

Table I.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2016

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	60.8%	68.6%	69.6%	69.8%	64.3%	56.1%	69.2%	59.3%
Industry group **								
Agric., fish., forest.	52.7%	47.9%	79.0%	62.6%	29.5%*	57.0%	55.2%	51.6%
Mining and manufacturing	56.5%	64.0%	76.7%	66.3%	64.3%	49.4%	70.0%	55.0%
Construction	65.1%	62.5%	64.5%	68.4%	65.9%	58.5%	65.7%	64.7%
Utilities and transp.	50.0%	67.8%	63.3%	66.5%	59.3%	45.9%	65.7%	48.5%
Wholesale trade	61.8%	68.2%	73.1%	73.7%	62.3%	54.6%	70.3%	59.4%
Fin. svcs. and real estate	55.7%	72.9%	70.0%	74.1%	62.6%	51.0%	71.5%	54.0%
Retail trade	57.5%	66.6%	73.9%	72.0%	60.9%	51.9%	69.4%	55.3%
Professional services	64.5%	67.6%	67.4%	67.2%	63.3%	64.0%	68.6%	63.9%
Other services	67.5%	74.3%	70.9%	73.6%	71.4%	62.0%	72.1%	66.4%
Ownership								
For profit, incorporated	57.8%	67.1%	68.8%	70.2%	62.4%	52.0%	68.6%	55.8%
For profit, unincorporated	62.4%	70.3%	70.6%	65.9%	63.3%	57.2%	69.3%	60.4%
Nonprofit	71.2%	74.5%	74.9%	72.6%	70.3%	71.0%	73.1%	71.0%
Age of firm								
Less than 5 years	67.9%	64.5%	78.3%	67.2%	73.8%	43.2%	68.7%	67.4%
5-9 years	68.2%	64.9%	72.9%	70.9%	64.9%	67.1%	69.1%	67.5%
10-19 years	68.4%	70.8%	72.9%	71.0%	63.9%	67.4%	71.8%	66.5%
20 or more years	59.1%	69.4%	66.1%	69.4%	63.7%	55.6%	68.0%	58.1%
Multi/single status								
2 or more locations	57.8%	67.7%	77.8%	69.6%	63.1%	55.9%	70.4%	57.6%
1 location only	68.0%	68.6%	69.0%	69.8%	66.0%	63.8%	69.1%	67.1%
Percent full-time employees								
Less than 25%	57.9%	53.4%	57.9%	75.7%	64.1%	48.1%	61.4%	57.0%
25-49 %	61.6%	69.9%	62.1%	72.1%	63.3%	57.3%	66.9%	60.7%
50-74 %	60.6%	75.1%	69.3%	68.0%	66.7%	54.7%	71.6%	58.6%
75% or more	60.9%	67.9%	70.2%	69.7%	64.0%	56.3%	69.2%	59.4%
Union presence								
No union employees	62.0%	69.3%	70.3%	69.7%	64.3%	56.8%	69.5%	60.3%
Has union employees	56.4%	51.9%	62.7%	70.5%	64.1%	54.6%	63.7%	56.1%
Percent low-wage employees								
50% or more low-wage	59.4%	59.5%	71.8%	70.7%	66.3%	52.9%	67.5%	58.4%
Less than 50% low-wage	61.0%	69.4%	69.5%	69.7%	64.0%	56.5%	69.3%	59.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2016

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%	1.55%	1.62%	1.20%	1.24%	0.92%	0.92%	0.70%
Industry group **								
Agric., fish., forest.	8.40%	12.91%	12.62%	14.77%	16.30%*	15.42%	9.53%	11.15%
Mining and manufacturing	1.60%	6.49%	4.47%	3.44%	2.81%	2.35%	3.03%	1.74%
Construction	2.70%	5.31%	4.96%	4.03%	5.67%	9.91%	2.95%	4.06%
Utilities and transp.	2.76%	9.39%	10.42%	6.58%	6.93%	3.41%	5.59%	2.97%
Wholesale trade	2.24%	6.53%	4.71%	3.68%	4.09%	3.92%	3.11%	2.72%
Fin. svcs. and real estate	1.78%	4.43%	5.82%	3.71%	3.77%	2.30%	3.07%	1.94%
Retail trade	1.65%	5.06%	4.76%	3.41%	4.45%	2.20%	2.82%	1.88%
Professional services	1.13%	2.71%	2.94%	2.27%	2.29%	1.68%	1.67%	1.29%
Other services	1.38%	3.23%	3.86%	2.85%	2.91%	2.29%	2.12%	1.64%
Ownership								
For profit, incorporated	0.72%	1.92%	1.95%	1.41%	1.65%	1.04%	1.11%	0.83%
For profit, unincorporated	1.59%	3.17%	3.64%	3.29%	2.99%	3.00%	2.12%	1.96%
Nonprofit	1.45%	4.70%	4.64%	2.88%	2.25%	2.16%	2.62%	1.56%
Age of firm								
Less than 5 years	2.68%	4.61%	4.44%	4.97%	4.98%	10.45%	3.14%	3.95%
5-9 years	2.27%	4.19%	4.50%	3.53%	4.72%	10.00%	2.59%	3.48%
10-19 years	1.58%	2.66%	3.00%	2.62%	3.72%	3.48%	1.74%	2.24%
20 or more years	0.70%	2.42%	2.33%	1.52%	1.41%	0.96%	1.31%	0.77%
Multi/single status								
2 or more locations	0.78%	11.22%	3.89%	2.14%	1.48%	0.94%	2.75%	0.79%
1 location only	0.94%	1.56%	1.72%	1.42%	2.19%	5.60%	0.98%	1.55%
Percent full-time employees								
Less than 25%	2.61%	9.27%	13.29%	4.30%	5.42%	3.71%	6.29%	2.86%
25-49 %	2.25%	6.94%	6.22%	4.37%	5.77%	3.12%	3.51%	2.57%
50-74 %	1.70%	3.47%	4.76%	3.40%	3.47%	2.48%	2.49%	1.94%
75% or more	0.68%	1.78%	1.78%	1.35%	1.38%	1.03%	1.04%	0.78%
Union presence								
No union employees	0.65%	1.55%	1.60%	1.22%	1.30%	1.08%	0.93%	0.77%
Has union employees	1.54%	9.68%	8.23%	5.83%	4.01%	1.76%	5.28%	1.59%
Percent low-wage employees								
50% or more low-wage	1.52%	5.52%	4.11%	3.24%	2.90%	2.25%	2.71%	1.68%
Less than 50% low-wage	0.65%	1.61%	1.71%	1.28%	1.35%	1.00%	0.97%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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

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