

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.

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.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.

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