

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, 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	59.2%	69.8%	72.4%	71.0%	66.8%	51.9%	71.5%	57.0%
Industry group **								
Agric., fish., forest.	55.5%	50.2%	--	78.4%	65.3%	38.4% *	62.5%	53.9%
Mining and manufacturing	61.2%	69.4%	72.6%	72.8%	69.6%	54.1%	72.1%	60.1%
Construction	68.8%	67.9%	77.8%	63.5%	76.6%	55.8%	74.3%	65.2%
Utilities and transp.	44.0%	63.4%	53.3%	66.9%	67.0%	36.4%	57.5%	42.8%
Wholesale trade	59.6%	75.8%	79.3%	66.5%	63.9%	49.9%	75.6%	55.3%
Fin. svcs. and real estate	47.5%	73.6%	65.9%	70.8%	63.8%	40.1%	71.4%	45.2%
Retail trade	58.4%	74.5%	72.0%	71.8%	63.6%	51.2%	73.1%	55.8%
Professional services	63.6%	67.1%	73.2%	70.0%	66.3%	60.2%	69.3%	62.7%
Other services	62.9%	70.6%	68.8%	78.5%	65.2%	56.8%	72.9%	60.7%
Ownership								
For profit, incorporated	56.2%	69.3%	73.2%	68.9%	66.1%	47.9%	71.2%	53.5%
For profit, unincorporated	65.2%	72.3%	68.9%	75.1%	68.7%	58.2%	72.5%	63.2%
Nonprofit	68.2%	68.1%	72.2%	77.7%	67.5%	66.6%	72.1%	67.8%
Age of firm								
Less than 5 years	72.9%	68.0%	81.2%	74.1%	72.1%	66.7%	73.5%	72.4%
5-9 years	73.7%	76.0%	79.5%	70.8%	77.2%	62.3%	75.3%	72.5%
10-19 years	68.7%	69.3%	69.7%	73.8%	66.1%	65.4%	70.9%	67.7%
20 or more years	56.5%	68.7%	70.2%	69.6%	65.6%	51.2%	70.5%	55.0%
Multi/single status								
2 or more locations	54.7%	73.1%	72.9%	70.7%	64.0%	51.7%	71.1%	54.3%
1 location only	70.4%	69.7%	72.3%	71.2%	70.5%	60.2%	71.6%	69.4%
Percent full-time employees								
Less than 25%	58.8%	63.1%	68.8%	68.6%	70.8%	48.1%	66.1%	56.9%
25-49 %	67.0%	61.1%	60.0%	73.4%	65.1%	67.7%	63.9%	67.6%
50-74 %	61.0%	65.8%	75.2%	74.9%	66.6%	55.2%	72.2%	59.2%
75% or more	58.6%	71.1%	72.8%	70.5%	66.8%	51.0%	71.9%	56.3%
Union presence								
No union employees	60.3%	70.2%	72.9%	71.7%	66.4%	51.9%	72.1%	57.7%
Has union employees	54.7%	55.7%	61.8%	62.4%	69.7%	52.0%	58.7%	54.5%
Percent low-wage employees								
50% or more low-wage	62.7%	66.6%	69.8%	73.0%	67.7%	58.1%	69.6%	61.9%
Less than 50% low-wage	58.8%	70.0%	72.5%	70.8%	66.7%	51.2%	71.7%	56.4%

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.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, 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	0.72%	1.51%	1.63%	1.19%	1.17%	1.08%	0.89%	0.82%
Industry group **								
Agric., fish., forest.	9.10%	10.87%	--	9.16%	14.58%	14.09% *	7.74%	10.85%
Mining and manufacturing	1.68%	5.98%	5.86%	3.07%	3.19%	2.43%	3.06%	1.82%
Construction	2.25%	5.18%	4.41%	4.39%	4.18%	5.41%	2.69%	3.28%
Utilities and transp.	3.00%	9.13%	11.23%	5.80%	5.48%	3.48%	5.51%	3.20%
Wholesale trade	2.17%	4.80%	4.61%	4.63%	4.59%	3.41%	2.77%	2.61%
Fin. svcs. and real estate	2.70%	4.49%	5.64%	4.35%	3.78%	3.20%	2.86%	2.85%
Retail trade	1.66%	4.76%	5.49%	3.79%	3.85%	2.30%	2.83%	1.89%
Professional services	1.09%	2.83%	2.84%	2.17%	1.89%	1.66%	1.66%	1.25%
Other services	1.50%	3.33%	3.93%	2.39%	3.25%	2.30%	2.10%	1.77%
Ownership								
For profit, incorporated	0.89%	1.86%	1.88%	1.49%	1.53%	1.26%	1.07%	1.01%
For profit, unincorporated	1.57%	3.16%	4.25%	2.73%	3.02%	2.79%	2.06%	1.93%
Nonprofit	1.42%	4.74%	4.97%	2.61%	2.24%	2.14%	2.60%	1.54%
Age of firm								
Less than 5 years	2.52%	4.30%	4.55%	3.96%	5.91%	12.03%	2.69%	4.25%
5-9 years	2.10%	3.71%	4.03%	4.15%	3.79%	7.36%	2.64%	3.07%
10-19 years	1.56%	3.05%	3.24%	2.53%	3.14%	4.28%	1.82%	2.15%
20 or more years	0.83%	2.22%	2.30%	1.54%	1.36%	1.12%	1.23%	0.90%
Multi/single status								
2 or more locations	0.92%	11.01%	6.14%	2.27%	1.42%	1.09%	2.72%	0.93%
1 location only	0.91%	1.52%	1.69%	1.40%	1.97%	6.54%	0.94%	1.51%
Percent full-time employees								
Less than 25%	2.82%	9.03%	7.92%	5.56%	6.28%	3.91%	5.45%	3.23%
25-49 %	1.94%	7.20%	6.64%	4.51%	4.32%	2.73%	3.79%	2.19%
50-74 %	1.77%	4.24%	4.55%	2.60%	3.48%	2.57%	2.43%	2.01%
75% or more	0.81%	1.68%	1.80%	1.36%	1.31%	1.21%	1.00%	0.93%
Union presence								
No union employees	0.80%	1.52%	1.64%	1.19%	1.25%	1.31%	0.90%	0.94%
Has union employees	1.65%	10.09%	9.81%	6.14%	3.48%	1.87%	5.35%	1.69%
Percent low-wage employees								
50% or more low-wage	1.47%	5.60%	5.22%	3.13%	3.00%	2.02%	3.26%	1.59%
Less than 50% low-wage	0.78%	1.57%	1.70%	1.29%	1.27%	1.18%	0.92%	0.90%

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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