Table I.F.5(2003) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than	10-24	25-99	100-999	1000 or	Less than	50 or more
		10 employees	employees	employees	employees	more employees	50 employees	employees
United States	17	18	18	17	16	16	18	16
Industry group **								
Agric., fish., forest.	19			-		-	19	19
Mining and manufacturing	16			-		-	18	16
Construction	17			-		-	18	16
Utilities and transp.	17		-	-		-	20	17
Wholesale trade	17			-		•	18	16
Fin. svs. and real estate	16	-			-		18	16
Retail trade	17	-			-		19	17
Professional services	16						18	16
Other services	16	•		•	•	•	18	16
Ownership								
For profit, incorporated	17						18	16
For profit, unincorporated	17						19	16
Nonprofit	16						16	16
Unknown	16	•			•		18	16
Age of firm								
Less than 5 years	17						17	17
5-9 years	17	_			_		19	15
10-19 years	17	_		_	_		18	17
20 or more years	17						18	16
Unknown	16	•			•		21	16
Multi/single status								
2 or more locations	16						18	16
1 location only	17						18	16
Percent full-time employees								
Less than 25%	16						17	16
25-49 %	16		•	•		•	18	16
50-74 %	16	-					18	16
75% or more	17	•					18	16
Union presence								
No union employees	17						18	16
Has union employees	16	•	•	•			15	16
Unknown	17		•	•		-	17	17
	17	•	•	•	•		17	17
Percent low wage employees **	40						40	47
50% or more low wage	18	•	•	•	•	•	19	17
Less than 50% low wage	17	•	•	•	•	•	18	16
Unknown	16	-					19	16

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.

<sup>.</sup> Data suppressed due to high standard errors or no reported values in cell.

