

Table I.F.4(2003) 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, 2003

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	77.1%	75.9%	78.6%	79.8%	78.5%	75.9%	77.9%	76.9%
Industry group **								
Agric., fish., forest.	59.0%	.	.	.	.	.	62.4%	57.1%
Mining and manufacturing	75.5%	.	.	.	.	.	81.4%	74.7%
Construction	76.6%	.	.	.	.	.	76.7%	76.4%
Utilities and transp.	74.1%	.	.	.	.	.	64.8%	75.3%
Wholesale trade	76.7%	.	.	.	.	.	80.8%	75.2%
Fin. svcs. and real estate	79.1%	.	.	.	.	.	80.3%	78.9%
Retail trade	71.3%	.	.	.	.	.	72.9%	70.9%
Professional services	79.3%	.	.	.	.	.	80.0%	79.2%
Other services	79.4%	.	.	.	.	.	76.6%	80.4%
Ownership								
For profit, incorporated	76.5%	.	.	.	.	.	77.8%	76.1%
For profit, unincorporated	78.9%	.	.	.	.	.	78.7%	79.0%
Nonprofit	78.9%	.	.	.	.	.	79.9%	78.8%
Unknown	79.7%	.	.	.	.	.	73.2%	81.8%
Age of firm								
Less than 5 years	79.4%	.	.	.	.	.	78.3%	80.6%
5-9 years	79.6%	.	.	.	.	.	77.4%	81.4%
10-19 years	82.7%	.	.	.	.	.	80.0%	84.9%
20 or more years	75.7%	.	.	.	.	.	76.9%	75.4%
Unknown	76.8%	.	.	.	.	.	35.6% *	76.8%
Multi/single status								
2 or more locations	76.4%	.	.	.	.	.	75.0%	76.5%
1 location only	78.5%	.	.	.	.	.	78.1%	79.1%
Percent full-time employees								
Less than 25%	49.5%	.	.	.	.	.	76.8%	44.2%
25-49 %	80.5%	.	.	.	.	.	80.4%	80.5%
50-74 %	75.6%	.	.	.	.	.	73.0%	76.2%
75% or more	77.8%	.	.	.	.	.	78.3%	77.6%
Union presence								
No union employees	79.3%	.	.	.	.	.	78.8%	79.5%
Has union employees	73.6%	.	.	.	.	.	63.2%	74.3%
Unknown	69.7%	.	.	.	.	.	74.9%	69.6%
Percent low wage employees **								
50% or more low wage	78.3%	.	.	.	.	.	74.1%	79.8%
Less than 50% low wage	77.7%	.	.	.	.	.	78.3%	77.5%
Unknown	75.8%	.	.	.	.	.	79.9%	75.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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%	0.89%	1.22%	1.55%	1.20%	1.25%	0.77%	1.03%
Industry group **								
Agric., fish., forest.	5.87%	.	.	.	.	.	5.09%	11.19%
Mining and manufacturing	1.88%	.	.	.	.	.	3.10%	2.01%
Construction	1.91%	.	.	.	.	.	1.31%	4.28%
Utilities and transp.	1.89%	.	.	.	.	.	6.99%	2.05%
Wholesale trade	2.62%	.	.	.	.	.	1.60%	3.29%
Fin. svcs. and real estate	1.63%	.	.	.	.	.	1.71%	1.79%
Retail trade	3.48%	.	.	.	.	.	1.64%	4.12%
Professional services	0.84%	.	.	.	.	.	1.20%	1.03%
Other services	1.63%	.	.	.	.	.	1.30%	2.10%
Ownership								
For profit, incorporated	0.97%	.	.	.	.	.	0.83%	1.25%
For profit, unincorporated	1.72%	.	.	.	.	.	1.43%	2.49%
Nonprofit	1.58%	.	.	.	.	.	3.97%	1.68%
Unknown	2.98%	.	.	.	.	.	3.52%	4.23%
Age of firm								
Less than 5 years	1.34%	.	.	.	.	.	1.62%	3.55%
5-9 years	1.95%	.	.	.	.	.	1.92%	2.78%
10-19 years	1.38%	.	.	.	.	.	1.67%	2.00%
20 or more years	1.10%	.	.	.	.	.	1.12%	1.39%
Unknown	1.43%	.	.	.	.	.	14.93% *	1.42%
Multi/single status								
2 or more locations	1.16%	.	.	.	.	.	2.82%	1.17%
1 location only	0.69%	.	.	.	.	.	0.75%	1.57%
Percent full-time employees								
Less than 25%	11.05%	.	.	.	.	.	2.75%	12.52%
25-49 %	2.29%	.	.	.	.	.	2.30%	3.02%
50-74 %	1.89%	.	.	.	.	.	1.96%	2.38%
75% or more	0.71%	.	.	.	.	.	0.84%	0.85%
Union presence								
No union employees	0.62%	.	.	.	.	.	0.68%	0.76%
Has union employees	1.29%	.	.	.	.	.	4.74%	1.45%
Unknown	3.53%	.	.	.	.	.	4.06%	3.59%
Percent low wage employees **								
50% or more low wage	1.09%	.	.	.	.	.	1.43%	1.59%
Less than 50% low wage	0.82%	.	.	.	.	.	0.79%	1.05%
Unknown	2.11%	.	.	.	.	.	4.37%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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