

**Table I.F.7(2014) 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, 2014**

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	32.6%	21.2%	18.9%	18.9%	22.9%	41.4%	19.5%	35.1%
Industry group **								
Agric., fish., forest.	39.8%	18.5% *	43.1% *	5.3% *	53.2% *	47.6% *	29.0%	44.4%
Mining and manufacturing	32.2%	22.3%	21.1%	18.9%	26.3%	39.4%	20.4%	33.5%
Construction	21.0%	20.2%	15.8%	18.3%	22.3%	30.4%	17.7%	23.6%
Utilities and transp.	39.6%	19.5% *	24.0% *	14.5%	27.7%	47.1%	20.8%	41.9%
Wholesale trade	28.5%	29.4%	21.0%	20.8%	17.0%	40.6%	24.6%	29.7%
Fin. svcs. and real estate	43.6%	25.4%	16.3%	29.8%	24.4%	52.0%	23.1%	45.9%
Retail trade	44.3%	18.2%	24.9%	19.4%	24.6%	56.0%	19.0%	48.6%
Professional services	28.5%	18.7%	15.4%	18.2%	21.1%	35.1%	17.5%	30.4%
Other services	27.0%	22.0%	20.6%	14.7%	20.4%	33.5%	18.3%	29.2%
Ownership								
For profit, incorporated	35.7%	20.7%	19.0%	19.0%	23.9%	45.6%	19.2%	38.9%
For profit, unincorporated	26.9%	20.9%	18.9%	19.7%	20.8%	37.5%	21.3%	28.8%
Nonprofit	23.2%	27.6%	17.8%	17.6%	21.3%	25.2%	18.5%	23.7%
Age of firm								
Less than 5 years	21.1%	26.9%	21.2%	18.9%	15.5%	27.9% *	19.9%	21.9%
5-9 years	24.6%	22.0%	27.8%	21.1%	28.6%	24.1% *	23.5%	25.5%
10-19 years	21.3%	18.5%	13.3%	18.2%	19.6%	37.2%	15.0%	25.0%
20 or more years	35.1%	20.9%	19.4%	18.7%	23.7%	41.9%	20.6%	36.8%
Multi/single status								
2 or more locations	37.8%	17.9% *	23.7%	21.5%	22.9%	41.9%	19.8%	38.1%
1 location only	20.6%	21.3%	18.5%	18.1%	22.9%	28.1%	19.5%	21.7%
Percent full-time employees								
Less than 25%	33.6%	24.7%	17.5% *	17.4%	25.5%	43.9%	20.9%	36.8%
25-49 %	32.8%	16.2%	22.4%	18.1%	21.8% *	42.2%	17.3%	35.7%
50-74 %	41.8%	18.5%	19.2%	20.3%	26.0%	51.8%	20.0%	45.3%
75% or more	31.2%	21.9%	18.7%	18.8%	22.6%	39.5%	19.5%	33.4%
Union presence								
No union employees	28.5%	21.0%	18.2%	18.7%	23.1%	39.6%	19.2%	31.2%
Has union employees	40.5%	29.2%	30.3%	19.7%	21.1%	46.0%	24.8%	41.3%
Unknown	39.9%	--	--	--	--	--	13.6% *	40.0%
Percent low-wage employees								
50% or more low-wage	34.9%	20.4%	24.9%	19.6%	20.7%	42.8%	19.6%	37.0%
Less than 50% low-wage	32.2%	21.4%	18.4%	18.8%	23.2%	41.2%	19.5%	34.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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 few 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(2014) 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, 2014**

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	0.61%	1.13%	1.24%	1.04%	1.15%	0.93%	0.72%	0.71%
Industry group **								
Agric., fish., forest.	8.43%	6.48% *	15.49% *	3.42% *	16.51% *	15.93% *	7.53%	11.29%
Mining and manufacturing	1.53%	4.50%	4.35%	2.73%	2.71%	2.31%	2.36%	1.68%
Construction	2.12%	3.29%	3.38%	3.44%	5.26%	6.53%	2.20%	3.37%
Utilities and transp.	2.86%	5.89% *	9.51% *	4.05%	6.26%	3.56%	4.53%	3.11%
Wholesale trade	2.10%	4.49%	4.32%	3.14%	2.94%	4.11%	2.75%	2.62%
Fin. svcs. and real estate	2.05%	3.75%	3.32%	5.36%	2.86%	2.65%	2.36%	2.23%
Retail trade	1.87%	4.15%	4.99%	3.01%	3.82%	2.39%	2.53%	2.09%
Professional services	1.03%	1.78%	1.87%	1.85%	2.23%	1.53%	1.21%	1.19%
Other services	1.38%	2.85%	3.10%	2.27%	2.67%	2.27%	1.67%	1.69%
Ownership								
For profit, incorporated	0.75%	1.37%	1.44%	1.22%	1.47%	1.10%	0.85%	0.87%
For profit, unincorporated	1.53%	2.41%	3.30%	2.68%	3.04%	3.00%	1.83%	1.96%
Nonprofit	1.27%	3.88%	3.76%	3.03%	2.34%	1.86%	2.11%	1.39%
Age of firm								
Less than 5 years	2.48%	3.88%	5.01%	4.49%	3.59%	11.56% *	2.54%	3.86%
5-9 years	2.16%	2.73%	4.36%	3.06%	5.49%	8.46% *	2.10%	3.61%
10-19 years	1.36%	2.05%	1.87%	2.24%	2.53%	4.45%	1.17%	2.02%
20 or more years	0.71%	1.65%	1.72%	1.33%	1.37%	0.96%	1.06%	0.78%
Multi/single status								
2 or more locations	0.78%	9.14% *	4.04%	2.18%	1.19%	0.94%	2.10%	0.80%
1 location only	0.83%	1.14%	1.30%	1.18%	2.15%	5.10%	0.77%	1.43%
Percent full-time employees								
Less than 25%	2.75%	5.61%	5.90% *	4.07%	6.15%	4.21%	3.22%	3.31%
25-49 %	2.09%	4.13%	4.65%	3.86%	6.81% *	2.82%	2.48%	2.42%
50-74 %	1.67%	2.53%	3.38%	2.76%	2.77%	2.25%	1.84%	1.88%
75% or more	0.69%	1.34%	1.38%	1.17%	1.27%	1.07%	0.82%	0.80%
Union presence								
No union employees	0.69%	1.15%	1.23%	1.07%	1.24%	1.34%	0.73%	0.86%
Has union employees	1.67%	7.57%	7.31%	4.37%	3.27%	1.96%	4.13%	1.73%
Unknown	1.64%	--	--	--	--	--	7.52% *	1.65%
Percent low-wage employees								
50% or more low-wage	1.28%	2.97%	4.65%	3.47%	2.67%	1.75%	2.01%	1.43%
Less than 50% low-wage	0.68%	1.22%	1.28%	1.10%	1.25%	1.06%	0.77%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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