	20.3%	8.7%*	12.2%*	25.6%	18.4%	22.7%	11.1%	21.8%
Wholesale trade	17.3%	5.5%*	18.9%	18.6%	20.7%	18.4%	15.9%	18.4%
Fin. svs. and real estate	17.4%	13.0%	10.6%	14.1%	18.5%	19.1%	13.0%	18.7%
Retail trade	24.6%	16.7%	16.9%	23.5%	28.2%	27.6%	19.5%	27.0%
Professional services	16.6%	12.4%	13.9%	16.0%	18.4%	17.4%	13.3%	17.6%
Other services	21.1%	8.4%	13.5%	30.4%	27.2%	22.5%	14.2%	25.2%
Ownership								
For profit, incorporated	19.3%	12.0%	17.0%	20.6%	22.6%	20.2%	16.2%	20.9%
For profit, unincorporated	19.8%	11.4%	13.9%	24.5%*	25.2%	21.1%	14.3%	23.1%
Nonprofit	15.5%	6.4%*	7.7%	14.4%	16.5%	17.6%	8.9%	16.8%
Age of firm								
Less than 5 years	21.9%	15.1%	30.3%	19.9%	27.7%	22.5%	19.0%	24.9%
5-9 years	18.4%	17.8%	14.0%*	20.1%	21.6%	17.4%	17.7%	19.1%
10-19 years	18.8%	9.8%	15.8%	27.7%	19.9%	16.5%	15.6%	22.7%
20 or more years	18.0%	10.0%	14.0%	17.3%	20.4%	20.2%	14.0%	19.7%
Unknown	19.7%	.	.	9.4%*	20.9%	19.7%	.	19.8%
Multi/single status								
2 or more locations	19.6%	16.5%	16.4%	16.6%	19.8%	19.9%	17.2%	19.7%
1 location only	17.3%	11.3%	15.1%	21.1%	22.3%	15.4%	14.9%	21.5%
Percent full-time employees								
Less than 25%	18.3%	13.3%*	21.0%*	27.6%	16.3%	16.7%*	19.9%	17.3%
25-49 %	22.0%	15.6%	12.0%*	24.0%	20.9%	31.0%	16.5%	24.2%
50-74 %	19.2%	9.2%	19.4%	19.5%	20.3%	21.8%	15.8%	20.6%
75% or more	18.3%	11.6%	14.7%	19.6%	21.0%	19.2%	14.8%	19.8%
Union presence								
No union employees	18.7%	11.7%	16.0%	20.7%	20.8%	20.3%	15.5%	20.6%
Has union employees	18.0%	2.4%*	4.9%*	10.9%*	19.6%	19.7%	6.8%*	18.9%
Unknown	18.7%	4.3%*	7.5%*	33.8%*	23.7%	18.2%	10.9%*	19.0%
Percent low wage employees								
50% or more low wage	23.1%	17.8%	18.0%	27.5%	23.2%	23.6%	20.9%	24.0%
Less than 50% low wage	17.6%	10.1%	14.7%	18.3%	20.1%	19.0%	13.9%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.3.a(2004) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.49%	1.17%	1.25%	1.46%	1.08%	0.45%	0.65%	0.59%
Industry group **								
Agric., fish., forest.	4.21%*	.	10.29%*	6.39%*	5.00%*	6.80%	10.39%*	4.31%*
Mining and manufacturing	1.09%	2.27%*	3.27%	3.01%	1.91%	0.69%	2.00%	1.07%
Construction	2.36%	2.55%	2.61%	3.65%	3.98%	3.67%	2.26%	3.18%
Utilities and transp.	2.70%	3.26%*	4.67%*	5.94%	4.14%	3.33%	3.23%	2.82%
Wholesale trade	1.72%	2.12%*	3.62%	4.33%	2.75%	2.49%	2.83%	1.69%
Fin. svs. and real estate	0.53%	2.36%	2.82%	2.67%	4.68%	0.79%	1.76%	0.86%
Retail trade	0.94%	4.52%	3.73%	4.33%	2.22%	1.11%	1.56%	1.03%
Professional services	0.66%	3.22%	1.84%	1.79%	1.65%	0.81%	1.92%	0.61%
Other services	1.55%	1.35%	3.59%	4.78%	2.00%	1.87%	1.77%	2.15%
Ownership								
For profit, incorporated	0.52%	1.24%	1.65%	1.41%	1.49%	0.47%	0.61%	0.80%
For profit, unincorporated	1.95%	1.77%	3.97%	7.70%*	1.92%	3.30%	1.59%	2.50%
Nonprofit	0.56%	2.78%*	1.97%	1.96%	1.12%	1.15%	1.46%	0.66%
Age of firm								
Less than 5 years	2.54%	3.00%	6.10%	4.13%	3.91%	5.99%	2.81%	3.29%
5-9 years	0.91%	2.84%	5.26%*	5.11%	3.41%	1.98%	2.28%	1.75%
10-19 years	1.49%	1.37%	3.43%	3.74%	2.53%	2.47%	1.45%	3.01%
20 or more years	0.56%	0.96%	1.50%	1.15%	1.47%	0.83%	0.93%	0.72%
Unknown	0.86%	.	.	5.63%*	3.07%	0.90%	.	0.86%
Multi/single status								
2 or more locations	0.37%	4.33%	3.04%	1.85%	1.18%	0.49%	1.75%	0.41%
1 location only	0.80%	1.20%	1.27%	1.93%	2.01%	3.44%	0.77%	1.62%
Percent full-time employees								
Less than 25%	2.19%	4.08%*	8.43%*	6.08%	4.49%	5.47%*	3.77%	3.27%
25-49 %	1.92%	4.40%	6.29%*	2.63%	4.68%	4.05%	4.82%	1.51%
50-74 %	1.13%	2.09%	3.93%	2.73%	2.42%	1.97%	2.41%	1.42%
75% or more	0.51%	1.49%	1.12%	2.02%	1.17%	0.50%	0.71%	0.53%
Union presence								
No union employees	0.49%	1.18%	1.41%	1.60%	1.10%	0.74%	0.63%	0.63%
Has union employees	1.08%	1.30%*	3.67%*	7.08%*	4.07%	0.92%	3.75%*	0.87%
Unknown	0.63%	5.59%*	7.07%*	10.21%*	4.16%	0.63%	5.79%*	0.66%
Percent low wage employees								
50% or more low wage	1.59%	2.55%	4.90%	4.39%	1.10%	1.39%	2.48%	1.47%
Less than 50% low wage	0.44%	0.80%	1.29%	1.43%	1.51%	0.43%	0.44%	0.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.3.b(2004) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	18.0%	11.1%	14.8%	17.7%	19.4%	18.9%	14.0%	19.0%
Industry group **								
Agric., fish., forest.	8.1%	10.4% *	7.4% *	3.2% *	7.7% *	8.8% *	8.6% *	8.0% *
Mining and manufacturing	17.5%	14.1%	15.1%	18.1%	18.8%	17.2%	15.1%	17.8%
Construction	16.1%	12.4%	15.8%	18.8%	17.7%	14.3%	16.9%	15.2%
Utilities and transp.	19.5%	9.5% *	7.0%	17.4%	21.1%	20.4%	15.1%	20.1%
Wholesale trade	17.8%	13.0%	18.4%	15.1%	24.5%	16.5%	14.8%	19.1%
Fin. svs. and real estate	16.4%	9.5%	13.4% *	14.9%	16.2%	17.7%	10.5%	17.4%
Retail trade	24.7%	15.0%	17.6%	29.0%	25.8%	25.3%	19.6%	25.8%
Professional services	16.0%	9.9%	12.7%	15.2%	17.5%	16.9%	11.7%	17.1%
Other services	19.3%	10.7%	15.7%	16.3%	23.5%	20.8%	13.6%	21.1%
Ownership								
For profit, incorporated	18.8%	10.8%	16.1%	18.6%	21.1%	19.5%	14.7%	19.8%
For profit, unincorporated	18.6%	13.6%	13.6%	19.4%	17.3%	21.4%	14.2%	20.4%
Nonprofit	14.0%	7.9%	7.5%	11.3%	16.0%	14.6%	8.6%	14.9%
Age of firm								
Less than 5 years	19.3%	18.9%	14.0%	25.6%	17.4% *	19.8%	19.7%	18.3%
5-9 years	16.8%	11.9%	18.5%	17.7%	21.3%	15.3% *	15.1%	18.4%
10-19 years	17.9%	12.2%	16.1%	20.9%	20.9%	18.0%	15.2%	20.3%
20 or more years	17.5%	8.9%	13.5%	16.0%	19.2%	18.9%	12.3%	18.8%
Unknown	19.2%	7.3% *	.	22.8%	18.9%	19.2%	25.1%	19.2%
Multi/single status								
2 or more locations	19.1%	6.6% *	12.4%	17.3%	19.6%	19.3%	14.8%	19.3%
1 location only	15.3%	11.2%	15.1%	17.9%	19.1%	8.0% *	13.8%	17.4%
Percent full-time employees								
Less than 25%	20.4%	14.3%	10.6%	29.0%	29.3%	16.7%	15.6%	21.9%
25-49 %	21.5%	12.9%	11.1%	20.5%	15.9%	24.6%	14.5%	22.8%
50-74 %	17.4%	10.9%	14.9%	20.6%	19.6%	17.4%	13.6%	18.2%
75% or more	17.8%	11.0%	15.1%	17.1%	19.4%	18.8%	13.9%	18.8%
Union presence								
No union employees	18.3%	11.2%	14.4%	18.0%	19.7%	20.2%	13.8%	19.9%
Has union employees	14.9%	8.4% *	15.2% *	12.6%	16.5%	15.0%	12.8%	15.1%
Unknown	20.2%	16.4% *	41.0%	21.6%	25.4%	19.9%	26.9%	20.1%
Percent low wage employees								
50% or more low wage	22.6%	10.2%	19.7%	20.7%	20.6%	25.7%	15.2%	24.2%
Less than 50% low wage	16.9%	11.3%	13.9%	17.0%	19.2%	17.3%	13.7%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.C.3.b(2004) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.24%	1.04%	1.43%	0.76%	0.92%	0.46%	0.65%	0.38%
Industry group **								
Agric., fish., forest.	1.94%	5.13% *	5.29% *	5.30% *	2.64% *	5.92% *	4.96% *	3.63% *
Mining and manufacturing	0.65%	3.60%	2.47%	2.83%	0.82%	0.81%	1.02%	0.68%
Construction	1.64%	1.89%	2.58%	2.62%	4.17%	2.86%	1.39%	2.79%
Utilities and transp.	2.04%	4.71% *	1.67%	5.08%	3.29%	2.31%	3.04%	2.22%
Wholesale trade	0.77%	3.13%	2.57%	1.86%	3.35%	1.33%	2.03%	1.19%
Fin. svs. and real estate	0.56%	1.45%	5.23% *	2.83%	1.82%	0.87%	1.65%	0.77%
Retail trade	1.24%	3.15%	2.30%	3.19%	1.66%	1.86%	1.63%	1.40%
Professional services	0.44%	1.36%	1.65%	1.34%	0.95%	0.73%	1.12%	0.46%
Other services	1.05%	0.84%	2.38%	1.86%	3.53%	2.27%	1.41%	1.61%
Ownership								
For profit, incorporated	0.33%	1.06%	1.48%	0.76%	1.07%	0.62%	0.76%	0.49%
For profit, unincorporated	0.71%	1.75%	2.10%	2.73%	1.67%	1.51%	1.31%	0.94%
Nonprofit	0.99%	1.51%	2.16%	1.65%	1.09%	1.44%	1.49%	0.99%
Age of firm								
Less than 5 years	1.08%	4.54%	3.35%	4.74%	5.49% *	4.61%	2.67%	3.03%
5-9 years	1.43%	1.61%	3.43%	2.75%	3.49%	4.80% *	1.69%	2.09%
10-19 years	0.83%	0.77%	2.90%	2.46%	1.93%	1.28%	1.44%	0.70%
20 or more years	0.24%	1.61%	1.56%	0.79%	0.87%	0.66%	0.78%	0.41%
Unknown	0.49%	2.34% *	.	4.15%	2.58%	0.53%	7.07%	0.50%
Multi/single status								
2 or more locations	0.30%	5.49% *	3.34%	1.42%	0.83%	0.49%	2.20%	0.33%
1 location only	0.62%	1.05%	1.30%	0.94%	1.57%	2.65% *	0.68%	1.10%
Percent full-time employees								
Less than 25%	1.72%	4.16%	2.68%	6.82%	3.73%	3.72%	2.33%	2.48%
25-49 %	1.32%	3.40%	3.17%	3.13%	2.67%	2.22%	2.96%	1.65%
50-74 %	1.04%	1.79%	2.74%	2.56%	2.42%	1.46%	1.63%	1.28%
75% or more	0.23%	1.19%	1.26%	0.74%	1.02%	0.46%	0.61%	0.38%
Union presence								
No union employees	0.32%	1.10%	1.38%	0.80%	0.94%	0.59%	0.60%	0.42%
Has union employees	0.80%	5.95% *	4.93% *	1.81%	1.65%	0.99%	2.68%	0.83%
Unknown	0.76%	5.37% *	10.90%	3.89%	3.89%	0.74%	4.29%	0.78%
Percent low wage employees								
50% or more low wage	0.58%	2.96%	2.23%	1.29%	1.69%	0.51%	1.42%	0.63%
Less than 50% low wage	0.30%	0.82%	1.56%	1.04%	0.91%	0.57%	0.65%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.3.c(2004) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	17.6%	15.5%	15.9%	19.9%	19.3%	18.2%	15.9%	19.2%
Industry group **								
Agric., fish., forest.	10.9%*	.	.	.	.	.	10.9%*	10.0%*
Mining and manufacturing	13.8%	.	.	.	.	.	17.1%	11.3%
Construction	13.8%	.	.	.	.	.	12.1%	16.7%*
Utilities and transp.	20.9%	.	.	.	.	.	25.8%	19.4%
Wholesale trade	14.5%	.	.	.	.	.	9.0%	19.3%
Fin. svs. and real estate	20.2%	.	.	.	.	.	19.4%	20.6%
Retail trade	19.5%	.	.	.	.	.	17.8%	21.1%
Professional services	15.3%	.	.	.	.	.	15.7%	14.9%
Other services	23.3%	.	.	.	.	.	16.3%	32.4%
Ownership								
For profit, incorporated	18.1%	.	.	.	.	.	17.1%	19.0%
For profit, unincorporated	16.1%	.	.	.	.	.	12.4%	24.2%*
Nonprofit	15.9%	.	.	.	.	.	11.3%	18.2%
Age of firm								
Less than 5 years	14.0%	.	.	.	.	.	12.7%	18.7%*
5-9 years	18.8%	.	.	.	.	.	17.7%	26.2%*
10-19 years	22.0%	.	.	.	.	.	21.1%	23.9%
20 or more years	15.8%	.	.	.	.	.	14.2%	17.1%
Unknown	20.9%	.	.	.	.	.	0.6%*	22.2%
Multi/single status								
2 or more locations	18.7%	.	.	.	.	.	14.9%	19.1%
1 location only	16.6%	.	.	.	.	.	16.0%	19.4%
Percent full-time employees								
Less than 25%	29.7%	.	.	.	.	.	14.6%	38.8%
25-49 %	14.4%	.	.	.	.	.	10.1%*	20.0%
50-74 %	18.1%	.	.	.	.	.	16.5%	18.9%
75% or more	17.4%	.	.	.	.	.	16.1%	18.7%
Union presence								
No union employees	18.1%	.	.	.	.	.	16.3%	21.0%
Has union employees	14.4%	.	.	.	.	.	6.5%*	15.2%
Unknown	19.2%	.	.	.	.	.	5.1%*	19.9%
Percent low wage employees								
50% or more low wage	23.2%	.	.	.	.	.	17.0%	29.1%
Less than 50% low wage	16.3%	.	.	.	.	.	15.6%	16.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.C.3.c(2004) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.62%	2.26%	1.96%	2.19%	2.58%	1.11%	1.13%	0.79%
Industry group **								
Agric., fish., forest.	3.60% *	.	.	.	.	.	3.60% *	3.16% *
Mining and manufacturing	1.68%	.	.	.	.	.	3.39%	1.60%
Construction	2.13%	.	.	.	.	.	2.72%	5.04% *
Utilities and transp.	3.55%	.	.	.	.	.	6.16%	3.14%
Wholesale trade	2.68%	.	.	.	.	.	2.57%	5.53%
Fin. svs. and real estate	2.54%	.	.	.	.	.	4.91%	2.39%
Retail trade	1.51%	.	.	.	.	.	1.30%	2.70%
Professional services	1.96%	.	.	.	.	.	2.73%	2.63%
Other services	2.71%	.	.	.	.	.	2.58%	4.09%
Ownership								
For profit, incorporated	0.81%	.	.	.	.	.	1.32%	1.16%
For profit, unincorporated	1.94%	.	.	.	.	.	1.87%	7.83% *
Nonprofit	2.88%	.	.	.	.	.	2.17%	3.60%
Age of firm								
Less than 5 years	2.57%	.	.	.	.	.	2.61%	9.37% *
5-9 years	3.36%	.	.	.	.	.	3.33%	9.13% *
10-19 years	2.63%	.	.	.	.	.	3.41%	4.83%
20 or more years	0.98%	.	.	.	.	.	1.13%	1.52%
Unknown	2.35%	.	.	.	.	.	5.25% *	2.14%
Multi/single status								
2 or more locations	1.13%	.	.	.	.	.	3.02%	1.08%
1 location only	0.72%	.	.	.	.	.	1.05%	1.96%
Percent full-time employees								
Less than 25%	6.10%	.	.	.	.	.	4.31%	8.27%
25-49 %	2.75%	.	.	.	.	.	4.80% *	3.70%
50-74 %	1.63%	.	.	.	.	.	2.54%	2.61%
75% or more	0.89%	.	.	.	.	.	1.21%	0.91%
Union presence								
No union employees	0.94%	.	.	.	.	.	1.20%	2.08%
Has union employees	1.66%	.	.	.	.	.	4.20% *	1.63%
Unknown	1.71%	.	.	.	.	.	3.36% *	1.69%
Percent low wage employees								
50% or more low wage	2.83%	.	.	.	.	.	3.36%	3.83%
Less than 50% low wage	0.88%	.	.	.	.	.	1.48%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.C.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2004

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	47.3%	57.1%	57.3%	54.6%	50.2%	42.2%	56.4%	45.0%
Industry group **								
Agric., fish., forest.	46.0%	49.6%	56.2%	46.0%	39.8%	52.5%	49.5%	45.1%
Mining and manufacturing	40.0%	54.7%	58.1%	50.5%	40.0%	35.9%	53.9%	38.0%
Construction	46.6%	53.7%	48.4%	43.4%	46.2%	42.1%	49.8%	42.8%
Utilities and transp.	41.7%	53.7%	47.3%	48.1%	45.1%	39.4%	49.1%	40.7%
Wholesale trade	45.2%	50.7%	51.9%	53.8%	47.6%	36.7%	53.1%	42.0%
Fin. svs. and real estate	44.0%	61.0%	60.3%	52.2%	50.8%	39.6%	58.8%	41.9%
Retail trade	54.9%	58.9%	63.1%	60.1%	55.6%	52.2%	60.6%	53.4%
Professional services	49.3%	58.8%	60.5%	59.7%	56.2%	41.6%	59.3%	46.7%
Other services	54.5%	57.1%	60.4%	60.7%	55.5%	51.2%	58.6%	53.1%
Ownership								
For profit, incorporated	46.4%	56.7%	56.7%	53.2%	48.9%	41.7%	55.8%	44.0%
For profit, unincorporated	49.1%	58.8%	56.4%	57.5%	45.4%	44.0%	57.5%	45.9%
Nonprofit	50.5%	56.6%	62.5%	60.9%	57.1%	43.9%	59.4%	49.1%
Age of firm								
Less than 5 years	55.1%	57.4%	56.9%	56.9%	50.5%	48.5%	56.2%	53.3%
5-9 years	55.1%	58.6%	59.2%	56.6%	54.0%	49.3%	59.5%	51.1%
10-19 years	53.8%	55.7%	60.3%	57.0%	51.3%	43.8%	56.9%	51.0%
20 or more years	47.5%	57.4%	55.5%	53.3%	50.1%	42.4%	55.4%	45.6%
Unknown	41.6%	73.9%	67.4%	62.2%	42.1%	41.4%	67.9%	41.4%
Multi/single status								
2 or more locations	44.2%	53.4%	57.5%	55.1%	49.6%	42.1%	56.4%	43.8%
1 location only	54.5%	57.2%	57.3%	54.5%	51.3%	45.0%	56.4%	51.6%
Percent full-time employees								
Less than 25%	50.8%	50.7%	56.8%	54.8%	63.6%	44.6%	57.9%	48.9%
25-49 %	56.5%	56.8%	68.4%	67.4%	61.8%	51.3%	60.9%	55.5%
50-74 %	52.1%	56.7%	60.9%	61.3%	56.4%	47.8%	58.3%	50.6%
75% or more	46.3%	57.3%	56.4%	53.5%	48.8%	41.0%	56.0%	43.8%
Union presence								
No union employees	50.6%	57.9%	59.0%	56.2%	51.7%	44.2%	57.7%	47.9%
Has union employees	38.7%	39.9%	37.4%	40.6%	41.7%	38.0%	37.8%	38.8%
Unknown	43.1%	48.1%	63.4%	56.9%	45.8%	42.7%	61.2%	42.8%
Percent low wage employees								
50% or more low wage	54.9%	64.3%	66.8%	64.2%	58.9%	49.4%	64.4%	53.0%
Less than 50% low wage	45.8%	55.8%	55.9%	52.8%	48.2%	40.7%	55.1%	43.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.C.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2004

