Table I.F.7(2013) 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, 2013

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employes } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 30.4\% | 20.3\% | 18.0\% | 18.3\% | 22.6\% | 37.9\% | 18.7\% | 32.8\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 29.8\% | 22.3\% | 33.5\%* | 54.7\% | 4.5\%* | 32.7\%* | 33.1\% | 28.8\% |
| Mining and manufacturing | 33.3\% | 14.2\%* | 17.9\% | 17.9\% | 28.2\% | 40.8\% | 18.4\% | 35.2\% |
| Construction | 23.5\% | 21.2\% | 15.3\% | 19.4\% | 25.4\% | 38.0\% | 18.7\% | 27.6\% |
| Utilities and transp. | 35.0\% | 13.0\%* | 14.7\%* | 12.2\%* | 20.0\% | 41.7\% | 12.8\%* | 36.9\% |
| Wholesale trade | 29.6\% | 22.8\% | 15.9\% | 19.6\% | 20.4\% | 44.3\% | 18.6\% | 33.3\% |
| Fin. svs. and real estate | 35.5\% | 25.4\% | 12.0\%* | 22.7\% | 25.5\% | 41.0\% | 20.5\% | 37.3\% |
| Retail trade | 38.7\% | 13.8\% | 19.0\% | 23.2\% | 19.6\% | 48.8\% | 17.4\% | 42.8\% |
| Professional services | 26.2\% | 19.8\% | 20.9\% | 13.9\% | 21.5\% | 31.3\% | 18.1\% | 27.8\% |
| Other services | 26.9\% | 22.4\% | 18.0\% | 19.2\% | 18.6\% | 33.5\% | 20.0\% | 28.7\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 33.3\% | 20.3\% | 17.3\% | 19.3\% | 23.1\% | 41.9\% | 18.2\% | 36.5\% |
| For profit, unincorporated | 30.1\% | 20.8\% | 18.5\% | 19.9\% | 30.1\% | 38.4\% | 21.0\% | 32.9\% |
| Nonprofit | 18.5\% | 19.3\% | 23.8\% | 11.9\% | 15.8\% | 20.6\% | 18.3\% | 18.5\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 18.4\% | 18.3\% | 15.2\% | 14.1\%* | 23.0\% | 17.3\%* | 16.1\% | 21.4\% |
| 5-9 years | 20.9\% | 18.5\% | 19.9\% | 20.8\% | 25.0\% | 19.2\%* | 20.1\% | 21.8\% |
| 10-19 years | 20.4\% | 21.5\% | 17.9\% | 15.0\% | 20.8\% | 29.0\% | 18.6\% | 21.6\% |
| 20 or more years | 32.8\% | 21.3\% | 18.2\% | 19.5\% | 22.7\% | 38.5\% | 19.0\% | 34.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 35.1\% | 9.0\%* | 13.9\%* | 20.3\% | 24.0\% | 38.4\% | 16.9\% | 35.5\% |
| 1 location only | 19.0\% | 20.5\% | 18.4\% | 17.7\% | 20.5\% | 17.1\% | 18.9\% | 19.2\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 30.5\% | 11.4\%* | 16.3\%* | 27.8\% | 17.9\% | 39.8\% | 16.3\% | 34.2\% |
| 25-49 \% | 31.6\% | 23.4\% | 25.5\% | 16.0\% | 21.3\% | 38.3\% | 22.4\% | 33.2\% |
| 50-74 \% | 36.5\% | 22.9\% | 21.2\% | 18.6\% | 27.2\% | 43.6\% | 21.4\% | 39.1\% |
| 75\% or more | 29.5\% | 20.0\% | 17.4\% | 18.3\% | 22.2\% | 36.9\% | 18.2\% | 31.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 27.3\% | 20.4\% | 18.1\% | 18.7\% | 23.3\% | 36.9\% | 18.8\% | 30.1\% |
| Has union employees | 32.7\% | 21.2\%* | 16.5\% | 15.7\% | 16.6\% | 36.7\% | 17.9\% | 33.3\% |
| Unknown | 40.0\% | -- | -- | -- | -- | -- | 11.1\%* | 40.4\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 33.1\% | 21.6\% | 19.9\% | 20.9\% | 26.3\% | 38.8\% | 19.6\% | 34.9\% |
| Less than $50 \%$ low wage | 30.0\% | 20.1\% | 17.9\% | 18.0\% | 21.9\% | 37.8\% | 18.6\% | 32.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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(2013) 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, 2013

