

Table I.A.2.b.(1)(1998) 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, 1998

| 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 | 16.0% | 22.2% | 19.0% | 15.7% | 10.2% | 6.2% | 20.8% | 8.4% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 17.9% | 22.0% | 10.9% * | 3.5% * | 4.1% * | 12.8% * | 18.9% | 8.7% * |
| Mining | 5.4% * | ***** | 13.7% * | ***** | 17.8% * | 1.0% * | 3.6% * | 6.6% * |
| Construction | 18.3% | 19.0% | 21.2% | 14.4% | 7.7% * | 8.9% * | 19.2% | 9.7% |
| Manufacturing | 15.5% | 21.6% | 17.2% | 13.7% | 12.9% | 8.4% | 18.6% | 10.9% |
| Transp., commu., util. | 22.0% | 29.9% | 28.6% | 9.8% * | 12.8% | 21.0% | 26.5% | 18.2% |
| Wholesale trade | 19.0% | 27.6% | 21.2% | 14.4% | 9.5% * | 9.4% | 24.3% | 9.2% |
| Retail trade | 10.5% | 20.8% | 17.8% | 13.6% | 3.9% | 3.4% | 19.1% | 4.1% |
| Fin., ins., real est. | 13.3% | 22.9% | 18.4% | 17.8% | 8.8% * | 4.8% | 21.5% | 6.7% |
| Services | 18.6% | 22.2% | 18.6% | 19.2% | 14.8% | 6.0% | 21.1% | 11.9% |
| Unknown | 35.6% * | 35.6% * | ***** | ***** | ***** | ***** | 35.6% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 14.8% | 22.3% | 17.9% | 13.5% | 7.9% | 6.2% | 20.1% | 7.4% |
| For profit, unincorporated | 19.9% | 20.9% | 20.1% | 22.6% | 10.3% | 8.8% * | 20.9% | 12.3% |
| Nonprofit | 22.7% | 24.3% | 25.5% | 23.3% | 18.1% | 15.0% * | 24.4% | 18.8% |
| Unknown | 4.3% | ***** | ***** | 7.6% * | 15.5% * | 2.7% * | ***** | 4.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 21.2% | 25.6% | 16.3% | 12.5% | 8.0% | 0.7% * | 23.1% | 4.9% * |
| 5-9 years | 18.0% | 21.2% | 15.7% | 12.9% | 6.9% * | 6.4% * | 19.6% | 7.5% |
| 10-19 years | 18.7% | 21.1% | 19.9% | 15.0% | 9.4% | 15.6% | 20.3% | 11.7% |
| 20 or more years | 16.7% | 22.0% | 20.3% | 17.2% | 11.8% | 8.0% | 20.8% | 10.9% |
| Unknown | 5.1% | 37.1% * | 9.9% * | 12.3% * | 6.8% * | 4.6% | 17.6% * | 4.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8.9% | 12.5% * | 16.0% | 14.2% | 9.7% | 6.2% | 14.6% | 7.9% |
| 1 location only | 21.1% | 22.4% | 19.5% | 17.0% | 14.9% | 11.1% * | 21.5% | 13.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 13.5% | 14.1% | 21.7% * | 14.2% * | 9.9% | 6.1% * | 15.5% | 9.8% |
| 25-49% | 11.9% | 18.6% | 19.2% | 15.7% | 5.9% | 1.6% * | 18.4% | 4.2% |
| 50-74% | 14.6% | 20.0% | 18.7% | 13.5% | 9.5% | 2.5% * | 19.2% | 5.9% |
| 75% or more | 16.8% | 23.3% | 18.9% | 16.0% | 10.8% | 7.3% | 21.5% | 9.2% |
| Union presence | | | | | | | | |
| No union employees | 16.1% | 22.3% | 18.8% | 15.0% | 9.3% | 3.3% | 20.7% | 6.9% |
| Has union employees | 21.0% | 22.7% | 27.5% | 23.5% | 22.6% | 18.6% | 25.2% | 19.2% |
| Unknown | 9.0% | 18.4% * | 9.4% * | 24.2% | 10.7% * | 5.3% | 16.4% | 6.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 15.4% | 22.3% | 18.1% | 14.1% | 7.4% * | 7.0% * | 20.5% | 7.8% |
| Less than 50% low wage | 18.5% | 22.2% | 19.1% | 15.6% | 11.3% | 10.8% | 20.8% | 11.8% |
| Unknown | 5.8% | 22.3% | 14.9% | 20.6% * | 7.0% * | 4.0% | 20.9% | 4.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