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	0.35%	0.74%	0.82%	0.61%	0.40%	0.47%	0.33%	0.38%
Industry group **								
Agric., fish., forest.	4.08%	5.11%	9.59%	9.07%	8.88%	5.58%	6.04%	5.12%
Mining and manufacturing	0.55%	2.81%	2.17%	1.81%	0.90%	0.92%	1.44%	0.73%
Construction	1.08%	2.56%	2.33%	2.86%	2.56%	1.53%	1.68%	1.36%
Utilities and transp.	1.88%	5.68%	5.37%	3.29%	3.75%	1.89%	2.84%	1.99%
Wholesale trade	1.58%	1.75%	2.74%	1.84%	3.08%	2.71%	1.67%	1.92%
Fin. svs. and real estate	0.95%	3.34%	3.10%	2.21%	2.16%	0.87%	1.97%	0.98%
Retail trade	1.02%	1.65%	2.46%	2.57%	2.33%	1.62%	1.65%	1.49%
Professional services	0.52%	1.92%	2.06%	1.65%	1.34%	0.57%	1.19%	0.54%
Other services	0.91%	1.58%	2.06%	2.25%	2.54%	1.35%	1.33%	0.94%
Ownership								
For profit, incorporated	0.47%	0.90%	0.78%	0.77%	0.47%	0.69%	0.46%	0.55%
For profit, unincorporated	0.94%	2.64%	1.88%	2.30%	2.13%	1.25%	1.44%	1.05%
Nonprofit	0.66%	2.26%	1.86%	1.49%	1.77%	0.77%	1.28%	0.75%
Age of firm								
Less than 5 years	2.25%	2.24%	3.09%	3.28%	4.74%	5.16%	2.19%	3.04%
5-9 years	1.62%	1.07%	2.30%	2.48%	3.64%	3.52%	1.18%	2.53%
10-19 years	0.68%	1.95%	2.89%	2.31%	2.18%	2.25%	1.68%	1.54%
20 or more years	0.52%	1.41%	1.12%	0.80%	0.53%	0.77%	0.80%	0.66%
Unknown	0.53%	20.80%	19.13%	9.09%	1.33%	0.55%	9.49%	0.55%
Multi/single status								
2 or more locations	0.34%	7.73%	2.61%	1.43%	0.72%	0.46%	1.55%	0.36%
1 location only	0.55%	0.77%	1.12%	0.43%	1.28%	2.81%	0.43%	0.95%
Percent full-time employees								
Less than 25%	2.62%	6.35%	4.50%	4.65%	3.94%	3.25%	2.22%	2.94%
25-49 %	2.04%	4.32%	3.23%	3.63%	2.68%	2.30%	2.38%	2.04%
50-74 %	1.07%	3.18%	2.01%	3.10%	2.69%	1.17%	1.51%	1.14%
75% or more	0.46%	1.09%	0.76%	0.59%	0.48%	0.58%	0.41%	0.50%
Union presence								
No union employees	0.29%	0.82%	0.83%	0.60%	0.55%	0.70%	0.39%	0.35%
Has union employees	0.31%	4.85%	3.86%	3.06%	1.91%	0.45%	1.07%	0.31%
Unknown	1.02%	7.42%	12.66%	7.92%	4.09%	1.00%	4.55%	1.01%
Percent low wage employees								
50% or more low wage	0.81%	2.50%	2.37%	2.36%	2.17%	1.06%	1.81%	0.81%
Less than 50% low wage	0.34%	0.86%	0.59%	0.64%	0.56%	0.47%	0.25%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.C.4.a(2004) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

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	23.7%	63.4%	52.7%	35.7%	19.9%	9.7%	53.2%	14.4%
Industry group **								
Agric., fish., forest.	59.6%	76.2%	76.9%	53.3%	58.2%	52.7%*	69.9%	56.4%
Mining and manufacturing	18.3%	64.9%	48.7%	28.7%	14.7%	10.3%	44.8%	12.8%
Construction	44.8%	65.8%	49.4%	41.6%	37.1%	19.9%*	52.3%	34.2%
Utilities and transp.	14.8%	71.4%	58.0%	34.6%	16.1%	5.8%*	48.3%	9.7%
Wholesale trade	28.6%	74.5%	42.3%	41.8%	23.8%	4.4%*	52.1%	16.4%
Fin. svs. and real estate	20.1%	56.1%	63.5%	31.0%	19.4%	11.2%	55.4%	13.0%
Retail trade	14.8%	56.4%	50.4%	24.9%	10.4%	2.9%*	46.3%	5.7%
Professional services	27.0%	63.5%	55.7%	42.8%	21.7%	11.7%	58.8%	16.9%
Other services	24.9%	64.7%	54.9%	32.2%	17.0%	10.9%*	53.3%	14.3%
Ownership								
For profit, incorporated	22.8%	64.0%	50.1%	35.5%	18.9%	8.9%	51.8%	13.3%
For profit, unincorporated	25.3%	60.2%	55.5%	31.1%	14.7%	6.9%	54.7%	10.8%
Nonprofit	27.2%	67.8%	67.4%	41.5%	25.2%	16.0%	61.4%	21.0%
Age of firm								
Less than 5 years	33.2%	59.5%	42.8%	21.4%*	6.0%*	0.2%*	47.0%	8.7%*
5-9 years	39.8%	62.5%	59.5%	34.9%	19.7%	24.9%*	55.9%	23.1%
10-19 years	35.1%	60.2%	50.4%	35.0%	16.2%	7.6%*	52.2%	18.1%
20 or more years	24.6%	66.5%	53.4%	37.0%	21.6%	10.1%	53.8%	16.2%
Unknown	8.9%	74.8%*	94.3%	45.9%	8.4%*	8.5%	56.1%	8.5%
Multi/single status								
2 or more locations	12.7%	59.4%	46.0%	35.4%	18.0%	8.6%	42.6%	11.4%
1 location only	44.5%	63.5%	53.5%	35.8%	23.5%	43.6%	54.5%	28.3%
Percent full-time employees								
Less than 25%	30.1%	61.6%	58.4%	31.3%	11.5%*	29.0%*	51.5%	23.5%
25-49 %	19.0%	47.9%	66.2%	30.0%	18.0%*	5.7%*	50.4%	11.2%
50-74 %	20.4%	64.9%	47.2%	31.4%	21.9%	5.7%	54.0%	10.7%
75% or more	24.4%	63.9%	52.7%	36.5%	20.0%	10.2%	53.2%	14.9%
Union presence								
No union employees	26.5%	63.2%	52.7%	34.8%	18.7%	7.9%	53.3%	14.3%
Has union employees	22.9%	72.8%	50.9%	50.1%	30.1%	17.1%	55.4%	20.5%
Unknown	7.4%	57.3%	61.7%	15.8%*	19.0%	5.9%	38.8%	6.5%
Percent low wage employees								
50% or more low wage	17.7%	62.9%	47.5%	30.7%	15.3%	4.8%*	49.6%	9.8%
Less than 50% low wage	25.2%	63.6%	53.6%	36.8%	21.2%	11.0%	53.9%	15.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.C.4.a(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

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	0.45%	2.54%	2.05%	1.23%	1.53%	0.54%	1.37%	0.57%
Industry group **								
Agric., fish., forest.	7.33%	5.44%	11.34%	15.63%	15.40%	16.30% *	7.55%	13.00%
Mining and manufacturing	1.68%	6.59%	4.35%	4.53%	2.84%	1.80%	2.54%	1.92%
Construction	3.11%	3.99%	4.44%	4.87%	8.11%	7.22% *	3.54%	4.25%
Utilities and transp.	1.85%	10.25%	9.25%	7.66%	3.68%	2.24% *	4.34%	2.40%
Wholesale trade	2.76%	3.32%	6.55%	4.58%	5.46%	2.40% *	2.91%	2.77%
Fin. svs. and real estate	1.95%	6.52%	7.00%	7.48%	3.70%	2.37%	4.32%	2.01%
Retail trade	0.77%	4.70%	2.93%	4.29%	2.85%	0.89% *	2.29%	0.89%
Professional services	1.21%	3.57%	3.58%	2.56%	2.74%	1.44%	2.78%	1.53%
Other services	1.67%	3.45%	4.84%	3.66%	3.75%	3.58% *	2.41%	2.11%
Ownership								
For profit, incorporated	0.58%	3.08%	1.79%	1.64%	1.51%	0.63%	1.58%	0.73%
For profit, unincorporated	1.93%	3.83%	5.40%	4.86%	3.05%	1.42%	2.77%	1.48%
Nonprofit	1.56%	5.69%	5.47%	3.91%	3.39%	2.49%	3.40%	1.98%
Age of firm								
Less than 5 years	2.79%	4.77%	5.21%	8.41% *	3.07% *	0.20% *	4.35%	3.25% *
5-9 years	2.77%	3.54%	4.61%	4.78%	4.46%	7.94% *	2.06%	4.71%
10-19 years	1.55%	4.06%	3.67%	3.55%	1.52%	2.60% *	2.90%	1.75%
20 or more years	0.55%	3.60%	2.31%	1.32%	2.17%	0.99%	1.90%	0.91%
Unknown	0.99%	22.61% *	28.11%	13.67%	2.71% *	0.92%	16.17%	0.91%
Multi/single status								
2 or more locations	0.61%	7.59%	7.01%	3.31%	1.68%	0.59%	4.91%	0.57%
1 location only	0.81%	2.59%	1.91%	1.15%	2.84%	9.63%	1.29%	1.22%
Percent full-time employees								
Less than 25%	4.23%	5.12%	9.24%	7.50%	3.98% *	10.51% *	5.52%	6.13%
25-49 %	2.19%	9.21%	6.78%	2.58%	6.26% *	4.19% *	5.40%	2.88%
50-74 %	1.06%	3.73%	4.95%	3.07%	3.65%	1.01%	2.97%	1.44%
75% or more	0.58%	3.31%	1.70%	1.29%	1.97%	0.42%	1.70%	0.64%
Union presence								
No union employees	0.60%	2.60%	2.20%	1.41%	1.42%	0.89%	1.37%	0.36%
Has union employees	2.20%	7.86%	9.06%	5.91%	3.70%	2.51%	4.02%	2.15%
Unknown	0.99%	10.06%	14.06%	7.77% *	4.51%	1.00%	6.44%	0.98%
Percent low wage employees								
50% or more low wage	0.88%	4.55%	4.96%	3.89%	3.03%	1.55% *	2.59%	1.40%
Less than 50% low wage	0.44%	2.48%	2.35%	1.55%	1.85%	0.49%	1.46%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.D.1(2004) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	10,006	9,961	9,773	10,062	9,870	10,063	9,898	10,029
Industry group **								
Agric., fish., forest.	8,334	7,879	9,581	9,367	9,609	6,276	8,747	8,223
Mining and manufacturing	9,311	9,661	8,590	9,431	9,280	9,331	9,266	9,316
Construction	9,806	9,570	9,574	10,000	9,500	10,330	9,857	9,753
Utilities and transp.	9,814	9,731	9,848	9,674	9,089	9,937	9,676	9,829
Wholesale trade	9,870	10,499	10,406	10,273	8,908	9,944	10,377	9,702
Fin. svs. and real estate	10,302	10,495	10,408	10,958	10,714	10,141	10,349	10,297
Retail trade	9,266	9,103	9,178	9,510	9,688	9,142	9,254	9,270
Professional services	10,824	10,406	10,113	10,389	11,018	10,936	10,226	10,939
Other services	9,985	9,817	10,060	10,176	9,202	10,198	9,874	10,018
Ownership								
For profit, incorporated	9,754	9,741	9,604	9,956	9,475	9,809	9,745	9,756
For profit, unincorporated	10,198	10,456	10,031	9,776	10,269	10,226	10,135	10,218
Nonprofit	11,236	10,772	10,950	11,248	11,146	11,310	10,842	11,284
Age of firm								
Less than 5 years	9,661	9,484	9,225	10,558	9,354	9,700	9,717	9,558
5-9 years	9,691	9,577	9,400	9,859	9,721	9,796	9,638	9,734
10-19 years	9,997	9,916	9,916	10,298	9,780	10,045	9,994	9,999
20 or more years	9,988	10,221	9,853	9,998	9,923	10,006	9,948	9,996
Unknown	10,128	7,654*	10,695*	9,205	9,636	10,143	7,949	10,133
Multi/single status								
2 or more locations	10,036	9,451	10,368	10,736	9,908	10,024	10,266	10,030
1 location only	9,925	9,977	9,717	9,792	9,796	11,176	9,854	10,020
Percent full-time employees								
Less than 25%	10,791	8,909	9,567	11,488	9,362	11,277	9,165	11,138
25-49 %	9,888	9,912	10,052	10,448	10,075	9,771	10,130	9,843
50-74 %	10,113	10,155	10,023	9,707	9,940	10,205	9,998	10,138
75% or more	9,984	9,960	9,739	10,048	9,863	10,036	9,892	10,004
Union presence								
No union employees	9,917	9,945	9,634	10,043	9,775	9,989	9,886	9,927
Has union employees	10,084	10,211	10,707	10,024	10,468	9,999	9,991	10,091
Unknown	10,289	9,891	10,159	11,498	9,186	10,330	10,011	10,293
Percent low wage employees								
50% or more low wage	9,441	9,055	9,806	9,408	9,096	9,567	9,379	9,451
Less than 50% low wage	10,098	10,081	9,770	10,159	10,009	10,147	9,964	10,127

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.D.1(2004) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	28.25	175.50	144.61	159.63	115.94	60.91	105.77	43.92
Industry group **								
Agric., fish., forest.	575.55	688.72	2,210.46	1,450.26	1,490.00	823.90	607.27	796.78
Mining and manufacturing	100.69	301.50	335.05	205.30	262.33	117.37	328.97	114.23
Construction	187.34	140.76	401.99	541.98	370.88	575.21	241.94	307.53
Utilities and transp.	234.54	631.42	417.18	540.36	596.95	255.69	315.49	243.47
Wholesale trade	204.96	534.64	375.53	171.59	346.03	263.62	321.48	220.07
Fin. svs. and real estate	84.81	534.01	557.84	620.17	290.58	100.48	336.15	87.41
Retail trade	62.60	309.45	250.67	326.51	340.51	84.71	194.09	80.29
Professional services	109.88	283.33	205.30	281.78	189.86	158.20	156.82	120.60
Other services	137.51	386.08	262.52	415.79	285.22	228.63	213.94	165.53
Ownership								
For profit, incorporated	29.31	178.87	148.24	152.70	107.27	51.90	93.76	35.28
For profit, unincorporated	147.57	352.81	371.02	356.35	430.70	198.30	246.23	202.89
Nonprofit	180.90	574.45	233.23	283.92	216.82	300.76	179.29	202.07
Age of firm								
Less than 5 years	144.00	371.14	508.83	567.21	311.67	944.96	298.57	286.18
5-9 years	156.25	352.59	384.37	427.26	423.51	487.82	197.28	308.13
10-19 years	176.87	213.30	418.21	288.79	374.85	245.66	266.78	197.37
20 or more years	54.23	216.83	157.73	201.25	146.38	102.78	147.33	72.29
Unknown	69.69	2,420.41*	3,216.88*	1,474.94	266.50	71.38	1,537.15	69.04
Multi/single status								
2 or more locations	48.31	1,025.52	344.77	358.96	125.75	57.35	290.75	48.36
1 location only	111.89	173.40	152.95	186.84	156.18	581.26	108.41	178.37
Percent full-time employees								
Less than 25%	448.60	482.89	800.95	733.48	315.35	793.71	375.43	602.72
25-49 %	248.01	401.53	549.73	702.93	356.08	390.81	189.54	298.74
50-74 %	139.37	237.12	387.64	319.64	484.72	146.66	243.47	145.93
75% or more	37.22	202.32	175.18	190.47	117.10	81.74	112.69	59.89
Union presence								
No union employees	40.96	165.82	116.29	158.56	80.20	127.91	102.16	62.82
Has union employees	138.35	668.45	562.40	419.60	355.92	165.79	355.30	136.23
Unknown	131.48	1,455.12	2,232.31	870.26	565.63	140.21	637.80	134.19
Percent low wage employees								
50% or more low wage	116.31	262.93	347.91	411.70	256.95	100.94	205.65	132.42
Less than 50% low wage	38.85	183.35	153.84	188.93	106.06	76.21	113.48	54.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.D.1.a(2004) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	9,616	9,801	9,399	9,607	9,488	9,658	9,724	9,590
Industry group **								
Agric., fish., forest.	7,516	11,209	2,193 *	9,129	8,751	5,876	7,741	7,462
Mining and manufacturing	9,211	9,946	8,689	9,359	9,606	9,051	9,462	9,176
Construction	9,002	9,479	9,709	9,051	8,072	9,241	9,782	8,067
Utilities and transp.	9,919	10,245	9,787	8,680	9,108	10,321	9,791	9,932
Wholesale trade	9,520	9,388	10,801	9,348	8,563	9,646	9,947	9,312
Fin. svs. and real estate	9,867	10,209	9,235	10,587	9,721	9,829	9,820	9,872
Retail trade	9,388	9,016	9,614	10,591	10,350	8,930	9,616	9,306
Professional services	10,224	10,324	9,028	9,893	10,352	10,290	9,789	10,297
Other services	9,035	9,577	9,370	9,773	8,517	8,833	9,773	8,736
Ownership								
For profit, incorporated	9,307	9,700	9,311	9,469	8,946	9,315	9,637	9,217
For profit, unincorporated	10,036	10,131	9,190	9,847	10,331	9,983	10,123	10,014
Nonprofit	10,649	10,122	10,249	10,456	10,439	10,803	9,969	10,723
Age of firm								
Less than 5 years	9,563	9,341	7,360	11,528	8,880	10,398	10,064	8,989
5-9 years	9,370	8,650	7,714	9,768	10,156	9,684	8,588	9,845
10-19 years	9,535	9,906	9,591	9,651	9,196	9,493	9,895	9,246
20 or more years	9,583	10,149	9,747	9,423	9,567	9,543	9,828	9,529
Unknown	9,826	.	.	10,418	9,169	9,847	9,900 *	9,826
Multi/single status								
2 or more locations	9,623	9,615	8,801	10,357	9,339	9,651	10,257	9,605
1 location only	9,598	9,812	9,447	9,365	9,736	9,897	9,666	9,506
Percent full-time employees								
Less than 25%	9,253	7,938	9,108	9,956	9,606	9,397	8,678	9,509
25-49 %	10,350	10,383	10,327	10,186	10,609	10,252	9,992	10,465
50-74 %	9,779	10,500	9,000	9,180	9,255	10,103	9,822	9,768
75% or more	9,574	9,709	9,429	9,613	9,472	9,594	9,721	9,540
Union presence								
No union employees	9,515	9,775	9,255	9,589	9,311	9,578	9,677	9,455
Has union employees	9,907	9,935	11,509	9,584	10,525	9,808	10,259	9,892
Unknown	9,610	12,251	10,824	10,691	9,293	9,593	11,104	9,570
Percent low wage employees								
50% or more low wage	9,205	9,712	10,101	9,614	9,297	8,896	10,246	8,975
Less than 50% low wage	9,679	9,813	9,322	9,605	9,540	9,756	9,650	9,686

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.1.a(2004) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	91.98	212.50	313.61	198.13	249.12	118.04	124.81	104.00
Industry group **								
Agric., fish., forest.	1,131.06	1,995.20	1,439.31 *	2,552.74	2,614.90	1,739.33	1,248.09	1,952.97
Mining and manufacturing	211.60	618.21	576.86	435.58	534.63	140.75	515.91	228.12
Construction	172.42	351.68	561.86	535.19	439.76	1,250.29	316.83	314.10
Utilities and transp.	186.71	1,600.02	2,089.01	1,638.61	514.17	226.74	1,179.42	177.52
Wholesale trade	121.37	716.74	1,288.40	245.43	405.24	330.42	459.63	217.64
Fin. svs. and real estate	182.08	689.51	1,579.70	428.43	273.53	226.07	313.77	179.67
Retail trade	167.99	716.27	459.63	730.06	489.77	136.66	471.97	163.52
Professional services	134.21	457.70	554.65	380.43	236.04	185.08	236.81	150.74
Other services	162.40	341.11	648.63	458.49	375.64	228.48	353.00	230.99
Ownership								
For profit, incorporated	68.52	167.92	264.92	268.20	201.43	83.26	154.53	67.91
For profit, unincorporated	274.55	502.34	1,159.08	1,298.27	801.90	263.03	463.98	349.45
Nonprofit	241.89	594.39	768.76	332.36	250.75	331.11	372.00	257.28
Age of firm								
Less than 5 years	401.57	470.74	964.14	990.35	1,130.60	2,467.90	617.15	993.48
5-9 years	214.93	396.67	572.51	307.09	378.69	356.33	229.39	277.76
10-19 years	171.92	406.00	424.87	446.93	527.69	537.49	144.72	253.42
20 or more years	112.32	300.46	328.06	169.77	321.17	200.10	174.67	128.43
Unknown	181.78	.	.	2,906.42	490.20	203.12	3,130.65 *	182.01
Multi/single status								
2 or more locations	112.54	2,003.39	521.97	434.82	183.96	124.03	495.03	110.54
1 location only	126.53	213.55	316.42	277.36	396.64	714.96	141.94	240.50
Percent full-time employees								
Less than 25%	540.79	1,700.59	1,792.77	1,320.65	1,544.27	1,700.55	602.60	1,173.38
25-49 %	392.50	794.69	1,653.54	926.12	1,212.21	825.50	342.38	487.13
50-74 %	231.51	557.87	621.91	772.97	618.01	340.86	453.59	274.64
75% or more	104.39	203.67	275.24	261.19	265.24	128.99	135.19	127.25
Union presence								
No union employees	73.97	216.32	314.08	210.89	190.15	134.67	144.12	98.92
Has union employees	233.07	1,937.17	2,225.74	827.84	569.11	251.81	711.28	236.76
Unknown	168.50	3,107.72	3,026.08	2,986.01	314.94	166.97	2,190.25	169.77
Percent low wage employees								
50% or more low wage	200.31	517.75	1,327.55	577.19	373.70	302.57	453.94	249.63
Less than 50% low wage	102.50	211.01	278.87	238.61	229.76	130.25	132.00	116.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.1.b(2004) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	10,142	10,142	9,847	10,285	9,974	10,191	9,979	10,171
Industry group **								
Agric., fish., forest.	8,395	6,797	12,318	9,355	9,594	6,417	9,279	8,277
Mining and manufacturing	9,274	9,691	8,572	9,509	9,137	9,311	9,281	9,274
Construction	10,057	9,581	9,439	10,329	10,323	10,351	9,790	10,300
Utilities and transp.	9,850	9,000	9,928	10,149	9,002	9,944	9,627	9,872
Wholesale trade	9,921	11,094	9,908	10,350	8,800	10,184	10,174	9,857
Fin. svs. and real estate	10,457	10,493	10,926	11,099	11,017	10,271	10,479	10,454
Retail trade	9,268	9,091	8,787	9,263	9,520	9,261	9,068	9,310
Professional services	11,072	10,701	10,400	10,783	11,271	11,145	10,554	11,165
Other services	10,412	9,988	10,336	10,428	9,503	10,676	9,927	10,524
Ownership								
For profit, incorporated	9,881	9,865	9,595	10,163	9,605	9,934	9,761	9,901
For profit, unincorporated	10,339	10,673	10,389	9,898	10,267	10,396	10,253	10,365
Nonprofit	11,519	11,077	11,515	11,814	11,426	11,540	11,355	11,537
Age of firm								
Less than 5 years	9,735	9,650	9,265	10,386	9,567	9,730	9,662	9,895
5-9 years	9,854	10,104	9,897	10,049	9,482	9,788	10,105	9,654
10-19 years	10,213	10,192	9,812	10,593	9,975	10,315	10,045	10,334
20 or more years	10,124	10,245	9,915	10,231	10,017	10,161	9,976	10,150
Unknown	10,221	7,654*	10,695*	10,011	9,811	10,231	8,887	10,224
Multi/single status								
2 or more locations	10,166	9,251	10,826	10,962	10,051	10,144	10,269	10,163
1 location only	10,070	10,157	9,742	9,983	9,811	11,508	9,939	10,222
Percent full-time employees								
Less than 25%	11,272	9,578	9,380	11,498	9,427	11,733	9,243	11,570
25-49 %	9,790	9,750	9,569	10,206	9,859	9,764	10,007	9,764
50-74 %	10,300	9,794	10,218	10,186	10,585	10,314	9,889	10,373
75% or more	10,118	10,216	9,825	10,265	9,940	10,164	9,999	10,139
Union presence								
No union employees	10,089	10,133	9,726	10,320	9,911	10,154	10,018	10,108
Has union employees	10,107	10,390	10,431	9,947	10,447	10,043	9,742	10,139
Unknown	10,421	9,202	11,311	12,085	8,950	10,461	9,713	10,428
Percent low wage employees								
50% or more low wage	9,592	8,741	9,241	9,436	8,989	9,831	8,908	9,676
Less than 50% low wage	10,233	10,307	9,902	10,406	10,127	10,257	10,103	10,257

