

Table I.F.1(2010) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2010

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	77.5%	73.8%	74.8%	78.3%	75.9%	78.5%	75.7%	77.8%
Industry group **								
Agric., fish., forest.	94.5%	--	--	--	--	--	89.5%	97.8%
Mining and manufacturing	83.5%	--	--	--	--	--	75.3%	84.8%
Construction	78.0%	--	--	--	--	--	75.0%	81.2%
Utilities and transp.	69.1%	--	--	--	--	--	78.2%	68.3%
Wholesale trade	81.0%	--	--	--	--	--	78.1%	81.9%
Fin. svcs. and real estate	80.3%	--	--	--	--	--	77.5%	80.6%
Retail trade	86.1%	--	--	--	--	--	77.7%	87.9%
Professional services	71.8%	--	--	--	--	--	76.9%	70.7%
Other services	75.6%	--	--	--	--	--	69.7%	77.3%
Ownership								
For profit, incorporated	79.9%	--	--	--	--	--	75.5%	80.9%
For profit, unincorporated	78.1%	--	--	--	--	--	80.1%	77.4%
Nonprofit	66.4%	--	--	--	--	--	68.3%	66.2%
Age of firm								
Less than 5 years	75.3%	--	--	--	--	--	75.4%	75.3%
5-9 years	77.7%	--	--	--	--	--	75.0%	80.5%
10-19 years	75.7%	--	--	--	--	--	75.5%	75.8%
20 or more years	77.7%	--	--	--	--	--	75.9%	78.0%
Multi/single status								
2 or more locations	78.7%	--	--	--	--	--	79.3%	78.7%
1 location only	74.8%	--	--	--	--	--	75.3%	74.2%
Percent full-time employees								
Less than 25%	79.0%	--	--	--	--	--	67.2%	82.3%
25-49 %	79.0%	--	--	--	--	--	72.7%	80.5%
50-74 %	75.7%	--	--	--	--	--	74.1%	76.0%
75% or more	77.6%	--	--	--	--	--	76.1%	78.0%
Union presence								
No union employees	78.6%	--	--	--	--	--	76.1%	79.5%
Has union employees	69.0%	--	--	--	--	--	70.4%	68.9%
Unknown	82.5%	--	--	--	--	--	70.6%	82.8%
Percent low wage employees								
50% or more low wage	78.9%	--	--	--	--	--	76.0%	79.4%
Less than 50% low wage	77.2%	--	--	--	--	--	75.6%	77.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.1(2010) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2010

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	0.29%	1.22%	1.13%	0.79%	1.16%	0.58%	0.69%	0.31%
Industry group **								
Agric., fish., forest.	1.91%	--	--	--	--	--	3.60%	0.69%
Mining and manufacturing	1.00%	--	--	--	--	--	3.11%	0.91%
Construction	1.48%	--	--	--	--	--	1.69%	3.36%
Utilities and transp.	3.75%	--	--	--	--	--	3.11%	4.01%
Wholesale trade	2.15%	--	--	--	--	--	2.29%	2.59%
Fin. svcs. and real estate	1.67%	--	--	--	--	--	2.75%	1.77%
Retail trade	0.51%	--	--	--	--	--	1.75%	0.62%
Professional services	1.41%	--	--	--	--	--	1.00%	1.68%
Other services	1.30%	--	--	--	--	--	2.01%	1.67%
Ownership								
For profit, incorporated	0.43%	--	--	--	--	--	0.85%	0.41%
For profit, unincorporated	1.33%	--	--	--	--	--	1.54%	1.87%
Nonprofit	1.97%	--	--	--	--	--	2.03%	2.14%
Age of firm								
Less than 5 years	2.53%	--	--	--	--	--	2.37%	4.33%
5-9 years	1.12%	--	--	--	--	--	1.90%	1.67%
10-19 years	1.83%	--	--	--	--	--	1.58%	2.94%
20 or more years	0.41%	--	--	--	--	--	0.77%	0.50%
Multi/single status								
2 or more locations	0.50%	--	--	--	--	--	1.77%	0.51%
1 location only	0.93%	--	--	--	--	--	0.79%	1.84%
Percent full-time employees								
Less than 25%	1.42%	--	--	--	--	--	4.06%	2.55%
25-49 %	2.07%	--	--	--	--	--	2.47%	2.39%
50-74 %	1.17%	--	--	--	--	--	1.04%	1.34%
75% or more	0.35%	--	--	--	--	--	0.70%	0.34%
Union presence								
No union employees	0.71%	--	--	--	--	--	0.85%	0.85%
Has union employees	1.83%	--	--	--	--	--	4.85%	1.83%
Unknown	0.91%	--	--	--	--	--	5.66%	0.92%
Percent low wage employees								
50% or more low wage	1.21%	--	--	--	--	--	1.64%	1.40%
Less than 50% low wage	0.35%	--	--	--	--	--	0.74%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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** 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.2(2010) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2010

