

Table I.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day 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	5.4%	11.7%	11.5%	8.9%	5.9%	3.4%	10.8%	4.5%
Industry group **								
Agric., fish., forest.	3.9%*	2.3%*	18.6%*	4.2%*	3.4%*	0.2%*	6.5%*	2.8%*
Mining and manufacturing	3.7%	9.6%*	9.1%*	9.3%	3.0%	2.4%*	8.6%	3.2%
Construction	8.2%	12.0%	9.8%*	10.3%	7.4%*	0.8%*	11.6%	5.9%*
Utilities and transp.	2.3%	4.5%*	6.6%*	10.8%*	4.3%*	0.9%*	10.9%*	1.5%
Wholesale trade	4.9%	13.0%*	11.4%*	7.3%	6.1%	1.5%*	10.4%	3.4%
Fin. svcs. and real estate	3.9%	4.8%*	6.9%*	13.4%	8.6%*	1.8%*	6.5%	3.6%
Retail trade	4.5%	15.7%	12.2%*	8.6%*	5.9%	2.0%	12.4%	3.0%
Professional services	6.1%	13.2%	13.1%	7.5%	5.8%	4.8%	12.3%	5.1%
Other services	8.4%	12.9%	13.6%	9.1%	7.2%	7.5%*	10.8%	7.8%
Ownership								
For profit, incorporated	4.8%	11.6%	11.9%	9.3%	5.3%	2.6%	11.1%	3.7%
For profit, unincorporated	5.2%	10.8%	7.8%	4.4%	4.7%	4.4%*	7.6%	4.5%
Nonprofit	7.8%	14.7%	15.6%	12.9%	8.4%	6.1%	15.2%	7.1%
Age of firm								
Less than 5 years	9.2%	6.4%*	16.1%*	11.4%*	8.6%*	0.0%*	9.0%	9.3%*
5-9 years	6.1%	13.7%	8.0%*	6.9%	3.3%*	0.0%	10.0%	3.1%*
10-19 years	7.3%	11.7%	10.3%	9.1%	5.9%	2.7%*	10.9%	5.3%
20 or more years	5.0%	12.5%	12.3%	8.9%	5.9%	3.5%	11.2%	4.3%
Multi/single status								
2 or more locations	4.1%	0.0%	11.2%*	6.3%	6.2%	3.4%	6.7%	4.0%
1 location only	8.6%	11.8%	11.5%	9.7%	5.4%	2.7%*	11.2%	6.3%
Percent full-time employees								
Less than 25%	6.5%	5.3%*	4.0%*	7.2%*	4.9%*	7.9%*	5.8%*	6.7%
25-49 %	7.2%	32.9%	21.7%	7.8%*	11.8%*	1.9%*	16.7%	5.5%
50-74 %	4.6%	12.9%	9.1%	10.5%	6.5%	1.7%	11.4%	3.4%
75% or more	5.4%	11.0%	11.5%	8.9%	5.5%	3.6%	10.6%	4.5%
Union presence								
No union employees	5.8%	11.8%	11.4%	8.4%	6.0%	3.5%	10.7%	4.7%
Has union employees	4.1%	9.1%*	11.8%*	16.3%	4.1%	3.2%	13.2%*	3.7%
Percent low-wage employees								
50% or more low-wage	5.8%	13.7%*	13.9%	8.2%	6.5%	4.0%*	11.3%	5.1%
Less than 50% low-wage	5.4%	11.6%	11.3%	9.0%	5.8%	3.4%	10.8%	4.4%

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.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day 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	0.33%	1.12%	1.15%	0.73%	0.63%	0.49%	0.61%	0.37%
Industry group **								
Agric., fish., forest.	2.06% *	2.31% *	14.43% *	3.89% *	3.58% *	0.20% *	5.11% *	1.91% *
Mining and manufacturing	0.71%	3.66% *	3.23% *	1.90%	0.79%	1.10% *	1.67%	0.76%
Construction	1.41%	3.43%	3.72% *	2.90%	2.68% *	0.81% *	2.12%	1.86% *
Utilities and transp.	0.50%	4.36% *	4.07% *	4.21% *	1.60% *	0.39% *	3.70% *	0.40%
Wholesale trade	0.72%	3.95% *	3.57% *	1.93%	1.79%	0.63% *	1.94%	0.72%
Fin. svcs. and real estate	0.81%	1.86% *	2.98% *	3.14%	3.98% *	0.59% *	1.49%	0.89%
Retail trade	0.64%	4.59%	4.28% *	2.69% *	1.70%	0.54%	2.38%	0.59%
Professional services	0.65%	2.05%	2.06%	1.04%	0.89%	1.03%	1.14%	0.73%
Other services	1.28%	2.89%	2.82%	1.92%	1.73%	2.45% *	1.48%	1.56%
Ownership								
For profit, incorporated	0.33%	1.39%	1.41%	0.86%	0.59%	0.47%	0.75%	0.36%
For profit, unincorporated	0.87%	1.99%	2.16%	1.08%	1.17%	1.88% *	1.10%	1.08%
Nonprofit	1.15%	4.32%	4.02%	2.78%	2.13%	1.61%	2.30%	1.24%
Age of firm								
Less than 5 years	1.92%	2.79% *	5.25% *	4.09% *	3.66% *	0.02% *	2.07%	2.88% *
5-9 years	0.91%	3.21%	2.45% *	1.68%	1.51% *	0.00%	1.59%	1.00% *
10-19 years	0.75%	1.95%	1.95%	1.42%	1.52%	1.59% *	1.16%	0.96%
20 or more years	0.38%	1.83%	1.70%	0.93%	0.75%	0.51%	0.91%	0.41%
Multi/single status								
2 or more locations	0.42%	0.00%	3.58% *	1.18%	0.88%	0.50%	1.60%	0.43%
1 location only	0.48%	1.13%	1.21%	0.88%	0.87%	1.38% *	0.66%	0.69%
Percent full-time employees								
Less than 25%	1.34%	2.17% *	2.30% *	2.75% *	1.48% *	2.71% *	1.79% *	1.63%
25-49 %	1.27%	8.63%	6.02%	2.96% *	4.24% *	0.62% *	3.12%	1.39%
50-74 %	0.58%	3.41%	2.52%	2.88%	1.61%	0.41%	1.89%	0.58%
75% or more	0.37%	1.22%	1.29%	0.79%	0.69%	0.57%	0.68%	0.43%
Union presence								
No union employees	0.35%	1.15%	1.12%	0.72%	0.69%	0.57%	0.61%	0.41%
Has union employees	0.82%	5.86% *	6.10% *	4.17%	1.09%	0.94%	3.97% *	0.83%
Percent low-wage employees								
50% or more low-wage	0.88%	4.62% *	4.13%	1.80%	1.51%	1.32% *	2.08%	0.95%
Less than 50% low-wage	0.35%	1.16%	1.19%	0.79%	0.69%	0.52%	0.64%	0.40%

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

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