

Table I.A.2.e(1999) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1999

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	29.7%	18.7%	88.3%	37.7%	64.1%	14.4%	13.0%	71.8%
<b>Firm size</b>								
Less than 50 employees	13.5%	16.9%	85.2%	34.0%	55.3%	4.4%	4.6%	62.7%
50+ employees	56.3%	21.7%	93.5%	43.7%	78.7%	30.9%	27.0%	86.9%
Less than 10 employees	11.1%	18.4%	83.2%	33.8%	52.7%	3.5%	3.5%	52.0%
10-24 employees	15.0%	14.5%	87.9%	33.7%	58.1%	5.0%	4.9%	80.6%
25-99 employees	26.4%	12.6%	91.7%	35.8%	65.8%	9.4%	10.2%	87.0%
100-999 employees	39.5%	13.4%	93.2%	36.7%	74.0%	16.8%	14.6%	90.8%
1000+ employees	69.7%	27.7%	93.8%	48.5%	83.1%	41.8%	36.1%	84.7%
<b>Industry group</b>								
Agric., fish., forest.	13.6%	31.5%	71.1%	22.6%	52.8%	6.4%	4.6%	46.2%
Mining	29.5%	30.3%	82.6%	24.8%	76.7%	28.5%	30.2%	58.6%
Construction	14.4%	14.0%	87.9%	36.7%	55.1%	3.4%	4.2%	70.7%
Manufacturing	28.2%	15.9%	89.7%	41.9%	60.6%	15.9%	12.9%	82.9%
Transp., commu., util.	41.4%	22.3%	90.5%	44.6%	66.6%	27.9%	26.3%	81.8%
Wholesale	26.5%	15.9%	88.8%	32.7%	67.5%	14.9%	12.9%	75.8%
Retail	35.8%	20.8%	89.2%	37.5%	67.6%	16.2%	13.8%	82.1%
Fin., ins., real est.	48.8%	23.1%	93.0%	47.4%	74.4%	38.7%	34.2%	71.6%
Services	24.5%	16.9%	87.2%	35.9%	61.3%	7.4%	7.4%	63.7%
Unknown	*****	*****	100.0%	*****	100.0%	*****	*****	100.0%
<b>Ownership</b>								
For profit, incorporated	31.4%	18.6%	89.4%	37.8%	66.5%	16.4%	14.8%	75.2%
For profit, unincorporated	15.6%	20.6%	81.8%	34.4%	52.4%	5.8%	4.4%	60.2%
Nonprofit	27.8%	16.7%	87.6%	41.5%	57.0%	12.1%	11.9%	59.8%
Unknown	65.8%	19.6%	96.9%	37.3%	88.5%	14.8%	12.6%	88.1%
<b>Age of firm</b>								
Less than 5 years	14.0%	15.6%	86.5%	32.7%	58.5%	3.0%	2.6%	63.5%
5-9 years	14.8%	13.5%	88.4%	35.9%	57.3%	3.5%	2.9%	64.7%
10-19 years	17.9%	14.9%	87.7%	35.7%	58.5%	4.1%	4.2%	70.4%
20 or more years	30.8%	21.6%	86.8%	38.5%	63.3%	17.9%	16.7%	72.0%
Unknown	63.5%	22.5%	93.9%	42.8%	82.1%	35.1%	30.0%	84.1%
<b>Multi/single status</b>								
2 or more locations	53.2%	21.7%	92.9%	42.2%	77.8%	30.0%	26.2%	86.3%
1 location only	14.1%	16.8%	85.3%	34.7%	55.1%	4.1%	4.3%	62.3%
<b>Percent full-time employees</b>								
Less than 25%	26.7%	18.8%	87.1%	35.8%	61.7%	11.4%	10.3%	61.0%
25-49%	34.0%	22.0%	88.0%	35.3%	65.9%	12.9%	13.2%	77.2%
50-74%	28.4%	17.9%	88.1%	37.8%	63.4%	11.4%	10.0%	71.5%
75% or more	29.6%	18.5%	88.5%	38.0%	64.2%	15.3%	13.7%	71.9%
<b>Union presence</b>								
No union employees	24.9%	17.5%	87.8%	35.2%	62.6%	10.5%	9.3%	70.9%
Has union employees	68.0%	31.2%	91.3%	56.7%	76.0%	40.1%	38.5%	76.3%
Unknown	57.0%	22.1%	92.9%	52.5%	73.1%	43.0%	39.4%	80.6%
<b>Percent low wage employees</b>								
50% or more low wage	20.6%	21.6%	83.5%	31.7%	56.1%	7.9%	8.0%	64.2%
Less than 50% low wage	22.5%	17.2%	87.5%	36.3%	61.0%	10.0%	9.3%	70.2%
Unknown	60.9%	23.6%	93.2%	45.3%	78.9%	34.2%	29.6%	80.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table I.A.2.e(1999) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1999