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	1,025	1,421	1,420	1,513	1,155	738	1,447	917
Industry group **								
Agric., fish., forest.	835	--	--	--	--	--	1,266	557
Mining and manufacturing	974	--	--	--	--	--	1,479	883
Construction	1,463	--	--	--	--	--	1,625	1,279
Utilities and transp.	854	--	--	--	--	--	1,470	777
Wholesale trade	1,045	--	--	--	--	--	1,476	894
Fin. svcs. and real estate	1,017	--	--	--	--	--	1,438	955
Retail trade	1,102	--	--	--	--	--	1,437	1,032
Professional services	998	--	--	--	--	--	1,426	881
Other services	995	--	--	--	--	--	1,346	891
Ownership								
For profit, incorporated	1,045	--	--	--	--	--	1,499	926
For profit, unincorporated	1,094	--	--	--	--	--	1,378	972
Nonprofit	871	--	--	--	--	--	1,138	837
Age of firm								
Less than 5 years	1,265	--	--	--	--	--	1,371	1,136
5-9 years	1,252	--	--	--	--	--	1,400	1,081
10-19 years	1,246	--	--	--	--	--	1,484	1,098
20 or more years	970	--	--	--	--	--	1,454	887
Multi/single status								
2 or more locations	851	--	--	--	--	--	1,512	832
1 location only	1,368	--	--	--	--	--	1,441	1,278
Percent full-time employees								
Less than 25%	973	--	--	--	--	--	1,217	914
25-49 %	1,057	--	--	--	--	--	1,379	982
50-74 %	951	--	--	--	--	--	1,337	885
75% or more	1,039	--	--	--	--	--	1,468	920
Union presence								
No union employees	1,139	--	--	--	--	--	1,465	1,015
Has union employees	737	--	--	--	--	--	968	726
Unknown	770	--	--	--	--	--	1,411	753
Percent low wage employees								
50% or more low wage	1,041	--	--	--	--	--	1,412	970
Less than 50% low wage	1,022	--	--	--	--	--	1,453	904

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** 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.2(2010) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2010

