

Table I.F.1(2012) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2012

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	79.6%	78.0%	80.4%	80.2%	76.0%	80.8%	79.5%	79.7%
Industry group **								
Agric., fish., forest.	92.7%	87.5%	96.8%	75.1%	98.8%	97.9%	80.9%	97.9%
Mining and manufacturing	83.8%	81.7%	87.4%	80.9%	82.2%	84.9%	86.1%	83.5%
Construction	81.7%	83.7%	85.8%	79.3%	82.0%	79.0%	84.9%	78.8%
Utilities and transp.	78.9%	81.0%	75.2%	75.6%	68.3%	81.4%	80.0%	78.8%
Wholesale trade	81.3%	68.7%	86.0%	77.1%	76.2%	86.0%	77.7%	82.4%
Fin. svcs. and real estate	82.9%	82.9%	78.6%	80.9%	73.4%	85.7%	81.2%	83.1%
Retail trade	85.4%	80.4%	78.7%	84.9%	76.7%	88.4%	81.0%	86.3%
Professional services	73.3%	78.3%	76.6%	81.4%	73.2%	70.8%	77.7%	72.4%
Other services	80.7%	70.8%	76.9%	78.1%	74.3%	85.0%	74.5%	82.3%
Ownership								
For profit, incorporated	81.9%	78.4%	80.7%	80.9%	78.1%	83.7%	80.5%	82.2%
For profit, unincorporated	82.4%	79.1%	84.0%	83.5%	77.7%	84.6%	81.9%	82.5%
Nonprofit	67.7%	70.9%	72.2%	73.8%	69.4%	65.3%	68.9%	67.6%
Age of firm								
Less than 5 years	78.2%	79.1%	79.3%	83.8%	76.5%	56.9%	81.4%	75.0%
5-9 years	77.5%	79.0%	84.9%	83.8%	69.1%	66.9%	80.7%	74.8%
10-19 years	79.3%	78.7%	81.7%	80.1%	75.7%	81.6%	80.0%	78.7%
20 or more years	79.9%	76.5%	78.5%	78.9%	76.9%	81.0%	78.5%	80.1%
Multi/single status								
2 or more locations	80.3%	87.1%	86.0%	83.0%	75.3%	81.2%	86.0%	80.2%
1 location only	78.1%	77.8%	79.9%	79.4%	77.0%	69.3%	78.9%	77.2%
Percent full-time employees								
Less than 25%	76.7%	77.7%	69.5%	74.8%	68.1%	81.2%	71.8%	78.0%
25-49 %	79.1%	82.2%	74.6%	75.1%	73.3%	81.4%	76.3%	79.6%
50-74 %	80.0%	77.6%	77.6%	78.5%	74.9%	82.1%	78.2%	80.4%
75% or more	79.7%	77.8%	81.2%	80.7%	76.4%	80.6%	80.0%	79.6%
Union presence								
No union employees	80.7%	77.7%	80.6%	81.2%	78.6%	82.4%	79.8%	81.0%
Has union employees	76.0%	83.5%	78.8%	65.8%	60.2%	78.8%	76.0%	76.0%
Unknown	79.5%	86.2%	70.2%	72.6%	61.6%	80.1%	69.4%	79.6%
Percent low wage employees								
50% or more low wage	82.2%	78.9%	76.2%	78.6%	77.1%	85.4%	77.6%	82.9%
Less than 50% low wage	79.2%	77.8%	80.9%	80.4%	75.8%	80.0%	79.8%	79.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.1(2012) 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, 2012

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%	1.24%	1.39%	1.04%	1.09%	0.79%	0.96%	0.66%
Industry group **								
Agric., fish., forest.	2.75%	4.23%	13.74%	12.70%	1.20%	2.22%	5.28%	1.21%
Mining and manufacturing	0.92%	4.95%	2.94%	2.63%	2.51%	0.83%	2.26%	1.09%
Construction	2.23%	2.88%	2.46%	3.93%	4.95%	5.00%	1.93%	3.74%
Utilities and transp.	2.99%	4.32%	10.73%	5.62%	5.22%	2.92%	3.71%	3.18%
Wholesale trade	1.76%	6.00%	2.12%	3.82%	2.38%	2.35%	2.50%	2.43%
Fin. svcs. and real estate	1.82%	3.32%	5.03%	3.67%	3.35%	2.27%	2.77%	2.17%
Retail trade	1.30%	4.36%	4.60%	3.72%	3.32%	1.02%	2.33%	1.20%
Professional services	0.52%	2.01%	2.39%	1.36%	2.69%	1.42%	1.60%	0.67%
Other services	0.76%	2.69%	2.93%	2.30%	3.29%	1.13%	1.56%	0.71%
Ownership								
For profit, incorporated	0.64%	1.37%	1.61%	1.34%	1.26%	0.88%	0.98%	0.77%
For profit, unincorporated	1.66%	1.90%	2.72%	1.94%	3.56%	2.52%	1.55%	2.01%
Nonprofit	1.03%	2.81%	3.78%	2.92%	2.04%	1.91%	2.36%	1.14%
Age of firm								
Less than 5 years	2.23%	2.29%	4.92%	3.05%	5.74%	13.45%	2.68%	6.10%
5-9 years	1.65%	2.40%	3.35%	3.12%	5.68%	7.97%	2.98%	3.47%
10-19 years	1.52%	2.63%	1.85%	2.93%	3.36%	4.22%	2.14%	2.12%
20 or more years	0.66%	1.81%	1.95%	1.20%	1.30%	0.79%	0.88%	0.73%
Multi/single status								
2 or more locations	0.66%	3.81%	1.91%	1.78%	1.02%	0.77%	1.92%	0.66%
1 location only	0.85%	1.23%	1.58%	1.01%	1.92%	4.88%	1.04%	1.22%
Percent full-time employees								
Less than 25%	3.00%	6.01%	8.39%	4.94%	6.87%	4.32%	3.41%	3.64%
25-49 %	1.81%	2.20%	5.76%	3.46%	5.28%	2.89%	3.88%	2.26%
