

**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.

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