

Table I.F.4(2004) 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, 2004

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	77.3%	76.9%	80.3%	79.3%	81.1%	75.3%	78.5%	77.0%
Industry group **								
Agric., fish., forest.	71.0%	.	.	.	.	.	57.1%	74.9%
Mining and manufacturing	74.2%	.	.	.	.	.	83.8%	72.9%
Construction	79.6%	.	.	.	.	.	77.5%	82.2%
Utilities and transp.	78.8%	.	.	.	.	.	77.4%	79.0%
Wholesale trade	75.3%	.	.	.	.	.	78.2%	74.2%
Fin. svcs. and real estate	78.4%	.	.	.	.	.	79.8%	78.2%
Retail trade	72.2%	.	.	.	.	.	77.3%	70.9%
Professional services	79.7%	.	.	.	.	.	78.7%	79.9%
Other services	79.2%	.	.	.	.	.	77.2%	79.9%
Ownership								
For profit, incorporated	76.0%	.	.	.	.	.	78.0%	75.6%
For profit, unincorporated	83.1%	.	.	.	.	.	78.3%	84.9%
Nonprofit	79.4%	.	.	.	.	.	83.3%	78.9%
Age of firm								
Less than 5 years	84.6%	.	.	.	.	.	79.6%	93.1%
5-9 years	83.8%	.	.	.	.	.	81.3%	86.1%
10-19 years	80.9%	.	.	.	.	.	78.3%	83.3%
20 or more years	77.7%	.	.	.	.	.	78.2%	77.6%
Unknown	72.7%	.	.	.	.	.	40.3%*	72.9%
Multi/single status								
2 or more locations	75.9%	.	.	.	.	.	75.6%	75.9%
1 location only	80.6%	.	.	.	.	.	78.9%	83.0%
Percent full-time employees								
Less than 25%	72.6%	.	.	.	.	.	73.2%	72.5%
25-49 %	81.4%	.	.	.	.	.	75.6%	82.7%
50-74 %	78.4%	.	.	.	.	.	76.9%	78.8%
75% or more	77.1%	.	.	.	.	.	78.9%	76.6%
Union presence								
No union employees	78.5%	.	.	.	.	.	79.5%	78.0%
Has union employees	73.3%	.	.	.	.	.	65.7%	73.9%
Unknown	77.4%	.	.	.	.	.	70.9%	77.5%
Percent low wage employees **								
50% or more low wage	73.2%	.	.	.	.	.	75.9%	72.6%
Less than 50% low wage	78.2%	.	.	.	.	.	78.9%	78.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

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	0.68%	0.88%	1.18%	0.99%	0.94%	1.08%	0.87%	0.79%
Industry group **								
Agric., fish., forest.	7.20%	.	.	.	.	.	7.12%	11.33%
Mining and manufacturing	2.20%	.	.	.	.	.	2.00%	2.43%
Construction	2.15%	.	.	.	.	.	2.67%	3.49%
Utilities and transp.	1.65%	.	.	.	.	.	6.00%	2.00%
Wholesale trade	1.86%	.	.	.	.	.	3.76%	3.02%
Fin. svcs. and real estate	2.09%	.	.	.	.	.	2.18%	2.41%
Retail trade	1.87%	.	.	.	.	.	2.65%	2.01%
Professional services	0.97%	.	.	.	.	.	1.40%	0.94%
Other services	1.64%	.	.	.	.	.	1.39%	2.12%
Ownership								
For profit, incorporated	0.81%	.	.	.	.	.	0.83%	0.97%
For profit, unincorporated	1.46%	.	.	.	.	.	1.47%	1.68%
Nonprofit	1.30%	.	.	.	.	.	2.00%	1.57%
Age of firm								
Less than 5 years	2.88%	.	.	.	.	.	3.40%	2.81%
5-9 years	1.68%	.	.	.	.	.	2.16%	2.44%
10-19 years	0.95%	.	.	.	.	.	2.06%	2.02%
20 or more years	0.98%	.	.	.	.	.	1.47%	1.20%
Unknown	1.30%	.	.	.	.	.	14.50%*	1.29%
Multi/single status								
2 or more locations	0.82%	.	.	.	.	.	2.52%	0.83%
1 location only	0.84%	.	.	.	.	.	0.94%	1.31%
Percent full-time employees								
Less than 25%	3.57%	.	.	.	.	.	3.44%	4.72%
25-49 %	2.28%	.	.	.	.	.	4.34%	2.27%
50-74 %	1.13%	.	.	.	.	.	2.49%	1.25%
75% or more	0.78%	.	.	.	.	.	1.01%	0.94%
Union presence								
No union employees	0.57%	.	.	.	.	.	0.98%	0.75%
Has union employees	1.79%	.	.	.	.	.	3.10%	1.79%
Unknown	1.37%	.	.	.	.	.	6.17%	1.39%
Percent low wage employees **								
50% or more low wage	1.58%	.	.	.	.	.	1.30%	1.92%
Less than 50% low wage	0.79%	.	.	.	.	.	1.03%	0.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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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