50-74 %	1.80%	2.48%	2.54%	3.87%	2.75%	2.08%	1.38%	2.06%
75% or more	0.62%	1.19%	1.53%	1.02%	1.09%	0.90%	1.07%	0.67%
Union presence								
No union employees	0.64%	1.36%	1.26%	1.09%	1.47%	0.88%	0.94%	0.71%
Has union employees	1.13%	6.41%	4.88%	4.36%	3.91%	1.35%	3.53%	1.19%
Unknown	1.92%	12.21%	13.25%	16.63%	6.72%	1.93%	7.72%	1.98%
Percent low wage employees								
50% or more low wage	0.53%	2.77%	3.93%	2.25%	2.02%	0.86%	2.03%	0.65%
Less than 50% low wage	0.67%	1.18%	1.33%	0.98%	1.19%	0.94%	0.93%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.2(2012) 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, 2012

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	1,167	1,600	1,585	1,659	1,278	881	1,628	1,051
Industry group **								
Agric., fish., forest.	1,344	1,937	1,061	1,681	1,455	812	1,585	1,274
Mining and manufacturing	1,086	1,590	1,531	1,839	1,196	762	1,728	977
Construction	1,570	1,670	1,786	1,682	1,387	1,103	1,708	1,418
Utilities and transp.	986	1,849	1,351	1,675	1,265	774	1,627	896
Wholesale trade	1,251	1,629	1,709	1,725	1,094	871	1,782	1,023
Fin. svcs. and real estate	1,234	1,661	1,901	1,709	1,238	1,107	1,756	1,162
Retail trade	1,177	1,645	1,497	1,833	1,442	908	1,683	1,071
Professional services	1,155	1,592	1,575	1,448	1,323	844	1,547	1,048
Other services	1,110	1,413	1,398	1,692	1,235	838	1,499	1,008
Ownership								
For profit, incorporated	1,163	1,623	1,606	1,695	1,322	873	1,652	1,038
For profit, unincorporated	1,310	1,598	1,588	1,747	1,217	1,047	1,666	1,184
Nonprofit	1,054	1,381	1,420	1,401	1,199	788	1,373	1,006
Age of firm								
Less than 5 years	1,381	1,541	1,677	1,523	910	1,030	1,621	1,086
5-9 years	1,471	1,656	1,562	1,564	1,214	1,014	1,592	1,347
10-19 years	1,458	1,710	1,669	1,706	1,246	901	1,705	1,257
20 or more years	1,087	1,517	1,518	1,685	1,322	879	1,597	1,018
Multi/single status								
2 or more locations	994	1,252	1,695	1,673	1,273	883	1,688	974
1 location only	1,507	1,605	1,575	1,656	1,286	796	1,622	1,372
Percent full-time employees								
Less than 25%	1,126	1,211	1,479	1,924	1,259	815	1,414	1,059
25-49 %	1,140	1,685	1,568	1,760	1,339	893	1,633	1,043
50-74 %	1,123	1,597	1,498	1,566	1,286	881	1,532	1,030
75% or more	1,176	1,607	1,598	1,661	1,275	881	1,645	1,055
Union presence								
No union employees	1,284	1,614	1,600	1,677	1,306	894	1,642	1,146
Has union employees	839	935	1,191	1,413	983	782	1,194	825
Unknown	959	1,138	2,073	1,238	1,223	945	1,471	955
Percent low wage employees								
50% or more low wage	1,159	1,551	1,415	1,599	1,469	888	1,510	1,101
Less than 50% low wage	1,168	1,607	1,607	1,669	1,229	879	1,645	1,040

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	8.42	50.67	33.25	29.28	31.08	8.78	24.93	11.34
Industry group **								
Agric., fish., forest.	102.53	245.09	266.71	278.75	191.61	161.38	180.49	128.71
Mining and manufacturing	36.99	52.29	83.56	123.57	71.15	29.83	96.85	40.26
Construction	88.20	188.48	128.55	105.22	133.64	116.00	91.85	131.10
Utilities and transp.	33.00	162.76	242.13	120.51	216.60	54.39	71.27	35.44
Wholesale trade	56.98	103.98	152.97	116.26	71.29	76.04	79.86	54.89
Fin. svcs. and real estate	25.67	206.09	170.97	85.96	64.45	39.70	113.75	30.88
Retail trade	21.54	88.02	78.21	117.43	123.16	24.52	58.09	26.19
Professional services	15.43	82.95	55.33	67.82	45.40	23.41	39.79	24.09
Other services	39.08	73.56	54.11	76.30	43.32	47.51	58.27	37.35
Ownership								
For profit, incorporated	14.59	46.71	32.22	32.89	35.95	13.63	31.57	19.18
For profit, unincorporated	35.79	90.40	78.80	78.48	81.45	51.56	50.24	43.42
Nonprofit	30.99	129.95	97.84	69.53	52.89	37.88	82.04	38.91
Age of firm								
Less than 5 years	60.20	106.18	182.21	117.65	100.46	173.71	100.12	80.74
5-9 years	36.37	92.05	88.93	73.30	91.84	185.87	65.38	77.94
