

**Table I.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a 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	34.9%	21.5%	20.5%	20.8%	26.3%	43.8%	20.6%	37.5%
Industry group **								
Agric., fish., forest.	24.0%	46.4%	5.1% *	33.6% *	19.8% *	19.4% *	25.2% *	23.5%
Mining and manufacturing	37.1%	18.7%	17.6%	21.7%	28.3%	46.1%	19.4%	39.0%
Construction	29.6%	21.9%	26.1%	16.6%	39.1%	47.0%	21.3%	35.2%
Utilities and transp.	46.1%	15.7% *	31.2% *	25.1%	32.2%	51.8%	25.0%	48.0%
Wholesale trade	31.2%	26.5%	20.6%	15.3%	25.3%	42.4%	21.5%	34.0%
Fin. svcs. and real estate	41.5%	18.0%	9.2%	22.1%	24.9%	49.6%	15.6%	44.2%
Retail trade	44.9%	15.9%	18.5%	26.0%	19.3%	58.6%	19.4%	49.7%
Professional services	30.4%	23.6%	18.3%	22.5%	25.0%	35.5%	21.0%	31.9%
Other services	29.4%	20.6%	26.0%	18.0%	24.5%	37.5%	21.2%	31.4%
Ownership								
For profit, incorporated	37.9%	21.3%	20.9%	21.0%	28.0%	47.6%	20.6%	41.1%
For profit, unincorporated	33.7%	25.5%	20.3%	20.6%	30.6%	45.5%	21.6%	37.2%
Nonprofit	24.5%	13.6%	18.1%	20.4%	18.3%	28.6%	18.5%	25.1%
Age of firm								
Less than 5 years	25.4%	25.2%	18.0%	20.2%	25.5%	51.5%	22.6%	27.2%
5-9 years	23.1%	24.1%	23.5%	18.7%	23.7%	32.6% *	19.8%	25.6%
10-19 years	24.1%	21.7%	18.3%	20.1%	28.6%	27.4%	21.1%	25.7%
20 or more years	37.5%	19.4%	21.4%	21.6%	26.1%	44.5%	20.2%	39.4%
Multi/single status								
2 or more locations	40.0%	42.5%	19.0%	23.4%	26.6%	44.2%	23.1%	40.4%
1 location only	22.7%	21.3%	20.7%	20.1%	26.0%	30.3%	20.3%	24.8%
Percent full-time employees								
Less than 25%	37.8%	34.5%	32.2% *	16.9%	29.9%	52.1%	29.9%	39.9%
25-49 %	33.1%	20.8%	19.9%	15.6%	31.0%	41.0%	18.3%	35.7%
50-74 %	40.1%	18.9%	28.9%	15.9%	23.0%	53.8%	22.3%	43.3%
75% or more	34.4%	21.5%	19.4%	21.6%	26.4%	42.6%	20.3%	36.9%
Union presence								
No union employees	33.4%	21.1%	20.0%	21.1%	25.7%	43.8%	20.4%	36.2%
Has union employees	40.9%	30.7%	26.2%	17.5%	31.5%	43.7%	23.2%	41.6%
Percent low-wage employees								
50% or more low-wage	36.5%	38.7%	22.1%	22.9%	25.2%	45.5%	28.1%	37.5%
Less than 50% low-wage	34.8%	20.0%	20.4%	20.6%	26.5%	43.6%	20.0%	37.5%

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.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a 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	0.60%	1.41%	1.41%	1.05%	1.18%	0.93%	0.80%	0.70%
Industry group **								
Agric., fish., forest.	5.45%	13.08%	3.57% *	14.32% *	9.91% *	7.85% *	7.72% *	6.95%
Mining and manufacturing	1.56%	5.12%	3.92%	2.88%	2.55%	2.33%	2.54%	1.70%
Construction	2.78%	4.22%	4.30%	3.33%	6.02%	9.61%	2.43%	4.19%
Utilities and transp.	2.75%	5.99% *	10.39% *	6.12%	6.77%	3.42%	5.09%	2.97%
Wholesale trade	2.18%	6.79%	4.71%	2.64%	3.42%	3.92%	2.89%	2.66%
Fin. svcs. and real estate	1.79%	3.59%	2.32%	3.42%	3.18%	2.30%	2.17%	1.95%
Retail trade	1.66%	4.08%	4.27%	3.79%	3.14%	2.14%	2.41%	1.88%
Professional services	1.12%	2.63%	2.34%	1.99%	2.24%	1.71%	1.48%	1.28%
Other services	1.39%	3.01%	3.89%	2.44%	2.90%	2.35%	1.91%	1.67%
Ownership								
For profit, incorporated	0.71%	1.74%	1.70%	1.27%	1.59%	1.04%	0.97%	0.82%
For profit, unincorporated	1.61%	3.07%	3.02%	2.72%	2.94%	3.09%	1.76%	2.00%
Nonprofit	1.46%	3.49%	4.48%	2.51%	1.88%	2.27%	2.38%	1.58%
Age of firm								
Less than 5 years	2.48%	4.13%	4.07%	4.09%	4.89%	10.61%	2.77%	3.72%
5-9 years	2.08%	3.77%	3.76%	2.94%	4.38%	10.01% *	1.97%	3.34%
10-19 years	1.51%	2.58%	2.68%	2.25%	3.82%	3.07%	1.62%	2.16%
20 or more years	0.70%	2.14%	2.02%	1.37%	1.29%	0.97%	1.12%	0.77%
Multi/single status								
2 or more locations	0.78%	12.74%	4.72%	1.95%	1.37%	0.95%	2.61%	0.79%
1 location only	0.88%	1.42%	1.48%	1.23%	2.10%	5.32%	0.84%	1.47%
Percent full-time employees								
Less than 25%	2.63%	9.00%	13.64% *	4.37%	5.47%	3.68%	6.36%	2.90%
25-49 %	2.17%	5.74%	5.29%	2.67%	5.91%	3.01%	2.73%	2.50%
50-74 %	1.70%	2.94%	4.84%	2.26%	2.85%	2.47%	2.28%	1.94%
75% or more	0.67%	1.63%	1.51%	1.19%	1.31%	1.04%	0.89%	0.78%
Union presence								
No union employees	0.65%	1.42%	1.40%	1.06%	1.22%	1.09%	0.81%	0.77%
Has union employees	1.52%	9.10%	7.09%	5.04%	4.06%	1.75%	4.44%	1.57%
Percent low-wage employees								
50% or more low-wage	1.48%	5.78%	3.80%	3.02%	2.45%	2.24%	2.80%	1.63%
Less than 50% low-wage	0.65%	1.43%	1.49%	1.12%	1.30%	1.00%	0.83%	0.75%

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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