

**Table I.F.4 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, 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               | 60.6% | 67.8%                  | 70.1%           | 69.7%           | 64.9%             | 55.4%                  | 69.5%                  | 59.0%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 63.4% | 45.3%                  | 75.4%           | 62.0%           | 47.2%*            | 79.0%                  | 62.3%                  | 63.9%                |
| Mining and manufacturing    | 58.9% | 73.5%                  | 75.4%           | 66.4%           | 68.0%             | 51.7%                  | 71.0%                  | 57.6%                |
| Construction                | 63.8% | 62.4%                  | 64.9%           | 71.7%           | 60.3%             | 53.5%                  | 67.2%                  | 61.5%                |
| Utilities and transp.       | 49.9% | 86.1%                  | 60.4%           | 67.1%           | 57.9%             | 45.6%                  | 68.9%                  | 48.1%                |
| Wholesale trade             | 62.0% | 63.0%                  | 71.4%           | 72.4%           | 65.3%             | 54.8%                  | 69.8%                  | 59.8%                |
| Fin. svcs. and real estate  | 53.8% | 70.5%                  | 68.1%           | 67.8%           | 60.2%             | 49.5%                  | 68.5%                  | 52.2%                |
| Retail trade                | 55.5% | 66.1%                  | 79.3%           | 71.6%           | 62.9%             | 47.9%                  | 73.0%                  | 52.2%                |
| Professional services       | 64.4% | 66.0%                  | 70.8%           | 69.1%           | 63.4%             | 63.2%                  | 69.4%                  | 63.6%                |
| Other services              | 66.5% | 71.7%                  | 68.4%           | 71.6%           | 72.0%             | 60.9%                  | 69.9%                  | 65.7%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 57.6% | 67.0%                  | 69.7%           | 70.2%           | 63.1%             | 51.3%                  | 69.3%                  | 55.5%                |
| For profit, unincorporated  | 60.8% | 66.7%                  | 69.3%           | 66.0%           | 61.6%             | 55.2%                  | 68.0%                  | 58.7%                |
| Nonprofit                   | 71.8% | 75.2%                  | 75.1%           | 72.0%           | 72.6%             | 71.1%                  | 74.6%                  | 71.5%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 65.8% | 63.3%                  | 75.4%           | 67.8%           | 68.7%             | 41.6%                  | 67.2%                  | 64.9%                |
| 5-9 years                   | 67.9% | 65.4%                  | 70.9%           | 69.9%           | 66.0%             | 66.1%                  | 68.4%                  | 67.4%                |
| 10-19 years                 | 68.1% | 69.7%                  | 71.9%           | 70.5%           | 63.5%             | 68.6%                  | 70.7%                  | 66.7%                |
| 20 or more years            | 58.9% | 68.4%                  | 68.4%           | 69.6%           | 64.9%             | 54.8%                  | 69.6%                  | 57.7%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 57.3% | 64.2%                  | 77.4%           | 69.8%           | 63.3%             | 55.1%                  | 69.9%                  | 57.1%                |
| 1 location only             | 68.5% | 67.8%                  | 69.6%           | 69.7%           | 67.2%             | 65.9%                  | 69.5%                  | 67.5%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 56.6% | 56.2%                  | 61.1%           | 69.8%           | 63.3%             | 46.8%                  | 63.2%                  | 54.9%                |
| 25-49 %                     | 61.2% | 73.1%                  | 60.5%           | 69.0%           | 65.4%             | 56.5%                  | 65.3%                  | 60.5%                |
| 50-74 %                     | 59.6% | 70.8%                  | 71.9%           | 69.9%           | 68.6%             | 52.2%                  | 71.6%                  | 57.4%                |
| 75% or more                 | 60.7% | 67.4%                  | 70.5%           | 69.7%           | 64.5%             | 55.9%                  | 69.6%                  | 59.2%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 61.7% | 68.3%                  | 70.6%           | 69.6%           | 65.2%             | 55.7%                  | 69.7%                  | 59.9%                |
| Has union employees         | 56.5% | 54.7%                  | 64.9%           | 71.5%           | 62.2%             | 54.8%                  | 67.3%                  | 56.1%                |
| Percent low-wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 58.8% | 53.4%                  | 70.8%           | 69.9%           | 67.4%             | 51.9%                  | 64.7%                  | 58.1%                |
| Less than 50% low-wage      | 60.8% | 69.0%                  | 70.1%           | 69.7%           | 64.6%             | 55.8%                  | 69.9%                  | 59.1%                |