10-19 years	35.69	74.30	73.02	55.32	43.90	55.09	59.86	39.76
20 or more years	9.30	61.30	40.85	40.92	34.09	10.64	31.72	12.95
Multi/single status								
2 or more locations	11.20	226.73	118.38	43.99	41.21	8.75	66.57	10.16
1 location only	22.70	50.20	35.54	35.02	50.80	63.01	31.39	30.87
Percent full-time employees								
Less than 25%	76.28	169.68	151.99	211.61	67.96	70.57	86.10	83.37
25-49 %	37.91	199.75	157.08	94.60	132.16	29.06	89.97	52.54
50-74 %	18.12	90.35	139.80	86.57	63.45	21.98	38.04	21.42
75% or more	7.91	64.20	45.08	29.58	41.51	8.88	31.79	12.48
Union presence								
No union employees	8.27	51.18	29.30	31.18	33.89	19.91	23.62	16.76
Has union employees	18.71	148.12	228.67	169.74	110.04	15.46	185.15	18.04
Unknown	15.67	259.90	432.59	296.67	56.26	18.04	242.97	16.53
Percent low wage employees								
50% or more low wage	28.84	87.94	60.19	50.30	78.34	29.50	39.41	33.17
Less than 50% low wage	9.66	60.56	39.33	31.22	38.43	12.02	30.94	13.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.3(2012) 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, 2012

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	2,322	3,568	3,372	3,567	2,614	1,880	3,515	2,142
Industry group **								
Agric., fish., forest.	2,901	4,518	3,685	3,452	3,227	1,437	3,745	2,523
Mining and manufacturing	2,006	4,024	3,111	3,669	2,232	1,583	3,705	1,846
Construction	3,139	3,194	3,657	3,331	3,191	2,202	3,414	2,896
Utilities and transp.	1,893	3,841	2,583	3,147	2,768	1,606	3,042	1,812
Wholesale trade	2,456	3,821	3,300	3,807	2,444	1,903	3,503	2,250
Fin. svcs. and real estate	2,501	3,525	3,346	3,601	2,657	2,298	3,485	2,416
Retail trade	2,468	3,751	3,660	3,938	2,900	2,045	3,714	2,291
Professional services	2,280	3,850	3,630	3,285	2,751	1,775	3,703	2,072
Other services	2,422	2,871	2,865	3,840	2,664	2,013	3,114	2,287
Ownership								
For profit, incorporated	2,314	3,642	3,443	3,620	2,693	1,856	3,572	2,120
For profit, unincorporated	2,665	3,674	3,318	3,561	2,641	2,268	3,632	2,468
Nonprofit	2,054	2,596	2,758	3,262	2,310	1,709	2,784	1,989
Age of firm								
Less than 5 years	2,807	3,469	3,236	3,048	2,096	2,218	3,407	2,273
5-9 years	3,176	3,870	3,276	3,605	2,750	1,533	3,502	2,912
10-19 years	3,009	3,750	3,746	3,494	2,665	1,931	3,706	2,571
20 or more years	2,182	3,278	3,231	3,655	2,625	1,879	3,429	2,083
Multi/single status								
2 or more locations	2,045	3,990	3,033	3,618	2,592	1,891	3,432	2,022
1 location only	3,137	3,562	3,405	3,553	2,643	1,433	3,523	2,797
Percent full-time employees								
Less than 25%	2,515	3,486	3,017	3,925	3,059	1,904	3,395	2,317
25-49 %	2,322	3,750	3,448	3,329	3,146	1,883	3,526	2,174
50-74 %	2,145	3,680	3,464	3,301	2,639	1,743	3,494	1,953
75% or more	2,341	3,542	3,369	3,594	2,589	1,898	3,519	2,162
Union presence								
No union employees	2,606	3,745	3,420	3,608	2,716	1,928	3,620	2,355
Has union employees	1,641	1,178	2,187	2,836	1,813	1,578	1,888	1,631
Unknown	2,131	1,953	5,766	3,761	2,740	2,098	3,763	2,120
Percent low wage employees								
50% or more low wage	2,342	3,895	3,331	3,390	2,976	1,958	3,520	2,212
Less than 50% low wage	2,319	3,530	3,376	3,583	2,564	1,868	3,514	2,132

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.3(2012) 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, 2012

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	26.14	160.99	80.69	76.04	46.00	32.78	70.54	25.82
Industry group **								
Agric., fish., forest.	257.04	748.36	822.38	799.72	817.90	145.53	438.53	312.96
Mining and manufacturing	74.92	474.81	239.86	180.57	113.07	60.13	148.28	75.90
Construction	137.05	358.85	323.38	137.16	292.79	292.39	161.49	193.72
Utilities and transp.	77.18	690.54	574.75	448.98	443.51	80.64	533.47	82.92
Wholesale trade	112.85	412.97	314.21	193.22	162.77	151.56	220.92	103.89