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.D.1.b(2004) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	39.59	260.78	217.42	232.86	119.76	69.02	143.34	49.28
Industry group **								
Agric., fish., forest.	636.15	614.88	2,112.27	2,050.58	1,390.35	791.70	778.33	705.46
Mining and manufacturing	101.20	428.61	416.59	300.41	210.34	127.81	502.64	115.37
Construction	271.10	297.20	440.83	714.28	384.76	602.32	404.80	358.04
Utilities and transp.	288.37	1,079.44	1,220.12	541.77	691.85	270.73	309.61	292.70
Wholesale trade	226.41	864.83	520.57	215.63	453.16	252.18	490.89	217.76
Fin. svs. and real estate	85.37	776.95	591.59	801.73	321.67	96.33	534.01	78.07
Retail trade	92.76	429.52	454.88	308.46	473.20	122.25	240.44	81.54
Professional services	146.98	350.07	251.46	269.09	232.81	206.47	172.14	171.30
Other services	176.87	532.99	388.40	429.09	454.69	233.42	272.39	195.81
Ownership								
For profit, incorporated	43.49	261.76	265.48	209.02	99.83	58.66	152.95	42.41
For profit, unincorporated	122.98	396.57	428.28	648.14	402.23	255.63	318.39	182.61
Nonprofit	220.37	672.79	392.97	358.01	241.74	342.43	290.78	239.45
Age of firm								
Less than 5 years	173.88	514.71	741.96	610.76	437.46	1,163.00	319.10	571.25
5-9 years	225.28	505.72	591.03	646.86	612.12	603.26	267.53	409.06
10-19 years	179.97	457.89	634.36	418.17	453.05	299.58	410.19	186.09
20 or more years	65.07	274.96	247.54	320.37	136.50	121.48	173.31	82.16
Unknown	86.76	2,420.41*	3,216.88*	1,901.42	203.63	86.32	1,897.52	86.17
Multi/single status								
2 or more locations	49.86	806.35	483.84	402.57	126.21	56.96	285.69	50.14
1 location only	152.66	265.00	227.94	249.88	224.46	712.76	151.55	234.32
Percent full-time employees								
Less than 25%	622.95	706.82	1,893.56	947.30	531.46	922.03	593.40	737.29
25-49 %	321.60	409.44	424.99	922.42	500.90	471.81	304.18	388.63
50-74 %	115.52	317.19	419.26	317.97	440.42	171.92	291.53	134.79
75% or more	42.06	312.10	253.00	240.60	118.21	80.38	161.24	61.57
Union presence								
No union employees	59.62	237.77	198.10	221.99	97.90	130.55	141.94	76.77
Has union employees	200.00	1,188.75	618.68	592.81	393.00	229.25	552.21	200.99
Unknown	136.66	2,029.84	2,970.21	907.00	871.54	149.83	1,495.36	137.94
Percent low wage employees								
50% or more low wage	115.80	481.31	247.98	472.31	240.14	109.32	251.38	130.31
Less than 50% low wage	46.28	281.39	231.21	273.43	124.72	74.82	153.34	55.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.D.1.c(2004) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	10,050	9,572	10,235	9,792	10,441	10,137	9,896	10,144
Industry group **								
Agric., fish., forest.	9,551	7,224	11,490	9,504	12,591 *	8,484 *	8,761	12,382
Mining and manufacturing	10,399	9,282	8,469	8,886	10,054	11,380	8,738	11,025
Construction	10,230	9,671	10,131	11,568	8,544	11,635	10,387	9,919
Utilities and transp.	9,083	10,485	9,603	8,376	10,550	8,780	9,816	8,866
Wholesale trade	10,349	10,459	12,033	11,785	12,712	7,875	12,038	8,952
Fin. svs. and real estate	10,036	11,125	9,635	10,153	11,631	9,585	10,663	9,911
Retail trade	8,890	9,409	9,565	8,626	9,191	8,640	9,177	8,784
Professional services	11,044	9,174	10,731	8,552	10,772	13,073	9,444	12,215
Other services	9,259	9,751	10,952	9,924	10,827	7,223	9,913	8,648
Ownership								
For profit, incorporated	10,045	9,362	10,358	9,980	10,153	10,186	9,926	10,113
For profit, unincorporated	9,362	10,043	9,571	7,067	9,987	8,688	9,541	9,198
Nonprofit	11,014	10,842	10,313	9,902	12,147	11,177	10,268	11,426
Age of firm								
Less than 5 years	9,556	8,954	10,231	8,785	10,638	5,081 *	9,338	10,159
5-9 years	9,644	9,333	10,419	7,967	10,288	12,802	9,490	10,247
10-19 years	10,084	8,951	11,168	10,644	11,191	8,345	10,005	10,246
20 or more years	10,204	10,292	9,779	9,905	10,205	10,409	10,096	10,262
Unknown	9,797	.	.	5,607 *	10,023	9,874	5,607 *	9,876
Multi/single status								
2 or more locations	10,160	9,151	10,997	9,637	10,710	10,079	10,271	10,154
1 location only	9,919	9,582	10,186	9,844	9,963	11,048	9,868	10,092
Percent full-time employees								
Less than 25%	9,498	8,852	11,655	13,776	7,155	7,234	10,048	9,173
25-49 %	9,263	9,361	10,904	12,234	8,891	7,375	10,823	8,146
50-74 %	9,760	10,730	11,964	8,676	9,384	9,331	10,890	9,230
75% or more	10,140	9,424	9,949	9,683	10,724	10,430	9,722	10,404
Union presence								
No union employees	9,750	9,585	10,102	9,520	10,347	9,497	9,764	9,735
Has union employees	10,587	9,386	11,599	14,441	10,513	10,378	11,674	10,430
Unknown	10,879	9,404	7,946	5,148 *	13,682	10,969	8,489	10,997
Percent low wage employees								
50% or more low wage	8,566	8,821	11,159	8,638	8,823	7,829	9,336	8,150
Less than 50% low wage	10,300	9,705	10,096	10,022	10,577	10,576	9,983	10,497

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.1.c(2004) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	185.36	275.01	299.71	356.54	527.27	331.81	209.41	317.97
Industry group **								
Agric., fish., forest.	1,383.71	1,401.61	3,290.36	2,834.28	3,788.21 *	2,682.88 *	1,411.61	3,341.28
Mining and manufacturing	505.48	998.23	1,008.02	938.12	588.29	700.07	357.04	628.24
Construction	431.80	428.22	2,232.79	2,395.52	1,373.78	2,689.84	362.04	1,434.92
Utilities and transp.	337.53	1,546.06	1,875.24	1,817.79	2,405.87	631.98	565.47	603.42
Wholesale trade	797.98	389.81	1,620.19	1,626.21	2,750.14	1,273.04	802.13	913.69
Fin. svs. and real estate	723.09	1,437.65	2,184.16	1,473.14	1,910.94	735.56	986.29	774.17
Retail trade	288.14	808.92	1,264.81	413.76	1,112.84	780.39	543.40	440.99
Professional services	423.18	471.54	986.02	739.24	1,016.21	863.98	362.20	836.89
Other services	385.07	586.55	1,043.27	1,070.17	1,518.64	809.82	383.41	685.48
Ownership								
For profit, incorporated	238.58	348.41	337.16	392.98	708.51	370.97	175.60	363.29
For profit, unincorporated	195.85	584.59	1,514.58	1,243.75	1,223.09	1,580.89	418.79	911.90
Nonprofit	432.73	1,682.05	1,892.29	530.36	833.00	1,523.45	1,320.33	622.58
Age of firm								
Less than 5 years	377.09	590.00	2,003.87	2,094.84	2,749.63	1,643.86 *	426.30	2,081.79
5-9 years	546.08	574.20	1,768.53	1,326.74	2,486.16	2,881.77	627.79	744.32
10-19 years	345.72	530.84	812.32	835.33	1,903.27	2,004.33	394.82	870.02
20 or more years	296.55	471.21	369.76	263.52	540.20	462.45	281.00	443.25
Unknown	617.37	.	.	1,713.39 *	2,432.52	613.28	1,713.39 *	609.25
Multi/single status								
2 or more locations	317.89	2,240.90	1,361.06	611.67	559.73	365.94	869.30	351.32
1 location only	155.16	276.20	348.48	449.87	583.29	1,767.50	231.97	604.41
Percent full-time employees								
Less than 25%	995.29	1,979.82	2,625.95	3,460.85	1,742.36	2,160.03	1,249.72	1,730.38
25-49 %	734.43	1,629.42	1,912.32	2,785.67	1,700.54	1,268.58	1,341.09	1,106.55
50-74 %	334.33	700.62	918.77	1,057.05	1,028.49	654.02	601.05	462.82
75% or more	208.00	302.03	314.03	385.29	516.39	361.31	218.86	345.95
Union presence								
No union employees	289.67	284.03	301.79	371.52	653.91	575.27	234.25	455.38
Has union employees	494.97	1,704.44	2,516.68	2,835.00	590.61	588.97	803.12	537.75
Unknown	635.35	2,545.59	2,359.89	1,627.94 *	3,806.09	631.08	2,128.95	642.83
Percent low wage employees								
50% or more low wage	429.51	780.39	944.85	850.14	763.41	454.56	631.69	374.79
Less than 50% low wage	179.83	267.78	312.37	397.44	563.00	303.24	212.54	302.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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* 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.2(2004) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	2,438	1,966	2,622	2,953	2,859	2,251	2,456	2,434
Industry group **								
Agric., fish., forest.	1,756	997 *	1,441 *	1,522 *	2,056	1,700	1,114 *	1,927
Mining and manufacturing	1,954	1,863	2,466	2,658	2,022	1,801	2,297	1,919
Construction	2,175	1,797	1,924	2,491	2,392	1,969	2,255	2,091
Utilities and transp.	2,222	2,259	1,690 *	2,636	2,191	2,205	2,142	2,231
Wholesale trade	2,520	1,135	2,957	3,311	2,778	2,251	2,496	2,528
Fin. svs. and real estate	2,485	2,174	2,952	2,968	3,137	2,321	2,465	2,488
Retail trade	2,950	2,184	2,409	4,011	4,247	2,576	2,662	3,024
Professional services	2,721	2,275	3,254	3,256	3,658	2,393	2,807	2,705
Other services	2,489	1,788	2,725	2,642	2,568	2,535	2,249	2,560
Ownership								
For profit, incorporated	2,408	1,951	2,613	2,883	2,781	2,245	2,453	2,399
For profit, unincorporated	2,524	2,208	2,649	3,624	2,616	2,286	2,586	2,505
Nonprofit	2,530	1,458	2,665	2,722	3,353	2,259	2,256	2,564
Age of firm								
Less than 5 years	2,926	2,363	2,443	3,473	3,472	3,241	2,514	3,675
5-9 years	2,880	1,803	2,946	3,271	3,678	2,781	2,569	3,128
10-19 years	2,699	2,142	3,206	3,341	2,487	2,440	2,754	2,653
20 or more years	2,365	1,808	2,325	2,753	2,856	2,103	2,281	2,382
Unknown	2,386	.	5,123 *	3,831	2,645	2,374	3,765	2,383
Multi/single status								
2 or more locations	2,377	2,417 *	3,216	2,898	2,823	2,249	2,774	2,367
1 location only	2,601	1,953	2,566	2,975	2,931	2,285	2,417	2,849
Percent full-time employees								
Less than 25%	1,630	1,708	1,992	1,761 *	3,388	1,233 *	1,858	1,581 *
25-49 %	2,442	1,999	2,412	3,587	3,077	2,222	2,520	2,427
50-74 %	2,790	1,479	3,111	3,372	3,313	2,735	2,405	2,875
75% or more	2,413	2,044	2,583	2,932	2,803	2,213	2,470	2,401
Union presence								
No union employees	2,657	2,000	2,820	3,229	2,989	2,419	2,602	2,675
Has union employees	1,823	1,548	1,193	1,413	2,137	1,837	1,197	1,873
Unknown	2,494	1,588	3,430	1,827 *	3,350	2,464	2,227	2,498
Percent low wage employees								
50% or more low wage	2,639	1,633	2,789	3,080	2,850	2,579	2,353	2,685
Less than 50% low wage	2,405	2,010	2,605	2,934	2,861	2,195	2,469	2,391

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	39.27	103.41	180.40	158.77	99.06	51.90	67.54	45.56
Industry group **								
Agric., fish., forest.	199.43	479.01 *	514.03 *	457.58 *	585.45	344.37	381.86 *	247.41
Mining and manufacturing	44.41	287.94	360.19	227.59	87.45	52.51	122.17	49.40
Construction	164.29	183.84	288.05	398.55	349.70	320.27	150.63	202.84
Utilities and transp.	127.25	518.38	587.72 *	168.21	250.46	164.20	359.60	146.22
Wholesale trade	156.18	289.47	410.24	136.07	325.47	130.44	171.48	177.46
Fin. svs. and real estate	60.16	265.14	497.81	447.27	162.92	83.15	235.89	63.91
Retail trade	82.70	301.54	423.00	338.51	259.95	58.21	182.97	89.37
Professional services	68.20	232.65	299.47	228.15	104.63	84.74	156.80	80.35
Other services	136.96	225.91	326.41	428.19	311.02	192.80	194.96	168.81
Ownership								
For profit, incorporated	45.99	94.74	220.13	164.87	111.74	55.75	59.52	50.21
For profit, unincorporated	114.03	366.43	329.77	283.25	261.78	154.62	209.43	153.83
Nonprofit	139.49	293.79	356.53	427.06	227.11	134.85	222.50	155.72
Age of firm								
Less than 5 years	194.87	347.74	545.03	487.60	416.13	401.96	253.44	275.32
5-9 years	218.15	255.38	558.90	324.28	345.64	288.74	269.25	248.55
10-19 years	72.04	189.96	264.31	191.56	226.85	213.82	148.37	106.64
20 or more years	45.86	122.27	174.28	182.90	104.31	70.39	105.06	58.39
Unknown	78.24	.	1,622.53 *	808.66	313.28	79.13	984.91	77.39
Multi/single status								
2 or more locations	34.95	944.39 *	628.61	132.14	135.71	38.69	239.23	38.48
1 location only	82.55	103.83	193.06	198.16	72.02	645.21	82.44	157.86
Percent full-time employees								
Less than 25%	442.26	466.20	428.46	954.91 *	458.28	532.87 *	340.62	524.09 *
25-49 %	219.79	514.92	364.83	458.31	352.90	266.69	440.25	256.53
50-74 %	120.78	160.83	474.50	463.03	497.22	132.02	263.78	164.65
75% or more	33.18	118.91	181.09	154.82	98.77	46.81	51.06	34.63
Union presence								
No union employees	32.48	105.61	183.22	164.36	109.39	66.56	69.01	46.86
Has union employees	109.50	421.81	356.49	335.30	170.49	114.70	181.58	109.36
Unknown	104.42	457.96	913.25	917.41 *	274.95	98.21	512.50	106.21
Percent low wage employees								
50% or more low wage	104.42	260.24	220.72	239.25	243.53	92.34	198.68	122.03
Less than 50% low wage	36.28	121.82	194.17	154.84	84.10	51.63	83.79	42.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.2.a(2004) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	2,386	1,983	2,818	3,088	2,999	2,046	2,664	2,319
Industry group **								
Agric., fish., forest.	2,884	864*	143*	2,719*	4,965	1,958*	937*	3,353
Mining and manufacturing	2,097	2,204*	3,207	2,930	2,134	1,817	2,884	1,985
Construction	2,558	1,572	2,304	2,787	3,082	2,499	2,678	2,415
Utilities and transp.	1,716	1,220*	1,206*	2,872	1,776*	1,598	1,503*	1,737
Wholesale trade	2,769	1,152*	3,261	3,076	3,681	2,509	2,446	2,926
Fin. svs. and real estate	2,591	2,608	4,208	3,533	3,306	2,311	3,261	2,518
Retail trade	2,867	2,192	1,966*	4,169	4,744	2,391	2,600	2,963
Professional services	2,425	2,258	3,131	3,719	3,681	1,969	2,902	2,345
Other services	2,165	1,973	2,799	2,212	2,078	2,112	2,355	2,087
Ownership								
For profit, incorporated	2,388	2,045	2,848	3,185	3,041	2,008	2,716	2,299
For profit, unincorporated	2,181	2,128	2,488	3,274	2,448	1,789	2,625	2,068
Nonprofit	2,516	1,034*	2,863	2,115	3,288	2,331	2,238	2,547
Age of firm								
Less than 5 years	3,272	2,450	3,733	3,182*	3,903	3,426	2,797	3,815
5-9 years	2,683	1,571	2,334	3,255	3,936	2,321	2,314	2,907
10-19 years	2,646	2,181	3,597	3,428	2,102	2,194	3,149	2,242
20 or more years	2,351	1,888	2,523	2,927	3,113	1,959	2,480	2,323
Unknown	2,151	.	.	5,461	2,436	2,137	6,408*	2,149
Multi/single status								
2 or more locations	2,209	2,899*	2,494	3,097	2,863	2,018	2,992	2,187
1 location only	2,795	1,927	2,844	3,084	3,224	3,073	2,628	3,027
Percent full-time employees								
Less than 25%	1,738	2,086*	1,862*	2,437	2,412	1,060*	1,931	1,652*
25-49 %	1,972	2,548	2,346	2,465	2,978	1,082*	2,342	1,853
50-74 %	2,498	1,396*	2,943	2,824	2,580	2,551	2,257	2,563
75% or more	2,395	2,050	2,840	3,140	3,086	2,026	2,753	2,312
Union presence								
No union employees	2,582	2,019	2,923	3,285	3,091	2,138	2,735	2,525
Has union employees	1,848	859*	1,140*	1,684	2,196	1,833	1,735*	1,853
Unknown	2,322	1,739*	3,478*	312*	3,913	2,206	1,086*	2,354
Percent low wage employees								
50% or more low wage	2,427	1,577*	2,536	2,586	2,838	2,253	2,234	2,470
Less than 50% low wage	2,379	2,039	2,848	3,162	3,042	2,019	2,725	2,295

