

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.