Fin. svcs. and real estate	52.31	517.95	451.61	287.59	136.57	84.69	257.04	61.30
Retail trade	59.45	405.88	330.78	173.14	240.23	62.44	203.09	69.79
Professional services	52.53	155.15	179.86	169.84	158.06	63.82	79.22	60.89
Other services	76.10	261.14	131.82	275.17	146.55	81.48	180.77	80.45
Ownership								
For profit, incorporated	38.39	164.23	98.80	67.31	73.17	37.82	72.18	38.11
For profit, unincorporated	74.27	245.10	249.52	346.04	127.63	137.79	137.69	91.31
Nonprofit	79.26	361.24	230.18	178.26	106.97	87.24	185.75	86.28
Age of firm								
Less than 5 years	133.46	224.69	361.14	432.32	287.73	320.54	152.38	263.37
5-9 years	124.95	311.06	194.19	225.13	238.40	388.85	147.45	195.58
10-19 years	73.02	333.11	211.27	135.09	215.76	110.02	154.03	105.97
20 or more years	32.13	279.85	117.78	75.16	65.96	35.79	78.68	31.84
Multi/single status								
2 or more locations	30.12	853.66	277.92	162.91	68.25	33.09	172.43	30.26
1 location only	62.63	153.75	75.99	92.83	106.45	138.86	79.68	83.09
Percent full-time employees								
Less than 25%	214.96	528.10	593.51	548.90	309.71	158.72	287.79	250.18
25-49 %	92.50	490.73	405.98	322.09	285.83	74.32	139.35	103.61
50-74 %	41.69	230.10	334.77	354.10	166.67	59.23	156.01	37.52
75% or more	31.17	213.49	95.36	82.31	58.67	37.43	87.28	31.54
Union presence								
No union employees	26.15	160.65	67.52	58.45	53.01	58.90	61.82	36.55
Has union employees	44.35	205.73	443.36	416.65	148.96	39.77	194.89	43.22
Unknown	64.86	514.29	1,159.54	920.79	158.46	58.34	540.51	60.82
Percent low wage employees								
50% or more low wage	36.11	250.49	375.07	118.02	172.31	33.59	169.35	42.01
Less than 50% low wage	30.48	193.40	83.11	81.53	54.10	38.76	76.53	31.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4(2012) 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, 2012

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	66.3%	71.4%	73.4%	72.0%	72.8%	61.6%	72.7%	65.0%
Industry group **								
Agric., fish., forest.	66.7%	43.0%	73.3%	84.5%	49.1%	86.1%	64.8%	67.5%
Mining and manufacturing	64.6%	83.1%	72.1%	73.5%	71.9%	58.6%	75.5%	63.2%
Construction	76.1%	71.9%	76.0%	79.3%	78.7%	70.8%	77.0%	75.3%
Utilities and transp.	65.3%	70.0%	77.8%	76.1%	70.7%	62.5%	73.4%	64.5%
Wholesale trade	63.4%	72.8%	70.7%	68.1%	66.0%	57.5%	73.0%	60.4%
Fin. svcs. and real estate	57.1%	70.7%	69.1%	61.8%	65.4%	53.1%	68.2%	55.9%
Retail trade	61.4%	70.3%	72.2%	72.2%	70.5%	55.7%	71.6%	59.4%
Professional services	70.1%	69.6%	72.4%	71.3%	75.4%	67.6%	70.8%	69.9%
Other services	70.5%	74.5%	77.2%	72.9%	80.1%	65.4%	74.1%	69.5%
Ownership								
For profit, incorporated	64.9%	71.1%	74.2%	71.6%	71.0%	60.1%	73.1%	63.1%
For profit, unincorporated	66.9%	72.6%	70.0%	69.6%	74.2%	60.9%	70.8%	65.7%
Nonprofit	72.1%	70.4%	72.3%	76.6%	76.8%	68.9%	72.7%	72.0%
Age of firm								
Less than 5 years	76.9%	73.2%	68.4%	78.2%	81.5%	86.9%	71.1%	82.8%
5-9 years	70.8%	68.8%	71.3%	75.6%	69.5%	60.1%	70.6%	70.9%
10-19 years	74.3%	72.5%	73.1%	74.2%	77.1%	72.6%	73.7%	74.6%
20 or more years	64.4%	71.1%	75.4%	69.5%	71.6%	61.1%	73.1%	63.5%
Multi/single status								
2 or more locations	63.0%	81.1%	75.9%	66.4%	71.6%	61.0%	69.7%	62.9%
1 location only	73.8%	71.2%	73.2%	73.5%	74.4%	84.0%	72.9%	74.8%
Percent full-time employees								
Less than 25%	64.4%	72.1%	75.8%	73.2%	75.0%	55.6%	73.4%	62.2%
25-49 %	61.0%	58.9%	63.0%	61.6%	72.3%	57.9%	66.2%	60.1%
50-74 %	67.1%	69.8%	74.4%	69.7%	77.3%	63.1%	70.8%	66.4%
75% or more	66.5%	72.3%	73.7%	72.7%	72.3%	61.7%	73.2%	65.1%
Union presence								
No union employees	69.3%	72.1%	73.5%	72.7%	73.0%	64.0%	73.1%	68.1%
Has union employees	62.4%	57.4%	67.2%	60.1%	72.1%	60.9%	62.9%	62.3%
Unknown	58.9%	39.2%*	95.1%	82.9%	68.4%	58.4%	77.1%	58.8%
Percent low wage employees								
50% or more low wage	65.0%	65.8%	76.6%	72.9%	71.8%	60.2%	72.3%	63.9%