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.a(2004) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	54.81	94.25	207.90	143.50	164.03	42.81	79.00	67.25
Industry group **								
Agric., fish., forest.	583.17	280.38*	619.01*	822.95*	1,458.47	627.13*	312.97*	902.36
Mining and manufacturing	72.06	729.90*	666.91	395.66	156.35	94.82	374.08	67.09
Construction	250.63	290.73	388.53	475.68	729.40	435.69	311.18	452.34
Utilities and transp.	284.61	944.00*	869.26*	652.19	626.58*	315.98	991.68*	293.23
Wholesale trade	217.33	537.29*	760.81	720.23	259.12	228.64	499.14	179.73
Fin. svs. and real estate	141.28	604.63	1,117.70	873.20	352.70	140.48	497.43	160.89
Retail trade	90.46	338.12	740.53*	536.45	238.27	124.51	286.41	156.72
Professional services	115.66	326.29	368.90	288.10	268.20	133.28	228.06	132.97
Other services	199.33	292.67	351.55	340.27	502.36	300.39	185.69	287.52
Ownership								
For profit, incorporated	48.98	111.78	236.85	194.70	171.30	50.29	108.57	76.30
For profit, unincorporated	227.55	414.90	529.25	522.49	461.13	326.61	178.38	293.78
Nonprofit	106.15	412.17*	461.76	311.35	198.73	184.67	264.92	137.62
Age of firm								
Less than 5 years	306.70	422.93	838.80	1,053.77*	646.62	839.96	255.84	546.36
5-9 years	198.00	254.40	387.50	608.67	568.99	71.26	308.68	255.19
10-19 years	232.86	329.80	449.05	364.40	473.22	309.92	292.90	304.83
20 or more years	56.73	242.93	246.36	268.27	95.36	49.58	134.02	59.16
Unknown	66.75	.	.	1,558.40	589.31	76.28	2,026.39*	66.66
Multi/single status								
2 or more locations	45.80	1,152.72*	666.98	381.55	171.44	29.86	350.93	48.23
1 location only	109.31	81.01	248.81	236.15	331.90	628.37	89.71	309.92
Percent full-time employees								
Less than 25%	440.12	700.51*	568.46*	499.96	580.18	857.36*	576.70	536.38*
25-49 %	382.15	611.04	684.54	371.70	890.70	479.64*	438.25	483.10
50-74 %	243.54	453.21*	804.16	556.86	582.82	193.61	247.47	289.81
75% or more	46.35	154.07	223.79	145.56	123.94	43.74	96.50	63.35
Union presence								
No union employees	60.22	110.99	212.43	215.87	186.15	77.07	90.26	90.23
Has union employees	120.00	299.95*	518.37*	498.85	426.63	150.65	754.87*	122.64
Unknown	121.26	954.85*	1,078.79*	460.99*	508.76	120.25	982.31*	130.75
Percent low wage employees								
50% or more low wage	173.37	578.33*	408.55	357.52	444.15	220.37	188.82	208.61
Less than 50% low wage	61.18	95.24	219.06	192.40	180.58	58.93	99.15	72.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.2.b(2004) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	2,463	1,895	2,616	2,920	2,832	2,316	2,385	2,477
Industry group **								
Agric., fish., forest.	1,512	1,663*	957*	1,777*	1,460*	1,608	1,320*	1,538
Mining and manufacturing	1,921	1,746	2,441	2,445	2,044	1,796	2,021	1,913
Construction	1,993	1,256	1,886	2,334	2,145	1,877	2,026	1,962
Utilities and transp.	2,340	3,222	2,149*	2,640	2,348	2,304	2,337	2,341
Wholesale trade	2,478	1,224*	3,027	3,523	2,475	2,245	2,626	2,441
Fin. svs. and real estate	2,471	2,115	2,541	2,877	3,153	2,326	2,257	2,495
Retail trade	3,028	2,394	2,550	4,091	4,111	2,673	2,775	3,081
Professional services	2,848	2,233	3,230	3,195	3,668	2,583	2,794	2,858
Other services	2,575	1,526	2,779	2,685	2,874	2,606	2,088	2,687
Ownership								
For profit, incorporated	2,427	1,822	2,629	2,777	2,711	2,322	2,363	2,438
For profit, unincorporated	2,651	2,281	2,605	3,740	2,772	2,426	2,585	2,671
Nonprofit	2,524	1,465*	2,500	2,976	3,422	2,214	2,206	2,559
Age of firm								
Less than 5 years	2,876	2,300	2,485*	4,060	2,751	3,232	2,585	3,506
5-9 years	2,993	1,882	3,070	3,331	3,546	3,021	2,664	3,255
10-19 years	2,770	1,909	3,328	3,423	2,859	2,465	2,629	2,871
20 or more years	2,377	1,786	2,237	2,648	2,796	2,166	2,176	2,412
Unknown	2,442	.	5,123*	4,558	2,715	2,428	5,113	2,437
Multi/single status								
2 or more locations	2,437	2,110*	3,503	2,870	2,817	2,327	2,692	2,430
1 location only	2,546	1,891	2,522	2,942	2,865	2,011*	2,343	2,783
Percent full-time employees								
Less than 25%	1,483	1,497	1,892	1,395*	4,030	1,134*	1,762	1,442*
25-49 %	2,603	2,005*	2,352	4,034	3,471	2,442	2,650	2,597
50-74 %	2,882	1,351	2,747	3,632	3,882	2,792	2,223	2,999
75% or more	2,434	1,975	2,622	2,890	2,737	2,280	2,404	2,439
Union presence								
No union employees	2,705	1,960	2,846	3,261	2,980	2,516	2,581	2,739
Has union employees	1,803	1,262	1,312	1,326	2,109	1,829	1,050	1,869
Unknown	2,530	1,555*	3,685	2,354*	3,031	2,515	2,872	2,526
Percent low wage employees								
50% or more low wage	2,711	1,785	2,522	3,297	2,834	2,664	2,345	2,757
Less than 50% low wage	2,423	1,908	2,625	2,866	2,832	2,253	2,390	2,429

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.2.b(2004) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	45.65	179.41	245.71	168.16	121.03	59.06	111.44	50.76
Industry group **								
Agric., fish., forest.	170.61	647.38*	758.63*	617.48*	494.57*	323.88	720.79*	145.09
Mining and manufacturing	49.84	493.15	468.26	245.77	119.40	52.60	214.42	52.43
Construction	184.88	171.78	359.02	467.61	382.94	503.00	272.21	221.08
Utilities and transp.	141.07	531.24	755.22*	535.28	407.32	155.65	465.65	161.56
Wholesale trade	165.72	385.20*	525.08	326.60	443.98	160.92	291.81	192.90
Fin. svs. and real estate	69.76	272.15	571.88	492.66	192.82	98.35	224.92	78.38
Retail trade	117.68	428.45	403.66	417.80	331.46	91.25	249.73	112.65
Professional services	68.23	323.56	426.13	292.48	164.48	94.72	279.18	83.67
Other services	164.52	193.34	465.63	515.15	278.54	219.20	204.89	201.44
Ownership								
For profit, incorporated	49.41	125.58	285.17	144.87	137.72	60.01	102.89	46.14
For profit, unincorporated	120.66	462.95	462.56	276.84	273.45	157.50	307.49	135.49
Nonprofit	197.76	598.73*	364.15	546.34	335.24	200.90	277.46	223.49
Age of firm								
Less than 5 years	300.74	636.03	856.86*	591.96	552.27	423.63	404.53	391.62
5-9 years	289.32	356.08	883.81	426.20	487.87	403.11	345.00	323.25
10-19 years	100.42	135.65	462.24	397.07	198.85	208.61	269.16	85.99
20 or more years	65.30	166.37	214.93	189.42	137.55	81.44	118.19	72.96
Unknown	82.37	.	1,622.53*	984.23	329.34	82.93	1,276.17	81.65
Multi/single status								
2 or more locations	36.81	1,270.54*	775.54	207.42	146.94	41.34	308.81	41.23
1 location only	110.84	177.84	242.37	218.71	122.81	919.49*	133.75	209.74
Percent full-time employees								
Less than 25%	439.70	385.77	473.24	1,120.01*	726.00	503.81*	350.35	504.75*
25-49 %	193.20	739.30*	469.93	947.14	370.94	233.91	623.61	210.73
50-74 %	144.21	218.04	402.54	495.85	522.10	183.75	295.71	164.47
75% or more	37.96	201.08	247.39	169.83	124.98	55.19	111.58	37.94
Union presence								
No union employees	53.60	193.64	252.20	160.92	109.31	82.02	105.85	60.94
Has union employees	131.00	371.89	358.54	390.50	212.49	127.16	161.54	132.18
Unknown	123.52	515.79*	1,030.67	785.25*	442.52	117.09	791.07	122.26
Percent low wage employees								
50% or more low wage	122.26	254.78	292.46	480.59	228.36	105.33	238.66	135.62
Less than 50% low wage	45.06	203.28	258.01	153.88	113.72	64.46	130.78	51.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2.c(2004) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	2,352	2,221	2,214	2,752	2,474	2,267	2,327	2,368
Industry group **								
Agric., fish., forest.	1,003 *	.	.	.	.	.	1,019 *	944 *
Mining and manufacturing	1,718	.	.	.	.	.	1,986	1,617
Construction	2,432	.	.	.	.	.	2,486	2,325
Utilities and transp.	1,988	.	.	.	.	.	1,788	2,047
Wholesale trade	2,233	.	.	.	.	.	2,061	2,375
Fin. svs. and real estate	2,161	.	.	.	.	.	2,127	2,167
Retail trade	2,553	.	.	.	.	.	2,240	2,669
Professional services	2,765	.	.	.	.	.	2,667	2,836
Other services	2,954	.	.	.	.	.	2,708	3,184
Ownership								
For profit, incorporated	2,265	.	.	.	.	.	2,264	2,266
For profit, unincorporated	2,610	.	.	.	.	.	2,519	2,693
Nonprofit	2,763	.	.	.	.	.	2,551 *	2,880
Age of firm								
Less than 5 years	2,315	.	.	.	.	.	1,707 *	3,996
5-9 years	2,703	.	.	.	.	.	2,638	2,955 *
10-19 years	2,404	.	.	.	.	.	2,412	2,388
20 or more years	2,273	.	.	.	.	.	2,360	2,227
Unknown	2,457	.	.	.	.	.	421 *	2,496
Multi/single status								
2 or more locations	2,311	.	.	.	.	.	2,762	2,289
1 location only	2,401	.	.	.	.	.	2,295	2,765
Percent full-time employees								
Less than 25%	3,104 *	.	.	.	.	.	2,083 *	3,707 *
25-49 %	2,345	.	.	.	.	.	2,523	2,217
50-74 %	3,103	.	.	.	.	.	3,521	2,908
75% or more	2,220	.	.	.	.	.	2,169	2,252
Union presence								
No union employees	2,444	.	.	.	.	.	2,385	2,506
Has union employees	1,981	.	.	.	.	.	1,624 *	2,032
Unknown	2,601	.	.	.	.	.	2,432	2,610
Percent low wage employees								
50% or more low wage	2,623	.	.	.	.	.	2,637	2,615
Less than 50% low wage	2,307	.	.	.	.	.	2,279	2,324

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.2.c(2004) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	135.36	276.47	427.79	420.01	336.94	174.78	180.63	165.43
Industry group **								
Agric., fish., forest.	382.27 *	.	.	.	.	.	415.99 *	292.80 *
Mining and manufacturing	184.03	.	.	.	.	.	417.11	246.92
Construction	376.10	.	.	.	.	.	686.07	499.12
Utilities and transp.	263.33	.	.	.	.	.	429.00	250.37
Wholesale trade	347.59	.	.	.	.	.	570.97	364.53
Fin. svs. and real estate	185.53	.	.	.	.	.	496.42	243.44
Retail trade	299.10	.	.	.	.	.	541.85	293.38
Professional services	370.54	.	.	.	.	.	451.88	443.36
Other services	294.69	.	.	.	.	.	411.35	485.73
Ownership								
For profit, incorporated	157.60	.	.	.	.	.	229.27	202.98
For profit, unincorporated	335.54	.	.	.	.	.	364.22	447.85
Nonprofit	521.58	.	.	.	.	.	827.50 *	269.28
Age of firm								
Less than 5 years	596.66	.	.	.	.	.	775.15 *	902.87
5-9 years	493.62	.	.	.	.	.	409.94	992.33 *
10-19 years	312.40	.	.	.	.	.	334.32	470.94
20 or more years	105.57	.	.	.	.	.	255.61	198.47
Unknown	209.52	.	.	.	.	.	320.60 *	204.69
Multi/single status								
2 or more locations	148.28	.	.	.	.	.	566.92	159.61
1 location only	189.27	.	.	.	.	.	226.99	450.28
Percent full-time employees								
Less than 25%	1,190.18 *	.	.	.	.	.	820.98 *	1,304.60 *
25-49 %	573.48	.	.	.	.	.	663.66	630.14
50-74 %	200.43	.	.	.	.	.	375.25	234.13
75% or more	130.95	.	.	.	.	.	189.87	154.77
Union presence								
No union employees	172.42	.	.	.	.	.	226.84	234.60
Has union employees	258.86	.	.	.	.	.	939.19 *	232.37
Unknown	203.44	.	.	.	.	.	657.37	207.41
Percent low wage employees								
50% or more low wage	295.19	.	.	.	.	.	518.39	276.02
Less than 50% low wage	136.83	.	.	.	.	.	166.86	171.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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(2004) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	24.4%	19.7%	26.8%	29.3%	29.0%	22.4%	24.8%	24.3%
Industry group **								
Agric., fish., forest.	21.1%	12.6%*	15.0%*	16.3%*	21.4%*	27.1%	12.7%*	23.4%
Mining and manufacturing	21.0%	19.3%	28.7%	28.2%	21.8%	19.3%	24.8%	20.6%
Construction	22.2%	18.8%	20.1%	24.9%	25.2%	19.1%	22.9%	21.4%
Utilities and transp.	22.6%	23.2%	17.2%*	27.2%	24.1%	22.2%	22.1%	22.7%
Wholesale trade	25.5%	10.8%	28.4%	32.2%	31.2%	22.6%	24.0%	26.1%
Fin. svs. and real estate	24.1%	20.7%	28.4%	27.1%	29.3%	22.9%	23.8%	24.2%
Retail trade	31.8%	24.0%	26.2%	42.2%	43.8%	28.2%	28.8%	32.6%
Professional services	25.1%	21.9%	32.2%	31.3%	33.2%	21.9%	27.5%	24.7%
Other services	24.9%	18.2%	27.1%	26.0%	27.9%	24.9%	22.8%	25.6%
Ownership								
For profit, incorporated	24.7%	20.0%	27.2%	29.0%	29.3%	22.9%	25.2%	24.6%
For profit, unincorporated	24.8%	21.1%	26.4%	37.1%	25.5%	22.4%	25.5%	24.5%
Nonprofit	22.5%	13.5%	24.3%	24.2%	30.1%	20.0%	20.8%	22.7%
Age of firm								
Less than 5 years	30.3%	24.9%	26.5%	32.9%	37.1%	33.4%	25.9%	38.4%
5-9 years	29.7%	18.8%	31.3%	33.2%	37.8%	28.4%	26.7%	32.1%
10-19 years	27.0%	21.6%	32.3%	32.4%	25.4%	24.3%	27.6%	26.5%
20 or more years	23.7%	17.7%	23.6%	27.5%	28.8%	21.0%	22.9%	23.8%
Unknown	23.6%	.	47.9%*	41.6%	27.4%	23.4%	47.4%	23.5%
Multi/single status								
2 or more locations	23.7%	25.6%	31.0%	27.0%	28.5%	22.4%	27.0%	23.6%
1 location only	26.2%	19.6%	26.4%	30.4%	29.9%	20.4%	24.5%	28.4%
Percent full-time employees								
Less than 25%	15.1%*	19.2%	20.8%*	15.3%*	36.2%	10.9%*	20.3%	14.2%*
25-49 %	24.7%	20.2%	24.0%	34.3%	30.5%	22.7%	24.9%	24.7%
50-74 %	27.6%	14.6%	31.0%	34.7%	33.3%	26.8%	24.1%	28.4%
75% or more	24.2%	20.5%	26.5%	29.2%	28.4%	22.1%	25.0%	24.0%
Union presence								
No union employees	26.8%	20.1%	29.3%	32.2%	30.6%	24.2%	26.3%	26.9%
Has union employees	18.1%	15.2%*	11.1%	14.1%	20.4%	18.4%	12.0%	18.6%
Unknown	24.2%	16.1%	33.8%	15.9%*	36.5%	23.8%	22.2%	24.3%
Percent low wage employees								
50% or more low wage	27.9%	18.0%	28.4%	32.7%	31.3%	27.0%	25.1%	28.4%
Less than 50% low wage	23.8%	19.9%	26.7%	28.9%	28.6%	21.6%	24.8%	23.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.41%	1.12%	1.83%	1.48%	0.88%	0.59%	0.75%	0.51%
Industry group **								
Agric., fish., forest.	3.36%	5.72% *	5.22% *	5.17% *	7.03% *	2.87%	4.39% *	3.45%
Mining and manufacturing	0.51%	2.70%	3.74%	2.42%	1.20%	0.55%	1.81%	0.57%
Construction	1.40%	1.97%	3.64%	3.65%	3.82%	2.88%	1.22%	1.94%
Utilities and transp.	1.31%	6.06%	5.64% *	2.21%	2.16%	1.62%	4.46%	1.45%
Wholesale trade	1.58%	2.59%	3.19%	1.20%	3.40%	1.70%	1.76%	1.87%
Fin. svs. and real estate	0.60%	2.21%	4.62%	4.12%	1.75%	0.78%	2.55%	0.65%
Retail trade	0.88%	3.46%	4.54%	3.33%	3.27%	0.72%	1.86%	0.97%
Professional services	0.78%	2.67%	2.68%	2.51%	0.98%	0.99%	1.66%	0.94%
Other services	1.40%	2.17%	3.29%	3.74%	3.19%	2.24%	1.76%	1.79%
Ownership								
For profit, incorporated	0.46%	1.19%	2.30%	1.42%	1.20%	0.58%	0.70%	0.52%
For profit, unincorporated	1.28%	3.30%	3.94%	2.81%	2.65%	1.64%	2.11%	1.64%
Nonprofit	1.46%	2.46%	3.63%	3.74%	2.17%	1.37%	2.14%	1.62%
Age of firm								
Less than 5 years	2.21%	3.77%	5.33%	5.90%	4.00%	5.00%	2.52%	2.15%
5-9 years	2.09%	2.58%	5.30%	3.78%	2.83%	3.27%	2.81%	2.23%
10-19 years	0.48%	1.64%	2.75%	1.47%	1.70%	2.01%	1.04%	0.76%
20 or more years	0.43%	1.37%	1.71%	1.93%	0.91%	0.80%	1.21%	0.62%
Unknown	0.77%	.	15.15% *	8.07%	2.95%	0.77%	11.69%	0.75%
Multi/single status								
2 or more locations	0.38%	6.81%	5.37%	1.59%	1.12%	0.45%	2.23%	0.42%
1 location only	0.87%	1.10%	1.94%	1.88%	1.01%	5.01%	0.88%	1.71%
Percent full-time employees								
Less than 25%	5.33% *	4.59%	9.21% *	10.18% *	4.23%	7.04% *	3.22%	6.72% *
25-49 %	2.70%	4.77%	4.10%	4.78%	3.65%	3.71%	4.20%	3.18%
50-74 %	1.00%	1.82%	4.20%	4.76%	5.22%	1.05%	2.86%	1.43%
75% or more	0.36%	1.29%	1.87%	1.47%	0.96%	0.57%	0.59%	0.43%
Union presence								
No union employees	0.32%	1.17%	1.93%	1.51%	0.99%	0.59%	0.80%	0.44%
Has union employees	1.11%	5.41% *	3.34%	3.19%	1.77%	1.20%	1.67%	1.14%
Unknown	0.90%	4.44%	8.36%	12.71% *	2.92%	0.85%	6.02%	0.92%
Percent low wage employees								
50% or more low wage	1.06%	2.89%	1.96%	2.69%	2.40%	1.02%	1.86%	1.28%
Less than 50% low wage	0.37%	1.25%	2.01%	1.49%	0.77%	0.59%	0.92%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

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	24.8%	20.2%	30.0%	32.1%	31.6%	21.2%	27.4%	24.2%
Industry group **								
Agric., fish., forest.	38.4%	7.7%*	6.5%*	29.8%*	56.7%	33.3%	12.1%*	44.9%
Mining and manufacturing	22.8%	22.2%*	36.9%	31.3%	22.2%	20.1%	30.5%	21.6%
Construction	28.4%	16.6%	23.7%	30.8%	38.2%	27.0%	27.4%	29.9%
Utilities and transp.	17.3%	11.9%*	12.3%*	33.1%	19.5%*	15.5%	15.3%*	17.5%
Wholesale trade	29.1%	12.3%*	30.2%	32.9%	43.0%	26.0%	24.6%	31.4%
Fin. svs. and real estate	26.3%	25.5%	45.6%	33.4%	34.0%	23.5%	33.2%	25.5%
Retail trade	30.5%	24.3%	20.4%*	39.4%	45.8%	26.8%	27.0%	31.8%
Professional services	23.7%	21.9%	34.7%	37.6%	35.6%	19.1%	29.6%	22.8%
Other services	24.0%	20.6%	29.9%	22.6%	24.4%	23.9%	24.1%	23.9%
Ownership								
For profit, incorporated	25.7%	21.1%	30.6%	33.6%	34.0%	21.6%	28.2%	24.9%
For profit, unincorporated	21.7%	21.0%	27.1%	33.2%	23.7%	17.9%	25.9%	20.6%
Nonprofit	23.6%	10.2%*	27.9%	20.2%	31.5%	21.6%	22.4%	23.8%
Age of firm								
Less than 5 years	34.2%	26.2%	50.7%	27.6%*	44.0%	32.9%	27.8%	42.4%
5-9 years	28.6%	18.2%	30.3%	33.3%	38.8%	24.0%	26.9%	29.5%
10-19 years	27.7%	22.0%	37.5%	35.5%	22.9%	23.1%	31.8%	24.2%
20 or more years	24.5%	18.6%	25.9%	31.1%	32.5%	20.5%	25.2%	24.4%
Unknown	21.9%	.	.	52.4%	26.6%	21.7%	64.7%*	21.9%
Multi/single status								
2 or more locations	23.0%	30.1%	28.3%	29.9%	30.7%	20.9%	29.2%	22.8%
1 location only	29.1%	19.6%	30.1%	32.9%	33.1%	31.1%	27.2%	31.8%
Percent full-time employees								
Less than 25%	18.8%	26.3%	20.4%	24.5%	25.1%	11.3%*	22.3%	17.4%
25-49 %	19.1%	24.5%	22.7%	24.2%	28.1%	10.6%*	23.4%	17.7%
50-74 %	25.5%	13.3%*	32.7%	30.8%	27.9%	25.2%	23.0%	26.2%
75% or more	25.0%	21.1%	30.1%	32.7%	32.6%	21.1%	28.3%	24.2%
Union presence								
No union employees	27.1%	20.7%	31.6%	34.3%	33.2%	22.3%	28.3%	26.7%
Has union employees	18.7%	8.6%*	9.9%*	17.6%*	20.9%	18.7%	16.9%*	18.7%
Unknown	24.2%	14.2%*	32.1%	2.9%*	42.1%	23.0%	9.8%*	24.6%
Percent low wage employees								
50% or more low wage	26.4%	16.2%*	25.1%	26.9%	30.5%	25.3%	21.8%	27.5%
Less than 50% low wage	24.6%	20.8%	30.6%	32.9%	31.9%	20.7%	28.2%	23.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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(2004) 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, 2004

