

Table I.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment 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	37.6%	21.9%	23.3%	21.5%	25.2%	48.0%	22.1%	40.3%
Industry group **								
Agric., fish., forest.	26.8%	50.9%	--	30.0% *	16.9% *	31.3% *	44.2%	22.8%
Mining and manufacturing	36.9%	30.6%	21.1%	23.4%	24.5%	46.2%	22.9%	38.3%
Construction	28.4%	20.4%	28.4%	31.1%	20.8%	42.1%	23.6%	31.6%
Utilities and transp.	54.5%	31.8%	34.1% *	23.8%	30.6%	63.5%	32.5%	56.4%
Wholesale trade	36.2%	13.4%	19.8%	20.5%	31.2%	49.5%	19.0%	40.9%
Fin. svs. and real estate	51.4%	19.3%	25.2%	23.2%	29.6%	60.9%	20.5%	54.3%
Retail trade	36.7%	20.7%	17.7%	20.5%	22.4%	48.1%	21.1%	39.5%
Professional services	32.3%	23.3%	22.2%	20.9%	23.9%	39.3%	22.8%	33.9%
Other services	33.6%	20.4%	24.2%	13.5%	25.3%	43.8%	19.4%	36.8%
Ownership								
For profit, incorporated	40.8%	20.6%	23.8%	22.8%	25.8%	52.3%	22.4%	44.1%
For profit, unincorporated	31.4%	25.8%	23.7%	20.3%	27.4%	39.5%	22.3%	33.9%
Nonprofit	27.8%	23.0%	18.3%	16.0%	21.6%	33.4%	19.4%	28.7%
Age of firm								
Less than 5 years	24.0%	25.7%	19.3%	17.3%	22.9%	66.6%	20.9%	27.0%
5-9 years	20.6%	16.3%	23.4%	17.6%	16.7%	35.7%	19.9%	21.0%
10-19 years	23.0%	21.6%	21.5%	19.6%	25.0%	25.9%	21.6%	23.7%
20 or more years	41.1%	22.7%	24.8%	23.4%	26.2%	49.0%	23.1%	43.0%
Multi/single status								
2 or more locations	43.8%	15.8% *	12.0%	21.2%	28.9%	48.4%	20.1%	44.3%
1 location only	22.2%	22.0%	24.1%	21.6%	20.3%	31.5%	22.3%	22.0%
Percent full-time employees								
Less than 25%	35.7%	32.6%	23.8% *	20.7%	21.9%	48.6%	26.9%	37.9%
25-49 %	29.3%	28.4%	30.0%	18.1%	24.6%	34.4%	26.2%	29.9%
50-74 %	34.1%	22.6%	13.5%	21.3%	24.2%	42.1%	18.8%	36.7%
75% or more	38.4%	21.1%	23.8%	21.7%	25.4%	49.2%	22.2%	41.2%
Union presence								
No union employees	35.9%	21.6%	22.4%	20.8%	25.2%	48.0%	21.5%	39.0%
Has union employees	44.4%	33.1%	41.8%	31.0%	25.2%	47.9%	35.4%	44.7%
Percent low-wage employees								
50% or more low-wage	33.5%	24.0%	21.8%	18.2%	21.3%	42.5%	20.4%	35.0%
Less than 50% low-wage	38.1%	21.8%	23.4%	21.9%	25.8%	48.7%	22.2%	41.0%

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.7 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 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	0.73%	1.28%	1.59%	1.08%	1.07%	1.08%	0.82%	0.83%
Industry group **								
Agric., fish., forest.	5.52%	10.84%	--	15.66% *	6.84% *	11.49% *	9.42%	5.65%
Mining and manufacturing	1.67%	6.03%	5.21%	3.00%	2.86%	2.44%	2.78%	1.82%
Construction	2.18%	4.33%	4.99%	4.21%	3.96%	5.59%	2.69%	3.16%
Utilities and transp.	3.07%	9.03%	10.63% *	4.74%	5.90%	3.53%	5.02%	3.25%
Wholesale trade	2.20%	3.68%	4.70%	3.19%	4.50%	3.56%	2.56%	2.66%
Fin. svs. and real estate	2.72%	3.57%	5.59%	4.27%	3.53%	3.11%	2.59%	2.85%
Retail trade	1.64%	4.45%	4.00%	3.44%	3.30%	2.31%	2.68%	1.87%
Professional services	1.07%	2.28%	3.00%	1.90%	1.62%	1.65%	1.54%	1.22%
Other services	1.55%	2.87%	3.50%	1.82%	3.17%	2.36%	1.71%	1.83%
Ownership								
For profit, incorporated	0.91%	1.53%	1.90%	1.33%	1.37%	1.26%	1.00%	1.02%
For profit, unincorporated	1.52%	3.03%	3.94%	2.68%	3.06%	2.71%	1.91%	1.89%
Nonprofit	1.39%	4.00%	3.45%	2.24%	1.89%	2.14%	2.02%	1.51%
Age of firm								
Less than 5 years	2.85%	4.00%	4.74%	3.45%	6.43%	11.43%	2.44%	5.14%
5-9 years	1.90%	2.85%	5.07%	3.03%	3.14%	7.34%	2.49%	2.73%
10-19 years	1.27%	2.48%	2.99%	2.20%	2.72%	3.05%	1.62%	1.73%
20 or more years	0.85%	1.95%	2.18%	1.45%	1.24%	1.12%	1.15%	0.92%
Multi/single status								
2 or more locations	0.93%	6.57% *	3.12%	1.96%	1.38%	1.10%	2.27%	0.94%
1 location only	0.80%	1.30%	1.69%	1.28%	1.64%	5.95%	0.88%	1.30%
Percent full-time employees								
Less than 25%	2.71%	8.11%	7.54% *	4.34%	4.86%	4.15%	4.83%	3.16%
25-49 %	2.13%	6.85%	6.17%	3.53%	3.73%	3.31%	3.52%	2.43%
50-74 %	1.67%	3.56%	3.06%	2.65%	2.99%	2.48%	1.98%	1.92%
75% or more	0.82%	1.42%	1.78%	1.22%	1.20%	1.21%	0.93%	0.94%
Union presence								
No union employees	0.82%	1.29%	1.58%	1.08%	1.13%	1.32%	0.82%	0.96%
Has union employees	1.65%	9.25%	10.10%	5.57%	3.27%	1.86%	5.30%	1.69%
Percent low-wage employees								
50% or more low-wage	1.48%	4.83%	4.44%	2.65%	2.27%	2.08%	2.51%	1.62%
Less than 50% low-wage	0.80%	1.33%	1.67%	1.16%	1.17%	1.18%	0.87%	0.91%

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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