Less than 50% low wage	66.5%	72.2%	73.0%	71.9%	73.0%	61.9%	72.7%	65.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.4(2012) 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, 2012

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	0.74%	1.06%	1.66%	1.32%	1.11%	1.12%	1.00%	0.84%
Industry group **								
Agric., fish., forest.	6.35%	6.60%	13.94%	10.19%	13.22%	8.77%	4.03%	8.53%
Mining and manufacturing	1.58%	4.20%	4.96%	2.90%	3.78%	2.19%	1.74%	1.87%
Construction	2.13%	4.28%	4.05%	2.53%	4.63%	9.15%	1.64%	3.56%
Utilities and transp.	1.65%	7.05%	9.28%	4.76%	6.61%	1.68%	3.96%	1.86%
Wholesale trade	2.91%	2.77%	3.74%	4.81%	5.77%	4.71%	1.62%	3.42%
Fin. svcs. and real estate	1.23%	3.25%	6.22%	3.61%	3.70%	1.89%	2.76%	1.36%
Retail trade	1.06%	3.19%	4.01%	2.93%	3.92%	1.95%	2.18%	1.06%
Professional services	1.09%	2.64%	2.25%	2.27%	1.30%	1.99%	1.50%	1.37%
Other services	0.90%	2.20%	2.52%	2.63%	2.24%	1.93%	1.78%	1.07%
Ownership								
For profit, incorporated	0.87%	1.09%	1.60%	1.04%	1.44%	1.27%	1.14%	0.95%
For profit, unincorporated	1.81%	2.28%	4.37%	4.34%	2.89%	3.00%	2.13%	2.34%
Nonprofit	1.39%	2.63%	4.00%	2.36%	1.63%	2.71%	1.77%	1.62%
Age of firm								
Less than 5 years	1.57%	3.24%	3.80%	4.19%	2.95%	6.28%	2.60%	2.30%
5-9 years	2.19%	3.15%	4.61%	2.63%	4.52%	9.32%	2.16%	3.71%
10-19 years	1.43%	1.88%	2.27%	2.61%	2.45%	4.84%	1.19%	2.12%
20 or more years	0.89%	0.95%	1.76%	1.08%	0.95%	1.23%	1.11%	0.99%
Multi/single status								
2 or more locations	0.92%	4.05%	4.15%	2.91%	0.95%	1.15%	1.53%	0.95%
1 location only	0.94%	1.09%	1.72%	1.59%	2.04%	3.23%	1.04%	1.65%
Percent full-time employees								
Less than 25%	2.58%	3.68%	7.95%	4.72%	4.08%	2.61%	4.25%	2.64%
25-49 %	1.81%	3.63%	5.80%	4.85%	2.26%	2.80%	2.48%	1.93%
50-74 %	1.94%	2.69%	3.42%	6.00%	3.60%	2.70%	2.44%	2.19%
75% or more	0.71%	1.25%	1.78%	1.20%	1.42%	1.15%	0.98%	0.82%
Union presence								
No union employees	0.70%	1.07%	1.53%	1.47%	0.99%	1.42%	0.97%	0.84%
Has union employees	1.63%	8.10%	7.45%	3.03%	4.69%	1.71%	4.35%	1.71%
Unknown	1.88%	15.51%*	14.45%	11.25%	7.72%	1.89%	12.76%	1.87%
Percent low wage employees								
50% or more low wage	1.44%	2.36%	3.63%	2.78%	1.94%	2.57%	2.01%	1.69%
Less than 50% low wage	0.69%	1.21%	1.65%	1.63%	1.34%	1.03%	1.15%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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.5(2012) 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, 2012

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	23.77	26.88	25.85	25.27	23.65	22.84	26.07	23.25
Industry group **								
Agric., fish., forest.	24.77	25.04	20.65	23.67	25.24	26.08	22.87	25.56
Mining and manufacturing	23.90	28.71	26.71	25.89	23.77	23.00	26.99	23.44
Construction	25.22	26.38	25.48	24.41	25.51	25.03	25.54	24.92
Utilities and transp.	22.12	24.86	23.36	24.99	23.66	21.22	24.82	21.82
Wholesale trade	24.05	27.85	26.86	26.02	23.64	21.96	27.65	22.69
Fin. svcs. and real estate	23.44	25.82	24.61	23.65	23.75	23.05	24.52	23.29
Retail trade	26.21	27.11	28.26	27.94	24.52	25.89	27.48	25.92
Professional services	23.12	27.57	26.14	24.42	23.51	21.86	26.21	22.50
Other services	23.96	25.88	24.49	25.67	22.64	23.62	25.27	23.60
Ownership								
For profit, incorporated	24.09	27.02	26.13	25.41	23.97	23.22	26.35	23.54
For profit, unincorporated	24.28	27.02	26.00	25.40	24.67	22.68	26.27	23.67
Nonprofit	22.19	25.20	23.40	24.54	22.28	21.39	23.84	22.00
Age of firm								
Less than 5 years	24.97	27.54	26.63	25.40	22.39	23.60	26.95	23.27
5-9 years	24.72	26.69	25.44	24.33	23.99	21.85	25.96	23.64
10-19 years	24.99	27.00	26.62	25.23	23.99	23.21	26.29	24.06
20 or more years	23.45	26.62	25.39	25.48	23.65	22.82	25.78	23.15
Multi/single status								
2 or more locations	23.13	24.15	27.06	25.24	23.58	22.88	25.71	23.07
1 location only	25.02	26.92	25.74	25.28	23.75	21.82	26.10	23.94
