

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, 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	38.1%	22.2%	23.1%	21.6%	26.2%	48.5%	22.3%	40.9%
Industry group **								
Agric., fish., forest.	26.2%	48.0%	--	10.8% *	15.6% *	38.5% *	28.4%	25.7%
Mining and manufacturing	36.1%	27.3%	15.9%	23.8%	25.5%	44.8%	21.9%	37.6%
Construction	28.9%	19.1%	29.2%	30.6%	23.3%	41.9%	23.7%	32.4%
Utilities and transp.	56.8%	29.3% *	37.0%	22.7%	31.6%	66.5%	33.3%	58.8%
Wholesale trade	38.3%	19.6%	20.3%	21.7%	31.6%	52.4%	22.1%	42.6%
Fin. svcs. and real estate	49.5%	18.7%	23.7%	23.2%	30.8%	58.1%	20.9%	52.2%
Retail trade	40.3%	21.8%	20.9%	21.3%	24.5%	52.9%	23.4%	43.3%
Professional services	33.6%	23.5%	23.1%	19.9%	24.8%	41.4%	22.4%	35.5%
Other services	32.8%	20.5%	21.8%	15.7%	25.0%	42.3%	19.1%	35.9%
Ownership								
For profit, incorporated	41.2%	21.5%	23.4%	22.6%	27.1%	52.5%	22.8%	44.5%
For profit, unincorporated	32.7%	25.0%	22.8%	21.3%	27.1%	42.4%	22.1%	35.7%
Nonprofit	28.1%	20.4%	21.0%	16.5%	22.1%	33.6%	19.0%	29.1%
Age of firm								
Less than 5 years	23.0%	25.2%	20.2%	19.7%	17.2%	67.3%	22.2%	23.8%
5-9 years	21.3%	18.5%	23.0%	18.9%	17.8%	34.6%	20.4%	22.0%
10-19 years	24.2%	24.6%	22.9%	19.9%	25.8%	27.7%	23.5%	24.6%
20 or more years	41.6%	20.8%	23.7%	23.0%	27.6%	49.5%	22.1%	43.6%
Multi/single status								
2 or more locations	44.5%	11.0% *	13.2%	21.3%	30.3%	49.0%	20.3%	45.0%
1 location only	22.2%	22.4%	23.8%	21.7%	20.6%	30.3%	22.5%	22.0%
Percent full-time employees								
Less than 25%	35.6%	30.7%	21.9%	24.6%	20.5%	48.5%	26.0%	38.0%
25-49 %	34.2%	36.7%	26.4%	17.9%	26.3%	42.8%	27.6%	35.5%
50-74 %	35.0%	21.3%	15.1%	20.8%	24.0%	43.7%	18.9%	37.7%
75% or more	38.7%	21.2%	23.6%	21.8%	26.5%	49.3%	22.3%	41.5%
Union presence								
No union employees	36.3%	21.9%	22.5%	20.5%	26.1%	48.4%	21.7%	39.5%
Has union employees	45.3%	29.7%	36.4%	35.7%	26.4%	48.7%	35.5%	45.6%
Percent low-wage employees								
50% or more low-wage	36.6%	21.7%	21.3%	18.7%	23.5%	47.1%	20.6%	38.5%
Less than 50% low-wage	38.3%	22.2%	23.2%	22.0%	26.5%	48.7%	22.4%	41.2%

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.

* 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.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, 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%	1.31%	1.56%	1.06%	1.07%	1.02%	0.82%	0.78%
Industry group **								
Agric., fish., forest.	5.38%	10.89%	--	5.40% *	6.53% *	13.85% *	7.97%	6.31%
Mining and manufacturing	1.62%	5.74%	3.92%	2.98%	2.89%	2.36%	2.59%	1.76%
Construction	2.19%	4.24%	4.94%	4.18%	4.17%	5.50%	2.70%	3.17%
Utilities and transp.	2.97%	8.99% *	10.71%	4.53%	5.87%	3.29%	5.06%	3.12%
Wholesale trade	2.16%	4.63%	4.70%	3.30%	4.50%	3.34%	2.75%	2.59%
Fin. svcs. and real estate	2.56%	3.68%	5.50%	4.28%	3.61%	3.16%	2.71%	2.73%
Retail trade	1.59%	4.51%	4.62%	3.44%	3.40%	2.01%	2.83%	1.78%
Professional services	1.09%	2.37%	3.08%	1.78%	1.65%	1.67%	1.55%	1.24%
Other services	1.47%	2.91%	3.22%	1.99%	2.82%	2.30%	1.65%	1.75%
Ownership								
For profit, incorporated	0.84%	1.59%	1.86%	1.31%	1.40%	1.19%	1.00%	0.95%
For profit, unincorporated	1.58%	3.09%	3.89%	2.65%	2.79%	2.89%	1.89%	1.97%
Nonprofit	1.38%	3.81%	3.78%	2.25%	1.94%	2.13%	2.02%	1.51%
Age of firm								
Less than 5 years	2.54%	4.11%	4.96%	3.53%	4.20%	11.30%	2.53%	4.40%
5-9 years	1.92%	3.02%	5.06%	3.11%	3.26%	7.32%	2.49%	2.77%
10-19 years	1.30%	2.71%	3.05%	2.15%	2.74%	3.32%	1.69%	1.76%
20 or more years	0.79%	1.89%	2.07%	1.43%	1.26%	1.05%	1.12%	0.86%
Multi/single status								
2 or more locations	0.87%	5.29% *	3.30%	1.95%	1.39%	1.04%	2.30%	0.88%
1 location only	0.79%	1.33%	1.65%	1.26%	1.61%	5.78%	0.87%	1.27%
Percent full-time employees								
Less than 25%	2.76%	8.04%	6.25%	5.11%	4.86%	4.16%	4.74%	3.24%
25-49 %	2.13%	7.00%	5.58%	3.44%	3.77%	3.11%	3.45%	2.43%
50-74 %	1.62%	3.47%	3.21%	2.63%	2.84%	2.37%	1.96%	1.86%
75% or more	0.77%	1.46%	1.75%	1.20%	1.21%	1.15%	0.92%	0.88%
Union presence								
No union employees	0.75%	1.32%	1.55%	1.05%	1.13%	1.22%	0.82%	0.88%
Has union employees	1.64%	8.84%	10.13%	5.76%	3.34%	1.85%	5.46%	1.68%
Percent low-wage employees								
50% or more low-wage	1.48%	4.53%	4.38%	2.52%	2.33%	2.00%	2.48%	1.61%
Less than 50% low-wage	0.74%	1.37%	1.63%	1.15%	1.17%	1.12%	0.86%	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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