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	17.75	33.18	30.02	28.05	50.22	11.74	20.99	20.07
Industry group **								
Agric., fish., forest.	81.28	--	--	--	--	--	100.90	89.19
Mining and manufacturing	41.79	--	--	--	--	--	81.74	46.53
Construction	94.96	--	--	--	--	--	188.70	91.69
Utilities and transp.	56.69	--	--	--	--	--	153.87	61.69
Wholesale trade	69.87	--	--	--	--	--	82.16	87.89
Fin. svcs. and real estate	45.20	--	--	--	--	--	63.60	51.58
Retail trade	40.97	--	--	--	--	--	72.33	41.42
Professional services	23.52	--	--	--	--	--	55.93	31.07
Other services	22.31	--	--	--	--	--	21.54	23.03
Ownership								
For profit, incorporated	19.27	--	--	--	--	--	28.33	22.68
For profit, unincorporated	35.80	--	--	--	--	--	24.37	46.44
Nonprofit	44.78	--	--	--	--	--	79.38	47.85
Age of firm								
Less than 5 years	50.74	--	--	--	--	--	63.58	78.20
5-9 years	41.20	--	--	--	--	--	51.05	53.94
10-19 years	29.54	--	--	--	--	--	37.56	44.36
20 or more years	21.90	--	--	--	--	--	34.62	22.51
Multi/single status								
2 or more locations	15.69	--	--	--	--	--	63.34	14.95
1 location only	39.05	--	--	--	--	--	23.79	75.84
Percent full-time employees								
Less than 25%	38.62	--	--	--	--	--	105.65	48.29
25-49 %	38.28	--	--	--	--	--	89.33	50.04
50-74 %	27.39	--	--	--	--	--	62.01	23.54
75% or more	19.74	--	--	--	--	--	22.96	24.14
Union presence								
No union employees	18.18	--	--	--	--	--	22.69	24.31
Has union employees	25.45	--	--	--	--	--	60.86	27.15
Unknown	28.84	--	--	--	--	--	88.69	28.22
Percent low wage employees								
50% or more low wage	32.55	--	--	--	--	--	37.66	34.93
Less than 50% low wage	17.37	--	--	--	--	--	25.28	20.50

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** 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.3(2010) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2010

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	1,975	2,920	2,894	2,916	2,132	1,615	2,857	1,827
Industry group **								
Agric., fish., forest.	1,933	--	--	--	--	--	3,083	1,351
Mining and manufacturing	1,839	--	--	--	--	--	2,886	1,731
Construction	2,692	--	--	--	--	--	2,731	2,662
Utilities and transp.	1,612	--	--	--	--	--	2,280	1,561
Wholesale trade	2,038	--	--	--	--	--	3,151	1,773
Fin. svcs. and real estate	1,922	--	--	--	--	--	2,634	1,850
Retail trade	2,217	--	--	--	--	--	2,948	2,100
Professional services	1,873	--	--	--	--	--	2,942	1,692
Other services	2,160	--	--	--	--	--	2,770	2,034
Ownership								
For profit, incorporated	2,028	--	--	--	--	--	2,975	1,868
For profit, unincorporated	2,019	--	--	--	--	--	2,567	1,867
Nonprofit	1,645	--	--	--	--	--	2,324	1,586
Age of firm								
Less than 5 years	2,683	--	--	--	--	--	3,088	2,313
5-9 years	2,522	--	--	--	--	--	3,123	2,071
10-19 years	2,271	--	--	--	--	--	2,708	2,061
20 or more years	1,895	--	--	--	--	--	2,828	1,791
Multi/single status								
2 or more locations	1,741	--	--	--	--	--	2,993	1,718
1 location only	2,624	--	--	--	--	--	2,844	2,409
Percent full-time employees								
Less than 25%	2,100	--	--	--	--	--	2,571	2,005
25-49 %	2,080	--	--	--	--	--	2,769	1,953
50-74 %	1,927	--	--	--	--	--	3,029	1,786
75% or more	1,976	--	--	--	--	--	2,847	1,826
Union presence								
No union employees	2,145	--	--	--	--	--	2,949	1,939
Has union employees	1,647	--	--	--	--	--	1,791	1,639
Unknown	1,683	--	--	--	--	--	2,083	1,677
Percent low wage employees								
50% or more low wage	2,189	--	--	--	--	--	3,170	2,053
Less than 50% low wage	1,946	--	--	--	--	--	2,821	1,795

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Table I.F.3(2010) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2010