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	0.67%	1.11%	2.63%	1.40%	1.61%	0.63%	0.95%	0.79%
Industry group **								
Agric., fish., forest.	8.56%	2.38% *	5.03% *	8.98% *	16.80%	9.97%	3.68% *	12.32%
Mining and manufacturing	0.74%	9.79% *	6.92%	3.44%	1.95%	1.12%	4.05%	0.82%
Construction	2.64%	3.24%	5.07%	5.75%	8.16%	3.71%	3.26%	4.68%
Utilities and transp.	3.06%	11.20% *	7.77% *	8.72%	6.89% *	3.39%	10.63% *	3.23%
Wholesale trade	2.46%	6.80% *	7.65%	8.20%	3.55%	3.36%	6.19%	2.53%
Fin. svs. and real estate	1.39%	5.27%	9.71%	7.50%	3.45%	1.43%	4.69%	1.63%
Retail trade	0.72%	3.65%	6.54% *	5.06%	3.17%	1.00%	3.45%	1.34%
Professional services	1.32%	3.76%	4.28%	3.21%	2.67%	1.51%	2.60%	1.57%
Other services	2.01%	3.12%	4.15%	4.56%	5.18%	3.15%	2.09%	3.10%
Ownership								
For profit, incorporated	0.59%	1.30%	2.83%	1.74%	1.64%	0.54%	1.35%	0.84%
For profit, unincorporated	2.30%	4.22%	6.09%	6.26%	4.68%	3.39%	2.23%	2.95%
Nonprofit	1.17%	4.39% *	4.95%	3.02%	1.76%	2.09%	2.87%	1.46%
Age of firm								
Less than 5 years	3.96%	4.69%	11.32%	9.43% *	7.11%	8.23%	4.55%	6.08%
5-9 years	2.03%	3.31%	4.55%	5.96%	5.70%	0.69%	3.80%	2.41%
10-19 years	2.37%	3.61%	5.05%	3.89%	4.00%	4.56%	3.24%	2.58%
20 or more years	0.69%	2.53%	2.82%	2.72%	1.55%	0.75%	1.65%	0.76%
Unknown	1.00%	.	.	15.00%	6.31%	1.06%	20.47% *	0.99%
Multi/single status								
2 or more locations	0.57%	8.60%	7.13%	4.33%	1.53%	0.47%	3.44%	0.59%
1 location only	1.11%	1.03%	3.04%	2.56%	3.64%	6.43%	1.08%	3.21%
Percent full-time employees								
Less than 25%	3.88%	7.73%	5.54%	7.26%	6.10%	8.01% *	6.50%	4.54%
25-49 %	4.13%	6.98%	6.65%	3.73%	7.33%	6.62% *	4.64%	4.89%
50-74 %	2.38%	4.38% *	6.45%	6.54%	5.75%	2.13%	3.31%	2.89%
75% or more	0.59%	1.58%	2.80%	1.44%	1.63%	0.67%	1.01%	0.74%
Union presence								
No union employees	0.59%	1.26%	2.60%	2.07%	1.77%	0.73%	1.03%	0.86%
Has union employees	1.39%	2.62% *	5.88% *	6.96% *	4.04%	1.70%	7.09% *	1.41%
Unknown	1.23%	7.05% *	9.55%	5.05% *	5.44%	1.21%	8.08% *	1.34%
Percent low wage employees								
50% or more low wage	1.44%	5.99% *	4.93%	5.11%	4.31%	2.36%	2.12%	1.99%
Less than 50% low wage	0.73%	1.02%	2.70%	1.99%	1.88%	0.72%	1.19%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.b(2004) Percent of total premiums for mixed-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, 2004

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	24.3%	18.7%	26.6%	28.4%	28.4%	22.7%	23.9%	24.4%
Industry group **								
Agric., fish., forest.	18.0%	24.5%*	7.8%*	19.0%*	15.2%*	25.1%	14.2%*	18.6%
Mining and manufacturing	20.7%	18.0%	28.5%	25.7%	22.4%	19.3%	21.8%	20.6%
Construction	19.8%	13.1%	20.0%	22.6%	20.8%	18.1%	20.7%	19.0%
Utilities and transp.	23.8%	35.8%	21.6%*	26.0%	26.1%	23.2%	24.3%	23.7%
Wholesale trade	25.0%	11.0%*	30.6%	34.0%	28.1%	22.0%	25.8%	24.8%
Fin. svs. and real estate	23.6%	20.2%	23.3%	25.9%	28.6%	22.6%	21.5%	23.9%
Retail trade	32.7%	26.3%	29.0%	44.2%	43.2%	28.9%	30.6%	33.1%
Professional services	25.7%	20.9%	31.1%	29.6%	32.5%	23.2%	26.5%	25.6%
Other services	24.7%	15.3%	26.9%	25.7%	30.2%	24.4%	21.0%	25.5%
Ownership								
For profit, incorporated	24.6%	18.5%	27.4%	27.3%	28.2%	23.4%	24.2%	24.6%
For profit, unincorporated	25.6%	21.4%	25.1%	37.8%	27.0%	23.3%	25.2%	25.8%
Nonprofit	21.9%	13.2%*	21.7%	25.2%	29.9%	19.2%	19.4%	22.2%
Age of firm								
Less than 5 years	29.5%	23.8%	26.8%	39.1%	28.8%	33.2%	26.8%	35.4%
5-9 years	30.4%	18.6%	31.0%	33.1%	37.4%	30.9%	26.4%	33.7%
10-19 years	27.1%	18.7%	33.9%	32.3%	28.7%	23.9%	26.2%	27.8%
20 or more years	23.5%	17.4%	22.6%	25.9%	27.9%	21.3%	21.8%	23.8%
Unknown	23.9%	.	47.9%*	45.5%	27.7%	23.7%	57.5%	23.8%
Multi/single status								
2 or more locations	24.0%	22.8%*	32.4%	26.2%	28.0%	22.9%	26.2%	23.9%
1 location only	25.3%	18.6%	25.9%	29.5%	29.2%	17.5%*	23.6%	27.2%
Percent full-time employees								
Less than 25%	13.2%*	15.6%	20.2%*	12.1%*	42.8%	9.7%*	19.1%	12.5%*
25-49 %	26.6%	20.6%*	24.6%	39.5%	35.2%	25.0%	26.5%	26.6%
50-74 %	28.0%	13.8%	26.9%	35.7%	36.7%	27.1%	22.5%	28.9%
75% or more	24.1%	19.3%	26.7%	28.2%	27.5%	22.4%	24.0%	24.1%
Union presence								
No union employees	26.8%	19.3%	29.3%	31.6%	30.1%	24.8%	25.8%	27.1%
Has union employees	17.8%	12.1%*	12.6%	13.3%	20.2%	18.2%	10.8%	18.4%
Unknown	24.3%	16.9%	32.6%*	19.5%*	33.9%	24.0%	29.6%	24.2%
Percent low wage employees								
50% or more low wage	28.3%	20.4%	27.3%	34.9%	31.5%	27.1%	26.3%	28.5%
Less than 50% low wage	23.7%	18.5%	26.5%	27.5%	28.0%	22.0%	23.7%	23.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.b(2004) Standard error for percent of total premiums for mixed-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, 2004

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	0.46%	2.00%	2.46%	1.76%	1.10%	0.65%	1.15%	0.56%
Industry group **								
Agric., fish., forest.	3.19%	9.82%*	8.55%*	7.19%*	5.90%*	2.79%	10.24%*	3.01%
Mining and manufacturing	0.60%	4.54%	4.47%	2.60%	1.36%	0.54%	2.67%	0.62%
Construction	1.50%	2.32%	3.91%	4.20%	4.04%	4.18%	2.11%	2.18%
Utilities and transp.	1.29%	5.43%	7.51%*	6.58%	3.80%	1.51%	5.18%	1.47%
Wholesale trade	1.65%	3.35%*	3.97%	2.77%	3.70%	1.86%	2.48%	1.95%
Fin. svs. and real estate	0.70%	3.48%	5.42%	4.73%	1.90%	0.98%	2.53%	0.80%
Retail trade	1.16%	5.23%	4.50%	3.64%	3.86%	1.06%	2.37%	1.12%
Professional services	0.67%	3.46%	3.82%	3.14%	1.49%	1.09%	2.83%	0.94%
Other services	1.72%	2.13%	4.69%	4.14%	2.93%	2.44%	2.03%	2.15%
Ownership								
For profit, incorporated	0.47%	1.64%	3.16%	1.46%	1.43%	0.57%	1.11%	0.46%
For profit, unincorporated	1.33%	4.02%	5.25%	3.07%	2.96%	1.76%	3.27%	1.53%
Nonprofit	1.97%	5.06%*	3.44%	4.52%	3.06%	1.94%	3.11%	2.25%
Age of firm								
Less than 5 years	3.22%	6.57%	7.22%	6.13%	5.44%	5.50%	4.00%	3.97%
5-9 years	2.72%	2.93%	7.15%	5.29%	4.47%	4.53%	3.46%	2.94%
10-19 years	0.87%	1.11%	4.82%	2.91%	1.69%	1.75%	1.90%	0.83%
20 or more years	0.58%	1.87%	2.00%	2.03%	1.17%	0.88%	1.23%	0.70%
Unknown	0.76%	.	15.15%*	9.83%	3.15%	0.76%	14.31%	0.75%
Multi/single status								
2 or more locations	0.40%	9.98%*	6.05%	2.14%	1.25%	0.47%	3.04%	0.45%
1 location only	1.21%	1.99%	2.45%	2.14%	1.52%	6.03%*	1.37%	2.26%
Percent full-time employees								
Less than 25%	5.41%*	3.96%	9.58%*	11.81%*	7.60%	6.78%*	3.52%	6.68%*
25-49 %	2.64%	6.31%*	4.52%	7.10%	4.11%	3.61%	5.77%	2.98%
50-74 %	1.38%	2.50%	3.79%	4.94%	5.28%	1.55%	3.06%	1.56%
75% or more	0.37%	2.18%	2.52%	1.86%	1.16%	0.62%	1.10%	0.44%
Union presence								
No union employees	0.49%	2.11%	2.68%	1.62%	0.97%	0.76%	1.17%	0.53%
Has union employees	1.25%	4.98%*	3.20%	3.52%	2.17%	1.29%	1.31%	1.35%
Unknown	1.08%	4.99%	10.02%*	9.26%*	5.45%	1.02%	8.12%	1.07%
Percent low wage employees								
50% or more low wage	1.39%	3.25%	2.94%	4.76%	2.72%	1.14%	2.86%	1.53%
Less than 50% low wage	0.45%	2.15%	2.67%	1.70%	1.02%	0.69%	1.36%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.c(2004) Percent of total premiums for any-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, 2004

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	23.4%	23.2%	21.6%	28.1%	23.7%	22.4%	23.5%	23.3%
Industry group **								
Agric., fish., forest.	10.5% *	.	.	.	.	.	11.6% *	7.6% *
Mining and manufacturing	16.5%	.	.	.	.	.	22.7%	14.7%
Construction	23.8%	.	.	.	.	.	23.9%	23.4%
Utilities and transp.	21.9%	.	.	.	.	.	18.2% *	23.1%
Wholesale trade	21.6%	.	.	.	.	.	17.1%	26.5%
Fin. svs. and real estate	21.5%	.	.	.	.	.	20.0%	21.9%
Retail trade	28.7%	.	.	.	.	.	24.4%	30.4%
Professional services	25.0%	.	.	.	.	.	28.2%	23.2%
Other services	31.9%	.	.	.	.	.	27.3%	36.8%
Ownership								
For profit, incorporated	22.6%	.	.	.	.	.	22.8%	22.4%
For profit, unincorporated	27.9%	.	.	.	.	.	26.4%	29.3%
Nonprofit	25.1%	.	.	.	.	.	24.8%	25.2%
Age of firm								
Less than 5 years	24.2%	.	.	.	.	.	18.3% *	39.3%
5-9 years	28.0%	.	.	.	.	.	27.8%	28.8% *
10-19 years	23.8%	.	.	.	.	.	24.1%	23.3%
20 or more years	22.3%	.	.	.	.	.	23.4%	21.7%
Unknown	25.1%	.	.	.	.	.	7.5% *	25.3%
Multi/single status								
2 or more locations	22.8%	.	.	.	.	.	26.9%	22.5%
1 location only	24.2%	.	.	.	.	.	23.3%	27.4%
Percent full-time employees								
Less than 25%	32.7%	.	.	.	.	.	20.7% *	40.4%
25-49 %	25.3%	.	.	.	.	.	23.3% *	27.2%
50-74 %	31.8%	.	.	.	.	.	32.3%	31.5%
75% or more	21.9%	.	.	.	.	.	22.3%	21.6%
Union presence								
No union employees	25.1%	.	.	.	.	.	24.4%	25.7%
Has union employees	18.7%	.	.	.	.	.	13.9% *	19.5%
Unknown	23.9%	.	.	.	.	.	28.7% *	23.7%
Percent low wage employees								
50% or more low wage	30.6%	.	.	.	.	.	28.2%	32.1%
Less than 50% low wage	22.4%	.	.	.	.	.	22.8%	22.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.c(2004) Standard error for percent of total premiums for any-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, 2004

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	1.18%	2.94%	3.96%	4.15%	3.13%	1.83%	1.83%	1.38%
Industry group **								
Agric., fish., forest.	3.68% *	.	.	.	.	.	5.01% *	2.86% *
Mining and manufacturing	1.06%	.	.	.	.	.	4.23%	1.61%
Construction	5.03%	.	.	.	.	.	6.86%	5.12%
Utilities and transp.	3.19%	.	.	.	.	.	6.15% *	2.57%
Wholesale trade	2.82%	.	.	.	.	.	4.99%	3.27%
Fin. svs. and real estate	2.31%	.	.	.	.	.	3.89%	4.60%
Retail trade	3.86%	.	.	.	.	.	6.14%	3.78%
Professional services	3.69%	.	.	.	.	.	4.54%	4.22%
Other services	3.49%	.	.	.	.	.	3.91%	6.95%
Ownership								
For profit, incorporated	1.36%	.	.	.	.	.	2.32%	1.86%
For profit, unincorporated	3.95%	.	.	.	.	.	3.47%	6.25%
Nonprofit	4.53%	.	.	.	.	.	7.15%	2.64%
Age of firm								
Less than 5 years	6.86%	.	.	.	.	.	7.48% *	10.46%
5-9 years	4.14%	.	.	.	.	.	4.23%	9.00% *
10-19 years	3.15%	.	.	.	.	.	3.16%	4.98%
20 or more years	0.84%	.	.	.	.	.	2.66%	1.68%
Unknown	2.74%	.	.	.	.	.	3.77% *	2.72%
Multi/single status								
2 or more locations	1.28%	.	.	.	.	.	4.78%	1.37%
1 location only	1.99%	.	.	.	.	.	2.32%	4.16%
Percent full-time employees								
Less than 25%	8.58%	.	.	.	.	.	7.56% *	10.89%
25-49 %	6.49%	.	.	.	.	.	7.27% *	7.31%
50-74 %	2.12%	.	.	.	.	.	3.33%	3.03%
75% or more	1.08%	.	.	.	.	.	2.13%	1.30%
Union presence								
No union employees	2.23%	.	.	.	.	.	2.26%	3.72%
Has union employees	2.49%	.	.	.	.	.	9.68% *	2.10%
Unknown	1.91%	.	.	.	.	.	8.95% *	1.92%
Percent low wage employees								
50% or more low wage	2.83%	.	.	.	.	.	3.92%	4.68%
Less than 50% low wage	1.15%	.	.	.	.	.	1.77%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2004

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	35.2%	30.3%	29.6%	30.3%	34.5%	37.9%	30.1%	36.5%
Industry group **								
Agric., fish., forest.	36.6%	38.9%	27.5%	37.6%	34.6%	40.9%	35.4%	36.9%
Mining and manufacturing	41.2%	30.5%	29.8%	31.7%	44.2%	43.3%	30.4%	42.8%
Construction	39.8%	33.6%	37.8%	41.7%	42.0%	44.2%	37.1%	43.2%
Utilities and transp.	41.1%	32.4%	37.4%	37.2%	31.6%	44.1%	36.5%	41.7%
Wholesale trade	37.1%	35.5%	33.9%	29.6%	36.7%	42.3%	31.6%	39.4%
Fin. svs. and real estate	34.4%	26.9%	28.2%	32.7%	33.2%	35.7%	29.3%	35.1%
Retail trade	28.3%	32.9%	24.3%	25.2%	29.7%	28.5%	28.3%	28.3%
Professional services	33.6%	28.0%	25.7%	26.1%	29.2%	38.6%	27.0%	35.2%
Other services	31.7%	29.9%	28.0%	27.2%	32.5%	33.5%	28.7%	32.7%
Ownership								
For profit, incorporated	35.7%	30.7%	30.5%	31.2%	35.9%	37.9%	30.6%	37.0%
For profit, unincorporated	34.4%	29.2%	28.4%	29.0%	36.8%	37.6%	29.2%	36.5%
Nonprofit	33.5%	29.6%	24.4%	26.0%	28.9%	38.2%	28.0%	34.3%
Age of firm								
Less than 5 years	29.3%	31.1%	27.8%	27.8%	29.5%	29.4%	30.1%	27.9%
5-9 years	30.3%	30.0%	29.0%	28.0%	30.6%	32.9%	28.5%	31.8%
10-19 years	31.5%	31.8%	28.0%	27.8%	32.9%	37.9%	29.9%	32.9%
20 or more years	35.0%	29.3%	30.7%	31.9%	35.1%	37.1%	30.8%	36.0%
Unknown	39.1%	19.9%*	25.5%	23.8%*	38.8%	39.2%	19.4%*	39.2%
Multi/single status								
2 or more locations	36.8%	37.3%	26.1%	29.8%	34.9%	37.8%	28.3%	37.1%
1 location only	31.6%	30.1%	30.0%	30.6%	33.8%	41.0%	30.4%	33.5%
Percent full-time employees								
Less than 25%	35.9%	36.3%	30.6%	34.1%	22.1%	41.8%	30.3%	37.3%
25-49 %	29.2%	28.1%	21.2%	19.5%	22.9%	34.0%	24.9%	30.1%
50-74 %	32.8%	30.1%	27.7%	25.0%	32.9%	34.9%	29.3%	33.6%
75% or more	35.8%	30.3%	30.2%	31.2%	35.4%	38.4%	30.5%	37.2%
Union presence								
No union employees	32.6%	29.4%	28.2%	29.0%	33.1%	35.5%	29.0%	34.0%
Has union employees	43.0%	49.2%	46.2%	42.3%	42.5%	42.9%	45.7%	42.8%
Unknown	37.4%	43.1%	26.9%	32.3%	39.2%	37.5%	29.5%	37.6%
Percent low wage employees								
50% or more low wage	28.9%	23.7%	21.4%	24.3%	28.1%	31.4%	24.1%	29.9%
Less than 50% low wage	36.5%	31.5%	30.8%	31.5%	36.0%	39.3%	31.1%	37.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.D.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2004

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	0.24%	0.84%	0.80%	0.81%	0.59%	0.26%	0.45%	0.23%
Industry group **								
Agric., fish., forest.	1.70%	4.67%	6.37%	7.62%	8.23%	6.01%	3.94%	4.02%
Mining and manufacturing	0.55%	2.38%	2.19%	1.88%	0.60%	0.96%	1.32%	0.65%
Construction	1.48%	2.17%	3.22%	3.17%	2.86%	2.09%	2.39%	1.34%
Utilities and transp.	2.04%	5.71%	5.34%	2.88%	4.80%	2.04%	3.24%	2.32%
Wholesale trade	1.51%	2.27%	2.02%	2.23%	2.80%	2.40%	1.81%	1.63%
Fin. svs. and real estate	1.09%	3.61%	3.15%	2.42%	2.38%	1.26%	2.16%	1.18%
Retail trade	0.64%	1.85%	2.03%	1.89%	2.28%	1.26%	1.65%	0.96%
Professional services	0.67%	1.46%	1.77%	1.50%	1.47%	0.85%	0.91%	0.74%
Other services	0.99%	1.42%	1.85%	1.87%	2.83%	1.65%	1.16%	1.20%
Ownership								
For profit, incorporated	0.34%	1.22%	0.68%	0.92%	0.65%	0.61%	0.59%	0.44%
For profit, unincorporated	0.85%	2.70%	2.55%	2.57%	1.98%	1.55%	1.60%	0.95%
Nonprofit	1.03%	2.41%	1.73%	0.92%	1.60%	1.49%	1.15%	1.21%
Age of firm								
Less than 5 years	1.78%	2.49%	3.00%	3.17%	5.17%	4.61%	2.20%	2.84%
5-9 years	1.54%	1.88%	2.85%	2.10%	3.72%	2.60%	1.13%	2.09%
10-19 years	0.87%	1.89%	2.22%	1.80%	2.94%	2.21%	1.38%	1.69%
20 or more years	0.37%	1.46%	1.04%	1.04%	0.52%	0.46%	0.74%	0.41%
Unknown	0.22%	6.45% *	7.62%	7.58% *	2.84%	0.25%	6.36% *	0.21%
Multi/single status								
2 or more locations	0.25%	8.01%	1.55%	1.69%	1.12%	0.32%	1.50%	0.26%
1 location only	0.65%	0.86%	0.95%	0.74%	1.51%	2.72%	0.56%	1.23%
Percent full-time employees								
Less than 25%	2.88%	5.27%	3.94%	4.85%	3.58%	4.75%	2.06%	3.51%
25-49 %	2.82%	3.45%	2.33%	2.14%	1.99%	3.54%	1.48%	3.04%
50-74 %	1.18%	2.48%	2.01%	2.08%	2.72%	1.33%	1.11%	1.29%
75% or more	0.31%	1.12%	0.81%	0.81%	0.69%	0.39%	0.55%	0.30%
Union presence								
No union employees	0.23%	0.93%	0.71%	0.73%	0.63%	0.41%	0.48%	0.25%
Has union employees	0.43%	5.63%	3.97%	4.13%	2.11%	0.62%	2.25%	0.51%
Unknown	0.75%	6.40%	6.72%	8.01%	4.12%	0.74%	5.34%	0.75%
Percent low wage employees								
50% or more low wage	0.95%	2.40%	1.47%	1.98%	2.66%	1.14%	1.31%	1.02%
Less than 50% low wage	0.28%	0.95%	0.70%	0.95%	0.73%	0.27%	0.44%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.D.4.a(2004) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

