

**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, 2019**

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	34.6%	23.2%	18.9%	19.9%	26.8%	43.3%	20.7%	37.2%
Industry group **								
Agric., fish., forest.	33.6%	35.1% *	34.8% *	26.1% *	19.8% *	45.1% *	35.9%	32.9% *
Mining and manufacturing	34.1%	23.1% *	13.8%	16.5%	26.9%	43.8%	16.5%	35.8%
Construction	23.2%	22.7%	28.6%	16.1%	19.9%	34.0%	25.0%	22.1%
Utilities and transp.	37.3%	22.1% *	22.0% *	25.2%	29.7%	42.2%	21.7%	39.1%
Wholesale trade	31.3%	29.0%	17.8%	22.3%	32.8%	37.8%	23.6%	33.7%
Fin. svcs. and real estate	42.6%	21.7%	11.2%	22.8%	31.0%	50.5%	19.0%	45.4%
Retail trade	36.8%	22.3%	15.1%	21.4%	19.5%	48.4%	19.1%	40.1%
Professional services	33.4%	23.5%	17.2%	19.6%	27.6%	40.2%	19.6%	35.8%
Other services	33.4%	21.8%	22.3%	20.9%	25.6%	41.9%	20.3%	36.2%
Ownership								
For profit, incorporated	36.4%	23.8%	18.5%	19.0%	27.8%	45.8%	20.1%	39.4%
For profit, unincorporated	31.2%	21.3%	17.5%	22.4%	26.1%	42.4%	21.7%	33.8%
Nonprofit	29.8%	24.5%	24.2%	21.4%	24.2%	33.8%	22.3%	30.5%
Age of firm								
Less than 5 years	23.8%	25.0%	14.4% *	24.6%	27.7% *	23.6% *	22.5%	25.2%
5-9 years	20.5%	21.3%	14.9%	14.4%	22.5%	43.9%	17.5%	22.7%
10-19 years	28.0%	22.6%	20.5%	17.2%	27.9%	44.8%	19.1%	33.0%
20 or more years	36.6%	23.5%	20.0%	21.0%	26.9%	43.4%	21.6%	38.3%
Multi/single status								
2 or more locations	39.6%	35.6% *	8.1%	20.0%	28.4%	43.7%	17.3%	40.2%
1 location only	22.3%	22.8%	20.0%	19.8%	24.5%	31.6%	21.1%	23.4%
Percent full-time employees								
Less than 25%	32.2%	51.9%	23.3% *	16.2%	25.1%	39.0%	25.8%	33.6%
25-49 %	33.9%	20.4%	24.7%	29.2%	22.9%	40.1%	24.1%	35.4%
50-74 %	32.5%	28.1%	20.5%	27.7%	27.6%	38.0%	23.5%	34.6%
75% or more	34.9%	21.7%	18.3%	18.7%	27.0%	44.1%	20.0%	37.6%
Union presence								
No union employees	32.8%	23.1%	18.0%	20.0%	26.2%	42.8%	20.5%	35.6%
Has union employees	42.0%	24.4% *	38.1% *	17.6%	31.7%	44.6%	24.0%	42.6%
Percent low-wage employees								
50% or more low-wage	39.5%	23.8%	19.9%	24.6%	21.0%	49.4%	20.8%	41.4%
Less than 50% low-wage	34.1%	23.1%	18.8%	19.5%	27.5%	42.5%	20.7%	36.6%
Percent women employees								
Less than 25%	32.8%	26.6%	21.3%	19.6%	24.6%	45.8%	21.8%	35.9%
25-49 %	36.0%	17.6%	13.3%	17.2%	27.1%	45.2%	17.3%	38.6%
50-74 %	35.2%	24.5%	18.3%	21.2%	29.2%	40.7%	21.4%	37.0%
75% or more	34.6%	21.6%	20.7%	22.9%	26.5%	42.0%	21.4%	36.9%
Percent age 50 or older employees								
Less than 25%	30.7%	21.7%	19.0%	18.4%	23.1%	41.5%	19.5%	33.7%
25-49 %	39.1%	23.8%	21.2%	20.0%	30.6%	45.6%	22.4%	40.8%
50-74 %	28.9%	25.8%	14.7%	22.1%	25.2%	36.0%	20.7%	30.8%
75% or more	25.2%	23.2%	12.0% *	34.2% *	22.8%	30.4%	20.5%	30.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

