Table I.F.4(2011) 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, 2011

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 68.2\% | 70.2\% | 74.4\% | 73.2\% | 75.2\% | 63.8\% | 72.6\% | 67.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 60.5\% | 57.6\% | 30.8\% * | 35.1\%* | 95.5\% | 54.8\% | 51.8\% | 64.3\% |
| Mining and manufacturing | 65.5\% | 73.0\% | 73.7\% | 74.9\% | 71.4\% | 59.3\% | 72.9\% | 64.4\% |
| Construction | 74.4\% | 72.3\% | 78.0\% | 70.6\% | 84.6\% | 63.5\% | 73.0\% | 75.7\% |
| Utilities and transp. | 66.5\% | 68.7\% | 80.4\% | 77.9\% | 72.0\% | 64.0\% | 77.4\% | 65.4\% |
| Wholesale trade | 69.9\% | 75.6\% | 76.8\% | 74.0\% | 71.0\% | 64.8\% | 74.7\% | 68.2\% |
| Fin. svs. and real estate | 63.9\% | 70.3\% | 73.1\% | 67.1\% | 76.5\% | 59.9\% | 69.8\% | 63.2\% |
| Retail trade | 57.9\% | 71.5\% | 78.4\% | 77.0\% | 71.5\% | 48.8\% | 76.6\% | 54.4\% |
| Professional services | 70.6\% | 67.6\% | 72.0\% | 71.5\% | 73.3\% | 69.6\% | 70.4\% | 70.7\% |
| Other services | 75.6\% | 70.2\% | 75.4\% | 76.3\% | 85.5\% | 72.8\% | 74.1\% | 76.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 66.3\% | 70.9\% | 74.3\% | 73.3\% | 74.1\% | 61.0\% | 72.4\% | 64.9\% |
| For profit, unincorporated | 68.0\% | 66.9\% | 73.5\% | 72.0\% | 75.1\% | 63.4\% | 71.5\% | 66.8\% |
| Nonprofit | 76.7\% | 72.1\% | 76.9\% | 73.4\% | 78.5\% | 76.5\% | 76.1\% | 76.7\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 74.6\% | 72.4\% | 75.6\% | 81.9\% | 68.1\% | 81.1\% | 74.0\% | 75.4\% |
| 5-9 years | 74.7\% | 67.1\% | 75.8\% | 74.9\% | 79.2\% | 73.7\% | 72.9\% | 76.5\% |
| 10-19 years | 71.1\% | 70.6\% | 72.9\% | 71.3\% | 77.5\% | 62.2\% | 71.4\% | 70.9\% |
| 20 or more years | 67.0\% | 70.5\% | 74.5\% | 72.5\% | 74.8\% | 63.7\% | 72.8\% | 66.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 65.5\% | 77.9\% | 75.6\% | 69.9\% | 73.0\% | 63.6\% | 73.1\% | 65.3\% |
| 1 location only | 74.4\% | 70.1\% | 74.4\% | 74.1\% | 78.6\% | 71.3\% | 72.5\% | 76.5\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 71.9\% | 67.6\% | 72.2\% | 77.4\% | 78.0\% | 68.8\% | 72.6\% | 71.7\% |
| 25-49 \% | 68.0\% | 64.5\% | 72.8\% | 78.0\% | 76.1\% | 63.5\% | 70.8\% | 67.4\% |
| 50-74 \% | 64.6\% | 71.4\% | 71.7\% | 73.9\% | 76.5\% | 58.6\% | 72.2\% | 63.3\% |
| 75\% or more | 68.6\% | 70.3\% | 74.8\% | 72.8\% | 75.0\% | 64.5\% | 72.7\% | 67.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 70.5\% | 70.1\% | 74.5\% | 73.5\% | 75.9\% | 65.6\% | 72.7\% | 69.9\% |
| Has union employees | 63.7\% | 73.2\% | 71.0\% | 69.7\% | 71.2\% | 61.9\% | 70.3\% | 63.3\% |
| Unknown | 62.9\% | 65.1\% | 84.1\% | 70.3\% | 72.1\% | 62.1\% | 73.9\% | 62.7\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 69.2\% | 71.8\% | 73.4\% | 75.1\% | 79.2\% | 63.2\% | 73.4\% | 68.4\% |
| Less than 50\% low wage | 68.0\% | 69.9\% | 74.5\% | 72.8\% | 74.4\% | 63.9\% | 72.5\% | 67.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.