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	14.7%	53.0%	37.5%	24.0%	10.7%	7.9%	39.8%	9.4%
Industry group **								
Agric., fish., forest.	17.2%	74.0%	71.5%	27.7%*	0.6%*	10.1%*	61.3%	5.5%*
Mining and manufacturing	10.9%	54.3%	31.6%	17.7%	12.7%	7.0%	33.9%	8.5%
Construction	39.3%	64.4%	48.5%	37.0%	28.9%	19.6%*	47.3%	30.8%
Utilities and transp.	14.8%	35.0%	62.5%	15.5%*	23.5%	11.1%*	36.3%	12.4%
Wholesale trade	16.0%	68.9%	30.9%	10.8%	21.5%*	3.6%*	36.6%	9.2%*
Fin. svs. and real estate	10.7%	31.6%	32.8%	24.4%	7.1%*	7.9%	32.1%	8.2%
Retail trade	9.2%	43.1%	37.4%	13.9%*	4.3%*	2.0%*	34.1%	2.8%*
Professional services	12.7%	51.0%	29.3%	22.6%	4.9%*	7.7%	37.8%	7.9%
Other services	21.0%	58.6%	39.3%	38.9%	6.5%*	12.4%*	48.0%	13.0%
Ownership								
For profit, incorporated	14.8%	56.0%	37.7%	24.7%	13.0%	7.0%	40.8%	9.2%
For profit, unincorporated	13.9%	38.6%	29.9%	11.8%*	5.7%*	9.9%	31.3%	8.4%
Nonprofit	14.6%	62.3%	46.3%	33.0%	5.0%*	11.4%*	45.9%	10.8%*
Age of firm								
Less than 5 years	25.8%	53.5%	29.4%	12.5%*	2.9%*	.	38.1%	3.4%*
5-9 years	22.6%	56.7%	35.5%	14.8%*	9.1%	5.7%*	41.3%	7.6%
10-19 years	21.4%	46.0%	29.5%	23.1%	8.9%*	3.8%*	35.3%	10.0%*
20 or more years	16.3%	56.4%	42.2%	26.2%	11.7%	9.4%	41.9%	11.1%
Unknown	6.6%	100.0%*	14.6%*	15.5%*	2.9%*	6.6%	26.3%*	6.5%
Multi/single status								
2 or more locations	8.1%	29.2%*	33.4%	18.6%	9.9%	6.9%	26.0%	7.6%
1 location only	32.4%	53.7%	37.9%	26.1%	12.2%	36.7%	41.5%	20.2%
Percent full-time employees								
Less than 25%	51.4%	61.9%	45.9%	65.8%	7.8%*	55.6%*	54.6%	50.7%
25-49 %	22.3%	52.4%	40.6%	23.4%	9.1%*	20.8%*	42.8%	18.5%*
50-74 %	11.3%	56.5%	41.1%	22.4%	4.6%	3.0%*	45.5%	3.8%
75% or more	14.1%	52.3%	36.8%	23.3%	11.4%	7.0%	38.8%	8.9%
Union presence								
No union employees	13.6%	52.3%	35.1%	17.7%	8.0%	3.5%	37.4%	5.9%
Has union employees	22.4%	64.6%	55.6%	58.4%	24.9%	16.7%	61.4%	19.3%
Unknown	5.9%	45.5%*	19.4%*	54.5%*	4.4%*	5.1%	42.3%	5.4%
Percent low wage employees								
50% or more low wage	11.8%	67.1%	34.2%	27.2%	3.9%	5.6%*	46.9%	6.1%*
Less than 50% low wage	15.1%	51.1%	37.8%	23.5%	11.9%	8.3%	38.9%	10.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.4.a(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

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	1.03%	2.06%	2.85%	1.98%	2.28%	1.18%	1.83%	1.28%
Industry group **								
Agric., fish., forest.	4.26%	6.69%	18.11%	13.24%*	10.71%*	4.27%*	9.27%	3.62%*
Mining and manufacturing	1.34%	6.29%	4.91%	5.05%	2.78%	1.59%	4.49%	1.18%
Construction	2.98%	3.52%	7.59%	5.34%	7.08%	6.72%*	2.43%	4.09%
Utilities and transp.	3.37%	5.64%	9.36%	6.87%*	6.92%	4.19%*	5.46%	3.66%
Wholesale trade	2.54%	6.59%	6.31%	2.74%	8.17%*	1.19%*	3.45%	3.08%*
Fin. svs. and real estate	1.79%	8.19%	5.78%	5.64%	2.31%*	2.34%	6.15%	1.97%
Retail trade	1.09%	6.90%	4.19%	5.31%*	2.17%*	1.17%*	3.36%	0.94%*
Professional services	1.13%	4.34%	3.40%	3.01%	1.65%*	1.43%	2.32%	1.26%
Other services	2.54%	3.81%	5.43%	4.74%	3.73%*	4.62%*	2.58%	3.37%
Ownership								
For profit, incorporated	0.84%	2.30%	3.61%	2.06%	3.16%	0.77%	1.98%	1.06%
For profit, unincorporated	1.80%	4.52%	5.39%	4.04%*	2.10%*	2.65%	4.43%	1.87%
Nonprofit	3.01%	7.77%	5.66%	5.81%	1.82%*	4.31%*	3.47%	3.31%*
Age of firm								
Less than 5 years	3.99%	4.79%	6.86%	6.22%*	2.33%*	.	5.00%	1.78%*
5-9 years	2.00%	4.75%	7.88%	5.60%*	2.18%	3.16%*	4.00%	1.48%
10-19 years	3.10%	4.46%	4.16%	3.91%	4.36%*	2.88%*	2.72%	3.47%*
20 or more years	1.34%	2.12%	4.39%	2.13%	2.45%	1.93%	2.34%	1.84%
Unknown	0.94%	31.62%*	10.12%*	8.80%*	1.62%*	0.95%	13.75%*	0.91%
Multi/single status								
2 or more locations	0.88%	11.32%*	6.88%	2.57%	2.74%	0.68%	5.02%	0.92%
1 location only	1.68%	1.88%	2.88%	2.41%	2.02%	9.86%	1.69%	3.25%
Percent full-time employees								
Less than 25%	11.06%	6.90%	10.43%	14.22%	5.14%*	18.08%*	5.98%	14.41%
25-49 %	6.31%	7.65%	7.80%	6.93%	4.45%*	8.28%*	7.21%	7.28%*
50-74 %	1.26%	4.56%	5.63%	6.58%	1.33%	1.12%*	5.18%	0.70%
75% or more	0.83%	2.70%	3.15%	2.03%	2.58%	0.69%	1.83%	0.94%
Union presence								
No union employees	0.69%	2.30%	2.48%	1.92%	2.31%	0.96%	1.69%	0.87%
Has union employees	2.77%	6.09%	10.21%	6.84%	3.69%	3.00%	5.21%	2.77%
Unknown	1.36%	14.40%*	8.57%*	16.84%*	1.86%*	1.44%	10.51%	1.44%
Percent low wage employees								
50% or more low wage	1.92%	3.19%	4.43%	4.46%	1.04%	2.56%*	4.55%	2.07%*
Less than 50% low wage	0.92%	2.25%	3.00%	2.11%	2.49%	0.99%	1.98%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.E.1(2004) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	7,056	7,714	7,341	6,999	7,066	6,985	7,373	6,998
Industry group **								
Agric., fish., forest.	7,020	8,812	7,988	7,351	6,761	6,774	8,108	6,767
Mining and manufacturing	6,812	7,449	6,854	6,650	6,792	6,826	7,004	6,790
Construction	6,960	6,998	7,346	6,661	7,122	6,839	7,118	6,777
Utilities and transp.	7,122	7,904	7,866	7,432	6,178	7,305	7,385	7,095
Wholesale trade	7,181	8,165	7,080	6,742	7,111	7,280	7,151	7,190
Fin. svs. and real estate	6,996	7,665	7,626	7,841	7,270	6,863	7,612	6,951
Retail trade	6,300	7,100	6,905	6,600	6,292	6,167	6,988	6,194
Professional services	7,568	7,680	7,898	7,304	7,726	7,525	7,704	7,542
Other services	6,906	8,271	6,855	7,146	6,778	6,655	7,493	6,727
Ownership								
For profit, incorporated	6,923	7,643	7,248	6,839	6,844	6,873	7,266	6,859
For profit, unincorporated	7,132	7,698	7,651	7,091	7,087	6,974	7,476	7,030
Nonprofit	7,768	8,362	7,573	8,153	7,820	7,676	8,130	7,727
Age of firm								
Less than 5 years	6,754	7,053	6,860	6,992	6,319	6,588	7,011	6,438
5-9 years	6,848	7,187	6,336	6,797	6,914	6,887	6,862	6,840
10-19 years	6,864	7,467	6,828	6,758	6,557	6,877	7,095	6,694
20 or more years	7,090	8,119	7,805	7,135	7,198	6,899	7,670	6,986
Unknown	7,108	10,176*	4,597*	5,713	7,345	7,110	5,091	7,115
Multi/single status								
2 or more locations	7,036	7,159	8,493	7,440	7,163	6,979	7,424	7,026
1 location only	7,120	7,724	7,180	6,814	6,872	7,257	7,366	6,798
Percent full-time employees								
Less than 25%	6,511	7,987	7,776	4,865	6,001	6,672	7,497	6,289
25-49 %	7,276	8,608	7,400	6,975	7,136	7,203	7,904	7,137
50-74 %	7,270	7,376	7,810	7,107	7,030	7,277	7,478	7,229
75% or more	7,034	7,715	7,281	7,020	7,083	6,949	7,336	6,978
Union presence								
No union employees	7,028	7,689	7,257	6,939	6,995	6,933	7,323	6,946
Has union employees	7,093	8,443	8,131	7,455	7,518	6,960	7,982	7,033
Unknown	7,138	7,578	6,680	7,026	6,924	7,146	6,824	7,141
Percent low wage employees								
50% or more low wage	6,551	7,850	6,952	6,191	6,485	6,495	7,131	6,471
Less than 50% low wage	7,151	7,691	7,393	7,112	7,175	7,084	7,407	7,101

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.E.1(2004) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	38.63	81.58	211.13	128.83	126.79	51.65	125.30	36.29
Industry group **								
Agric., fish., forest.	651.19	1,581.61	1,742.43	1,140.56	1,405.78	1,083.74	1,021.14	719.15
Mining and manufacturing	103.15	388.61	221.06	243.57	190.26	107.71	246.83	105.25
Construction	147.44	236.43	238.42	302.04	476.94	460.41	100.39	298.06
Utilities and transp.	179.54	984.60	807.88	610.71	664.38	106.60	341.26	195.20
Wholesale trade	111.13	502.66	460.85	295.22	391.53	173.25	290.62	165.06
Fin. svs. and real estate	68.19	436.62	477.93	348.71	262.08	69.37	251.81	65.57
Retail trade	104.24	268.24	319.00	196.67	271.45	100.44	210.01	113.06
Professional services	83.97	286.21	441.67	248.96	146.37	150.11	243.61	106.68
Other services	80.61	170.70	578.62	384.73	239.49	120.58	188.00	75.97
Ownership								
For profit, incorporated	41.09	103.36	81.96	139.92	135.95	38.74	102.79	42.99
For profit, unincorporated	116.92	251.40	631.56	216.07	243.56	245.42	241.19	137.06
Nonprofit	176.98	473.31	397.86	205.06	121.63	291.15	322.36	194.69
Age of firm								
Less than 5 years	253.67	235.49	454.17	492.27	667.79	607.89	219.37	469.61
5-9 years	153.32	192.26	439.05	387.16	192.21	501.61	271.37	155.91
10-19 years	99.79	219.00	327.24	103.06	307.62	260.52	159.64	119.25
20 or more years	59.54	193.99	257.97	151.66	143.86	78.77	167.30	54.02
Unknown	61.13	3,217.93*	1,391.13*	923.44	418.67	63.16	991.05	62.00
Multi/single status								
2 or more locations	45.49	1,350.99	611.58	197.81	153.36	51.11	435.84	45.64
1 location only	89.16	81.48	125.21	149.56	148.40	501.42	93.20	115.57
Percent full-time employees								
Less than 25%	286.49	608.08	1,065.44	816.86	518.67	386.09	588.41	206.92
25-49 %	195.22	491.79	342.31	384.06	428.73	313.04	329.35	204.87
50-74 %	117.07	252.59	438.30	256.77	202.45	166.90	208.80	126.86
75% or more	40.68	97.69	237.58	150.73	132.09	55.19	146.80	41.21
Union presence								
No union employees	30.43	83.92	265.36	104.62	125.81	93.05	122.58	39.15
Has union employees	113.23	516.47	672.65	469.55	206.60	122.80	477.44	113.15
Unknown	77.04	1,327.85	1,535.75	384.83	656.54	73.44	655.16	77.33
Percent low wage employees								
50% or more low wage	69.56	446.50	237.99	181.26	197.75	76.28	191.75	77.26
Less than 50% low wage	40.67	144.42	230.70	141.48	129.59	58.31	152.77	36.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.E.2(2004) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	1,667	1,574	2,115	2,103	2,031	1,472	1,899	1,624
Industry group **								
Agric., fish., forest.	1,196	1,543	1,734 *	1,163 *	982 *	2,013	1,415	1,145 *
Mining and manufacturing	1,343	1,242	1,989	1,811	1,586	1,172	1,773	1,293
Construction	1,768	1,464	1,852	1,794	2,053	1,633	1,695	1,852
Utilities and transp.	1,703	2,574	492 *	2,529	1,511	1,688	2,074	1,665
Wholesale trade	1,606	984 *	1,989	2,027	2,319	1,166	1,800	1,540
Fin. svs. and real estate	1,478	1,685	2,639	2,132	2,166	1,315	1,869	1,450
Retail trade	2,054	1,036	2,074	2,879	2,649	1,864	2,042	2,056
Professional services	1,807	1,812	2,582	2,176	2,272	1,560	2,124	1,747
Other services	1,849	1,550	1,902	2,120	2,166	1,767	1,777	1,871
Ownership								
For profit, incorporated	1,633	1,510	2,063	2,060	2,029	1,452	1,844	1,594
For profit, unincorporated	1,896	1,942	2,560	2,700	1,972	1,581	2,264	1,787
Nonprofit	1,677	1,258	1,868	1,786	2,080	1,520	1,735	1,670
Age of firm								
Less than 5 years	1,939	2,007	2,024	1,913	1,970	1,519	1,978	1,890
5-9 years	2,004	1,304	1,964	2,484	2,326	1,819	1,895	2,072
10-19 years	1,948	1,760	2,087	2,328	1,857	1,646	2,018	1,897
20 or more years	1,690	1,454	2,169	1,995	2,070	1,471	1,841	1,663
Unknown	1,444	1,464 *	121 *	1,464	1,522	1,442	1,420 *	1,444
Multi/single status								
2 or more locations	1,592	1,573 *	3,367	2,194	2,025	1,469	2,400	1,570
1 location only	1,903	1,574	1,940	2,065	2,042	1,620	1,824	2,007
Percent full-time employees								
Less than 25%	1,516	1,477 *	1,428 *	2,404	1,817	1,238	1,662	1,483
25-49 %	1,945	1,881 *	1,866	2,167	1,881	1,939	1,826	1,971
50-74 %	1,899	1,350	2,146	1,990	2,343	1,858	1,641	1,950
75% or more	1,634	1,596	2,132	2,105	2,018	1,416	1,934	1,580
Union presence								
No union employees	1,870	1,585	2,236	2,224	2,131	1,661	1,963	1,844
Has union employees	1,170	1,389 *	1,078 *	1,188	1,502	1,123	1,177	1,169
Unknown	1,438	873 *	1,686 *	1,894	1,698	1,426	1,952	1,434
Percent low wage employees								
50% or more low wage	1,879	1,470	2,118	2,463	2,193	1,748	2,003	1,863
Less than 50% low wage	1,627	1,592	2,115	2,052	2,000	1,416	1,885	1,577

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.E.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	39.89	124.39	213.68	74.18	70.17	38.85	60.37	39.07
Industry group **								
Agric., fish., forest.	338.04	403.77	569.12 *	430.39 *	476.88 *	428.99	367.11	403.97 *
Mining and manufacturing	30.69	341.75	297.94	145.28	130.71	52.51	206.79	36.85
Construction	112.44	202.48	228.58	246.73	290.16	325.31	135.64	190.42
Utilities and transp.	173.50	525.75	431.95 *	391.41	239.02	169.53	411.83	174.14
Wholesale trade	83.54	352.75 *	357.83	211.32	224.15	93.99	174.91	120.00
Fin. svs. and real estate	50.48	324.23	511.06	210.03	156.36	65.86	172.27	51.61
Retail trade	70.37	252.50	326.65	199.61	327.16	72.60	151.10	105.88
Professional services	60.08	258.82	556.49	153.45	115.23	45.74	183.77	41.85
Other services	51.12	242.55	359.96	287.09	124.20	106.71	171.45	86.41
Ownership								
For profit, incorporated	39.45	129.63	117.11	89.14	49.98	43.64	70.84	40.78
For profit, unincorporated	118.96	371.31	759.23	235.04	208.51	95.57	235.24	133.26
Nonprofit	55.11	298.80	172.79	224.48	106.77	66.13	142.88	56.18
Age of firm								
Less than 5 years	138.64	445.39	340.91	451.54	146.05	265.07	208.15	185.85
5-9 years	141.61	198.65	298.56	206.05	289.14	127.55	206.42	117.52
10-19 years	76.09	194.76	92.48	145.59	140.21	144.56	110.99	97.88
20 or more years	35.26	117.87	333.72	92.33	75.52	40.63	78.05	41.25
Unknown	57.42	462.96 *	38.66 *	428.58	170.33	55.73	444.55 *	56.77
Multi/single status								
2 or more locations	39.15	505.61 *	695.39	68.77	46.16	37.36	326.03	34.38
1 location only	57.29	123.53	97.48	86.59	143.16	136.45	75.29	86.28
Percent full-time employees								
Less than 25%	141.66	614.08 *	536.34 *	505.43	485.52	197.94	380.68	178.57
25-49 %	108.01	586.25 *	504.78	314.06	266.86	134.24	366.71	114.68
50-74 %	69.77	174.31	428.51	199.32	139.42	83.67	209.99	69.00
75% or more	45.28	139.67	244.54	68.16	77.02	43.51	72.22	42.74
Union presence								
No union employees	33.43	128.43	210.53	69.57	45.74	38.50	66.98	30.75
Has union employees	51.21	597.77 *	324.59 *	234.43	153.84	65.51	192.31	62.28
Unknown	64.25	769.28 *	683.06 *	510.75	322.16	63.35	459.19	63.86
Percent low wage employees								
50% or more low wage	86.68	373.75	312.18	214.87	71.31	93.14	206.67	86.09
Less than 50% low wage	39.65	129.96	233.78	85.95	81.55	42.77	55.56	41.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.E.3(2004) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	23.6%	20.4%	28.8%	30.0%	28.7%	21.1%	25.8%	23.2%
Industry group **								
Agric., fish., forest.	17.0%	17.5%*	21.7%*	15.8%*	14.5%*	29.7%	17.4%	16.9%*
Mining and manufacturing	19.7%	16.7%	29.0%	27.2%	23.4%	17.2%	25.3%	19.0%
Construction	25.4%	20.9%	25.2%	26.9%	28.8%	23.9%	23.8%	27.3%
Utilities and transp.	23.9%	32.6%	6.3%*	34.0%	24.5%	23.1%	28.1%	23.5%
Wholesale trade	22.4%	12.0%	28.1%	30.1%	32.6%	16.0%	25.2%	21.4%
Fin. svs. and real estate	21.1%	22.0%	34.6%	27.2%	29.8%	19.2%	24.5%	20.9%
Retail trade	32.6%	14.6%	30.0%	43.6%	42.1%	30.2%	29.2%	33.2%
Professional services	23.9%	23.6%	32.7%	29.8%	29.4%	20.7%	27.6%	23.2%
Other services	26.8%	18.7%	27.7%	29.7%	32.0%	26.6%	23.7%	27.8%
Ownership								
For profit, incorporated	23.6%	19.8%	28.5%	30.1%	29.6%	21.1%	25.4%	23.2%
For profit, unincorporated	26.6%	25.2%	33.5%	38.1%	27.8%	22.7%	30.3%	25.4%
Nonprofit	21.6%	15.0%	24.7%	21.9%	26.6%	19.8%	21.3%	21.6%
Age of firm								
Less than 5 years	28.7%	28.5%	29.5%	27.4%	31.2%	23.1%	28.2%	29.4%
5-9 years	29.3%	18.1%	31.0%	36.5%	33.6%	26.4%	27.6%	30.3%
10-19 years	28.4%	23.6%	30.6%	34.4%	28.3%	23.9%	28.4%	28.3%
20 or more years	23.8%	17.9%	27.8%	28.0%	28.8%	21.3%	24.0%	23.8%
Unknown	20.3%	14.4%*	2.6%*	25.6%	20.7%	20.3%	27.9%	20.3%
Multi/single status								
2 or more locations	22.6%	22.0%	39.6%	29.5%	28.3%	21.0%	32.3%	22.3%
1 location only	26.7%	20.4%	27.0%	30.3%	29.7%	22.3%	24.8%	29.5%
Percent full-time employees								
Less than 25%	23.3%	18.5%*	18.4%*	49.4%	30.3%	18.5%	22.2%	23.6%
25-49 %	26.7%	21.9%	25.2%	31.1%	26.4%	26.9%	23.1%	27.6%
50-74 %	26.1%	18.3%	27.5%	28.0%	33.3%	25.5%	21.9%	27.0%
75% or more	23.2%	20.7%	29.3%	30.0%	28.5%	20.4%	26.4%	22.6%
Union presence								
No union employees	26.6%	20.6%	30.8%	32.1%	30.5%	24.0%	26.8%	26.5%
Has union employees	16.5%	16.5%*	13.3%*	15.9%	20.0%	16.1%	14.8%	16.6%
Unknown	20.1%	11.5%*	25.2%*	27.0%	24.5%	20.0%	28.6%	20.1%
Percent low wage employees								
50% or more low wage	28.7%	18.7%	30.5%	39.8%	33.8%	26.9%	28.1%	28.8%
Less than 50% low wage	22.7%	20.7%	28.6%	28.9%	27.9%	20.0%	25.4%	22.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.E.3(2004) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	0.53%	1.76%	1.93%	1.37%	1.13%	0.53%	0.90%	0.54%
Industry group **								
Agric., fish., forest.	4.36%	5.31%*	7.13%*	6.10%*	6.46%*	4.95%	4.78%	5.15%*
Mining and manufacturing	0.56%	4.29%	3.93%	3.23%	2.08%	0.67%	3.67%	0.49%
Construction	1.62%	3.03%	3.53%	3.65%	5.11%	3.74%	2.10%	2.75%
Utilities and transp.	2.09%	8.00%	8.23%*	4.70%	2.97%	2.08%	5.25%	2.12%
Wholesale trade	1.18%	3.44%	4.29%	2.50%	2.95%	1.55%	1.96%	1.80%
Fin. svs. and real estate	0.69%	3.58%	5.29%	2.58%	1.87%	0.92%	2.31%	0.74%
Retail trade	0.74%	3.58%	4.92%	2.73%	3.44%	1.18%	2.35%	1.25%
Professional services	0.72%	3.75%	4.27%	2.54%	1.78%	0.70%	2.31%	0.47%
Other services	0.83%	2.54%	4.59%	3.90%	2.35%	1.97%	2.30%	1.38%
Ownership								
For profit, incorporated	0.52%	1.70%	1.50%	1.67%	0.79%	0.57%	1.13%	0.54%
For profit, unincorporated	1.57%	4.53%	6.10%	2.93%	3.02%	1.25%	2.60%	1.94%
Nonprofit	0.77%	2.73%	2.70%	2.44%	1.37%	0.95%	2.44%	0.76%
Age of firm								
Less than 5 years	2.60%	5.65%	4.96%	6.73%	2.19%	3.48%	3.27%	2.43%
5-9 years	1.91%	2.64%	2.92%	3.56%	3.74%	2.32%	2.52%	2.00%
10-19 years	1.13%	2.73%	1.67%	2.40%	2.61%	2.07%	1.81%	1.52%
20 or more years	0.44%	1.53%	3.20%	1.49%	1.23%	0.54%	0.94%	0.57%
Unknown	0.81%	4.55%*	0.87%*	7.33%	2.60%	0.79%	8.13%	0.80%
Multi/single status								
2 or more locations	0.49%	6.34%	5.64%	1.12%	0.62%	0.51%	2.55%	0.44%
1 location only	1.05%	1.73%	1.25%	1.66%	2.29%	2.83%	1.21%	1.50%
Percent full-time employees								
Less than 25%	2.06%	8.10%*	9.02%*	10.15%	4.96%	3.26%	6.04%	2.70%
25-49 %	1.75%	5.77%	7.08%	4.67%	3.31%	2.54%	4.27%	2.38%
50-74 %	1.04%	2.73%	4.58%	2.40%	1.96%	1.25%	2.66%	1.13%
75% or more	0.64%	2.01%	2.17%	1.36%	1.24%	0.63%	1.05%	0.63%
Union presence								
No union employees	0.45%	1.79%	1.71%	1.19%	0.85%	0.62%	0.93%	0.46%
Has union employees	0.86%	9.30%*	6.10%*	3.48%	2.16%	1.11%	2.78%	1.02%
Unknown	0.92%	7.84%*	8.06%*	7.38%	3.97%	0.92%	5.82%	0.90%
Percent low wage employees								
50% or more low wage	1.16%	3.60%	3.75%	2.64%	1.19%	1.40%	2.76%	1.21%
Less than 50% low wage	0.52%	1.82%	2.09%	1.59%	1.40%	0.57%	0.82%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.E.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2004