\*\* 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, 2019**

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	0.76%	1.75%	1.53%	1.06%	1.23%	1.14%	0.89%	0.87%
Industry group **								
Agric., fish., forest.	7.93%	15.36% *	17.09% *	11.33% *	9.40% *	14.65% *	9.48%	9.90% *
Mining and manufacturing	1.61%	7.65% *	3.59%	2.48%	3.02%	2.33%	2.51%	1.75%
Construction	2.21%	5.32%	5.06%	2.83%	4.26%	6.31%	2.76%	3.09%
Utilities and transp.	2.61%	10.52% *	8.97% *	5.71%	6.19%	3.42%	4.95%	2.86%
Wholesale trade	2.10%	7.63%	5.09%	3.54%	4.01%	3.71%	3.58%	2.48%
Fin. svcs. and real estate	1.89%	4.42%	3.05%	3.49%	4.21%	2.22%	2.68%	2.07%
Retail trade	2.25%	5.55%	3.63%	3.58%	3.52%	3.19%	2.49%	2.57%
Professional services	1.54%	3.07%	2.83%	2.24%	2.05%	2.30%	1.65%	1.74%
Other services	2.65%	3.88%	3.84%	2.57%	3.75%	4.08%	1.99%	3.08%
Ownership								
For profit, incorporated	0.96%	2.14%	1.61%	1.25%	1.58%	1.37%	1.01%	1.09%
For profit, unincorporated	1.66%	3.59%	3.88%	2.62%	3.11%	3.05%	2.20%	2.02%
Nonprofit	1.57%	5.24%	6.75%	3.22%	2.59%	2.28%	3.13%	1.69%
Age of firm								
Less than 5 years	3.72%	5.10%	4.83% *	4.54%	9.96% *	10.49% *	3.22%	6.72%
5-9 years	1.92%	4.91%	3.31%	2.84%	3.73%	8.20%	2.48%	2.81%
10-19 years	3.24%	3.44%	3.39%	2.18%	3.34%	9.88%	1.78%	4.69%
20 or more years	0.82%	2.42%	2.04%	1.36%	1.33%	1.11%	1.17%	0.89%
Multi/single status								
2 or more locations	0.96%	14.18% *	1.88%	1.86%	1.35%	1.16%	2.44%	0.97%
1 location only	0.92%	1.74%	1.67%	1.27%	2.21%	4.94%	0.95%	1.52%
Percent full-time employees								
Less than 25%	3.05%	10.29%	7.37% *	4.42%	7.42%	3.78%	5.69%	3.53%
25-49 %	2.55%	5.18%	5.18%	4.11%	3.40%	3.94%	2.95%	2.90%
50-74 %	1.93%	4.78%	3.72%	4.27%	4.66%	2.92%	2.46%	2.29%
75% or more	0.85%	1.95%	1.73%	1.14%	1.35%	1.26%	1.00%	0.97%
Union presence								
No union employees	0.86%	1.77%	1.43%	1.10%	1.26%	1.42%	0.89%	1.02%
Has union employees	1.66%	11.01% *	11.95% *	4.11%	4.41%	1.87%	5.82%	1.71%
Percent low-wage employees								
50% or more low-wage	2.03%	5.44%	4.59%	3.57%	2.26%	2.74%	2.67%	2.19%
Less than 50% low-wage	0.82%	1.83%	1.59%	1.11%	1.34%	1.24%	0.93%	0.94%
Percent women employees								
Less than 25%	1.80%	3.03%	2.63%	1.73%	1.98%	3.16%	1.44%	2.19%
25-49 %	1.31%	3.65%	2.36%	2.15%	2.55%	1.83%	1.86%	1.46%
50-74 %	1.23%	3.99%	3.97%	2.33%	2.60%	1.67%	2.19%	1.36%
75% or more	1.83%	2.96%	2.89%	2.55%	2.70%	2.73%	1.72%	2.09%
Percent age 50 or older employees								
Less than 25%	1.18%	2.59%	2.13%	1.45%	1.90%	1.94%	1.23%	1.41%
25-49 %	1.17%	3.88%	3.03%	1.80%	1.84%	1.56%	1.78%	1.26%
50-74 %	1.54%	3.98%	2.82%	2.84%	3.34%	2.57%	2.02%	1.84%
75% or more	2.90%	4.43%	4.76% *	10.53% *	6.26%	5.51%	3.25%	4.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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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