

Table I.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day 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	351.53	334.47	343.17	367.86	321.05	369.20	347.95	353.10
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	269.21	--	--	266.81	238.40	267.07	282.18	265.47
Construction	345.75	--	--	344.94	--	--	291.09	418.78
Utilities and transp.	313.20	--	--	--	--	--	--	292.96
Wholesale trade	361.72	--	--	418.40	347.04	--	389.98	337.29
Fin. svcs. and real estate	407.50	--	--	374.64	303.54	525.32*	417.36	405.64
Retail trade	329.06	--	--	338.25	368.46	298.10	335.11	324.36
Professional services	335.93	372.52	334.21	388.54	279.34	340.82	360.26	326.41
Other services	401.97	322.93	313.46	438.12	370.49	443.75	359.06	416.34
Ownership								
For profit, incorporated	360.44	324.47	345.98	346.06	345.81	399.00	341.64	370.97
For profit, unincorporated	312.18	368.96	338.55	333.21	286.63	288.25	348.93	294.32
Nonprofit	349.35	330.60	329.87	464.87	292.15	350.19	380.54	343.37
Age of firm								
Less than 5 years	392.98	--	--	429.53	--	--	306.82	448.27
5-9 years	386.08	364.60	--	374.81	--	--	372.48	420.21
10-19 years	370.66	296.68	403.53	343.48	253.28	--	336.46	409.88
20 or more years	342.12	359.69	322.10	365.64	314.07	349.85	353.24	338.97
Multi/single status								
2 or more locations	352.33	--	--	360.65	307.15	371.31	403.12	350.58
1 location only	350.64	334.47	345.62	369.19	343.61	--	344.54	360.25
Percent full-time employees								
Less than 25%	250.04	--	--	--	321.28	182.85	364.59	224.24
25-49 %	359.21	--	--	434.30	344.48	220.16	396.41	339.29
50-74 %	358.69	333.67	322.15	521.64	319.58	268.97	406.89	329.52
75% or more	352.42	320.93	345.87	347.59	318.85	383.03	336.98	358.93
Union presence								
No union employees	349.86	339.79	348.74	366.98	327.27	361.06	351.91	348.81
Has union employees	360.48	--	--	373.91	238.82	389.15	292.84	370.52
Percent low-wage employees								
50% or more low-wage	362.48	--	288.39	329.07	397.58	381.59	276.28	386.22
Less than 50% low-wage	350.20	339.27	347.79	371.66	308.89	367.59	353.94	348.48

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.

-- 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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day 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	15.56	21.31	17.92	17.52	18.02	39.24	12.23	21.67
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	18.07	--	--	23.84	26.22	38.93	35.70	20.45
Construction	40.25	--	--	69.75	--	--	28.51	71.32
Utilities and transp.	37.91	--	--	--	--	--	--	52.19
Wholesale trade	24.38	--	--	53.41	50.26	--	37.31	30.91
Fin. svcs. and real estate	78.96	--	--	50.05	29.19	217.48*	55.05	93.31
Retail trade	32.40	--	--	68.23	45.28	80.09	38.68	48.81
Professional services	28.28	35.48	26.69	23.08	21.56	59.91	17.62	39.23
Other services	32.57	44.86	45.86	45.08	59.83	59.95	38.07	40.28
Ownership								
For profit, incorporated	18.97	29.28	21.57	17.17	25.86	52.19	13.99	28.10
For profit, unincorporated	25.96	32.54	48.56	60.58	49.99	52.44	27.44	34.65
Nonprofit	37.23	43.47	37.23	45.32	24.83	75.15	40.09	44.01
Age of firm								
Less than 5 years	52.44	--	--	77.16	--	--	42.62	71.11
5-9 years	35.23	53.83	--	44.66	--	--	33.76	85.42
10-19 years	52.08	32.86	28.74	31.82	35.78	--	20.09	107.16
20 or more years	17.54	29.42	25.20	21.53	15.93	35.26	17.80	22.04
Multi/single status								
2 or more locations	27.21	--	--	28.43	17.79	39.97	45.38	28.15
1 location only	12.08	21.31	18.73	20.09	37.38	--	12.63	23.75
Percent full-time employees								
Less than 25%	38.18	--	--	--	54.68	48.14	63.46	39.85
25-49 %	25.97	--	--	76.28	30.38	18.58	41.88	31.53
50-74 %	28.09	27.24	33.31	59.22	49.55	52.71	47.31	33.86
75% or more	17.99	26.53	20.04	18.12	21.45	42.46	12.92	24.80
Union presence								
No union employees	15.43	21.63	18.75	19.35	18.98	45.04	12.78	22.36
Has union employees	54.49	--	--	37.08	43.70	78.01	30.72	61.09
Percent low-wage employees								
50% or more low-wage	31.60	--	57.65	51.19	55.33	56.90	41.60	35.69
Less than 50% low-wage	17.02	21.06	18.85	18.58	18.13	43.75	12.71	24.19

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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