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.4 Standard errors 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, 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               | 0.61% | 1.60%                  | 1.57%           | 1.21%           | 1.25%             | 0.93%                  | 0.91%                  | 0.70%                |
| Industry group **           |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 7.79% | 12.84%                 | 12.89%          | 15.00%          | 19.61% *          | 8.14%                  | 8.82%                  | 10.36%               |
| Mining and manufacturing    | 1.57% | 5.82%                  | 4.65%           | 3.44%           | 2.63%             | 2.34%                  | 3.01%                  | 1.71%                |
| Construction                | 2.77% | 5.34%                  | 4.68%           | 3.88%           | 6.01%             | 9.63%                  | 2.81%                  | 4.17%                |
| Utilities and transp.       | 2.77% | 5.06%                  | 10.42%          | 6.49%           | 6.91%             | 3.43%                  | 5.42%                  | 2.99%                |
| Wholesale trade             | 2.23% | 6.75%                  | 4.80%           | 3.74%           | 3.94%             | 3.92%                  | 3.09%                  | 2.71%                |
| Fin. svcs. and real estate  | 1.79% | 4.68%                  | 6.09%           | 4.07%           | 3.85%             | 2.31%                  | 3.23%                  | 1.95%                |
| Retail trade                | 1.66% | 5.27%                  | 4.41%           | 3.79%           | 4.47%             | 2.19%                  | 2.79%                  | 1.88%                |
| Professional services       | 1.15% | 2.87%                  | 2.75%           | 2.23%           | 2.33%             | 1.71%                  | 1.65%                  | 1.31%                |
| Other services              | 1.40% | 3.35%                  | 3.90%           | 3.02%           | 2.82%             | 2.33%                  | 2.18%                  | 1.66%                |
| Ownership                   |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.72% | 1.98%                  | 1.87%           | 1.44%           | 1.69%             | 1.04%                  | 1.10%                  | 0.83%                |
| For profit, unincorporated  | 1.60% | 3.31%                  | 3.69%           | 3.28%           | 3.02%             | 3.02%                  | 2.14%                  | 1.97%                |
| Nonprofit                   | 1.44% | 4.66%                  | 4.72%           | 2.93%           | 2.09%             | 2.18%                  | 2.58%                  | 1.56%                |
| Age of firm                 |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 2.73% | 4.63%                  | 4.75%           | 4.94%           | 5.31%             | 10.41%                 | 3.17%                  | 4.05%                |
| 5-9 years                   | 2.25% | 4.19%                  | 4.16%           | 3.53%           | 4.69%             | 10.00%                 | 2.53%                  | 3.47%                |
| 10-19 years                 | 1.60% | 2.80%                  | 3.04%           | 2.69%           | 3.80%             | 3.29%                  | 1.77%                  | 2.27%                |
| 20 or more years            | 0.71% | 2.52%                  | 2.23%           | 1.54%           | 1.40%             | 0.96%                  | 1.28%                  | 0.77%                |
| Multi/single status         |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.78% | 12.19%                 | 4.01%           | 2.13%           | 1.49%             | 0.94%                  | 2.76%                  | 0.79%                |
| 1 location only             | 0.94% | 1.61%                  | 1.66%           | 1.44%           | 2.18%             | 5.45%                  | 0.97%                  | 1.55%                |
| Percent full-time employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 2.65% | 9.28%                  | 13.45%          | 6.18%           | 5.45%             | 3.71%                  | 6.37%                  | 2.92%                |
| 25-49 %                     | 2.28% | 6.65%                  | 6.31%           | 4.58%           | 5.77%             | 3.19%                  | 3.68%                  | 2.61%                |
| 50-74 %                     | 1.70% | 3.95%                  | 4.71%           | 3.32%           | 3.38%             | 2.49%                  | 2.54%                  | 1.94%                |
| 75% or more                 | 0.68% | 1.82%                  | 1.73%           | 1.36%           | 1.40%             | 1.04%                  | 1.02%                  | 0.79%                |
| Union presence              |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.66% | 1.61%                  | 1.57%           | 1.23%           | 1.32%             | 1.09%                  | 0.93%                  | 0.78%                |
| Has union employees         | 1.53% | 9.76%                  | 7.75%           | 5.83%           | 4.03%             | 1.76%                  | 4.95%                  | 1.58%                |
| Percent low-wage employees  |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage        | 1.53% | 5.83%                  | 4.27%           | 3.37%           | 2.88%             | 2.26%                  | 2.88%                  | 1.68%                |
| Less than 50% low-wage      | 0.66% | 1.66%                  | 1.66%           | 1.29%           | 1.37%             | 1.00%                  | 0.96%                  | 0.76%                |

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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