** 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(2011) 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, 2011

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.73\% | 0.73\% | 1.20\% | 0.82\% | 0.69\% | 1.34\% | 0.74\% | 0.86\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 8.83\% | 6.42\% | 14.95\%* | 15.04\%* | 10.26\% | 12.85\% | 7.11\% | 10.07\% |
| Mining and manufacturing | 2.46\% | 3.69\% | 3.87\% | 2.98\% | 3.19\% | 3.07\% | 2.61\% | 2.52\% |
| Construction | 1.08\% | 1.29\% | 2.52\% | 2.73\% | 6.82\% | 5.68\% | 1.19\% | 2.64\% |
| Utilities and transp. | 2.22\% | 5.57\% | 5.93\% | 4.86\% | 6.05\% | 2.36\% | 2.94\% | 2.26\% |
| Wholesale trade | 1.96\% | 2.88\% | 3.23\% | 3.35\% | 4.75\% | 2.99\% | 2.36\% | 2.94\% |
| Fin. svs. and real estate | 1.83\% | 1.68\% | 4.04\% | 5.37\% | 3.08\% | 2.38\% | 2.13\% | 1.92\% |
| Retail trade | 1.34\% | 2.68\% | 4.78\% | 2.71\% | 3.47\% | 2.01\% | 2.09\% | 1.68\% |
| Professional services | 1.20\% | 2.32\% | 1.94\% | 1.79\% | 1.76\% | 2.10\% | 1.28\% | 1.37\% |
| Other services | 1.56\% | 2.61\% | 3.36\% | 2.72\% | 2.22\% | 2.17\% | 1.77\% | 1.77\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 1.00\% | 0.98\% | 1.28\% | 0.86\% | 0.83\% | 1.77\% | 0.95\% | 1.29\% |
| For profit, unincorporated | 1.99\% | 2.66\% | 3.32\% | 3.11\% | 3.54\% | 3.62\% | 2.02\% | 2.42\% |
| Nonprofit | 1.35\% | 4.31\% | 2.73\% | 3.20\% | 2.06\% | 1.97\% | 2.21\% | 1.51\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.68\% | 2.85\% | 4.98\% | 3.60\% | 6.42\% | 13.63\% | 2.01\% | 5.03\% |
| 5-9 years | 1.85\% | 1.92\% | 3.17\% | 3.49\% | 4.46\% | 7.43\% | 2.23\% | 3.81\% |
| 10-19 years | 1.98\% | 1.31\% | 1.06\% | 2.40\% | 1.77\% | 6.44\% | 0.72\% | 3.25\% |
| 20 or more years | 0.96\% | 1.66\% | 1.69\% | 1.33\% | 1.17\% | 1.39\% | 1.00\% | 1.02\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 1.15\% | 12.79\% | 4.74\% | 1.74\% | 0.76\% | 1.43\% | 3.07\% | 1.16\% |
| 1 location only | 0.88\% | 0.76\% | 1.30\% | 1.20\% | 1.47\% | 7.76\% | 0.70\% | 1.22\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 3.27\% | 5.02\% | 6.28\% | 4.12\% | 6.45\% | 3.42\% | 2.83\% | 3.82\% |
| 25-49 \% | 2.82\% | 3.21\% | 4.55\% | 2.03\% | 4.56\% | 3.74\% | 2.08\% | 3.41\% |
| 50-74 \% | 1.71\% | 1.80\% | 3.94\% | 2.69\% | 4.02\% | 2.49\% | 1.20\% | 2.04\% |
| 75\% or more | 0.89\% | 1.06\% | 1.24\% | 0.93\% | 0.93\% | 1.68\% | 0.85\% | 1.09\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.78\% | 0.65\% | 1.21\% | 1.15\% | 1.09\% | 1.79\% | 0.76\% | 0.93\% |
| Has union employees | 2.65\% | 5.37\% | 9.25\% | 4.78\% | 4.28\% | 2.86\% | 3.70\% | 2.75\% |
| Unknown | 1.76\% | 12.41\% | 7.35\% | 9.56\% | 6.08\% | 2.09\% | 6.65\% | 1.83\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.30\% | 1.94\% | 2.87\% | 2.86\% | 2.51\% | 1.51\% | 2.04\% | 1.41\% |
| Less than 50\% low wage | 0.88\% | 0.93\% | 1.48\% | 0.85\% | 1.10\% | 1.54\% | 0.87\% | 1.07\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 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.
** 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.