<sup>\*\*</sup> 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.5(2003) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Glaics, 2000								
Industry group ** Agric., fish., forest. 1.00	Characteristics	Total	10				more	50	
Agric., fish., forest. 1.00	United States	0.06	0.20	0.24	0.11	0.12	0.11	0.13	0.08
Agric., fish., forest. 1.00	Industry group **								
Mining and manufacturing       0.19       0.38       0.23         Construction       0.31       0.32       0.61         Utilities and transp.       0.52       1.32       0.45         Wholesale trade       0.15       0.28       0.23         Fin. svs. and real estate       0.20       0.67       0.21         Retail trade       0.18       0.55       0.28         Professional services       0.14       0.24       0.14         Other services       0.21       0.29       0.29         Ownership       For profit, incorporated       0.30       0.17       0.13         For profit, unincorporated       0.30       0.54       0.39         Nonprofit       0.19       0.39       0.20         Unknown       0.40       0.64       0.44         Age of firm       Less than 5 years       0.34       0.41       0.58         Less than 5 years       0.33       0.28       0.22         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       0.56       0.13         Multi/single status       0.10       0.33		1.00						0.94	1.77
Construction         0.31         0.32         0.61           Utilities and transp.         0.52         1.32         0.45           Wholesale trade         0.15         0.28         0.23           Fin. svs. and real estate         0.20         0.67         0.21           Retail trade         0.18         0.55         0.28           Professional services         0.14         0.24         0.14           Other services         0.21         0.29         0.29           Ownership         0.07         0.17         0.13           For profit, incorporated         0.09         0.54         0.39           Nonprofit         0.19         0.39         0.20           Unknown         0.40         0.64         0.44           Age of firm         Less than 5 years         0.34         0.41         0.58           Less than 5 years         0.33         0.22         0.21         0.42           10-19 years         0.22         0.21         0.42         0.42           10-19 years         0.09         0.25         0.10           10-19 years         0.09         0.25         0.10           10-19 years         0.09         0.25	•	0.19						0.38	0.23
Wholesale trade       0.15       0.28       0.23         Fin. svs. and real estate       0.20       0.67       0.21         Retail trade       0.14       0.55       0.28         Professional services       0.14       0.24       0.14         Other services       0.21       0.29       0.29         Ownership	Construction	0.31						0.32	0.61
Fin. svs. and real estate 0.20 0.18 0.55 0.28 Pateil trade 0.18 0.15 0.25 0.28 Professional services 0.14 0.24 0.14 0.29 0.29 0.29 0.29 0.29 0.29 0.29 0.29	Utilities and transp.	0.52						1.32	0.45
Retail trade       0.18       0.55       0.28         Professional services       0.14       0.24       0.14         Other services       0.21       0.29       0.29         Ownership       For profit, incorporated       0.09       0.17       0.13         For profit, unincorporated       0.30       0.54       0.39       0.20         Unknown       0.40       0.64       0.44       0.44         Age of firm       Less than 5 years       0.34       0.41       0.58       0.42       0.21       0.42       0.21       0.42       0.21       0.42       0.21       0.42       0.21       0.42       0.21       0.42       0.21       0.42       0.21       0.42       0.21       0.42       0.21       0.42       0.13       0.10       0.13       0.10       0.14       0.24       0.24       0.24       0.24       0.24       0.24       0.24       0.25       0.13       0.10       0.14       0.24       0.24       0.25       0.13       0.10       0.14       0.24       0.24       0.24       0.24       0.24       0.25       0.13       0.10       0.14       0.24       0.25       0.25       0.10       0.14	Wholesale trade	0.15	-	-	-	-	-	0.28	0.23
Professional services       0.14       0.24       0.14         Other services       0.21       0.29       0.29         Ownership       For profit, incorporated       0.09       0.17       0.13         For profit, unincorporated       0.30       0.54       0.39         Nonprofit       0.19       0.39       0.20         Unknown       0.40       0.64       0.44         Age of firm       Less than 5 years       0.34       0.41       0.58         5-9 years       0.33       0.28       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status         2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.33       0.10         1 location only       0.16       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Uni	Fin. svs. and real estate	0.20	-	-	-	-	-	0.67	0.21
Other services       0.21       0.29       0.29         Ownership	Retail trade	0.18						0.55	0.28
Ownership       0.09       0.17       0.13         For profit, incorporated       0.30       0.54       0.39         Nonprofit       0.19       0.39       0.20         Unknown       0.40       0.64       0.44         Age of firm       Less than 5 years       0.34       0.41       0.58         5-9 years       0.33       0.22       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status       2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.33       0.10         1 location only       0.16       0.34       0.24         Percent full-time employees       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22	Professional services	0.14	-	-	-	-	-	0.24	0.14
For profit, incorporated       0.09       0.17       0.13         For profit, unincorporated       0.30       0.54       0.39         Nonprofit       0.19       0.39       0.20         Unknown       0.40       0.64       0.44         Age of firm       Less than 5 years       0.34       0.41       0.58         5-9 years       0.33       0.22       0.21       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status         2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.33       0.10         1 location only       0.16       0.65       0.60         25-49 %       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13	Other services	0.21						0.29	0.29
For profit, unincorporated       0.30       0.54       0.39         Nonprofit       0.19       0.39       0.20         Unknown       0.40       0.64       0.44         Age of firm       Less than 5 years       0.34       0.41       0.58         5-9 years       0.33       0.28       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status         2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.33       0.10         1 location only       0.16       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	Ownership								
For profit, unincorporated       0.30       0.54       0.39         Nonprofit       0.19       0.39       0.20         Unknown       0.40       0.64       0.44         Age of firm       Less than 5 years       0.34       0.41       0.58         5-9 years       0.33       0.28       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status         2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.33       0.10         1 location only       0.16       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	For profit, incorporated	0.09						0.17	0.13
Unknown       0.40       0.64       0.44         Age of firm       Less than 5 years       0.34       0.41       0.58         5-9 years       0.33       0.28       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status         2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.33       0.10         1 location only       0.16       0.44       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22		0.30						0.54	0.39
Age of firm       0.34       0.41       0.58         5-9 years       0.33       0.28       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status       2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.14       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.24       0.44       0.22	Nonprofit	0.19						0.39	0.20
Less than 5 years       0.34       0.41       0.58         5-9 years       0.33       0.28       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status         2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.14       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	Unknown	0.40						0.64	0.44
5-9 years       0.33       0.28       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status       2       0.00       0.33       0.10         1 location only       0.16       0.14       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	Age of firm								
5-9 years       0.33       0.28       0.42         10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status       0.10       0.33       0.10         2 or more locations       0.10       0.14       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	Less than 5 years	0.34						0.41	0.58
10-19 years       0.22       0.21       0.42         20 or more years       0.09       0.25       0.10         Unknown       0.13       5.65       0.13         Multi/single status       2       0.00	-	0.33						0.28	0.42
Unknown       0.13       5.65       0.13         Multi/single status       2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.14       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	•	0.22						0.21	0.42
Unknown       0.13       5.65       0.13         Multi/single status       2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.14       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence       No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	20 or more years	0.09						0.25	0.10
2 or more locations       0.10       0.33       0.10         1 location only       0.16       0.14       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence         No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22		0.13						5.65	0.13
1 location only       0.16       0.14       0.24         Percent full-time employees         Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence         No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	Multi/single status								
Percent full-time employees Less than 25% 0.49 0.65 0.60 25-49 % 0.35 0.50 0.50 50-74 % 0.37 0.57 0.40 75% or more 0.09 0.12 0.12  Union presence No union employees 0.10 0.12 0.13 Has union employees 0.22 0.44 0.22	2 or more locations	0.10					-	0.33	0.10
Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence         No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	1 location only	0.16						0.14	
Less than 25%       0.49       0.65       0.60         25-49 %       0.35       0.50       0.38         50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12       0.12         Union presence         No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	Percent full-time employees								
50-74 %       0.37       0.57       0.40         75% or more       0.09       0.12       0.12         Union presence         No union employees       0.10       0.12       0.13         Has union employees       0.22       0.44       0.22	Less than 25%	0.49						0.65	0.60
50-74 %       0.37									0.38
Union presence         No union employees       0.10       .       .       .       0.12       0.13         Has union employees       0.22       .       .       .       0.44       0.22	50-74 %								0.40
No union employees         0.10         .         .         0.12         0.13           Has union employees         0.22         .         .         .         0.44         0.22	75% or more	0.09						0.12	0.12
No union employees         0.10         .         .         0.12         0.13           Has union employees         0.22         .         .         .         0.44         0.22	Union presence								
Has union employees 0.22 0.44 0.22		0.10						0.12	0.13
								1.38	0.19
Percent low wage employees **	Percent low wage employees **								
50% or more low wage 0.32		0.32						0.33	0.40
Less than 50% low wage 0.05									0.09
Unknown 0.15	9	0.15						1.31	0.13

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.

<sup>\*\*</sup> 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.