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	32.85	73.20	47.71	54.35	75.92	32.58	41.61	32.52
Industry group **								
Agric., fish., forest.	147.57	--	--	--	--	--	343.22	164.51
Mining and manufacturing	98.59	--	--	--	--	--	124.34	107.32
Construction	132.89	--	--	--	--	--	145.56	184.11
Utilities and transp.	100.93	--	--	--	--	--	320.51	103.37
Wholesale trade	94.61	--	--	--	--	--	150.41	110.50
Fin. svcs. and real estate	93.95	--	--	--	--	--	163.22	95.44
Retail trade	44.49	--	--	--	--	--	131.56	42.44
Professional services	41.01	--	--	--	--	--	133.61	45.21
Other services	34.11	--	--	--	--	--	88.19	35.20
Ownership								
For profit, incorporated	33.37	--	--	--	--	--	47.03	34.04
For profit, unincorporated	95.66	--	--	--	--	--	162.52	89.66
Nonprofit	80.48	--	--	--	--	--	233.23	88.27
Age of firm								
Less than 5 years	165.79	--	--	--	--	--	252.32	215.55
5-9 years	132.32	--	--	--	--	--	188.69	122.34
10-19 years	87.70	--	--	--	--	--	53.23	123.99
20 or more years	33.47	--	--	--	--	--	78.71	27.39
Multi/single status								
2 or more locations	27.36	--	--	--	--	--	197.27	26.21
1 location only	65.91	--	--	--	--	--	34.39	118.38
Percent full-time employees								
Less than 25%	143.17	--	--	--	--	--	227.43	187.46
25-49 %	104.78	--	--	--	--	--	168.03	128.99
50-74 %	63.95	--	--	--	--	--	115.48	63.71
75% or more	34.38	--	--	--	--	--	46.44	34.05
Union presence								
No union employees	30.71	--	--	--	--	--	48.65	29.55
Has union employees	62.94	--	--	--	--	--	136.70	66.03
Unknown	54.11	--	--	--	--	--	400.89	54.23
Percent low wage employees								
50% or more low wage	68.08	--	--	--	--	--	86.79	77.00
Less than 50% low wage	32.85	--	--	--	--	--	43.12	33.02

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Table I.F.4(2010) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2010

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	70.0%	70.6%	75.5%	75.8%	75.7%	66.1%	74.0%	69.1%
Industry group **								
Agric., fish., forest.	61.9%	--	--	--	--	--	66.0%	59.3%
Mining and manufacturing	68.0%	--	--	--	--	--	82.7%	65.8%
Construction	70.3%	--	--	--	--	--	73.9%	66.6%
Utilities and transp.	73.5%	--	--	--	--	--	77.2%	73.1%
Wholesale trade	69.3%	--	--	--	--	--	77.3%	66.8%
Fin. svcs. and real estate	63.2%	--	--	--	--	--	71.4%	62.1%
Retail trade	65.9%	--	--	--	--	--	74.3%	64.0%
Professional services	72.2%	--	--	--	--	--	70.6%	72.5%
Other services	76.2%	--	--	--	--	--	73.8%	76.9%
Ownership								
For profit, incorporated	68.8%	--	--	--	--	--	74.9%	67.3%
For profit, unincorporated	70.9%	--	--	--	--	--	71.2%	70.8%
Nonprofit	75.0%	--	--	--	--	--	71.9%	75.3%
Age of firm								
Less than 5 years	75.8%	--	--	--	--	--	69.9%	82.3%
5-9 years	69.8%	--	--	--	--	--	68.2%	71.5%
10-19 years	75.0%	--	--	--	--	--	75.7%	74.6%
20 or more years	69.2%	--	--	--	--	--	75.2%	68.3%
Multi/single status								
2 or more locations	67.4%	--	--	--	--	--	73.9%	67.2%
1 location only	75.8%	--	--	--	--	--	74.0%	77.8%
Percent full-time employees								
Less than 25%	70.0%	--	--	--	--	--	71.5%	69.6%
25-49 %	78.5%	--	--	--	--	--	70.7%	80.4%
50-74 %	63.4%	--	--	--	--	--	70.9%	62.2%
75% or more	70.8%	--	--	--	--	--	74.6%	69.9%
Union presence								
No union employees	72.9%	--	--	--	--	--	74.4%	72.4%
Has union employees	65.1%	--	--	--	--	--	64.9%	65.1%
Unknown	63.1%	--	--	--	--	--	78.7%	62.8%
Percent low wage employees								
50% or more low wage	74.6%	--	--	--	--	--	74.8%	74.5%
Less than 50% low wage	69.2%	--	--	--	--	--	73.9%	68.2%

