

Table I. A. 2. c. (2) (1998) 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, 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	15.1%	23.6%	16.5%	11.3%	5.8%	5.4%	20.6%	6.1%
<b>Industry group</b>								
Agric., fish., forest.	24.8%	22.8%	38.8%	27.7% *	13.0% *	8.5% *	25.8%	15.3% *
Mining	19.0%	33.5% *	36.7% *	1.4% *	5.9% *	14.1% *	32.8% *	10.0% *
Construction	25.2%	28.9%	21.1%	19.3%	14.1% *	*****	25.9%	18.4%
Manufacturing	15.4%	24.3%	15.8%	12.0%	11.2%	9.0%	18.8%	10.4%
Transp., comm., util.	19.0%	20.3%	20.3%	10.9%	4.9% *	23.7%	19.0%	19.0%
Wholesale trade	16.9%	27.5%	15.9%	10.6%	6.5% *	8.0% *	21.8%	7.8%
Retail trade	8.5%	19.2%	12.2%	10.1%	4.3%	1.8%	15.9%	2.9%
Fin., ins., real est.	13.4%	28.0%	19.1%	13.7% *	1.3% *	3.9% *	25.4%	3.7% *
Services	16.1%	22.3%	15.7%	9.4%	6.4%	5.5%	19.9%	6.0%
<b>Ownership</b>								
For profit, incorporated	14.7%	24.3%	16.8%	11.2%	6.4%	5.9%	20.7%	6.4%
For profit, unincorporated	18.1%	20.6%	17.3%	11.3%	3.3% *	4.8%	19.6%	6.4%
Nonprofit	16.8%	26.3%	14.1%	12.0%	5.6%	4.1% *	21.8%	5.9%
Unknown	1.9% *	*****	*****	6.6% *	0.7% *	1.9% *	15.4% *	1.8% *
<b>Age of firm</b>								
Less than 5 years	18.5%	22.2%	13.3%	13.6%	6.0% *	0.8% *	20.0%	5.8% *
5-9 years	20.7%	25.4%	18.5%	9.6%	6.6% *	2.1% *	22.6%	7.6%
10-19 years	18.6%	23.7%	16.2%	11.4%	6.6%	13.6%	20.8%	8.9%
20 or more years	14.7%	23.3%	17.2%	11.8%	6.3%	6.7%	20.0%	7.1%
Unknown	4.1%	33.8% *	*****	3.6% *	2.3% *	4.2%	10.6% *	3.9%
<b>Multi/single status</b>								
2 or more locations	7.0%	15.6%	17.8%	9.8%	5.4%	5.4%	14.9%	5.6%
1 location only	20.7%	23.8%	16.3%	12.6%	10.0%	23.1%	21.3%	10.9%
<b>Percent full-time employees</b>								
Less than 25%	18.1%	25.4%	30.5%	15.0% *	4.2% *	0.4% *	25.3%	4.4% *
25-49%	12.0%	25.2%	11.9%	9.6%	3.6% *	1.2% *	20.2%	2.5%
50-74%	14.0%	22.0%	13.0%	9.7%	5.8% *	3.1%	19.1%	4.5%
75% or more	15.4%	23.8%	17.0%	11.5%	6.2%	6.4%	20.8%	6.8%
<b>Union presence</b>								
No union employees	14.8%	23.1%	16.0%	10.1%	5.2%	2.5%	20.0%	4.3%
Has union employees	25.0%	42.5%	31.0%	31.8%	16.8%	18.8%	38.0%	19.3%
Unknown	7.6%	24.9%	10.7% *	13.0% *	2.3% *	3.6%	20.0%	3.6%
<b>Percent low wage employees</b>								
50% or more low wage	12.9%	19.9%	16.5%	8.7% *	4.2% *	6.8% *	17.5%	5.9%
Less than 50% low wage	17.6%	24.0%	16.5%	11.9%	6.9%	8.3%	20.9%	8.1%
Unknown	5.1%	24.2%	17.8% *	6.0% *	1.7% *	4.0%	20.4%	3.7%

