

**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.

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

-- Data suppressed due to high standard errors or no 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.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.

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

-- Data suppressed due to high standard errors or no 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.