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Table I.F.4(2010) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2010

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	0.73%	0.77%	1.08%	0.84%	1.44%	1.05%	0.35%	0.90%
Industry group **								
Agric., fish., forest.	7.62%	--	--	--	--	--	5.43%	11.04%
Mining and manufacturing	2.00%	--	--	--	--	--	2.00%	2.04%
Construction	1.95%	--	--	--	--	--	2.09%	4.04%
Utilities and transp.	2.87%	--	--	--	--	--	2.36%	3.16%
Wholesale trade	3.92%	--	--	--	--	--	1.65%	4.82%
Fin. svcs. and real estate	2.39%	--	--	--	--	--	2.60%	2.46%
Retail trade	1.53%	--	--	--	--	--	1.89%	2.02%
Professional services	1.44%	--	--	--	--	--	1.03%	1.77%
Other services	0.98%	--	--	--	--	--	1.09%	1.28%
Ownership								
For profit, incorporated	0.91%	--	--	--	--	--	0.47%	1.12%
For profit, unincorporated	1.61%	--	--	--	--	--	2.16%	2.24%
Nonprofit	2.03%	--	--	--	--	--	2.20%	2.17%
Age of firm								
Less than 5 years	2.82%	--	--	--	--	--	2.67%	4.05%
5-9 years	2.65%	--	--	--	--	--	2.20%	4.51%
10-19 years	2.07%	--	--	--	--	--	1.44%	3.00%
20 or more years	0.84%	--	--	--	--	--	0.55%	0.95%
Multi/single status								
2 or more locations	0.92%	--	--	--	--	--	2.57%	0.93%
1 location only	0.72%	--	--	--	--	--	0.55%	1.49%
Percent full-time employees								
Less than 25%	2.35%	--	--	--	--	--	2.84%	3.22%
25-49 %	1.38%	--	--	--	--	--	2.85%	1.60%
50-74 %	2.12%	--	--	--	--	--	1.29%	2.46%
75% or more	0.96%	--	--	--	--	--	0.45%	1.17%
Union presence								
No union employees	0.93%	--	--	--	--	--	0.39%	1.28%
Has union employees	1.82%	--	--	--	--	--	4.74%	1.83%
Unknown	1.60%	--	--	--	--	--	5.84%	1.66%
Percent low wage employees								
50% or more low wage	1.07%	--	--	--	--	--	0.92%	1.30%
Less than 50% low wage	0.86%	--	--	--	--	--	0.40%	1.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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** 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(2010) 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, 2010

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	22.82	25.50	24.59	24.49	23.03	21.77	24.79	22.36
Industry group **								
Agric., fish., forest.	26.00	--	--	--	--	--	27.08	25.22
Mining and manufacturing	22.77	--	--	--	--	--	24.65	22.41
Construction	24.59	--	--	--	--	--	25.40	23.65
Utilities and transp.	21.15	--	--	--	--	--	24.24	20.85
Wholesale trade	23.51	--	--	--	--	--	26.18	22.56
Fin. svcs. and real estate	22.93	--	--	--	--	--	24.66	22.67
Retail trade	24.19	--	--	--	--	--	25.44	23.87
Professional services	22.33	--	--	--	--	--	24.44	21.91
Other services	22.73	--	--	--	--	--	23.91	22.40
Ownership								
For profit, incorporated	23.17	--	--	--	--	--	25.07	22.68
For profit, unincorporated	23.07	--	--	--	--	--	24.94	22.41
Nonprofit	21.26	--	--	--	--	--	22.03	21.18
Age of firm								
Less than 5 years	24.56	--	--	--	--	--	24.00	25.08
5-9 years	23.87	--	--	--	--	--	25.19	22.58
10-19 years	23.35	--	--	--	--	--	24.82	22.51
20 or more years	22.63	--	--	--	--	--	24.79	22.28
Multi/single status								
2 or more locations	22.08	--	--	--	--	--	23.60	22.04
1 location only	24.26	--	--	--	--	--	24.90	23.59
Percent full-time employees								
Less than 25%	22.52	--	--	--	--	--	25.21	21.74
25-49 %	22.91	--	--	--	--	--	24.64	22.55
50-74 %	22.34	--	--	--	--	--	24.28	21.99
75% or more	22.90	--	--	--	--	--	24.84	22.42
Union presence								
No union employees	23.51	--	--	--	--	--	24.98	23.00
Has union employees	21.21	--	--	--	--	--	21.04	21.21
Unknown	21.32	--	--	--	--	--	24.00	21.24
Percent low wage employees								
50% or more low wage	23.40	--	--	--	--	--	24.92	23.13
Less than 50% low wage	22.71	--	--	--	--	--	24.77	22.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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** 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(2010) Standard error 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, 2010