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	17.4%	12.6%	13.1%	15.0%	15.3%	19.9%	13.4%	18.5%
Industry group **								
Agric., fish., forest.	17.4%	11.5%	16.3% *	16.4%	25.6%	6.7% *	15.1%	18.0%
Mining and manufacturing	18.8%	14.9%	12.1%	17.7%	15.7%	20.8%	15.7%	19.3%
Construction	13.5%	12.7%	13.7%	14.9%	11.7%	13.7%	13.2%	13.9%
Utilities and transp.	17.3%	13.9% *	15.3%	14.7%	23.3%	16.6%	14.4%	17.6%
Wholesale trade	17.7%	13.8%	14.2%	16.6%	15.7%	21.0%	15.3%	18.7%
Fin. svs. and real estate	21.6%	12.1%	11.5%	15.1%	16.0%	24.7%	11.9%	23.0%
Retail trade	16.8%	8.2%	12.6%	14.6%	14.7%	19.4%	11.0%	18.3%
Professional services	17.2%	13.1%	13.8%	14.2%	14.6%	19.8%	13.7%	18.1%
Other services	13.8%	13.0%	11.6%	12.2%	12.0%	15.3%	12.7%	14.2%
Ownership								
For profit, incorporated	17.9%	12.7%	12.8%	15.5%	15.2%	20.5%	13.6%	19.0%
For profit, unincorporated	16.5%	11.9%	15.2%	13.6%	17.8%	18.3%	13.3%	17.7%
Nonprofit	16.0%	13.8%	13.1%	13.1%	14.0%	17.9%	12.5%	16.5%
Age of firm								
Less than 5 years	15.6%	11.5%	15.4%	15.2%	20.0%	22.2%	13.7%	18.8%
5-9 years	14.6%	11.4%	11.8%	15.4%	15.4%	17.8%	12.0%	17.0%
10-19 years	14.8%	12.5%	11.7%	15.2%	15.7%	18.3%	13.2%	16.1%
20 or more years	17.5%	13.2%	13.8%	14.9%	14.8%	20.5%	13.8%	18.4%
Unknown	19.4%	6.2% *	7.0% *	14.0%	19.1%	19.4%	12.7% *	19.4%
Multi/single status								
2 or more locations	19.0%	9.2% *	16.4%	15.2%	15.5%	20.1%	15.2%	19.1%
1 location only	13.9%	12.7%	12.7%	14.9%	14.9%	13.9%	13.2%	14.9%
Percent full-time employees								
Less than 25%	13.3%	13.0%	12.6%	11.1%	14.3%	13.7%	11.7%	13.7%
25-49 %	14.3%	15.1%	10.4%	13.1%	15.3%	14.6%	14.2%	14.4%
50-74 %	15.1%	13.3%	11.4%	13.6%	10.7%	17.2%	12.4%	15.8%
75% or more	18.0%	12.4%	13.4%	15.3%	15.8%	20.6%	13.6%	19.1%
Union presence								
No union employees	16.8%	12.7%	12.8%	14.9%	15.2%	20.3%	13.3%	18.2%
Has union employees	18.4%	10.9%	16.4%	17.0%	15.8%	19.1%	16.5%	18.5%
Unknown	19.4%	8.8% *	9.7% *	10.7%	15.1%	19.9%	9.3%	19.6%
Percent low wage employees								
50% or more low wage	16.2%	12.1%	11.8%	11.5%	13.0%	19.2%	11.5%	17.1%
Less than 50% low wage	17.7%	12.7%	13.3%	15.7%	15.8%	20.1%	13.8%	18.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.E.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2004

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	0.19%	0.54%	0.43%	0.67%	0.53%	0.31%	0.36%	0.21%
Industry group **								
Agric., fish., forest.	3.42%	2.46%	6.66% *	4.77%	5.98%	3.75% *	3.78%	4.10%
Mining and manufacturing	0.43%	1.64%	1.12%	1.66%	0.79%	0.67%	1.32%	0.55%
Construction	0.84%	1.45%	1.56%	2.67%	1.89%	2.19%	1.16%	1.33%
Utilities and transp.	0.87%	4.83% *	2.93%	2.03%	2.51%	1.14%	3.39%	1.12%
Wholesale trade	0.70%	1.55%	1.47%	1.12%	1.34%	1.89%	0.80%	0.98%
Fin. svs. and real estate	0.72%	1.35%	1.62%	2.16%	1.27%	1.05%	0.70%	0.71%
Retail trade	0.73%	1.05%	1.87%	1.31%	1.20%	1.06%	0.55%	0.88%
Professional services	0.30%	1.11%	0.84%	0.89%	0.64%	0.36%	0.74%	0.30%
Other services	0.56%	0.96%	0.96%	0.99%	1.37%	1.02%	0.75%	0.75%
Ownership								
For profit, incorporated	0.22%	0.87%	0.40%	0.68%	0.49%	0.45%	0.39%	0.30%
For profit, unincorporated	0.49%	0.95%	1.62%	1.87%	1.87%	0.91%	1.03%	0.50%
Nonprofit	0.56%	1.63%	1.13%	0.93%	0.66%	0.79%	0.94%	0.61%
Age of firm								
Less than 5 years	1.10%	0.98%	1.41%	2.54%	2.69%	3.69%	0.69%	2.26%
5-9 years	0.53%	1.05%	0.93%	1.86%	1.48%	1.96%	0.71%	0.93%
10-19 years	0.59%	0.95%	1.03%	1.08%	1.35%	1.48%	0.74%	0.88%
20 or more years	0.31%	0.85%	0.63%	0.63%	0.54%	0.49%	0.51%	0.38%
Unknown	0.57%	2.79% *	10.02% *	2.98%	2.83%	0.59%	9.58% *	0.57%
Multi/single status								
2 or more locations	0.27%	4.44% *	1.95%	0.55%	0.60%	0.32%	0.41%	0.27%
1 location only	0.39%	0.51%	0.56%	0.86%	0.93%	1.94%	0.38%	0.66%
Percent full-time employees								
Less than 25%	1.34%	2.79%	2.42%	2.73%	1.88%	2.37%	1.41%	1.58%
25-49 %	1.24%	2.09%	1.69%	2.60%	1.85%	1.50%	1.45%	1.42%
50-74 %	0.50%	0.99%	1.03%	1.58%	1.03%	0.57%	0.81%	0.67%
75% or more	0.23%	0.66%	0.38%	0.69%	0.55%	0.41%	0.36%	0.25%
Union presence								
No union employees	0.23%	0.56%	0.41%	0.47%	0.45%	0.49%	0.35%	0.22%
Has union employees	0.41%	2.09%	2.55%	3.47%	2.21%	0.53%	1.95%	0.51%
Unknown	0.46%	3.90% *	3.06% *	3.05%	1.69%	0.45%	2.30%	0.45%
Percent low wage employees								
50% or more low wage	0.56%	0.96%	1.76%	1.14%	0.80%	0.69%	0.90%	0.65%
Less than 50% low wage	0.20%	0.55%	0.42%	0.71%	0.66%	0.32%	0.37%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

Table I.E.4.a(2004) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

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	9.5%	31.8%	27.4%	15.6%	5.6%	6.1%	26.1%	6.4%
Industry group **								
Agric., fish., forest.	10.3%*	32.9%*	63.1%	49.3%*	0.6%*	.	52.5%	0.5%*
Mining and manufacturing	8.9%	48.7%	22.1%	7.8%*	9.6%	7.2%*	19.2%	7.7%
Construction	23.0%	37.2%	29.9%	24.7%	12.7%	2.3%*	33.4%	10.9%
Utilities and transp.	4.9%*	8.5%*	71.0%	3.7%*	8.8%*	1.1%	23.9%*	2.9%*
Wholesale trade	8.2%	36.2%	19.6%*	13.8%	0.6%*	3.2%*	21.7%	3.6%*
Fin. svs. and real estate	12.5%*	25.3%	22.7%*	10.1%*	3.6%*	13.0%*	21.5%	11.8%*
Retail trade	4.9%	37.9%	38.4%	10.9%*	1.0%*	0.4%*	29.0%	1.1%*
Professional services	8.6%	25.7%	19.9%	19.8%	4.6%*	5.3%	23.4%	5.8%
Other services	10.8%	36.3%	31.2%	23.7%	7.1%*	2.2%*	32.5%	4.1%
Ownership								
For profit, incorporated	10.3%	33.4%	25.7%	15.9%	7.3%	7.1%	26.1%	7.4%
For profit, unincorporated	5.8%	26.1%	30.1%	3.1%*	0.7%*	1.2%*	22.1%	1.0%
Nonprofit	7.6%	32.3%	36.0%	27.0%	3.3%*	3.5%	33.3%	4.7%
Age of firm								
Less than 5 years	12.9%	31.5%	17.8%*	11.5%*	0.3%*	.	23.0%	0.6%*
5-9 years	12.9%	41.6%	26.6%	4.6%*	7.6%*	2.2%*	27.5%	3.8%*
10-19 years	12.1%	27.0%	21.6%	12.9%	3.9%*	2.9%*	21.3%	5.3%*
20 or more years	9.2%	32.1%	31.1%	18.1%	6.3%	4.6%	28.2%	5.8%
Unknown	8.4%	.	33.0%*	33.2%*	0.4%*	8.5%	48.0%*	8.3%
Multi/single status								
2 or more locations	6.4%	30.5%*	22.5%*	12.0%	5.4%	6.1%	20.4%	6.0%
1 location only	19.3%	31.9%	28.1%	17.1%	6.0%	7.2%*	27.0%	9.4%
Percent full-time employees								
Less than 25%	12.7%	32.1%	14.5%*	24.4%*	3.7%*	10.6%*	23.3%	10.4%
25-49 %	7.7%	19.9%*	29.7%*	28.8%	3.9%*	1.9%*	29.2%	2.9%*
50-74 %	7.8%	31.9%	40.0%	21.2%	2.5%*	1.7%*	35.6%	2.3%*
75% or more	9.7%	32.5%	26.2%	14.6%	5.9%	6.7%	25.0%	6.9%
Union presence								
No union employees	7.4%	31.7%	24.1%	11.7%	4.5%	1.3%	24.3%	2.7%
Has union employees	18.0%	37.7%	54.7%	45.2%	12.5%*	15.3%	46.6%	16.1%
Unknown	7.1%*	14.9%*	53.8%*	22.1%*	2.6%*	6.9%*	21.1%*	6.9%*
Percent low wage employees								
50% or more low wage	7.4%*	22.7%	24.9%	9.1%	1.8%*	6.5%*	19.3%	5.8%*
Less than 50% low wage	9.9%	33.4%	27.7%	16.5%	6.3%	6.1%	27.0%	6.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.E.4.a(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

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	0.87%	1.58%	1.49%	1.57%	0.63%	1.32%	1.05%	1.01%
Industry group **								
Agric., fish., forest.	5.00%*	11.45%*	16.82%	16.51%*	10.53%*	.	11.69%	1.13%*
Mining and manufacturing	1.46%	8.76%	3.36%	2.65%*	1.88%	2.56%*	3.43%	1.84%
Construction	3.13%	4.65%	7.22%	5.19%	3.60%	1.50%*	5.62%	2.71%
Utilities and transp.	1.87%*	9.01%*	16.63%	5.17%*	5.02%*	0.33%	8.45%*	1.32%*
Wholesale trade	1.31%	5.19%	6.73%*	3.36%	1.05%*	1.50%*	3.46%	1.18%*
Fin. svs. and real estate	3.77%*	5.54%	9.25%*	3.98%*	3.26%*	4.49%*	4.97%	3.91%*
Retail trade	0.96%	6.93%	7.66%	3.75%*	0.62%*	0.21%*	4.96%	0.48%*
Professional services	0.91%	2.56%	4.08%	3.15%	1.60%*	1.06%	2.28%	0.93%
Other services	1.08%	5.34%	7.37%	4.30%	2.67%*	0.90%*	3.43%	0.58%
Ownership								
For profit, incorporated	1.00%	2.10%	2.48%	1.53%	1.01%	1.57%	1.30%	1.18%
For profit, unincorporated	0.60%	2.78%	6.44%	2.15%*	0.28%*	0.48%*	2.48%	0.27%
Nonprofit	1.20%	5.68%	4.53%	6.21%	1.18%*	1.02%	4.25%	1.07%
Age of firm								
Less than 5 years	3.55%	5.86%	7.90%*	8.17%*	0.74%*	.	5.06%	0.49%*
5-9 years	1.44%	5.25%	6.29%	2.50%*	3.62%*	0.75%*	3.01%	1.20%*
10-19 years	1.55%	2.80%	3.42%	2.01%	2.64%*	2.31%*	2.62%	1.70%*
20 or more years	0.85%	2.54%	2.88%	1.83%	0.67%	1.22%	1.41%	0.94%
Unknown	2.19%	.	12.60%*	12.16%*	0.67%*	2.23%	15.61%*	2.17%
Multi/single status								
2 or more locations	1.10%	12.32%*	7.85%*	2.10%	0.71%	1.28%	4.40%	1.11%
1 location only	0.98%	1.64%	1.93%	1.96%	1.51%	6.34%*	1.25%	1.75%
Percent full-time employees								
Less than 25%	2.42%	9.41%	11.71%*	9.88%*	2.60%*	6.84%*	6.10%	3.03%
25-49 %	1.33%	8.86%*	10.03%*	7.10%	2.26%*	1.96%*	5.96%	1.27%*
50-74 %	1.10%	2.59%	8.28%	5.93%	1.04%*	0.77%*	4.23%	1.04%*
75% or more	0.97%	1.66%	2.23%	1.43%	0.72%	1.52%	1.23%	1.17%
Union presence								
No union employees	0.42%	1.81%	2.21%	1.35%	1.03%	0.29%	1.24%	0.41%
Has union employees	2.40%	11.28%	9.52%	4.15%	4.86%*	3.20%	7.03%	2.52%
Unknown	2.82%*	13.44%*	16.89%*	10.14%*	1.26%*	2.94%*	7.31%*	2.87%*
Percent low wage employees								
50% or more low wage	2.63%*	3.65%	3.43%	1.48%	0.70%*	3.58%*	2.06%	2.87%*
Less than 50% low wage	0.78%	1.77%	1.59%	1.89%	0.83%	1.23%	1.08%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.F.1(2004) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2004

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	58.7%	62.9%	60.8%	61.6%	62.0%	56.1%	61.6%	57.9%
Industry group **								
Agric., fish., forest.	71.4%	.	.	.	.	.	79.2%	69.3%
Mining and manufacturing	60.5%	.	.	.	.	.	61.2%	60.4%
Construction	63.1%	.	.	.	.	.	63.4%	62.8%
Utilities and transp.	59.3%	.	.	.	.	.	72.4%	57.7%
Wholesale trade	60.3%	.	.	.	.	.	62.8%	59.3%
Fin. svs. and real estate	56.8%	.	.	.	.	.	65.6%	55.6%
Retail trade	72.8%	.	.	.	.	.	64.5%	74.9%
Professional services	51.7%	.	.	.	.	.	60.9%	49.4%
Other services	58.3%	.	.	.	.	.	54.0%	59.7%
Ownership								
For profit, incorporated	60.9%	.	.	.	.	.	63.4%	60.2%
For profit, unincorporated	58.0%	.	.	.	.	.	59.5%	57.5%
Nonprofit	47.9%	.	.	.	.	.	50.5%	47.5%
Age of firm								
Less than 5 years	61.5%	.	.	.	.	.	63.2%	58.8%
5-9 years	56.8%	.	.	.	.	.	58.1%	55.5%
10-19 years	60.9%	.	.	.	.	.	61.8%	60.2%
20 or more years	59.2%	.	.	.	.	.	61.8%	58.6%
Unknown	56.6%	.	.	.	.	.	85.6%	56.4%
Multi/single status								
2 or more locations	58.4%	.	.	.	.	.	69.7%	58.0%
1 location only	59.3%	.	.	.	.	.	60.5%	57.5%
Percent full-time employees								
Less than 25%	60.2%	.	.	.	.	.	53.8%	61.8%
25-49 %	56.3%	.	.	.	.	.	55.9%	56.4%
50-74 %	57.7%	.	.	.	.	.	55.3%	58.3%
75% or more	58.9%	.	.	.	.	.	62.7%	57.9%
Union presence								
No union employees	61.3%	.	.	.	.	.	61.7%	61.1%
Has union employees	51.7%	.	.	.	.	.	58.5%	51.2%
Unknown	55.4%	.	.	.	.	.	67.7%	55.2%
Percent low wage employees **								
50% or more low wage	66.2%	.	.	.	.	.	64.4%	66.6%
Less than 50% low wage	57.1%	.	.	.	.	.	61.1%	56.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

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	0.76%	1.59%	1.44%	1.08%	1.16%	1.26%	0.68%	0.99%
Industry group **								
Agric., fish., forest.	7.24%	.	.	.	.	.	5.32%	10.95%
Mining and manufacturing	1.43%	.	.	.	.	.	2.02%	1.40%
Construction	3.10%	.	.	.	.	.	2.45%	5.26%
Utilities and transp.	2.39%	.	.	.	.	.	5.20%	2.64%
Wholesale trade	2.92%	.	.	.	.	.	4.23%	2.98%
Fin. svs. and real estate	2.02%	.	.	.	.	.	2.62%	2.56%
Retail trade	1.55%	.	.	.	.	.	2.58%	1.57%
Professional services	1.06%	.	.	.	.	.	1.68%	1.26%
Other services	2.14%	.	.	.	.	.	2.66%	3.07%
Ownership								
For profit, incorporated	0.91%	.	.	.	.	.	0.82%	1.14%
For profit, unincorporated	1.30%	.	.	.	.	.	2.83%	1.91%
Nonprofit	1.28%	.	.	.	.	.	3.82%	1.81%
Age of firm								
Less than 5 years	1.71%	.	.	.	.	.	2.30%	2.21%
5-9 years	2.68%	.	.	.	.	.	2.68%	3.18%
10-19 years	1.56%	.	.	.	.	.	1.69%	2.83%
20 or more years	1.05%	.	.	.	.	.	0.98%	1.34%
Unknown	1.39%	.	.	.	.	.	5.40%	1.40%
Multi/single status								
2 or more locations	0.93%	.	.	.	.	.	2.26%	0.97%
1 location only	1.08%	.	.	.	.	.	0.74%	2.22%
Percent full-time employees								
Less than 25%	5.04%	.	.	.	.	.	5.05%	6.06%
25-49 %	4.23%	.	.	.	.	.	4.08%	5.04%
50-74 %	1.92%	.	.	.	.	.	1.84%	2.66%
75% or more	0.97%	.	.	.	.	.	0.66%	1.24%
Union presence								
No union employees	0.79%	.	.	.	.	.	0.80%	1.17%
Has union employees	2.31%	.	.	.	.	.	3.11%	2.38%
Unknown	2.48%	.	.	.	.	.	5.75%	2.58%
Percent low wage employees **								
50% or more low wage	2.06%	.	.	.	.	.	2.45%	2.49%
Less than 50% low wage	0.70%	.	.	.	.	.	0.71%	0.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.2(2004) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2004

