

Table I.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2016

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	35.5%	21.2%	23.0%	22.4%	27.6%	43.8%	22.3%	37.9%
Industry group **								
Agric., fish., forest.	31.7%	44.5%	18.9% *	31.8% *	19.8% *	41.8% *	37.4%	29.3% *
Mining and manufacturing	40.4%	29.3%	20.1%	22.1%	31.3%	50.0%	22.8%	42.3%
Construction	28.9%	23.1%	29.8%	20.1%	32.3%	43.0%	24.5%	31.8%
Utilities and transp.	47.2%	19.2% *	30.3% *	26.6%	32.5%	53.0%	25.6%	49.2%
Wholesale trade	32.4%	24.6%	20.4%	15.0%	30.1%	42.8%	21.1%	35.6%
Fin. svcs. and real estate	41.1%	17.2%	11.3%	20.5%	25.3%	49.1%	16.0%	43.8%
Retail trade	39.3%	13.9%	23.2%	27.2%	23.2%	48.5%	22.2%	42.5%
Professional services	31.7%	23.9%	21.8%	25.5%	26.9%	36.1%	22.7%	33.1%
Other services	30.1%	17.6%	26.0%	20.1%	24.1%	38.8%	21.8%	32.1%
Ownership								
For profit, incorporated	38.2%	21.3%	23.6%	22.4%	29.5%	47.1%	22.5%	41.2%
For profit, unincorporated	34.0%	24.2%	21.7%	23.0%	30.4%	45.3%	22.3%	37.4%
Nonprofit	26.3%	14.0%	21.1%	21.6%	20.3%	30.4%	20.7%	26.8%
Age of firm								
Less than 5 years	24.3%	25.5%	19.4%	21.6%	20.8%	49.1%	23.0%	25.2%
5-9 years	24.4%	23.4%	25.2%	19.1%	27.5%	31.9% *	20.7%	27.4%
10-19 years	24.1%	19.9%	18.7%	22.0%	26.9%	28.4%	20.8%	26.0%
20 or more years	38.2%	20.2%	25.2%	23.4%	28.2%	44.5%	23.5%	39.8%
Multi/single status								
2 or more locations	40.4%	33.9% *	20.4%	24.6%	28.4%	44.1%	24.0%	40.7%
1 location only	24.0%	21.1%	23.2%	21.8%	26.6%	32.6%	22.2%	25.6%
Percent full-time employees								
Less than 25%	38.7%	34.4%	40.0% *	21.7%	30.5%	50.6%	32.6%	40.3%
25-49 %	32.0%	21.7%	19.8%	14.3%	30.7%	39.5%	18.9%	34.4%
50-74 %	35.8%	17.1%	31.2%	17.3%	23.5%	45.9%	22.8%	38.2%
75% or more	35.6%	21.5%	21.9%	23.3%	27.9%	43.6%	22.2%	38.0%
Union presence								
No union employees	33.5%	20.8%	22.1%	22.6%	27.3%	42.6%	21.9%	36.1%
Has union employees	43.3%	32.0%	33.2%	19.3%	31.0%	46.4%	29.5%	43.9%
Percent low-wage employees								
50% or more low-wage	36.3%	32.8%	20.7%	24.9%	26.9%	44.4%	26.3%	37.5%
Less than 50% low-wage	35.5%	20.2%	23.2%	22.1%	27.7%	43.7%	22.0%	38.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.21 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 specialist physician by firm size and selected characteristics: United States, 2016

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%	1.36%	1.50%	1.07%	1.16%	0.93%	0.84%	0.69%
Industry group **								
Agric., fish., forest.	7.44%	13.10%	12.56% *	13.89% *	9.91% *	15.54% *	9.68%	9.58% *
Mining and manufacturing	1.61%	6.11%	4.16%	2.88%	2.64%	2.35%	2.67%	1.75%
Construction	2.70%	4.32%	4.85%	3.57%	5.66%	9.83%	2.73%	4.07%
Utilities and transp.	2.75%	6.30% *	10.37% *	6.31%	6.77%	3.40%	5.17%	2.96%
Wholesale trade	2.20%	6.45%	4.70%	2.70%	3.77%	3.91%	2.87%	2.68%
Fin. svcs. and real estate	1.78%	3.55%	2.69%	3.31%	3.19%	2.30%	2.23%	1.94%
Retail trade	1.64%	3.40%	4.56%	3.47%	3.54%	2.20%	2.48%	1.87%
Professional services	1.13%	2.51%	2.51%	2.11%	2.22%	1.72%	1.51%	1.29%
Other services	1.39%	2.84%	3.91%	2.58%	2.85%	2.38%	1.99%	1.68%
Ownership								
For profit, incorporated	0.71%	1.66%	1.82%	1.29%	1.55%	1.04%	1.02%	0.82%
For profit, unincorporated	1.62%	3.00%	3.12%	2.83%	2.92%	3.10%	1.81%	2.00%
Nonprofit	1.50%	3.48%	4.62%	2.59%	2.01%	2.32%	2.46%	1.62%
Age of firm								
Less than 5 years	2.42%	4.20%	4.21%	4.23%	4.35%	10.68%	2.79%	3.58%
5-9 years	2.11%	3.65%	3.84%	2.98%	4.49%	10.01% *	2.02%	3.37%
10-19 years	1.46%	2.33%	2.71%	2.32%	3.57%	3.25%	1.59%	2.08%
20 or more years	0.70%	2.10%	2.21%	1.39%	1.32%	0.97%	1.22%	0.77%
Multi/single status								
2 or more locations	0.78%	11.91% *	4.69%	1.98%	1.38%	0.95%	2.64%	0.79%
1 location only	0.87%	1.37%	1.58%	1.26%	2.05%	5.38%	0.88%	1.45%
Percent full-time employees								
Less than 25%	2.61%	8.97%	13.29% *	4.40%	5.46%	3.70%	6.26%	2.87%
25-49 %	2.12%	5.94%	5.21%	2.48%	5.92%	2.92%	2.75%	2.45%
50-74 %	1.68%	2.77%	4.87%	2.48%	2.85%	2.49%	2.29%	1.92%
75% or more	0.67%	1.57%	1.62%	1.22%	1.30%	1.04%	0.94%	0.78%
Union presence								
No union employees	0.64%	1.36%	1.45%	1.09%	1.21%	1.09%	0.83%	0.76%
Has union employees	1.54%	9.13%	8.15%	5.12%	4.04%	1.77%	5.14%	1.60%
Percent low-wage employees								
50% or more low-wage	1.47%	5.31%	3.48%	3.12%	2.50%	2.23%	2.62%	1.63%
Less than 50% low-wage	0.65%	1.40%	1.59%	1.14%	1.28%	1.00%	0.88%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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