

Table I.F.7(2012) 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, 2012

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	27.4%	15.6%	17.7%	17.7%	18.9%	34.6%	17.3%	29.5%
Industry group **								
Agric., fish., forest.	32.4%	23.3%	30.5% *	8.3% *	65.8%	10.7% *	22.0%	36.9%
Mining and manufacturing	30.3%	9.8%	20.4%	19.3%	21.8%	37.4%	17.0%	32.0%
Construction	18.5%	17.0%	21.3%	12.9%	20.5%	24.4% *	18.1%	18.9%
Utilities and transp.	30.2%	12.9% *	6.7% *	22.9% *	16.2%	35.2%	17.2%	31.5%
Wholesale trade	25.7%	5.4% *	11.5%	19.0%	24.6%	34.7%	11.0%	30.3%
Fin. svcs. and real estate	36.9%	16.9%	17.8%	23.8%	22.3%	44.1%	19.9%	38.8%
Retail trade	36.8%	16.7%	20.4%	17.6%	19.3%	47.5%	18.4%	40.4%
Professional services	22.1%	17.4%	17.7%	17.4%	15.3%	26.5%	17.9%	22.9%
Other services	23.2%	15.1%	15.9%	15.6%	12.9%	30.3%	16.9%	24.8%
Ownership								
For profit, incorporated	29.1%	15.2%	17.3%	18.2%	20.3%	36.4%	17.0%	31.6%
For profit, unincorporated	26.6%	15.4%	20.6%	18.2%	17.7%	36.6%	18.4%	28.9%
Nonprofit	21.1%	19.9%	15.9%	15.0%	15.9%	25.2%	17.6%	21.5%
Age of firm								
Less than 5 years	13.6%	14.7%	14.8%	16.0%	11.1%	8.1% *	16.3%	10.9%
5-9 years	17.4%	15.8%	21.3%	13.9%	15.6%	35.3%	17.1%	17.7%
10-19 years	17.7%	13.4%	17.0%	18.1%	15.2%	24.6%	16.3%	18.7%
20 or more years	30.1%	17.4%	17.6%	18.7%	20.6%	35.1%	18.2%	31.4%
Multi/single status								
2 or more locations	32.0%	6.2% *	14.1%	21.3%	20.5%	35.1%	20.3%	32.3%
1 location only	16.9%	15.7%	18.0%	16.8%	16.7%	18.6%	17.0%	16.8%
Percent full-time employees								
Less than 25%	26.0%	13.7%	11.7%	21.1%	8.5%	37.5%	12.8%	29.4%
25-49 %	42.6%	16.1%	18.8%	23.6%	16.7%	56.7%	14.2%	47.6%
50-74 %	27.0%	16.7%	21.4%	16.9%	15.0%	33.5%	19.3%	28.5%
75% or more	26.7%	15.4%	17.3%	17.5%	19.6%	33.5%	17.2%	28.7%
Union presence								
No union employees	23.6%	15.0%	17.4%	17.8%	19.2%	32.1%	17.0%	25.7%
Has union employees	34.4%	33.9%	25.8%	18.6%	17.8%	38.0%	25.0%	34.8%
Unknown	34.6%	--	--	--	--	--	8.6% *	34.8%
Percent low wage employees								
50% or more low wage	32.0%	14.5%	18.2%	17.0%	19.9%	41.6%	16.9%	34.4%
Less than 50% low wage	26.6%	15.7%	17.6%	17.8%	18.7%	33.4%	17.3%	28.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.7(2012) 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, 2012

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	0.38%	0.57%	1.18%	1.03%	0.86%	0.59%	0.51%	0.43%
Industry group **								
Agric., fish., forest.	7.21%	3.81%	12.69% *	2.93% *	15.17%	9.20% *	4.44%	9.28%
Mining and manufacturing	1.52%	2.40%	3.38%	2.51%	3.66%	1.80%	1.75%	1.74%
Construction	1.61%	3.20%	3.99%	3.43%	3.51%	7.51% *	2.30%	3.28%
Utilities and transp.	1.84%	4.66% *	2.44% *	6.92% *	4.14%	2.52%	4.17%	1.96%
Wholesale trade	2.22%	1.95% *	2.60%	2.09%	3.78%	3.19%	1.35%	2.59%
Fin. svcs. and real estate	1.38%	2.22%	4.63%	3.42%	2.81%	1.78%	2.53%	1.67%
Retail trade	1.93%	3.29%	4.94%	2.03%	2.85%	2.59%	2.16%	2.10%
Professional services	0.73%	1.47%	1.82%	1.87%	1.81%	1.22%	1.08%	0.96%
Other services	1.05%	2.15%	1.61%	1.86%	2.06%	2.24%	1.52%	1.38%
Ownership								
For profit, incorporated	0.58%	0.65%	1.41%	1.17%	1.34%	0.90%	0.64%	0.61%
For profit, unincorporated	1.94%	1.20%	2.90%	3.04%	1.85%	3.68%	1.25%	2.45%
Nonprofit	1.24%	2.82%	2.80%	2.17%	2.45%	2.03%	1.29%	1.30%
Age of firm								
Less than 5 years	1.42%	2.96%	1.59%	4.42%	2.83%	6.77% *	1.64%	2.19%
5-9 years	1.69%	2.29%	5.02%	2.46%	3.08%	8.31%	1.55%	2.58%
10-19 years	1.30%	1.20%	1.83%	2.02%	2.01%	5.02%	0.88%	1.99%
20 or more years	0.56%	1.33%	1.65%	1.14%	1.18%	0.73%	0.75%	0.62%
Multi/single status								
2 or more locations	0.53%	3.02% *	3.31%	0.76%	0.91%	0.64%	1.73%	0.53%
1 location only	0.39%	0.62%	1.22%	1.26%	1.51%	4.43%	0.57%	0.46%
Percent full-time employees								
Less than 25%	2.48%	3.77%	3.28%	4.93%	2.48%	2.88%	2.66%	2.86%
25-49 %	1.78%	3.45%	5.12%	5.16%	2.43%	2.62%	2.55%	1.67%
50-74 %	1.12%	2.07%	3.43%	3.51%	2.54%	1.71%	1.68%	1.22%
75% or more	0.47%	0.60%	1.22%	0.94%	0.96%	0.79%	0.54%	0.53%
Union presence								
No union employees	0.50%	0.64%	1.36%	1.11%	1.16%	0.77%	0.52%	0.67%
Has union employees	1.17%	8.51%	5.11%	3.87%	2.28%	1.42%	3.02%	1.28%
Unknown	1.51%	--	--	--	--	--	5.42% *	1.52%
Percent low wage employees								
50% or more low wage	1.31%	1.28%	3.12%	2.53%	2.44%	2.06%	2.22%	1.28%
Less than 50% low wage	0.39%	0.66%	1.28%	1.05%	0.92%	0.70%	0.60%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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