

**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. svcs. 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. svcs. 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.

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