

Table I.F.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay 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	19.2%	23.8%	21.6%	20.4%	19.7%	18.2%	22.0%	18.7%
Industry group **								
Agric., fish., forest.	15.0%	25.8% *	9.0% *	18.0% *	6.1% *	18.7% *	25.4% *	10.7% *
Mining and manufacturing	14.8%	17.2%	25.5%	16.7%	18.9%	11.9%	22.8%	14.0%
Construction	16.6%	15.2%	22.6%	17.6%	16.2%	8.6% *	20.8%	13.8%
Utilities and transp.	13.2%	40.6%	18.1% *	30.3%	13.8% *	10.7%	18.6%	12.7%
Wholesale trade	18.3%	24.1%	18.2%	25.9%	20.1%	14.0%	21.3%	17.5%
Fin. svcs. and real estate	17.7%	32.4%	33.1%	22.2%	15.9%	16.3%	30.9%	16.4%
Retail trade	19.1%	28.4%	21.3%	11.1%	23.8%	18.7%	20.7%	18.8%
Professional services	22.4%	21.6%	19.8%	19.4%	19.6%	24.4%	20.0%	22.8%
Other services	22.6%	23.3%	20.4%	26.5%	24.9%	20.3%	22.8%	22.6%
Ownership								
For profit, incorporated	17.5%	23.9%	21.3%	19.8%	19.2%	15.7%	21.8%	16.7%
For profit, unincorporated	21.3%	22.6%	22.1%	22.2%	19.4%	21.8%	21.9%	21.1%
Nonprofit	24.4%	25.8%	23.3%	21.7%	21.3%	26.1%	23.9%	24.4%
Age of firm								
Less than 5 years	16.2%	19.2%	17.1%	13.1%	17.3%	17.6% *	19.2%	14.3%
5-9 years	22.6%	18.0%	25.3%	23.8%	19.6%	29.7%	22.3%	22.7%
10-19 years	20.5%	28.0%	20.8%	17.4%	17.7%	24.2%	22.1%	19.7%
20 or more years	19.0%	24.1%	21.8%	22.0%	20.3%	17.9%	22.3%	18.6%
Multi/single status								
2 or more locations	18.3%	16.1% *	22.8%	21.3%	18.8%	17.9%	22.9%	18.2%
1 location only	21.6%	23.8%	21.6%	20.2%	20.9%	28.4%	21.9%	21.3%
Percent full-time employees								
Less than 25%	16.2%	40.5%	26.4% *	16.4%	16.4%	10.1%	28.1%	13.1%
25-49 %	22.7%	16.1% *	11.9% *	19.6%	15.6%	28.2%	17.1%	23.7%
50-74 %	19.7%	22.9%	18.5%	20.3%	20.0%	19.2%	20.8%	19.5%
75% or more	19.1%	23.7%	22.3%	20.6%	19.9%	17.8%	22.2%	18.5%
Union presence								
No union employees	19.2%	24.0%	21.7%	20.1%	19.8%	17.9%	22.1%	18.6%
Has union employees	19.3%	17.4% *	20.7% *	24.9%	19.0%	19.0%	20.7%	19.2%
Percent low-wage employees								
50% or more low-wage	18.5%	24.7%	19.6%	21.1%	17.3%	18.0%	24.1%	17.8%
Less than 50% low-wage	19.3%	23.7%	21.8%	20.4%	20.0%	18.3%	21.8%	18.9%

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.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay 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	0.52%	1.51%	1.52%	1.06%	1.08%	0.77%	0.86%	0.60%
Industry group **								
Agric., fish., forest.	4.13%	11.73% *	8.25% *	9.92% *	4.19% *	8.47% *	8.38% *	4.14% *
Mining and manufacturing	1.08%	4.56%	4.88%	2.45%	2.33%	1.42%	2.69%	1.15%
Construction	1.77%	4.19%	4.32%	3.08%	3.76%	3.29% *	2.64%	2.31%
Utilities and transp.	1.62%	10.60%	6.68% *	7.07%	4.38% *	1.79%	4.59%	1.71%
Wholesale trade	1.80%	5.97%	5.29%	3.97%	3.64%	2.83%	3.09%	2.13%
Fin. svcs. and real estate	1.31%	5.53%	6.59%	4.43%	2.91%	1.62%	3.63%	1.39%
Retail trade	1.34%	5.01%	4.43%	2.49%	3.89%	1.79%	2.50%	1.53%
Professional services	1.12%	2.38%	2.57%	1.87%	1.72%	1.76%	1.43%	1.28%
Other services	1.52%	3.54%	3.74%	2.82%	3.76%	2.28%	2.10%	1.82%
Ownership								
For profit, incorporated	0.56%	1.84%	1.80%	1.25%	1.44%	0.75%	1.03%	0.63%
For profit, unincorporated	1.56%	3.22%	3.50%	2.91%	2.63%	3.07%	2.01%	1.93%
Nonprofit	1.57%	5.27%	4.77%	2.65%	2.13%	2.40%	2.69%	1.69%
Age of firm								
Less than 5 years	2.11%	3.80%	4.23%	3.00%	4.76%	8.20% *	2.65%	3.02%
5-9 years	1.89%	3.16%	4.74%	3.37%	3.44%	8.15%	2.49%	2.75%
10-19 years	1.32%	2.93%	2.67%	2.17%	2.51%	3.81%	1.64%	1.84%
20 or more years	0.60%	2.44%	2.16%	1.41%	1.31%	0.80%	1.23%	0.66%
Multi/single status								
2 or more locations	0.65%	9.35% *	5.35%	2.09%	1.22%	0.78%	2.96%	0.66%
1 location only	0.85%	1.52%	1.58%	1.23%	1.97%	5.22%	0.90%	1.38%
Percent full-time employees								
Less than 25%	1.74%	8.92%	9.47% *	4.41%	3.79%	1.68%	4.97%	1.76%
25-49 %	2.04%	8.02% *	4.47% *	4.42%	3.42%	3.12%	3.29%	2.33%
50-74 %	1.38%	3.77%	3.66%	3.12%	2.90%	2.01%	2.28%	1.58%
75% or more	0.59%	1.73%	1.71%	1.18%	1.23%	0.87%	0.97%	0.67%
Union presence								
No union employees	0.58%	1.55%	1.54%	1.08%	1.16%	0.95%	0.88%	0.69%
Has union employees	1.17%	6.46% *	6.66% *	4.93%	2.93%	1.33%	4.34%	1.20%
Percent low-wage employees								
50% or more low-wage	1.29%	5.39%	4.44%	3.21%	2.23%	1.91%	2.85%	1.40%
Less than 50% low-wage	0.56%	1.57%	1.59%	1.12%	1.20%	0.83%	0.91%	0.65%

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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