

Table I.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2019

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	26.68	28.44	29.35	28.65	27.05	25.41	29.16	26.11
Industry group **								
Agric., fish., forest.	27.40	29.84	23.01	24.72	26.25	29.28	26.70	27.62
Mining and manufacturing	27.18	27.92	31.11	29.04	25.89	27.13	30.18	26.82
Construction	30.55	32.54	31.85	30.21	31.56	27.13	32.03	29.61
Utilities and transp.	26.17	29.12	24.10	26.57	26.38	26.04	26.85	26.07
Wholesale trade	27.70	27.63	30.48	29.43	26.67	26.70	30.22	26.77
Fin. svcs. and real estate	26.51	26.18	28.36	29.54	25.81	26.23	28.30	26.19
Retail trade	27.35	28.82	30.41	28.55	29.11	25.65	29.44	26.85
Professional services	25.39	28.18	28.50	27.61	26.35	23.93	28.04	24.84
Other services	26.77	28.65	28.58	28.73	27.56	25.22	28.81	26.22
Ownership								
For profit, incorporated	27.21	29.63	29.20	28.60	27.59	26.14	29.45	26.66
For profit, unincorporated	27.24	26.53	31.94	29.46	26.54	25.76	29.48	26.46
Nonprofit	24.21	26.38	25.19	27.72	25.85	22.78	26.10	24.01
Age of firm								
Less than 5 years	28.70	27.10	33.36	29.58	27.23	22.08	30.21	26.80
5-9 years	29.21	29.62	30.96	29.49	27.09	30.91	31.10	27.71
10-19 years	27.95	28.34	29.16	27.24	28.32	27.21	28.34	27.68
20 or more years	26.25	28.66	28.18	28.84	26.81	25.31	28.85	25.89
Multi/single status								
2 or more locations	25.97	26.53	29.58	28.74	26.98	25.44	29.93	25.85
1 location only	28.08	28.48	29.33	28.62	27.14	24.48	29.06	27.13
Percent full-time employees								
Less than 25%	27.93	32.96	29.24	26.30	31.50	25.68	28.09	27.89
25-49 %	27.31	31.05	30.51	28.59	28.85	25.88	30.53	26.73
50-74 %	26.83	24.16	30.67	30.87	27.84	25.12	27.75	26.58
75% or more	26.61	28.97	29.16	28.51	26.77	25.41	29.29	26.00
Union presence								
No union employees	27.00	28.53	29.44	28.72	27.00	25.70	29.24	26.38
Has union employees	25.21	26.11	26.74	27.28	27.43	24.65	27.40	25.11
Percent low-wage employees								
50% or more low-wage	27.48	29.53	27.37	28.51	27.39	27.15	28.75	27.30
Less than 50% low-wage	26.60	28.35	29.44	28.66	27.01	25.21	29.19	25.98
Percent women employees								
Less than 25%	28.28	29.32	29.18	29.43	29.22	26.51	29.69	27.77
25-49 %	25.95	29.75	28.85	27.78	25.50	25.11	29.41	25.30
50-74 %	26.11	26.39	30.06	28.00	27.00	25.13	28.12	25.77
75% or more	26.22	28.10	29.58	28.47	26.16	25.19	28.90	25.68
Percent age 50 or older employees								
Less than 25%	27.40	28.29	30.58	29.48	27.99	25.28	29.86	26.59
25-49 %	26.15	30.07	27.92	27.52	26.36	25.56	28.54	25.84
50-74 %	26.48	28.45	28.00	28.27	26.93	24.83	28.48	25.93
75% or more	27.45	26.62	32.13	30.06	24.45	26.67	28.33	26.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2019

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	0.16	0.60	0.54	0.33	0.39	0.22	0.30	0.19
Industry group **								
Agric., fish., forest.	1.23	2.52	2.03	2.18	2.64	1.85	1.65	1.53
Mining and manufacturing	0.42	2.09	1.45	1.03	0.93	0.46	0.81	0.45
Construction	0.89	1.55	1.45	1.07	2.30	1.13	0.87	1.37
Utilities and transp.	0.48	2.10	2.42	1.46	1.15	0.60	1.33	0.52
Wholesale trade	0.56	1.86	2.49	1.42	0.79	0.73	1.43	0.52
Fin. svcs. and real estate	0.44	2.20	1.64	1.23	0.65	0.61	1.28	0.47
Retail trade	0.53	1.82	1.36	0.89	1.60	0.65	0.89	0.62
Professional services	0.29	0.96	0.79	0.53	0.51	0.43	0.46	0.34
Other services	0.42	1.23	1.47	0.80	0.80	0.63	0.70	0.49
Ownership								
For profit, incorporated	0.19	0.64	0.57	0.40	0.53	0.24	0.33	0.22
For profit, unincorporated	0.42	1.40	1.52	0.83	0.89	0.48	0.92	0.44
Nonprofit	0.44	1.58	1.68	0.89	0.63	0.63	0.85	0.48
Age of firm								
Less than 5 years	0.89	2.44	1.78	1.57	0.79	2.17	1.42	0.76
5-9 years	0.53	1.16	1.37	0.97	0.92	1.25	0.73	0.68
10-19 years	0.56	0.75	1.06	0.70	1.61	0.77	0.53	0.86
20 or more years	0.18	0.83	0.65	0.42	0.41	0.23	0.38	0.20
Multi/single status								
2 or more locations	0.19	1.52	1.26	0.59	0.30	0.23	0.79	0.19
1 location only	0.31	0.61	0.59	0.40	0.84	0.83	0.33	0.53
Percent full-time employees								
Less than 25%	1.29	3.85	2.10	1.27	3.09	1.14	1.50	1.56
25-49 %	0.51	1.39	1.89	1.03	1.00	0.69	0.86	0.56
50-74 %	0.49	1.65	1.19	1.05	1.15	0.63	0.88	0.57
75% or more	0.18	0.67	0.61	0.37	0.42	0.25	0.34	0.21
Union presence								
No union employees	0.17	0.62	0.54	0.35	0.35	0.26	0.31	0.20
Has union employees	0.50	1.29	4.66	1.26	1.97	0.46	1.59	0.51
Percent low-wage employees								
50% or more low-wage	0.42	1.33	2.35	1.08	1.03	0.50	0.92	0.46
Less than 50% low-wage	0.18	0.64	0.56	0.35	0.42	0.24	0.32	0.20
Percent women employees								
Less than 25%	0.33	1.35	0.83	0.55	0.82	0.47	0.53	0.40
25-49 %	0.29	0.92	1.35	0.74	0.73	0.34	0.63	0.31
50-74 %	0.35	1.10	1.07	0.70	0.64	0.49	0.64	0.39
75% or more	0.33	1.14	1.27	0.59	0.63	0.49	0.64	0.37
Percent age 50 or older employees								
Less than 25%	0.32	0.81	0.82	0.49	0.68	0.51	0.45	0.39
25-49 %	0.21	1.09	0.84	0.57	0.54	0.26	0.50	0.23
50-74 %	0.41	1.22	1.21	0.80	0.89	0.58	0.71	0.47
75% or more	0.98	2.20	2.63	0.92	1.20	1.46	1.66	0.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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