***** No estimate available. No reported values in cell.

Table I. A. 2. b. (1) (1998) 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, 1998

| 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 | 0.63% | 1.17% | 0.78% | 1.15% | 0.79% | 0.59% | 0.86% | 0.42% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.33% | 3.03% | 3.92% * | 2.05% * | 1.81% * | 8.60% * | 2.37% | 3.05% * |
| Mining | 2.47% * | ***** | 10.07% * | ***** | 9.08% * | 0.99% * | 5.72% * | 6.46% * |
| Construction | 2.34% | 3.23% | 3.28% | 3.44% | 5.10% * | 4.64% * | 2.44% | 2.07% |
| Manufacturing | 1.97% | 4.15% | 3.81% | 2.41% | 2.24% | 1.11% | 3.09% | 1.03% |
| Transp., commu., util. | 2.78% | 5.12% | 7.19% | 4.27% * | 3.42% | 4.32% | 4.13% | 3.24% |
| Wholesale trade | 2.55% | 4.22% | 4.10% | 4.13% | 2.97% * | 2.27% | 3.11% | 2.53% |
| Retail trade | 0.46% | 2.02% | 1.23% | 1.63% | 0.59% | 0.49% | 1.15% | 0.43% |
| Fin., ins., real est. | 1.30% | 3.23% | 4.42% | 3.56% | 3.02% * | 1.33% | 2.12% | 1.35% |
| Services | 0.85% | 1.35% | 1.51% | 1.55% | 1.94% | 0.77% | 1.13% | 1.16% |
| Unknown | 13.16% * | 13.16% * | ***** | ***** | ***** | ***** | 13.16% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.67% | 1.45% | 0.96% | 1.15% | 0.57% | 0.67% | 1.06% | 0.36% |
| For profit, unincorporated | 0.94% | 1.07% | 3.57% | 4.95% | 1.95% | 2.69% * | 0.96% | 1.68% |
| Nonprofit | 1.55% | 2.44% | 3.33% | 2.78% | 2.48% | 4.68% * | 1.74% | 2.14% |
| Unknown | 1.15% | ***** | ***** | 5.98% * | 6.00% * | 1.00% * | ***** | 1.15% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.81% | 2.05% | 3.50% | 3.25% | 2.25% | 0.51% * | 2.03% | 1.51% * |
| 5-9 years | 1.52% | 2.29% | 2.36% | 1.72% | 3.35% * | 3.50% * | 1.63% | 1.81% |
| 10-19 years | 0.91% | 1.50% | 0.82% | 1.66% | 1.13% | 2.76% | 1.08% | 1.52% |
| 20 or more years | 0.82% | 1.92% | 1.52% | 1.46% | 0.93% | 0.88% | 1.23% | 0.75% |
| Unknown | 0.44% | 13.47% * | 3.92% * | 4.72% * | 2.14% * | 0.44% | 6.73% * | 0.43% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.50% | 3.80% * | 2.79% | 2.07% | 0.98% | 0.59% | 1.66% | 0.50% |
| 1 location only | 0.90% | 1.18% | 1.09% | 1.03% | 2.16% | 6.87% * | 0.98% | 1.38% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.90% | 3.01% | 7.41% * | 4.49% * | 2.38% | 3.67% * | 2.56% | 2.15% |
| 25-49% | 1.14% | 3.03% | 2.54% | 4.70% | 1.55% | 0.60% * | 1.75% | 0.71% |
| 50-74% | 1.03% | 2.36% | 3.07% | 2.03% | 1.56% | 0.82% * | 1.57% | 0.86% |
| 75% or more | 0.67% | 1.36% | 0.86% | 1.37% | 0.96% | 0.70% | 0.91% | 0.56% |
| Union presence | | | | | | | | |
| No union employees | 0.62% | 1.20% | 0.84% | 0.97% | 0.76% | 0.41% | 0.84% | 0.36% |
| Has union employees | 1.90% | 5.94% | 5.36% | 3.83% | 3.96% | 1.93% | 4.23% | 1.83% |
| Unknown | 1.20% | 6.88% * | 6.48% * | 6.62% | 3.85% * | 1.01% | 3.89% | 1.02% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.33% | 2.94% | 4.27% | 3.88% | 2.54% * | 2.53% * | 1.97% | 1.69% |
| Less than 50% low wage | 0.77% | 1.15% | 0.83% | 1.03% | 0.97% | 1.32% | 0.89% | 0.76% |
| Unknown | 0.55% | 5.17% | 4.41% | 7.07% * | 2.35% * | 0.40% | 4.18% | 0.39% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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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