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	573	842	843	796	587	403	849	484
Industry group **								
Agric., fish., forest.	552	.	.	.	.	.	915	415
Mining and manufacturing	537	.	.	.	.	.	996	448
Construction	762	.	.	.	.	.	834	663
Utilities and transp.	527	.	.	.	.	.	814	475
Wholesale trade	642	.	.	.	.	.	933	484
Fin. svs. and real estate	552	.	.	.	.	.	778	503
Retail trade	579	.	.	.	.	.	850	512
Professional services	556	.	.	.	.	.	775	477
Other services	572	.	.	.	.	.	892	467
Ownership								
For profit, incorporated	579	.	.	.	.	.	869	486
For profit, unincorporated	598	.	.	.	.	.	779	511
Nonprofit	511	.	.	.	.	.	798	459
Age of firm								
Less than 5 years	838	.	.	.	.	.	879	759
5-9 years	655	.	.	.	.	.	844	461
10-19 years	703	.	.	.	.	.	812	597
20 or more years	581	.	.	.	.	.	856	503
Unknown	408	.	.	.	.	.	1,270	398
Multi/single status								
2 or more locations	466	.	.	.	.	.	801	449
1 location only	779	.	.	.	.	.	857	654
Percent full-time employees								
Less than 25%	557	.	.	.	.	.	788	503
25-49 %	559	.	.	.	.	.	794	503
50-74 %	530	.	.	.	.	.	866	444
75% or more	580	.	.	.	.	.	851	489
Union presence								
No union employees	618	.	.	.	.	.	854	514
Has union employees	414	.	.	.	.	.	622	399
Unknown	468	.	.	.	.	.	1,165	444
Percent low wage employees **								
50% or more low wage	580	.	.	.	.	.	888	508
Less than 50% low wage	571	.	.	.	.	.	841	477

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.2(2004) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2004

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	9.62	23.54	48.73	29.79	21.19	11.28	21.34	8.88
Industry group **								
Agric., fish., forest.	90.75	.	.	.	.	.	77.66	56.92
Mining and manufacturing	19.44	.	.	.	.	.	66.76	14.88
Construction	53.08	.	.	.	.	.	58.60	94.54
Utilities and transp.	40.45	.	.	.	.	.	54.85	48.26
Wholesale trade	25.44	.	.	.	.	.	68.53	33.21
Fin. svs. and real estate	19.23	.	.	.	.	.	35.54	24.94
Retail trade	28.10	.	.	.	.	.	34.25	31.85
Professional services	11.10	.	.	.	.	.	26.86	9.82
Other services	26.67	.	.	.	.	.	66.49	22.59
Ownership								
For profit, incorporated	9.42	.	.	.	.	.	24.16	9.78
For profit, unincorporated	28.43	.	.	.	.	.	43.37	34.54
Nonprofit	28.56	.	.	.	.	.	98.76	19.43
Age of firm								
Less than 5 years	48.50	.	.	.	.	.	55.92	74.28
5-9 years	48.13	.	.	.	.	.	77.78	35.40
10-19 years	16.05	.	.	.	.	.	30.18	22.63
20 or more years	11.40	.	.	.	.	.	21.52	9.84
Unknown	17.06	.	.	.	.	.	307.99	13.34
Multi/single status								
2 or more locations	12.49	.	.	.	.	.	58.75	12.59
1 location only	15.45	.	.	.	.	.	20.51	31.69
Percent full-time employees								
Less than 25%	35.74	.	.	.	.	.	104.81	38.10
25-49 %	32.72	.	.	.	.	.	47.24	26.78
50-74 %	28.73	.	.	.	.	.	50.23	23.17
75% or more	11.97	.	.	.	.	.	24.38	10.04
Union presence								
No union employees	9.42	.	.	.	.	.	18.03	8.30
Has union employees	19.14	.	.	.	.	.	76.85	23.09
Unknown	31.80	.	.	.	.	.	224.23	21.05
Percent low wage employees **								
50% or more low wage	17.73	.	.	.	.	.	50.81	17.25
Less than 50% low wage	10.96	.	.	.	.	.	19.95	10.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.3(2004) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2004

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	1,143	1,788	1,822	1,640	1,186	885	1,771	1,004
Industry group **								
Agric., fish., forest.	1,061	.	.	.	.	.	2,459	713
Mining and manufacturing	1,029	.	.	.	.	.	1,924	931
Construction	1,613	.	.	.	.	.	1,769	1,438
Utilities and transp.	1,012	.	.	.	.	.	1,514	942
Wholesale trade	1,270	.	.	.	.	.	1,843	1,067
Fin. svs. and real estate	1,047	.	.	.	.	.	1,456	996
Retail trade	1,264	.	.	.	.	.	1,936	1,143
Professional services	1,167	.	.	.	.	.	1,801	1,008
Other services	1,073	.	.	.	.	.	1,637	919
Ownership								
For profit, incorporated	1,151	.	.	.	.	.	1,827	1,001
For profit, unincorporated	1,171	.	.	.	.	.	1,562	1,044
Nonprofit	1,059	.	.	.	.	.	1,576	990
Age of firm								
Less than 5 years	1,660	.	.	.	.	.	1,671	1,641
5-9 years	1,433	.	.	.	.	.	1,872	1,080
10-19 years	1,363	.	.	.	.	.	1,734	1,054
20 or more years	1,194	.	.	.	.	.	1,789	1,065
Unknown	857	.	.	.	.	.	1,094 *	856
Multi/single status								
2 or more locations	971	.	.	.	.	.	1,501	953
1 location only	1,617	.	.	.	.	.	1,813	1,336
Percent full-time employees								
Less than 25%	1,263	.	.	.	.	.	1,885	1,137
25-49 %	1,233	.	.	.	.	.	1,839	1,118
50-74 %	1,092	.	.	.	.	.	1,839	932
75% or more	1,143	.	.	.	.	.	1,760	1,005
Union presence								
No union employees	1,258	.	.	.	.	.	1,834	1,075
Has union employees	874	.	.	.	.	.	1,179	846
Unknown	958	.	.	.	.	.	1,674 *	948
Percent low wage employees **								
50% or more low wage	1,156	.	.	.	.	.	1,887	1,051
Less than 50% low wage	1,140	.	.	.	.	.	1,756	994

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.F.3(2004) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2004

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	21.60	78.04	104.05	54.97	45.20	20.46	48.13	21.29
Industry group **								
Agric., fish., forest.	269.71	.	.	.	.	.	219.27	133.37
Mining and manufacturing	34.24	.	.	.	.	.	100.49	31.34
Construction	87.60	.	.	.	.	.	79.88	141.49
Utilities and transp.	70.60	.	.	.	.	.	167.02	81.32
Wholesale trade	63.20	.	.	.	.	.	125.97	44.28
Fin. svs. and real estate	50.63	.	.	.	.	.	178.32	51.11
Retail trade	71.20	.	.	.	.	.	170.02	67.64
Professional services	22.11	.	.	.	.	.	67.70	23.32
Other services	39.33	.	.	.	.	.	94.88	50.86
Ownership								
For profit, incorporated	19.65	.	.	.	.	.	44.27	17.95
For profit, unincorporated	82.41	.	.	.	.	.	109.53	84.23
Nonprofit	78.59	.	.	.	.	.	127.69	75.36
Age of firm								
Less than 5 years	111.94	.	.	.	.	.	194.76	233.98
5-9 years	85.74	.	.	.	.	.	143.44	82.22
10-19 years	73.01	.	.	.	.	.	152.97	62.09
20 or more years	26.11	.	.	.	.	.	54.10	27.69
Unknown	27.50	.	.	.	.	.	587.68 *	27.52
Multi/single status								
2 or more locations	24.35	.	.	.	.	.	83.44	24.42
1 location only	43.14	.	.	.	.	.	46.13	80.20
Percent full-time employees								
Less than 25%	102.36	.	.	.	.	.	182.60	106.28
25-49 %	76.90	.	.	.	.	.	164.29	63.93
50-74 %	63.65	.	.	.	.	.	98.29	56.71
75% or more	24.59	.	.	.	.	.	51.10	22.34
Union presence								
No union employees	18.39	.	.	.	.	.	54.46	20.42
Has union employees	43.37	.	.	.	.	.	137.78	50.53
Unknown	42.19	.	.	.	.	.	568.36 *	41.21
Percent low wage employees **								
50% or more low wage	46.24	.	.	.	.	.	175.51	41.31
Less than 50% low wage	27.40	.	.	.	.	.	45.03	24.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.F.4(2004) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2004

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	77.3%	76.9%	80.3%	79.3%	81.1%	75.3%	78.5%	77.0%
Industry group **								
Agric., fish., forest.	71.0%	.	.	.	.	.	57.1%	74.9%
Mining and manufacturing	74.2%	.	.	.	.	.	83.8%	72.9%
Construction	79.6%	.	.	.	.	.	77.5%	82.2%
Utilities and transp.	78.8%	.	.	.	.	.	77.4%	79.0%
Wholesale trade	75.3%	.	.	.	.	.	78.2%	74.2%
Fin. svs. and real estate	78.4%	.	.	.	.	.	79.8%	78.2%
Retail trade	72.2%	.	.	.	.	.	77.3%	70.9%
Professional services	79.7%	.	.	.	.	.	78.7%	79.9%
Other services	79.2%	.	.	.	.	.	77.2%	79.9%
Ownership								
For profit, incorporated	76.0%	.	.	.	.	.	78.0%	75.6%
For profit, unincorporated	83.1%	.	.	.	.	.	78.3%	84.9%
Nonprofit	79.4%	.	.	.	.	.	83.3%	78.9%
Age of firm								
Less than 5 years	84.6%	.	.	.	.	.	79.6%	93.1%
5-9 years	83.8%	.	.	.	.	.	81.3%	86.1%
10-19 years	80.9%	.	.	.	.	.	78.3%	83.3%
20 or more years	77.7%	.	.	.	.	.	78.2%	77.6%
Unknown	72.7%	.	.	.	.	.	40.3% *	72.9%
Multi/single status								
2 or more locations	75.9%	.	.	.	.	.	75.6%	75.9%
1 location only	80.6%	.	.	.	.	.	78.9%	83.0%
Percent full-time employees								
Less than 25%	72.6%	.	.	.	.	.	73.2%	72.5%
25-49 %	81.4%	.	.	.	.	.	75.6%	82.7%
50-74 %	78.4%	.	.	.	.	.	76.9%	78.8%
75% or more	77.1%	.	.	.	.	.	78.9%	76.6%
Union presence								
No union employees	78.5%	.	.	.	.	.	79.5%	78.0%
Has union employees	73.3%	.	.	.	.	.	65.7%	73.9%
Unknown	77.4%	.	.	.	.	.	70.9%	77.5%
Percent low wage employees **								
50% or more low wage	73.2%	.	.	.	.	.	75.9%	72.6%
Less than 50% low wage	78.2%	.	.	.	.	.	78.9%	78.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

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** 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.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2004

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	0.68%	0.88%	1.18%	0.99%	0.94%	1.08%	0.87%	0.79%
Industry group **								
Agric., fish., forest.	7.20%	.	.	.	.	.	7.12%	11.33%
Mining and manufacturing	2.20%	.	.	.	.	.	2.00%	2.43%
Construction	2.15%	.	.	.	.	.	2.67%	3.49%
Utilities and transp.	1.65%	.	.	.	.	.	6.00%	2.00%
Wholesale trade	1.86%	.	.	.	.	.	3.76%	3.02%
Fin. svs. and real estate	2.09%	.	.	.	.	.	2.18%	2.41%
Retail trade	1.87%	.	.	.	.	.	2.65%	2.01%
Professional services	0.97%	.	.	.	.	.	1.40%	0.94%
Other services	1.64%	.	.	.	.	.	1.39%	2.12%
Ownership								
For profit, incorporated	0.81%	.	.	.	.	.	0.83%	0.97%
For profit, unincorporated	1.46%	.	.	.	.	.	1.47%	1.68%
Nonprofit	1.30%	.	.	.	.	.	2.00%	1.57%
Age of firm								
Less than 5 years	2.88%	.	.	.	.	.	3.40%	2.81%
5-9 years	1.68%	.	.	.	.	.	2.16%	2.44%
10-19 years	0.95%	.	.	.	.	.	2.06%	2.02%
20 or more years	0.98%	.	.	.	.	.	1.47%	1.20%
Unknown	1.30%	.	.	.	.	.	14.50% *	1.29%
Multi/single status								
2 or more locations	0.82%	.	.	.	.	.	2.52%	0.83%
1 location only	0.84%	.	.	.	.	.	0.94%	1.31%
Percent full-time employees								
Less than 25%	3.57%	.	.	.	.	.	3.44%	4.72%
25-49 %	2.28%	.	.	.	.	.	4.34%	2.27%
50-74 %	1.13%	.	.	.	.	.	2.49%	1.25%
75% or more	0.78%	.	.	.	.	.	1.01%	0.94%
Union presence								
No union employees	0.57%	.	.	.	.	.	0.98%	0.75%
Has union employees	1.79%	.	.	.	.	.	3.10%	1.79%
Unknown	1.37%	.	.	.	.	.	6.17%	1.39%
Percent low wage employees **								
50% or more low wage	1.58%	.	.	.	.	.	1.30%	1.92%
Less than 50% low wage	0.79%	.	.	.	.	.	1.03%	0.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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** 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.5(2004) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2004

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	18	19	19	19	18	17	19	18
Industry group **								
Agric., fish., forest.	17	.	.	.	.	.	19	16
Mining and manufacturing	18	.	.	.	.	.	19	18
Construction	19	.	.	.	.	.	19	19
Utilities and transp.	19	.	.	.	.	.	21	18
Wholesale trade	18	.	.	.	.	.	19	18
Fin. svs. and real estate	18	.	.	.	.	.	20	17
Retail trade	19	.	.	.	.	.	20	19
Professional services	17	.	.	.	.	.	18	17
Other services	19	.	.	.	.	.	19	18
Ownership								
For profit, incorporated	18	.	.	.	.	.	19	18
For profit, unincorporated	19	.	.	.	.	.	20	18
Nonprofit	17	.	.	.	.	.	17	17
Age of firm								
Less than 5 years	20	.	.	.	.	.	20	19
5-9 years	18	.	.	.	.	.	19	17
10-19 years	18	.	.	.	.	.	19	18
20 or more years	18	.	.	.	.	.	19	18
Unknown	17	.	.	.	.	.	12	18
Multi/single status								
2 or more locations	18	.	.	.	.	.	19	18
1 location only	19	.	.	.	.	.	19	18
Percent full-time employees								
Less than 25%	19	.	.	.	.	.	19	19
25-49 %	18	.	.	.	.	.	19	18
50-74 %	18	.	.	.	.	.	18	18
75% or more	18	.	.	.	.	.	19	18
Union presence								
No union employees	18	.	.	.	.	.	19	18
Has union employees	17	.	.	.	.	.	17	17
Unknown	18	.	.	.	.	.	19	18
Percent low wage employees **								
50% or more low wage	19	.	.	.	.	.	20	19
Less than 50% low wage	18	.	.	.	.	.	19	18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.5(2004) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2004

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	0.11	0.29	0.24	0.23	0.16	0.13	0.09	0.13
Industry group **								
Agric., fish., forest.	0.92	.	.	.	.	.	0.80	1.35
Mining and manufacturing	0.13	.	.	.	.	.	0.46	0.15
Construction	0.45	.	.	.	.	.	0.58	0.46
Utilities and transp.	0.44	.	.	.	.	.	0.64	0.50
Wholesale trade	0.34	.	.	.	.	.	0.45	0.43
Fin. svs. and real estate	0.14	.	.	.	.	.	0.58	0.17
Retail trade	0.25	.	.	.	.	.	0.51	0.25
Professional services	0.14	.	.	.	.	.	0.17	0.16
Other services	0.32	.	.	.	.	.	0.37	0.38
Ownership								
For profit, incorporated	0.12	.	.	.	.	.	0.18	0.16
For profit, unincorporated	0.29	.	.	.	.	.	0.53	0.34
Nonprofit	0.14	.	.	.	.	.	0.44	0.21
Age of firm								
Less than 5 years	0.69	.	.	.	.	.	0.90	0.99
5-9 years	0.34	.	.	.	.	.	0.31	0.58
10-19 years	0.31	.	.	.	.	.	0.19	0.38
20 or more years	0.11	.	.	.	.	.	0.12	0.13
Unknown	0.16	.	.	.	.	.	3.31	0.16
Multi/single status								
2 or more locations	0.14	.	.	.	.	.	0.56	0.13
1 location only	0.14	.	.	.	.	.	0.14	0.28
Percent full-time employees								
Less than 25%	1.09	.	.	.	.	.	0.57	1.53
25-49 %	0.36	.	.	.	.	.	0.53	0.40
50-74 %	0.24	.	.	.	.	.	0.48	0.25
75% or more	0.11	.	.	.	.	.	0.15	0.14
Union presence								
No union employees	0.12	.	.	.	.	.	0.11	0.17
Has union employees	0.19	.	.	.	.	.	0.93	0.22
Unknown	0.33	.	.	.	.	.	0.90	0.33
Percent low wage employees **								
50% or more low wage	0.24	.	.	.	.	.	0.50	0.26
Less than 50% low wage	0.11	.	.	.	.	.	0.10	0.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.6(2004) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2004

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	18.6%	20.6%	19.2%	19.7%	18.5%	18.1%	20.2%	18.2%
Industry group **								
Agric., fish., forest.	19.9%	.	.	.	.	.	20.6%	19.7%
Mining and manufacturing	17.9%	.	.	.	.	.	21.7%	17.6%
Construction	18.9%	.	.	.	.	.	19.3%	18.5%
Utilities and transp.	19.4%	.	.	.	.	.	17.6%	19.7%
Wholesale trade	18.6%	.	.	.	.	.	20.7%	18.0%
Fin. svs. and real estate	18.6%	.	.	.	.	.	21.1%	18.4%
Retail trade	19.3%	.	.	.	.	.	19.5%	19.3%
Professional services	18.7%	.	.	.	.	.	21.2%	18.0%
Other services	17.8%	.	.	.	.	.	18.8%	17.5%
Ownership								
For profit, incorporated	18.6%	.	.	.	.	.	20.3%	18.3%
For profit, unincorporated	18.7%	.	.	.	.	.	20.5%	18.1%
Nonprofit	17.9%	.	.	.	.	.	19.2%	17.8%
Age of firm								
Less than 5 years	20.3%	.	.	.	.	.	20.5%	19.1%
5-9 years	18.6%	.	.	.	.	.	19.2%	17.8%
10-19 years	19.9%	.	.	.	.	.	21.2%	18.8%
20 or more years	18.6%	.	.	.	.	.	20.0%	18.3%
Unknown	18.0%	.	.	.	.	.	20.1%	18.0%
Multi/single status								
2 or more locations	18.1%	.	.	.	.	.	19.2%	18.1%
1 location only	20.0%	.	.	.	.	.	20.4%	19.4%
Percent full-time employees								
Less than 25%	19.5%	.	.	.	.	.	20.9%	19.1%
25-49 %	19.4%	.	.	.	.	.	20.0%	19.3%
50-74 %	17.3%	.	.	.	.	.	20.3%	16.8%
75% or more	18.6%	.	.	.	.	.	20.2%	18.3%
Union presence								
No union employees	18.9%	.	.	.	.	.	20.3%	18.5%
Has union employees	17.4%	.	.	.	.	.	19.7%	17.3%
Unknown	18.5%	.	.	.	.	.	19.5%	18.5%
Percent low wage employees **								
50% or more low wage	19.0%	.	.	.	.	.	20.9%	18.7%
Less than 50% low wage	18.4%	.	.	.	.	.	20.1%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.6(2004) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2004

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	0.21%	0.43%	0.56%	0.55%	0.46%	0.34%	0.21%	0.24%
Industry group **								
Agric., fish., forest.	1.09%	.	.	.	.	.	0.84%	2.70%
Mining and manufacturing	0.40%	.	.	.	.	.	1.42%	0.33%
Construction	0.66%	.	.	.	.	.	0.80%	1.24%
Utilities and transp.	0.65%	.	.	.	.	.	1.66%	0.69%
Wholesale trade	0.40%	.	.	.	.	.	0.88%	0.45%
Fin. svs. and real estate	0.94%	.	.	.	.	.	1.09%	0.98%
Retail trade	0.40%	.	.	.	.	.	0.66%	0.43%
Professional services	0.22%	.	.	.	.	.	0.54%	0.24%
Other services	0.53%	.	.	.	.	.	0.39%	0.64%
Ownership								
For profit, incorporated	0.21%	.	.	.	.	.	0.28%	0.25%
For profit, unincorporated	0.43%	.	.	.	.	.	0.63%	0.51%
Nonprofit	0.39%	.	.	.	.	.	0.70%	0.44%
Age of firm								
Less than 5 years	1.15%	.	.	.	.	.	1.26%	1.30%
5-9 years	0.68%	.	.	.	.	.	0.53%	0.80%
10-19 years	0.64%	.	.	.	.	.	0.59%	0.78%
20 or more years	0.25%	.	.	.	.	.	0.40%	0.27%
Unknown	0.41%	.	.	.	.	.	4.40%	0.42%
Multi/single status								
2 or more locations	0.27%	.	.	.	.	.	0.83%	0.28%
1 location only	0.30%	.	.	.	.	.	0.22%	0.56%
Percent full-time employees								
Less than 25%	0.60%	.	.	.	.	.	1.00%	0.97%
25-49 %	0.64%	.	.	.	.	.	0.98%	0.66%
50-74 %	0.68%	.	.	.	.	.	0.39%	0.76%
75% or more	0.24%	.	.	.	.	.	0.27%	0.27%
Union presence								
No union employees	0.16%	.	.	.	.	.	0.25%	0.18%
Has union employees	0.37%	.	.	.	.	.	1.24%	0.37%
Unknown	0.58%	.	.	.	.	.	0.51%	0.59%
Percent low wage employees **								
50% or more low wage	0.37%	.	.	.	.	.	0.63%	0.39%
Less than 50% low wage	0.26%	.	.	.	.	.	0.31%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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