

Table I.F.7 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, 2015

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	35.0%	19.5%	20.4%	21.7%	23.9%	44.7%	20.4%	37.6%
Industry group **								
Agric., fish., forest.	22.4%	23.8% *	--	7.1% *	27.9% *	26.8% *	21.1% *	22.8% *
Mining and manufacturing	35.0%	18.9%	14.5%	23.5%	26.8%	44.3%	17.9%	37.2%
Construction	25.9%	16.5%	17.4%	23.3%	27.2%	44.1%	18.9%	30.9%
Utilities and transp.	41.8%	28.3%	28.2%	16.7% *	31.9%	46.3%	23.8%	43.6%
Wholesale trade	31.7%	18.6%	22.7%	19.8%	26.2%	42.2%	22.2%	34.5%
Fin. svcs. and real estate	43.4%	19.6%	20.5%	12.6%	21.6%	53.3%	18.4%	46.1%
Retail trade	42.9%	20.2%	11.4%	20.9%	27.2%	54.6%	16.5%	47.1%
Professional services	31.4%	20.9%	25.4%	28.2%	20.9%	37.5%	25.4%	32.4%
Other services	32.6%	18.3%	17.2%	16.2%	21.7%	44.3%	16.1%	36.6%
Ownership								
For profit, incorporated	38.4%	19.1%	20.0%	20.3%	25.5%	49.5%	19.5%	42.0%
For profit, unincorporated	28.0%	18.2%	26.4%	22.8%	21.2%	37.3%	22.9%	29.6%
Nonprofit	23.9%	26.5%	14.2%	28.5%	20.6%	25.0%	23.6%	23.9%
Age of firm								
Less than 5 years	19.7%	14.5%	22.1%	22.9%	13.5% *	44.9%	17.3%	22.6%
5-9 years	21.2%	15.2%	20.4%	25.7%	18.4%	44.5%	18.4%	23.5%
10-19 years	25.0%	23.0%	23.9%	19.3%	23.1%	38.6%	23.4%	25.9%
20 or more years	37.6%	20.8%	18.2%	22.0%	25.0%	44.9%	20.0%	39.5%
Multi/single status								
2 or more locations	40.5%	48.1% *	28.3%	21.0%	24.5%	45.0%	29.4%	40.7%
1 location only	21.8%	19.2%	19.9%	21.9%	23.0%	28.5%	19.7%	23.7%
Percent full-time employees								
Less than 25%	38.4%	19.3% *	16.5% *	28.6%	36.9%	48.6%	22.1%	43.2%
25-49 %	36.6%	15.5%	22.8%	25.4%	24.9%	45.6%	19.5%	39.2%
50-74 %	34.5%	16.6%	19.6%	14.9%	21.3%	44.0%	17.3%	37.6%
75% or more	34.9%	20.2%	20.5%	22.1%	23.8%	44.7%	20.8%	37.5%
Union presence								
No union employees	33.1%	19.6%	20.3%	20.8%	22.5%	45.0%	20.5%	36.1%
Has union employees	41.7%	17.2% *	22.9%	33.9%	33.9%	43.8%	19.8%	42.6%
Percent low-wage employees								
50% or more low-wage	37.1%	27.7%	20.5%	24.6%	22.5%	46.6%	21.7%	39.1%
Less than 50% low-wage	34.7%	18.7%	20.4%	21.4%	24.1%	44.4%	20.3%	37.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 few 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 Standard errors 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, 2015

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	0.63%	1.22%	1.33%	1.24%	1.10%	0.97%	0.85%	0.72%
Industry group **								
Agric., fish., forest.	6.04%	11.34% *	--	4.26% *	13.93% *	9.93% *	7.29% *	7.65% *
Mining and manufacturing	1.57%	5.06%	3.17%	3.11%	2.60%	2.38%	2.32%	1.73%
Construction	2.64%	3.41%	3.94%	4.07%	6.16%	8.96%	2.53%	4.10%
Utilities and transp.	3.78%	8.24%	7.86%	5.63% *	6.11%	4.95%	4.89%	4.17%
Wholesale trade	1.96%	4.18%	4.30%	3.71%	3.89%	3.30%	2.70%	2.39%
Fin. svcs. and real estate	1.80%	3.88%	5.42%	2.55%	2.67%	2.36%	2.61%	1.97%
Retail trade	1.56%	3.93%	2.78%	3.18%	3.65%	2.05%	2.04%	1.76%
Professional services	1.11%	2.27%	2.64%	2.83%	1.81%	1.67%	1.88%	1.25%
Other services	1.94%	2.56%	2.81%	2.64%	3.15%	3.07%	1.55%	2.32%
Ownership								
For profit, incorporated	0.76%	1.42%	1.52%	1.38%	1.42%	1.13%	0.92%	0.88%
For profit, unincorporated	1.59%	2.69%	3.95%	3.33%	3.22%	2.80%	2.18%	1.96%
Nonprofit	1.42%	4.59%	2.84%	4.07%	1.98%	2.18%	3.73%	1.52%
Age of firm								
Less than 5 years	2.29%	3.07%	4.73%	4.49%	4.73% *	13.48%	2.37%	4.24%
5-9 years	2.01%	2.55%	4.21%	4.49%	3.31%	12.13%	2.10%	3.20%
10-19 years	1.52%	2.58%	2.73%	2.30%	3.10%	4.58%	1.70%	2.17%
20 or more years	0.73%	1.87%	1.70%	1.65%	1.28%	0.99%	1.23%	0.79%
Multi/single status								
2 or more locations	0.81%	15.47% *	4.83%	2.04%	1.30%	0.98%	3.05%	0.82%
1 location only	0.85%	1.21%	1.38%	1.48%	1.93%	5.23%	0.88%	1.42%
Percent full-time employees								
Less than 25%	3.09%	6.73% *	6.55% *	7.30%	8.59%	3.76%	5.29%	3.59%
25-49 %	2.10%	3.73%	5.46%	5.49%	3.85%	2.98%	2.80%	2.36%
50-74 %	1.48%	2.62%	3.42%	3.20%	2.87%	2.14%	1.84%	1.72%
75% or more	0.72%	1.43%	1.48%	1.37%	1.23%	1.11%	0.97%	0.83%
Union presence								
No union employees	0.69%	1.25%	1.36%	1.25%	1.07%	1.18%	0.88%	0.82%
Has union employees	1.49%	5.96% *	6.35%	5.86%	4.49%	1.67%	3.58%	1.54%
Percent low-wage employees								
50% or more low-wage	1.53%	4.21%	4.16%	3.71%	2.46%	2.13%	2.42%	1.69%
Less than 50% low-wage	0.68%	1.26%	1.38%	1.31%	1.21%	1.05%	0.90%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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