

Table I.F.7(2008) Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2008

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	23.3%	17.1%	17.6%	15.4%	19.1%	28.0%	16.9%	24.7%
Industry group **								
Agric., fish., forest.	25.2%	--	--	--	--	--	15.4%	30.5%
Mining and manufacturing	26.4%	--	--	--	--	--	15.2%	27.8%
Construction	21.4%	--	--	--	--	--	20.2%	22.5%
Utilities and transp.	24.0%	--	--	--	--	--	12.6%	25.1%
Wholesale trade	24.9%	--	--	--	--	--	19.0%	26.9%
Fin. svcs. and real estate	25.4%	--	--	--	--	--	16.8%	26.5%
Retail trade	31.7%	--	--	--	--	--	20.6%	34.1%
Professional services	19.4%	--	--	--	--	--	16.3%	20.1%
Other services	19.1%	--	--	--	--	--	13.7%	20.5%
Ownership								
For profit, incorporated	25.1%	--	--	--	--	--	17.3%	26.9%
For profit, unincorporated	21.1%	--	--	--	--	--	16.3%	22.7%
Nonprofit	16.2%	--	--	--	--	--	14.5%	16.4%
Age of firm								
Less than 5 years	20.4%	--	--	--	--	--	17.8%	23.7%
5-9 years	17.9%	--	--	--	--	--	18.0%	17.8%
10-19 years	14.5%	--	--	--	--	--	16.7%	13.0%
20 or more years	23.6%	--	--	--	--	--	16.5%	25.4%
Unknown	26.9%	--	--	--	--	--	39.2%	26.9%
Multi/single status								
2 or more locations	26.6%	--	--	--	--	--	18.9%	26.7%
1 location only	16.6%	--	--	--	--	--	16.7%	16.5%
Percent full-time employees								
Less than 25%	18.9%	--	--	--	--	--	19.8%	18.7%
25-49 %	25.0%	--	--	--	--	--	15.3%	27.1%
50-74 %	23.3%	--	--	--	--	--	17.5%	24.4%
75% or more	23.3%	--	--	--	--	--	16.8%	24.8%
Union presence								
No union employees	21.4%	--	--	--	--	--	16.4%	23.0%
Has union employees	28.8%	--	--	--	--	--	26.6%	28.9%
Unknown	26.2%	--	--	--	--	--	14.3%	26.4%
Percent low wage employees								
50% or more low wage	29.8%	--	--	--	--	--	19.1%	31.5%
Less than 50% low wage	22.1%	--	--	--	--	--	16.6%	23.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.7(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2008

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	0.73%	0.77%	1.08%	0.61%	1.10%	1.09%	0.42%	0.87%
Industry group **								
Agric., fish., forest.	8.33%	--	--	--	--	--	7.28%	10.81%
Mining and manufacturing	1.03%	--	--	--	--	--	1.42%	1.11%
Construction	1.86%	--	--	--	--	--	2.18%	2.74%
Utilities and transp.	3.37%	--	--	--	--	--	4.05%	3.37%
Wholesale trade	2.07%	--	--	--	--	--	2.62%	2.67%
Fin. svcs. and real estate	2.51%	--	--	--	--	--	2.18%	2.83%
Retail trade	2.48%	--	--	--	--	--	1.93%	2.78%
Professional services	0.95%	--	--	--	--	--	0.71%	1.11%
Other services	1.07%	--	--	--	--	--	1.49%	1.39%
Ownership								
For profit, incorporated	0.76%	--	--	--	--	--	0.37%	0.94%
For profit, unincorporated	1.92%	--	--	--	--	--	1.26%	2.36%
Nonprofit	1.26%	--	--	--	--	--	2.24%	1.35%
Age of firm								
Less than 5 years	1.93%	--	--	--	--	--	1.85%	4.96%
5-9 years	1.37%	--	--	--	--	--	1.81%	2.57%
10-19 years	1.28%	--	--	--	--	--	1.22%	1.74%
20 or more years	0.98%	--	--	--	--	--	0.69%	1.19%
Unknown	1.53%	--	--	--	--	--	11.87%	1.54%
Multi/single status								
2 or more locations	0.99%	--	--	--	--	--	2.11%	1.00%
1 location only	0.65%	--	--	--	--	--	0.45%	1.17%
Percent full-time employees								
Less than 25%	2.64%	--	--	--	--	--	2.39%	2.82%
25-49 %	3.05%	--	--	--	--	--	1.81%	3.73%
50-74 %	2.56%	--	--	--	--	--	1.49%	2.94%
75% or more	0.72%	--	--	--	--	--	0.42%	0.82%
Union presence								
No union employees	0.68%	--	--	--	--	--	0.58%	0.86%
Has union employees	1.87%	--	--	--	--	--	3.75%	2.05%
Unknown	1.37%	--	--	--	--	--	8.62%	1.40%
Percent low wage employees								
50% or more low wage	1.49%	--	--	--	--	--	1.49%	1.81%
Less than 50% low wage	0.72%	--	--	--	--	--	0.43%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.