

Table I.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2017

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	58.7%	69.7%	73.0%	71.7%	67.1%	50.8%	71.8%	56.4%
Industry group **								
Agric., fish., forest.	60.1%	43.6%	--	78.4%	53.9%	62.8%	57.2%	60.7%
Mining and manufacturing	61.2%	73.5%	84.0%	73.8%	68.2%	53.7%	76.9%	59.6%
Construction	68.4%	68.1%	75.1%	66.6%	73.9%	54.4%	73.8%	64.8%
Utilities and transp.	42.2%	67.7%	50.4%	70.7%	66.1%	33.8%	59.2%	40.7%
Wholesale trade	59.1%	71.0%	77.6%	65.3%	67.2%	48.5%	72.4%	55.6%
Fin. svs. and real estate	47.9%	73.5%	69.1%	71.2%	62.8%	40.8%	71.8%	45.7%
Retail trade	54.8%	72.7%	70.3%	71.8%	62.4%	45.6%	71.8%	51.7%
Professional services	62.9%	67.4%	71.7%	71.4%	68.1%	58.1%	70.0%	61.7%
Other services	63.8%	70.7%	72.6%	76.5%	67.3%	57.8%	73.0%	61.7%
Ownership								
For profit, incorporated	55.5%	69.2%	73.5%	69.6%	65.4%	47.0%	71.4%	52.8%
For profit, unincorporated	64.5%	71.2%	70.9%	75.9%	70.4%	55.3%	72.8%	62.2%
Nonprofit	68.7%	69.2%	72.3%	77.7%	70.0%	66.2%	72.6%	68.2%
Age of firm								
Less than 5 years	75.4%	69.8%	80.3%	73.8%	79.4%	68.8%	73.5%	77.2%
5-9 years	71.7%	72.9%	79.8%	70.2%	73.1%	61.4%	75.1%	69.4%
10-19 years	69.1%	66.0%	72.4%	73.6%	66.3%	67.5%	70.8%	68.3%
20 or more years	55.9%	70.9%	70.1%	70.8%	65.9%	50.0%	71.1%	54.3%
Multi/single status								
2 or more locations	53.7%	73.1%	74.8%	71.8%	64.0%	50.5%	71.4%	53.4%
1 location only	71.1%	69.6%	72.8%	71.6%	71.1%	66.4%	71.8%	70.5%
Percent full-time employees								
Less than 25%	59.8%	63.4%	77.5%	67.1%	75.0%	47.8%	67.4%	57.9%
25-49 %	63.7%	56.6%	65.4%	72.4%	66.8%	60.4%	64.2%	63.6%
50-74 %	60.7%	66.8%	71.5%	76.8%	67.3%	54.2%	72.3%	58.8%
75% or more	58.3%	71.0%	73.4%	71.1%	66.9%	50.1%	72.2%	55.9%
Union presence								
No union employees	60.0%	70.0%	73.4%	72.4%	66.5%	51.1%	72.3%	57.4%
Has union employees	53.5%	59.4%	62.0%	61.6%	71.8%	50.3%	60.6%	53.3%
Percent low-wage employees								
50% or more low-wage	59.7%	67.9%	70.1%	72.5%	64.8%	54.0%	69.0%	58.5%
Less than 50% low-wage	58.6%	69.8%	73.1%	71.6%	67.3%	50.5%	72.0%	56.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2017

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	0.68%	1.51%	1.60%	1.18%	1.16%	1.01%	0.88%	0.77%
Industry group **								
Agric., fish., forest.	8.01%	10.54%	--	9.16%	14.77%	13.48%	8.33%	9.64%
Mining and manufacturing	1.62%	5.57%	3.82%	2.99%	3.22%	2.32%	2.66%	1.76%
Construction	2.26%	5.21%	4.56%	4.34%	4.44%	5.39%	2.71%	3.29%
Utilities and transp.	2.94%	9.01%	11.11%	5.49%	5.48%	3.29%	5.53%	3.11%
Wholesale trade	2.15%	5.22%	4.72%	4.66%	4.26%	3.35%	2.91%	2.58%
Fin. svs. and real estate	2.50%	4.63%	5.55%	4.30%	3.82%	3.12%	2.92%	2.67%
Retail trade	1.59%	4.85%	5.64%	3.77%	3.91%	2.00%	2.90%	1.78%
Professional services	1.10%	2.82%	2.94%	2.11%	1.87%	1.68%	1.66%	1.26%
Other services	1.44%	3.34%	3.74%	2.51%	3.04%	2.24%	2.09%	1.70%
Ownership								
For profit, incorporated	0.83%	1.84%	1.86%	1.47%	1.53%	1.18%	1.07%	0.94%
For profit, unincorporated	1.57%	3.30%	4.09%	2.65%	2.74%	2.88%	2.03%	1.94%
Nonprofit	1.40%	4.77%	5.04%	2.60%	2.16%	2.13%	2.61%	1.52%
Age of firm								
Less than 5 years	2.14%	4.31%	4.76%	3.92%	3.79%	11.93%	2.70%	3.26%
5-9 years	2.19%	3.82%	4.02%	4.14%	4.38%	7.44%	2.63%	3.26%
10-19 years	1.50%	3.16%	3.16%	2.51%	3.14%	3.78%	1.82%	2.05%
20 or more years	0.78%	2.17%	2.27%	1.51%	1.35%	1.05%	1.21%	0.85%
Multi/single status								
2 or more locations	0.86%	11.01%	5.91%	2.24%	1.41%	1.03%	2.75%	0.87%
1 location only	0.88%	1.53%	1.66%	1.39%	1.95%	5.71%	0.93%	1.45%
Percent full-time employees								
Less than 25%	2.77%	9.02%	6.04%	5.30%	5.17%	3.94%	5.36%	3.18%
25-49 %	1.96%	7.23%	6.23%	4.35%	4.22%	2.87%	3.67%	2.22%
50-74 %	1.67%	4.18%	4.97%	2.57%	3.42%	2.40%	2.46%	1.89%
75% or more	0.76%	1.69%	1.77%	1.34%	1.30%	1.14%	0.99%	0.87%
Union presence								
No union employees	0.74%	1.53%	1.61%	1.18%	1.24%	1.21%	0.89%	0.87%
Has union employees	1.64%	9.89%	10.16%	6.04%	3.36%	1.85%	5.39%	1.68%
Percent low-wage employees								
50% or more low-wage	1.46%	5.42%	5.19%	3.06%	3.10%	1.96%	3.26%	1.58%
Less than 50% low-wage	0.74%	1.58%	1.67%	1.27%	1.25%	1.11%	0.92%	0.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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