

Table I.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments 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	40.29	43.90	42.86	44.24	40.08	38.66	44.11	39.49
Industry group **								
Agric., fish., forest.	43.79	--	--	53.77	--	38.97	48.80	41.59
Mining and manufacturing	40.39	45.03	41.29	45.21	40.98	38.43	43.86	39.91
Construction	45.51	45.29	43.09	48.92	45.78	39.83	46.06	45.13
Utilities and transp.	38.78	47.97	45.98	41.78	39.82	37.43	44.46	38.07
Wholesale trade	40.30	43.99	41.53	43.20	39.00	38.88	42.93	39.41
Fin. svcs. and real estate	39.43	42.32	41.44	44.30	41.92	37.76	43.03	38.93
Retail trade	42.81	47.75	47.09	43.98	42.24	41.66	46.43	41.94
Professional services	38.69	44.19	42.94	43.77	38.07	37.12	44.23	37.73
Other services	41.49	41.57	42.24	41.73	39.53	42.44	42.49	41.23
Ownership								
For profit, incorporated	40.98	44.70	42.70	44.51	40.70	39.52	44.42	40.19
For profit, unincorporated	41.95	44.23	44.62	45.73	41.32	39.43	44.68	41.03
Nonprofit	37.10	38.58	40.44	41.11	37.66	36.00	40.94	36.74
Age of firm								
Less than 5 years	44.54	41.39	41.12	48.62	43.28	45.63	42.69	45.79
5-9 years	43.56	49.75	44.30	45.80	40.92	35.28	46.16	41.49
10-19 years	42.47	42.15	43.91	44.63	40.61	41.40	44.03	41.54
20 or more years	39.53	43.92	42.12	43.15	39.65	38.52	43.85	38.98
Multi/single status								
2 or more locations	39.29	--	40.98	42.77	40.46	38.75	43.09	39.20
1 location only	42.33	43.92	43.02	44.65	39.56	36.10	44.22	40.60
Percent full-time employees								
Less than 25%	41.67	45.16	44.15	41.46	43.08	39.48	44.29	40.93
25-49 %	39.77	44.58	44.16	42.82	42.69	36.42	45.76	38.61
50-74 %	39.19	41.83	42.31	43.91	36.65	38.59	43.25	38.30
75% or more	40.42	44.23	42.85	44.41	40.31	38.75	44.15	39.64
Union presence								
No union employees	41.22	44.28	43.32	44.51	40.66	39.62	44.51	40.38
Has union employees	36.42	31.70	37.14	40.63	34.86	36.40	36.65	36.41
Percent low-wage employees								
50% or more low-wage	43.03	45.65	45.75	43.90	43.11	42.33	47.92	42.33
Less than 50% low-wage	39.99	43.78	42.65	44.27	39.64	38.28	43.82	39.16

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.

-- 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.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments 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	0.23	0.76	0.67	0.58	0.50	0.33	0.42	0.26
Industry group **								
Agric., fish., forest.	4.55	--	--	14.56	--	3.74	7.62	5.42
Mining and manufacturing	0.58	2.78	2.09	1.45	1.02	0.86	1.35	0.63
Construction	1.14	2.38	1.94	2.40	2.17	2.37	1.53	1.60
Utilities and transp.	0.72	5.93	5.80	2.71	1.65	0.80	2.71	0.72
Wholesale trade	0.74	2.97	1.76	1.43	1.39	1.28	1.18	0.89
Fin. svcs. and real estate	0.73	1.93	2.71	1.94	2.42	0.84	1.44	0.81
Retail trade	0.71	3.17	2.67	1.24	1.66	1.01	1.44	0.80
Professional services	0.41	1.39	1.09	0.85	0.87	0.59	0.71	0.46
Other services	0.59	1.36	1.44	1.49	1.19	0.93	0.84	0.72
Ownership								
For profit, incorporated	0.27	0.93	0.82	0.65	0.65	0.37	0.52	0.31
For profit, unincorporated	0.68	1.58	1.38	1.82	1.55	0.98	0.91	0.86
Nonprofit	0.55	2.03	1.91	1.60	0.85	0.79	1.09	0.59
Age of firm								
Less than 5 years	1.81	1.57	2.57	3.02	3.99	8.15	1.37	2.88
5-9 years	1.01	2.13	1.87	2.11	1.83	1.65	1.28	1.49
10-19 years	0.56	1.43	1.15	1.28	1.06	1.20	0.81	0.75
20 or more years	0.26	1.13	0.96	0.64	0.56	0.35	0.58	0.28
Multi/single status								
2 or more locations	0.29	--	2.01	0.93	0.64	0.34	1.32	0.29
1 location only	0.39	0.76	0.70	0.70	0.82	1.69	0.44	0.62
Percent full-time employees								
Less than 25%	1.15	4.39	7.29	1.95	2.09	1.66	3.00	1.21
25-49 %	1.06	2.47	2.65	1.85	2.40	1.44	1.48	1.22
50-74 %	0.64	1.74	1.69	1.63	1.15	0.99	1.10	0.73
75% or more	0.26	0.88	0.74	0.65	0.57	0.37	0.47	0.29
Union presence								
No union employees	0.24	0.76	0.68	0.57	0.53	0.36	0.42	0.28
Has union employees	0.61	2.75	2.37	3.44	1.46	0.70	1.71	0.64
Percent low-wage employees								
50% or more low-wage	0.58	2.49	2.64	1.91	1.21	0.69	1.81	0.60
Less than 50% low-wage	0.25	0.79	0.69	0.61	0.55	0.36	0.43	0.29

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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