

**Table I.F.5 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, 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	25.89	27.66	27.58	27.77	26.29	24.83	27.82	25.49
Industry group **								
Agric., fish., forest.	25.40	--	--	29.41	--	27.42	30.00	23.57
Mining and manufacturing	26.26	28.64	27.57	28.24	26.45	25.41	28.21	26.00
Construction	27.79	26.69	27.74	28.76	27.42	26.75	28.12	27.55
Utilities and transp.	25.20	27.03	31.61	25.27	26.79	24.42	28.43	24.78
Wholesale trade	26.52	27.85	27.14	27.24	25.99	26.22	27.05	26.35
Fin. svcs. and real estate	24.87	25.68	25.41	28.86	27.40	23.59	26.74	24.61
Retail trade	27.39	31.07	28.96	27.72	28.06	26.50	29.03	26.95
Professional services	25.29	27.66	28.17	27.48	25.76	24.19	27.86	24.84
Other services	26.19	27.28	26.34	27.37	26.01	25.64	27.35	25.89
Ownership								
For profit, incorporated	26.44	28.20	27.64	28.05	26.80	25.50	28.11	26.05
For profit, unincorporated	26.31	28.00	28.53	28.57	25.95	24.53	28.32	25.63
Nonprofit	23.96	23.89	25.19	25.35	25.24	23.12	24.98	23.87
Age of firm								
Less than 5 years	28.85	28.85	27.89	28.44	29.58	29.26	28.08	29.38
5-9 years	26.69	28.79	27.59	27.64	25.71	22.52	27.79	25.82
10-19 years	26.76	26.54	29.17	28.17	25.29	25.38	28.15	25.94
20 or more years	25.57	27.78	26.65	27.53	26.33	24.81	27.62	25.30
Multi/single status								
2 or more locations	25.37	--	28.26	27.71	26.64	24.86	28.03	25.31
1 location only	26.94	27.67	27.53	27.78	25.81	24.10	27.80	26.16
Percent full-time employees								
Less than 25%	26.78	23.30	26.39	28.10	26.77	26.83	26.19	26.96
25-49 %	26.02	30.65	27.41	27.29	27.02	24.55	29.69	25.32
50-74 %	25.19	27.39	26.09	28.26	24.74	24.28	27.61	24.65
75% or more	25.96	27.70	27.78	27.73	26.43	24.88	27.81	25.57
Union presence								
No union employees	26.40	27.84	27.89	27.86	26.56	25.34	28.04	25.97
Has union employees	23.82	22.03	23.95	26.56	23.72	23.66	23.85	23.81
Percent low-wage employees								
50% or more low-wage	27.99	30.90	31.32	28.62	28.37	27.11	30.74	27.61
Less than 50% low-wage	25.67	27.44	27.33	27.67	25.98	24.60	27.61	25.24

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.

-- 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.5 Standard errors 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, 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	0.12	0.44	0.38	0.27	0.26	0.17	0.23	0.14
Industry group **								
Agric., fish., forest.	2.00	--	--	3.49	--	1.27	2.92	2.37
Mining and manufacturing	0.29	1.41	1.25	0.68	0.52	0.42	0.66	0.31
Construction	0.45	1.38	1.12	0.76	0.85	1.23	0.71	0.58
Utilities and transp.	0.47	1.66	2.66	1.72	1.34	0.52	1.43	0.49
Wholesale trade	0.42	1.37	1.21	0.86	0.79	0.75	0.72	0.51
Fin. svcs. and real estate	0.43	1.78	1.36	1.20	1.30	0.47	1.02	0.46
Retail trade	0.38	1.65	1.33	0.76	0.87	0.55	0.79	0.43
Professional services	0.22	0.78	0.62	0.48	0.45	0.31	0.39	0.25
Other services	0.29	0.80	0.91	0.71	0.62	0.43	0.48	0.34
Ownership								
For profit, incorporated	0.15	0.57	0.44	0.32	0.35	0.20	0.28	0.17
For profit, unincorporated	0.35	0.82	0.97	0.77	0.71	0.54	0.53	0.42
Nonprofit	0.28	1.08	1.16	0.66	0.46	0.39	0.59	0.30
Age of firm								
Less than 5 years	0.83	1.50	1.37	0.89	2.10	2.91	0.85	1.26
5-9 years	0.51	1.07	0.93	1.06	0.85	1.39	0.61	0.76
10-19 years	0.32	0.81	0.78	0.57	0.60	0.78	0.48	0.42
20 or more years	0.14	0.65	0.51	0.33	0.29	0.18	0.30	0.15
Multi/single status								
2 or more locations	0.15	--	1.20	0.50	0.34	0.18	0.74	0.16
1 location only	0.19	0.44	0.40	0.32	0.41	0.93	0.24	0.30
Percent full-time employees								
Less than 25%	0.56	1.49	2.42	1.67	1.00	0.70	1.18	0.63
25-49 %	0.53	1.60	1.70	1.12	1.13	0.74	0.92	0.60
50-74 %	0.38	1.19	1.06	1.02	0.65	0.58	0.66	0.43
75% or more	0.13	0.50	0.42	0.29	0.30	0.19	0.25	0.15
Union presence								
No union employees	0.13	0.45	0.40	0.27	0.28	0.20	0.23	0.15
Has union employees	0.30	1.69	1.41	1.45	0.78	0.34	0.94	0.31
Percent low-wage employees								
50% or more low-wage	0.32	1.89	1.42	0.88	0.66	0.43	0.88	0.35
Less than 50% low-wage	0.13	0.45	0.40	0.28	0.28	0.18	0.23	0.15

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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