Percent full-time employees								
Less than 25%	25.54	30.38	23.92	28.98	22.08	25.34	27.23	25.04
25-49 %	24.35	27.44	23.35	25.67	25.33	23.63	25.30	24.16
50-74 %	24.21	26.96	25.68	25.35	24.31	23.47	26.33	23.77
75% or more	23.65	26.74	26.00	25.17	23.53	22.66	26.05	23.10
Union presence								
No union employees	24.55	27.03	25.92	25.45	23.88	23.68	26.20	23.97
Has union employees	21.84	20.58	23.79	22.14	21.93	21.78	22.97	21.80
Unknown	22.51	26.80	28.61	24.69	24.03	22.39	25.84	22.47
Percent low wage employees								
50% or more low wage	24.40	27.06	26.27	26.14	24.85	23.43	25.86	24.14
Less than 50% low wage	23.67	26.86	25.80	25.15	23.42	22.74	26.10	23.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	0.34	0.22	0.24	0.19	0.26	0.14	0.20
Industry group **								
Agric., fish., forest.	1.16	1.19	3.30	3.74	2.97	1.64	1.92	1.10
Mining and manufacturing	0.31	0.67	0.69	0.77	0.45	0.35	0.54	0.35
Construction	0.30	1.30	0.62	0.66	0.77	0.82	0.33	0.56
Utilities and transp.	0.50	2.32	2.75	1.36	0.85	0.64	1.24	0.57
Wholesale trade	0.36	0.82	0.97	1.05	0.58	0.51	0.76	0.45
Fin. svcs. and real estate	0.26	1.24	1.78	1.05	0.47	0.28	0.97	0.27
Retail trade	0.48	0.83	0.69	1.03	0.70	0.59	0.47	0.53
Professional services	0.28	0.28	0.42	0.41	0.49	0.39	0.21	0.34
Other services	0.23	0.93	0.79	0.78	0.57	0.49	0.37	0.34
Ownership								
For profit, incorporated	0.18	0.41	0.27	0.41	0.26	0.23	0.19	0.22
For profit, unincorporated	0.15	0.55	0.62	0.74	0.37	0.31	0.33	0.18
Nonprofit	0.31	1.22	0.87	0.76	0.50	0.53	0.55	0.36
Age of firm								
Less than 5 years	0.23	0.90	1.06	0.93	0.78	1.48	0.31	0.58
5-9 years	0.52	0.53	1.08	0.68	1.29	1.10	0.39	1.07
10-19 years	0.42	0.82	0.47	0.59	0.76	0.87	0.39	0.56
20 or more years	0.17	0.49	0.25	0.48	0.17	0.26	0.19	0.20
Multi/single status								
2 or more locations	0.20	1.75	0.64	0.44	0.18	0.26	0.48	0.20
1 location only	0.14	0.36	0.25	0.27	0.43	1.02	0.14	0.26
Percent full-time employees								
Less than 25%	0.76	2.31	1.68	2.20	1.18	0.48	1.40	0.74
25-49 %	0.23	1.54	0.54	0.66	0.64	0.32	0.55	0.26
50-74 %	0.45	0.40	0.89	0.86	0.48	0.64	0.36	0.52
75% or more	0.16	0.40	0.29	0.18	0.19	0.26	0.13	0.21
Union presence								
No union employees	0.11	0.38	0.22	0.23	0.20	0.26	0.14	0.18
Has union employees	0.35	1.94	1.01	1.27	0.90	0.40	0.75	0.34
Unknown	0.30	5.20	4.71	3.22	1.25	0.33	1.93	0.30
Percent low wage employees								
50% or more low wage	0.15	0.81	0.59	0.70	0.36	0.19	0.45	0.15
Less than 50% low wage	0.18	0.38	0.21	0.25	0.24	0.29	0.14	0.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	19.0%	21.2%	20.8%	20.6%	19.8%	18.5%	20.8%	18.8%
Industry group **								
Agric., fish., forest.	19.6%	25.3%	20.4%	20.5%	19.1%	16.9%	22.4%	18.9%
Mining and manufacturing	18.3%	18.7%	20.6%	20.7%	19.1%	17.7%	20.3%	18.1%
Construction	20.6%	22.2%	21.1%	21.9%	21.1%	17.4%	21.9%	19.5%
Utilities and transp.	19.1%	20.8%	20.5%	19.1%	21.2%	18.9%	19.4%	19.1%
Wholesale trade	18.5%	30.1%	20.7%	21.0%	18.3%	17.6%	22.5%	18.0%
Fin. svcs. and real estate	17.4%	19.1%	25.4%	16.5%	18.8%	17.1%	20.0%	17.3%
Retail trade	20.3%	21.0%	18.2%	24.6%	20.6%	20.1%	20.2%	20.3%
Professional services	19.2%	21.4%	20.1%	19.9%	20.4%	18.6%	20.5%	19.0%
Other services	20.2%	20.3%	21.4%	21.9%	21.3%	19.8%	21.0%	20.1%
Ownership								
For profit, incorporated	18.8%	21.0%	20.6%	20.9%	19.6%	18.3%	20.9%	18.6%
For profit, unincorporated	19.4%	22.4%	22.5%	18.7%	19.4%	19.0%	21.3%	19.1%
Nonprofit	19.5%	20.2%	18.5%	21.3%	20.7%	19.0%	19.3%	19.6%
Age of firm								
Less than 5 years	20.9%	19.9%	24.7%	17.7%	22.7%	21.6%	20.9%	20.9%
5-9 years	19.8%	20.9%	18.8%	22.3%	18.6%	18.0%	20.1%	19.5%
10-19 years	20.0%	22.6%	20.3%	21.2%	19.2%	18.3%	21.5%	19.1%
20 or more years	18.8%	21.0%	21.0%	20.4%	19.9%	18.5%	20.6%	18.7%
Multi/single status								