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	0.10	0.26	0.17	0.23	0.26	0.16	0.15	0.13
Industry group **								
Agric., fish., forest.	1.15	--	--	--	--	--	1.00	1.54
Mining and manufacturing	0.30	--	--	--	--	--	0.32	0.34
Construction	0.64	--	--	--	--	--	0.64	1.35
Utilities and transp.	0.78	--	--	--	--	--	1.06	0.77
Wholesale trade	0.40	--	--	--	--	--	0.47	0.46
Fin. svcs. and real estate	0.31	--	--	--	--	--	0.56	0.35
Retail trade	0.17	--	--	--	--	--	0.18	0.19
Professional services	0.21	--	--	--	--	--	0.28	0.26
Other services	0.29	--	--	--	--	--	0.48	0.34
Ownership								
For profit, incorporated	0.15	--	--	--	--	--	0.18	0.19
For profit, unincorporated	0.30	--	--	--	--	--	0.30	0.37
Nonprofit	0.29	--	--	--	--	--	1.00	0.27
Age of firm								
Less than 5 years	0.57	--	--	--	--	--	0.41	1.09
5-9 years	0.36	--	--	--	--	--	0.47	0.42
10-19 years	0.36	--	--	--	--	--	0.24	0.50
20 or more years	0.10	--	--	--	--	--	0.18	0.13
Multi/single status								
2 or more locations	0.09	--	--	--	--	--	0.49	0.10
1 location only	0.17	--	--	--	--	--	0.15	0.37
Percent full-time employees								
Less than 25%	0.78	--	--	--	--	--	1.07	0.73
25-49 %	0.30	--	--	--	--	--	0.84	0.24
50-74 %	0.32	--	--	--	--	--	0.31	0.36
75% or more	0.12	--	--	--	--	--	0.17	0.15
Union presence								
No union employees	0.14	--	--	--	--	--	0.15	0.16
Has union employees	0.31	--	--	--	--	--	0.87	0.31
Unknown	0.30	--	--	--	--	--	2.09	0.31
Percent low wage employees								
50% or more low wage	0.19	--	--	--	--	--	0.29	0.23
Less than 50% low wage	0.12	--	--	--	--	--	0.15	0.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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** 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.6(2010) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2010