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.31\% | 1.20\% | 1.66\% | 0.78\% | 0.82\% | 0.59\% | 1.01\% | 0.45\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 6.39\% | 4.99\% | 10.25\%* | 12.03\% | 1.54\%* | 10.83\%* | 4.99\% | 8.01\% |
| Mining and manufacturing | 2.13\% | 4.39\%* | 4.69\% | 2.95\% | 2.29\% | 3.75\% | 3.01\% | 2.43\% |
| Construction | 1.46\% | 3.92\% | 3.39\% | 3.10\% | 6.17\% | 8.78\% | 2.47\% | 3.26\% |
| Utilities and transp. | 2.43\% | 6.75\%* | 5.60\%* | 4.21\%* | 3.70\% | 3.29\% | 4.51\%* | 2.19\% |
| Wholesale trade | 1.92\% | 3.48\% | 4.57\% | 3.17\% | 2.34\% | 3.76\% | 2.43\% | 2.35\% |
| Fin. svs. and real estate | 1.99\% | 4.00\% | 5.51\%* | 3.96\% | 3.20\% | 2.83\% | 2.20\% | 2.22\% |
| Retail trade | 1.29\% | 1.75\% | 4.76\% | 3.48\% | 3.11\% | 1.33\% | 2.79\% | 1.45\% |
| Professional services | 1.03\% | 2.99\% | 2.66\% | 1.15\% | 1.01\% | 1.92\% | 1.88\% | 1.38\% |
| Other services | 1.58\% | 1.58\% | 2.93\% | 2.10\% | 2.21\% | 2.41\% | 1.75\% | 1.94\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.46\% | 1.31\% | 1.94\% | 0.99\% | 0.80\% | 0.80\% | 1.19\% | 0.68\% |
| For profit, unincorporated | 1.93\% | 2.53\% | 4.10\% | 2.31\% | 3.48\% | 2.27\% | 1.55\% | 2.49\% |
| Nonprofit | 1.22\% | 4.76\% | 4.88\% | 1.56\% | 1.42\% | 1.93\% | 1.41\% | 1.31\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.75\% | 2.54\% | 2.69\% | 5.48\%* | 5.50\% | 14.15\%* | 1.36\% | 4.28\% |
| 5-9 years | 2.02\% | 2.96\% | 5.19\% | 4.15\% | 5.70\% | 7.76\%* | 2.61\% | 3.80\% |
| 10-19 years | 0.96\% | 1.51\% | 2.02\% | 1.80\% | 3.32\% | 2.30\% | 0.79\% | 2.10\% |
| 20 or more years | 0.42\% | 1.88\% | 1.62\% | 1.30\% | 1.37\% | 0.63\% | 1.46\% | 0.52\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.53\% | 2.97\%* | 5.52\%* | 2.26\% | 0.85\% | 0.60\% | 3.04\% | 0.54\% |
| 1 location only | 0.48\% | 1.25\% | 1.61\% | 0.49\% | 1.21\% | 4.71\% | 0.94\% | 1.12\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 3.07\% | 4.56\%* | 5.19\%* | 6.16\% | 4.65\% | 4.15\% | 3.95\% | 3.50\% |
| 25-49 \% | 2.44\% | 5.04\% | 4.99\% | 4.39\% | 6.12\% | 3.24\% | 3.26\% | 2.89\% |
| 50-74 \% | 1.13\% | 2.32\% | 3.55\% | 3.17\% | 3.29\% | 1.87\% | 1.89\% | 1.46\% |
| 75\% or more | 0.37\% | 1.35\% | 1.74\% | 1.00\% | 0.89\% | 0.67\% | 1.03\% | 0.47\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.53\% | 1.17\% | 1.73\% | 0.83\% | 0.94\% | 1.16\% | 1.02\% | 0.78\% |
| Has union employees | 1.73\% | 6.62\%* | 3.79\% | 3.72\% | 2.70\% | 2.51\% | 3.31\% | 1.90\% |
| Unknown | 1.87\% | -- | -- | -- | -- | -- | 5.01\%* | 1.85\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.29\% | 2.81\% | 3.12\% | 2.43\% | 1.87\% | 1.77\% | 2.26\% | 1.42\% |
| Less than 50\% low wage | 0.41\% | 1.28\% | 1.74\% | 0.96\% | 1.12\% | 0.85\% | 0.98\% | 0.60\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