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.53%	0.32%	0.24%	0.59%	0.54%	0.48%	0.43%	0.52%
<b>Firm size</b>								
Less than 50 employees	0.37%	0.37%	0.36%	0.57%	0.84%	0.28%	0.24%	0.64%
50+ employees	0.66%	0.50%	0.41%	1.02%	0.65%	1.00%	0.88%	0.57%
Less than 10 employees	0.41%	0.47%	0.47%	0.71%	0.73%	0.32%	0.32%	0.77%
10-24 employees	1.15%	0.91%	0.89%	0.74%	1.19%	0.36%	0.42%	0.97%
25-99 employees	0.62%	0.67%	0.48%	1.12%	1.23%	0.77%	0.66%	0.80%
100-999 employees	1.06%	0.85%	0.45%	1.12%	1.18%	0.91%	0.86%	0.72%
1000+ employees	0.57%	1.19%	0.56%	1.34%	0.91%	1.51%	1.32%	0.84%
<b>Industry group</b>								
Agric., fish., forest.	2.78%	2.32%	2.50%	2.93%	4.38%	2.10%	1.31%	3.25%
Mining	8.15%	10.89%	8.57%	7.29%	8.17%	7.67%	7.67%	5.48%
Construction	1.09%	1.28%	1.52%	1.56%	1.57%	0.68%	0.65%	1.88%
Manufacturing	1.37%	1.52%	0.93%	1.50%	1.74%	1.25%	0.69%	1.62%
Transp., commu., util.	2.66%	2.61%	1.38%	2.24%	2.03%	2.20%	2.05%	1.47%
Wholesale	2.11%	1.35%	1.37%	1.43%	1.45%	0.74%	0.83%	1.86%
Retail	1.13%	0.68%	0.44%	1.13%	0.82%	0.89%	0.79%	0.64%
Fin., ins., real est.	1.59%	1.42%	0.84%	1.86%	1.70%	2.87%	2.90%	1.53%
Services	0.46%	0.61%	0.55%	1.09%	1.29%	0.45%	0.49%	0.81%
Unknown	*****	*****	31.62%	*****	31.62%	*****	*****	31.62%
<b>Ownership</b>								
For profit, incorporated	0.59%	0.46%	0.36%	0.55%	0.44%	0.63%	0.56%	0.65%
For profit, unincorporated	1.16%	0.86%	0.88%	1.44%	1.62%	0.70%	0.64%	1.70%
Nonprofit	1.12%	1.09%	0.86%	1.42%	1.70%	0.90%	1.17%	1.50%
Unknown	3.84%	2.44%	0.77%	4.24%	1.87%	2.48%	2.49%	1.83%
<b>Age of firm</b>								
Less than 5 years	0.94%	0.99%	1.11%	1.80%	1.65%	0.42%	0.43%	1.80%
5-9 years	1.00%	1.36%	1.06%	1.85%	2.09%	0.66%	0.49%	1.67%
10-19 years	0.81%	0.58%	0.44%	1.27%	1.09%	0.49%	0.54%	1.12%
20 or more years	0.64%	0.53%	0.42%	0.99%	0.53%	0.77%	0.62%	0.65%
Unknown	0.89%	0.60%	0.48%	1.45%	0.84%	1.42%	1.41%	1.08%
<b>Multi/single status</b>								
2 or more locations	0.68%	0.49%	0.50%	1.03%	0.64%	1.03%	0.78%	0.55%
1 location only	0.35%	0.39%	0.36%	0.58%	0.74%	0.24%	0.22%	0.56%
<b>Percent full-time employees</b>								
Less than 25%	2.96%	1.54%	1.42%	2.57%	3.01%	1.92%	2.23%	2.16%
25-49%	2.72%	1.33%	1.06%	1.14%	1.65%	1.44%	1.51%	1.43%
50-74%	1.52%	1.01%	1.18%	1.02%	1.47%	0.81%	0.94%	1.87%
75% or more	0.46%	0.43%	0.19%	0.61%	0.53%	0.61%	0.56%	0.48%
<b>Union presence</b>								
No union employees	0.54%	0.37%	0.29%	0.61%	0.60%	0.39%	0.37%	0.56%
Has union employees	1.37%	2.44%	0.81%	1.59%	2.29%	1.92%	1.73%	1.74%
Unknown	2.30%	1.97%	0.94%	3.02%	0.93%	2.12%	2.26%	1.68%
<b>Percent low wage employees</b>								
50% or more low wage	1.79%	1.40%	1.29%	1.85%	2.54%	1.14%	1.42%	1.55%
Less than 50% low wage	0.47%	0.47%	0.33%	0.54%	0.50%	0.46%	0.34%	0.47%
Unknown	0.82%	0.91%	0.40%	1.15%	0.99%	1.47%	1.42%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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