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	18.8%	20.4%	19.8%	19.7%	19.6%	18.4%	20.0%	18.6%
Industry group **								
Agric., fish., forest.	19.7%	--	--	--	--	--	22.0%	18.9%
Mining and manufacturing	18.2%	--	--	--	--	--	20.5%	18.1%
Construction	18.7%	--	--	--	--	--	18.6%	18.9%
Utilities and transp.	19.3%	--	--	--	--	--	21.7%	19.1%
Wholesale trade	18.3%	--	--	--	--	--	19.7%	18.1%
Fin. svcs. and real estate	17.9%	--	--	--	--	--	18.6%	17.8%
Retail trade	20.3%	--	--	--	--	--	22.1%	20.1%
Professional services	18.5%	--	--	--	--	--	20.1%	18.2%
Other services	20.2%	--	--	--	--	--	20.1%	20.2%
Ownership								
For profit, incorporated	18.7%	--	--	--	--	--	20.4%	18.5%
For profit, unincorporated	19.0%	--	--	--	--	--	19.9%	18.9%
Nonprofit	18.9%	--	--	--	--	--	18.1%	19.0%
Age of firm								
Less than 5 years	19.7%	--	--	--	--	--	19.9%	19.5%
5-9 years	19.9%	--	--	--	--	--	20.2%	19.6%
10-19 years	20.6%	--	--	--	--	--	19.5%	21.0%
20 or more years	18.5%	--	--	--	--	--	20.2%	18.4%
Multi/single status								
2 or more locations	18.7%	--	--	--	--	--	20.7%	18.6%
1 location only	19.4%	--	--	--	--	--	20.0%	18.8%
Percent full-time employees								
Less than 25%	21.5%	--	--	--	--	--	19.9%	21.7%
25-49 %	21.1%	--	--	--	--	--	20.8%	21.1%
50-74 %	19.6%	--	--	--	--	--	20.5%	19.6%
75% or more	18.5%	--	--	--	--	--	19.9%	18.3%
Union presence								
No union employees	19.2%	--	--	--	--	--	20.2%	18.9%
Has union employees	18.2%	--	--	--	--	--	17.1%	18.2%
Unknown	18.4%	--	--	--	--	--	21.6%	18.4%
Percent low wage employees								
50% or more low wage	20.2%	--	--	--	--	--	20.6%	20.2%
Less than 50% low wage	18.6%	--	--	--	--	--	20.0%	18.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.6(2010) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2010

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	0.18%	0.33%	0.45%	0.47%	0.42%	0.25%	0.19%	0.20%
Industry group **								
Agric., fish., forest.	1.24%	--	--	--	--	--	1.25%	2.33%
Mining and manufacturing	0.54%	--	--	--	--	--	0.83%	0.55%
Construction	0.43%	--	--	--	--	--	0.46%	0.55%
Utilities and transp.	0.30%	--	--	--	--	--	2.86%	0.26%
Wholesale trade	0.41%	--	--	--	--	--	0.65%	0.49%
Fin. svcs. and real estate	0.32%	--	--	--	--	--	0.84%	0.39%
Retail trade	0.18%	--	--	--	--	--	0.70%	0.18%
Professional services	0.36%	--	--	--	--	--	0.34%	0.41%
Other services	0.63%	--	--	--	--	--	0.44%	0.75%
Ownership								
For profit, incorporated	0.17%	--	--	--	--	--	0.24%	0.18%
For profit, unincorporated	0.40%	--	--	--	--	--	0.30%	0.52%
Nonprofit	0.62%	--	--	--	--	--	0.50%	0.70%
Age of firm								
Less than 5 years	0.95%	--	--	--	--	--	1.41%	0.65%
5-9 years	0.62%	--	--	--	--	--	0.81%	1.00%
10-19 years	0.35%	--	--	--	--	--	0.56%	0.46%
20 or more years	0.20%	--	--	--	--	--	0.37%	0.21%
Multi/single status								
2 or more locations	0.21%	--	--	--	--	--	0.59%	0.21%
1 location only	0.28%	--	--	--	--	--	0.20%	0.55%
Percent full-time employees								
Less than 25%	0.64%	--	--	--	--	--	1.54%	0.71%
25-49 %	0.36%	--	--	--	--	--	0.97%	0.43%
50-74 %	0.46%	--	--	--	--	--	0.49%	0.50%
75% or more	0.18%	--	--	--	--	--	0.19%	0.20%
Union presence								
No union employees	0.18%	--	--	--	--	--	0.20%	0.20%
Has union employees	0.55%	--	--	--	--	--	0.84%	0.57%
Unknown	0.41%	--	--	--	--	--	2.80%	0.41%
Percent low wage employees								
50% or more low wage	0.27%	--	--	--	--	--	0.53%	0.26%
Less than 50% low wage	0.20%	--	--	--	--	--	0.19%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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