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. c. (2) (1998) 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 family 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	0.28%	1.03%	0.37%	0.50%	0.42%	0.54%	0.62%	0.43%
<b>Industry group</b>								
Agric., fish., forest.	2.16%	3.65%	5.87%	8.39% *	5.80% *	7.31% *	2.64%	5.82% *
Mining	5.68%	11.03% *	14.29% *	0.64% *	5.02% *	4.99% *	12.70% *	3.76% *
Construction	1.65%	1.94%	3.61%	3.88%	5.76% *	*****	1.70%	2.78%
Manufacturing	1.00%	3.55%	2.25%	1.82%	1.45%	1.11%	1.46%	0.94%
Transp., commu., util.	1.46%	3.53%	4.30%	2.21%	1.91% *	3.86%	2.63%	3.08%
Wholesale trade	1.01%	2.84%	3.62%	2.36%	1.99% *	2.77% *	1.60%	1.56%
Retail trade	0.72%	2.35%	1.36%	1.32%	1.07%	0.40%	1.43%	0.36%
Fin., ins., real est.	1.29%	3.48%	4.20%	4.11% *	0.51% *	1.67% *	2.77%	1.26% *
Services	0.83%	1.65%	1.52%	1.18%	1.37%	1.27%	1.19%	0.85%
<b>Ownership</b>								
For profit, incorporated	0.33%	1.09%	0.85%	0.59%	0.45%	0.63%	0.61%	0.48%
For profit, unincorporated	1.11%	1.46%	3.36%	3.13%	1.69% *	1.23%	1.38%	1.64%
Nonprofit	1.11%	3.22%	2.16%	1.67%	1.33%	1.52% *	1.84%	0.81%
Unknown	0.74% *	*****	*****	9.31% *	0.31% *	0.84% *	5.05% *	0.76% *
<b>Age of firm</b>								
Less than 5 years	1.48%	2.32%	1.87%	1.49%	2.76% *	0.53% *	1.67%	1.77% *
5-9 years	1.26%	2.00%	1.57%	1.32%	2.57% *	1.27% *	1.38%	1.49%
10-19 years	1.00%	1.82%	0.91%	1.16%	1.35%	3.50%	1.30%	1.30%
20 or more years	0.55%	1.60%	0.96%	0.87%	0.49%	0.92%	0.90%	0.66%
Unknown	0.58%	12.77% *	*****	2.98% *	1.01% *	0.70%	9.88% *	0.61%
<b>Multi/single status</b>								
2 or more locations	0.38%	4.43%	2.20%	0.73%	0.47%	0.54%	1.30%	0.43%
1 location only	0.62%	1.01%	0.53%	0.69%	0.98%	3.39%	0.68%	0.99%
<b>Percent full-time employees</b>								
Less than 25%	1.95%	4.41%	8.40%	4.82% *	3.25% *	0.82% *	4.17%	1.74% *
25-49%	1.85%	3.77%	2.79%	2.38%	1.29% *	0.40% *	2.60%	0.70%
50-74%	1.32%	2.23%	1.41%	1.99%	2.08% *	0.93%	1.61%	0.91%
75% or more	0.36%	1.22%	0.56%	0.64%	0.65%	0.77%	0.69%	0.62%
<b>Union presence</b>								
No union employees	0.41%	1.07%	0.50%	0.62%	0.36%	0.47%	0.69%	0.34%
Has union employees	1.82%	6.61%	5.09%	3.72%	2.83%	1.77%	4.67%	1.60%
Unknown	1.22%	6.87%	4.08% *	4.52% *	2.02% *	0.65%	4.42%	0.63%
<b>Percent low wage employees</b>								
50% or more low wage	1.16%	2.70%	4.09%	2.98% *	1.90% *	2.58% *	1.24%	1.37%
Less than 50% low wage	0.49%	1.14%	0.58%	0.62%	0.55%	1.45%	0.75%	0.74%
Unknown	0.48%	4.03%	6.67% *	2.97% *	0.57% *	0.46%	3.35%	0.40%

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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