2 or more locations	18.7%	19.5%	20.5%	21.3%	19.7%	18.5%	20.9%	18.6%
1 location only	20.3%	21.2%	20.8%	20.3%	19.9%	18.7%	20.8%	19.9%
Percent full-time employees								
Less than 25%	20.9%	20.7%	17.7%	21.3%	21.3%	21.0%	19.2%	21.1%
25-49 %	20.7%	18.0%	18.3%	21.4%	21.3%	20.7%	19.0%	20.8%
50-74 %	20.3%	20.8%	20.3%	20.9%	20.9%	20.1%	20.1%	20.3%
75% or more	18.6%	21.5%	21.0%	20.5%	19.6%	17.9%	21.0%	18.3%
Union presence								
No union employees	19.2%	21.4%	21.0%	20.7%	19.9%	18.1%	21.0%	18.8%
Has union employees	18.9%	18.8%	17.1%	18.6%	18.8%	18.9%	17.3%	18.9%
Unknown	18.5%	26.3%	20.0% *	19.8%	18.6%	18.5%	23.7%	18.5%
Percent low wage employees								
50% or more low wage	20.2%	22.0%	19.5%	20.7%	19.8%	20.2%	20.4%	20.2%
Less than 50% low wage	18.7%	21.1%	20.9%	20.6%	19.8%	18.1%	20.8%	18.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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* 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.6(2012) 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, 2012

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%	0.38%	0.50%	0.21%	0.27%	0.19%	0.24%	0.17%
Industry group **								
Agric., fish., forest.	1.45%	3.48%	5.36%	5.39%	3.94%	2.88%	1.38%	1.88%
Mining and manufacturing	0.37%	2.58%	1.33%	0.57%	0.49%	0.48%	0.67%	0.41%
Construction	0.77%	1.41%	1.80%	1.39%	2.07%	0.98%	0.78%	1.06%
Utilities and transp.	0.42%	2.68%	4.83%	2.33%	0.97%	0.43%	0.80%	0.41%
Wholesale trade	0.50%	6.05%	0.37%	1.71%	0.61%	0.66%	1.40%	0.47%
Fin. svcs. and real estate	0.40%	0.37%	3.24%	1.37%	0.56%	0.42%	0.96%	0.41%
Retail trade	0.21%	2.32%	1.08%	2.31%	0.79%	0.25%	1.04%	0.20%
Professional services	0.29%	0.51%	0.76%	0.42%	0.37%	0.39%	0.42%	0.34%
Other services	0.19%	0.64%	1.35%	1.29%	0.98%	0.21%	0.87%	0.25%
Ownership								
For profit, incorporated	0.15%	0.58%	0.45%	0.37%	0.45%	0.19%	0.30%	0.16%
For profit, unincorporated	0.57%	1.30%	1.79%	1.01%	0.76%	0.58%	0.92%	0.56%
Nonprofit	0.45%	0.29%	1.25%	0.98%	0.74%	0.57%	0.75%	0.49%
Age of firm								
Less than 5 years	0.70%	1.02%	2.09%	2.60%	2.61%	4.72%	1.33%	1.04%
5-9 years	0.57%	0.90%	0.80%	2.05%	1.12%	2.40%	0.27%	0.95%
10-19 years	0.55%	0.72%	0.91%	0.62%	0.95%	1.13%	0.47%	0.75%
20 or more years	0.19%	0.65%	0.61%	0.26%	0.33%	0.20%	0.46%	0.19%
Multi/single status								
2 or more locations	0.17%	4.75%	1.97%	0.71%	0.18%	0.19%	0.66%	0.18%
1 location only	0.21%	0.38%	0.51%	0.19%	0.72%	1.35%	0.25%	0.34%
Percent full-time employees								
Less than 25%	0.54%	2.47%	1.39%	1.80%	1.70%	0.48%	0.76%	0.53%
25-49 %	0.27%	2.11%	2.98%	2.45%	1.63%	0.27%	1.45%	0.28%
50-74 %	0.20%	0.66%	1.16%	0.68%	0.90%	0.35%	0.49%	0.25%
75% or more	0.18%	0.40%	0.51%	0.26%	0.33%	0.24%	0.24%	0.20%
Union presence								
No union employees	0.21%	0.40%	0.54%	0.19%	0.35%	0.33%	0.26%	0.25%
Has union employees	0.19%	2.96%	2.04%	1.49%	0.83%	0.21%	0.76%	0.19%
Unknown	0.28%	6.89%	6.32% *	5.13%	1.22%	0.28%	5.68%	0.28%
Percent low wage employees								
50% or more low wage	0.26%	1.11%	1.03%	0.73%	0.87%	0.24%	0.51%	0.24%
Less than 50% low wage	0.18%	0.40%	0.50%	0.21%	0.25%	0.22%	0.23%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

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	27.4%	15.6%	17.7%	17.7%	18.9%	34.6%	17.3%	29.5%
Industry group **								
Agric., fish., forest.	32.4%	23.3%	30.5% *	8.3% *	65.8%	10.7% *	22.0%	36.9%
Mining and manufacturing	30.3%	9.8%	20.4%	19.3%	21.8%	37.4%	17.0%	32.0%
Construction	18.5%	17.0%	21.3%	12.9%	20.5%	24.4% *	18.1%	18.9%
Utilities and transp.	30.2%	12.9% *	6.7% *	22.9% *	16.2%	35.2%	17.2%	31.5%
Wholesale trade	25.7%	5.4% *	11.5%	19.0%	24.6%	34.7%	11.0%	30.3%
Fin. svcs. and real estate	36.9%	16.9%	17.8%	23.8%	22.3%	44.1%	19.9%	38.8%
Retail trade	36.8%	16.7%	20.4%	17.6%	19.3%	47.5%	18.4%	40.4%
Professional services	22.1%	17.4%	17.7%	17.4%	15.3%	26.5%	17.9%	22.9%
Other services	23.2%	15.1%	15.9%	15.6%	12.9%	30.3%	16.9%	24.8%
Ownership								
For profit, incorporated	29.1%	15.2%	17.3%	18.2%	20.3%	36.4%	17.0%	31.6%
For profit, unincorporated	26.6%	15.4%	20.6%	18.2%	17.7%	36.6%	18.4%	28.9%
Nonprofit	21.1%	19.9%	15.9%	15.0%	15.9%	25.2%	17.6%	21.5%
Age of firm								
Less than 5 years	13.6%	14.7%	14.8%	16.0%	11.1%	8.1% *	16.3%	10.9%
5-9 years	17.4%	15.8%	21.3%	13.9%	15.6%	35.3%	17.1%	17.7%
10-19 years	17.7%	13.4%	17.0%	18.1%	15.2%	24.6%	16.3%	18.7%
20 or more years	30.1%	17.4%	17.6%	18.7%	20.6%	35.1%	18.2%	31.4%
Multi/single status								
2 or more locations	32.0%	6.2% *	14.1%	21.3%	20.5%	35.1%	20.3%	32.3%
1 location only	16.9%	15.7%	18.0%	16.8%	16.7%	18.6%	17.0%	16.8%
Percent full-time employees								
Less than 25%	26.0%	13.7%	11.7%	21.1%	8.5%	37.5%	12.8%	29.4%
25-49 %	42.6%	16.1%	18.8%	23.6%	16.7%	56.7%	14.2%	47.6%
50-74 %	27.0%	16.7%	21.4%	16.9%	15.0%	33.5%	19.3%	28.5%
75% or more	26.7%	15.4%	17.3%	17.5%	19.6%	33.5%	17.2%	28.7%
Union presence								
No union employees	23.6%	15.0%	17.4%	17.8%	19.2%	32.1%	17.0%	25.7%
Has union employees	34.4%	33.9%	25.8%	18.6%	17.8%	38.0%	25.0%	34.8%
Unknown	34.6%	--	--	--	--	--	8.6% *	34.8%
Percent low wage employees								
50% or more low wage	32.0%	14.5%	18.2%	17.0%	19.9%	41.6%	16.9%	34.4%
Less than 50% low wage	26.6%	15.7%	17.6%	17.8%	18.7%	33.4%	17.3%	28.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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 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.7(2012) Standard error 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, 2012

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	0.38%	0.57%	1.18%	1.03%	0.86%	0.59%	0.51%	0.43%
Industry group **								
Agric., fish., forest.	7.21%	3.81%	12.69% *	2.93% *	15.17%	9.20% *	4.44%	9.28%
Mining and manufacturing	1.52%	2.40%	3.38%	2.51%	3.66%	1.80%	1.75%	1.74%
Construction	1.61%	3.20%	3.99%	3.43%	3.51%	7.51% *	2.30%	3.28%
Utilities and transp.	1.84%	4.66% *	2.44% *	6.92% *	4.14%	2.52%	4.17%	1.96%
Wholesale trade	2.22%	1.95% *	2.60%	2.09%	3.78%	3.19%	1.35%	2.59%
Fin. svcs. and real estate	1.38%	2.22%	4.63%	3.42%	2.81%	1.78%	2.53%	1.67%
Retail trade	1.93%	3.29%	4.94%	2.03%	2.85%	2.59%	2.16%	2.10%
Professional services	0.73%	1.47%	1.82%	1.87%	1.81%	1.22%	1.08%	0.96%
Other services	1.05%	2.15%	1.61%	1.86%	2.06%	2.24%	1.52%	1.38%
Ownership								
For profit, incorporated	0.58%	0.65%	1.41%	1.17%	1.34%	0.90%	0.64%	0.61%
For profit, unincorporated	1.94%	1.20%	2.90%	3.04%	1.85%	3.68%	1.25%	2.45%
Nonprofit	1.24%	2.82%	2.80%	2.17%	2.45%	2.03%	1.29%	1.30%
Age of firm								
Less than 5 years	1.42%	2.96%	1.59%	4.42%	2.83%	6.77% *	1.64%	2.19%
5-9 years	1.69%	2.29%	5.02%	2.46%	3.08%	8.31%	1.55%	2.58%
10-19 years	1.30%	1.20%	1.83%	2.02%	2.01%	5.02%	0.88%	1.99%
20 or more years	0.56%	1.33%	1.65%	1.14%	1.18%	0.73%	0.75%	0.62%
Multi/single status								
2 or more locations	0.53%	3.02% *	3.31%	0.76%	0.91%	0.64%	1.73%	0.53%
1 location only	0.39%	0.62%	1.22%	1.26%	1.51%	4.43%	0.57%	0.46%
Percent full-time employees								
Less than 25%	2.48%	3.77%	3.28%	4.93%	2.48%	2.88%	2.66%	2.86%
25-49 %	1.78%	3.45%	5.12%	5.16%	2.43%	2.62%	2.55%	1.67%
50-74 %	1.12%	2.07%	3.43%	3.51%	2.54%	1.71%	1.68%	1.22%
75% or more	0.47%	0.60%	1.22%	0.94%	0.96%	0.79%	0.54%	0.53%
Union presence								
No union employees	0.50%	0.64%	1.36%	1.11%	1.16%	0.77%	0.52%	0.67%
Has union employees	1.17%	8.51%	5.11%	3.87%	2.28%	1.42%	3.02%	1.28%
Unknown	1.51%	--	--	--	--	--	5.42% *	1.52%
Percent low wage employees								
50% or more low wage	1.31%	1.28%	3.12%	2.53%	2.44%	2.06%	2.22%	1.28%
Less than 50% low wage	0.39%	0.66%	1.28%	1.05%	0.92%	0.70%	0.60%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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