

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, 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	34.5%	21.3%	19.4%	20.3%	26.0%	43.4%	20.5%	37.0%
Industry group **								
Agric., fish., forest.	27.4%	33.8% *	31.4% *	22.1% *	14.2% *	36.3%	34.3%	25.4%
Mining and manufacturing	32.7%	23.3% *	13.5%	16.2%	24.5%	42.5%	17.0%	34.2%
Construction	24.8%	17.0%	28.5%	17.6%	19.5%	42.1%	24.0%	25.2%
Utilities and transp.	36.4%	27.5% *	30.4% *	25.3%	26.8%	40.9%	28.1%	37.4%
Wholesale trade	31.8%	28.1%	16.2%	26.5%	32.0%	38.0%	23.1%	34.5%
Fin. svcs. and real estate	43.1%	19.2%	14.9%	21.6%	32.0%	51.2%	18.6%	46.1%
Retail trade	37.0%	15.3%	17.3%	19.6%	19.1%	49.5%	18.4%	40.4%
Professional services	32.9%	22.7%	17.0%	19.2%	26.8%	39.7%	18.5%	35.3%
Other services	34.3%	21.4%	22.1%	22.7%	25.7%	43.2%	21.4%	37.1%
Ownership								
For profit, incorporated	36.7%	23.2%	18.7%	19.7%	27.9%	46.0%	20.2%	39.7%
For profit, unincorporated	28.7%	16.6%	17.5%	21.3%	20.9%	41.3%	20.6%	31.0%
Nonprofit	30.0%	23.2%	27.6%	21.7%	24.2%	34.1%	23.0%	30.7%
Age of firm								
Less than 5 years	20.7%	14.7%	16.9% *	18.9%	27.1% *	23.7% *	17.9%	23.6%
5-9 years	21.5%	20.6%	14.1%	17.4%	25.2%	37.3%	17.4%	24.5%
10-19 years	27.2%	21.9%	19.5%	19.3%	25.2%	43.2%	19.7%	31.3%
20 or more years	36.6%	23.5%	21.0%	21.2%	26.1%	43.6%	22.1%	38.3%
Multi/single status								
2 or more locations	39.7%	42.0% *	8.4%	20.4%	27.9%	43.9%	18.1%	40.3%
1 location only	21.6%	20.8%	20.5%	20.2%	23.2%	27.4%	20.8%	22.4%
Percent full-time employees								
Less than 25%	31.6%	43.5%	29.5%	16.9%	22.4% *	39.2%	24.7%	33.1%
25-49 %	35.2%	23.5%	28.0%	32.0%	23.7%	41.1%	28.7%	36.2%
50-74 %	32.4%	22.0%	25.7%	27.3%	26.3%	38.5%	22.2%	34.7%
75% or more	34.7%	20.6%	18.0%	19.0%	26.1%	44.1%	19.8%	37.4%
Union presence								
No union employees	33.1%	21.4%	18.0%	20.3%	25.7%	43.6%	20.2%	36.0%
Has union employees	40.3%	18.8% *	48.7%	19.6%	28.4%	42.9%	27.0%	40.8%
Percent low-wage employees								
50% or more low-wage	40.6%	19.6%	25.9%	25.8%	20.3%	51.3%	21.6%	42.7%
Less than 50% low-wage	33.8%	21.5%	19.0%	19.8%	26.6%	42.4%	20.4%	36.3%
Percent women employees								
Less than 25%	33.1%	25.6%	20.1%	20.8%	25.0%	46.1%	22.0%	36.3%
25-49 %	35.1%	14.8%	15.2%	15.9%	24.1%	45.0%	16.9%	37.6%
50-74 %	36.0%	21.6%	20.0%	21.8%	29.3%	42.0%	21.2%	38.0%
75% or more	33.4%	21.1%	21.8%	22.9%	25.8%	40.2%	20.9%	35.6%
Percent age 50 or older employees								
Less than 25%	31.3%	19.6%	20.2%	18.5%	23.0%	42.7%	19.7%	34.3%
25-49 %	38.5%	25.0%	21.6%	20.9%	29.5%	44.8%	23.2%	40.1%
50-74 %	28.5%	23.1%	13.0%	21.9%	23.0%	37.2%	18.6%	30.9%
75% or more	26.8%	18.7%	14.5% *	33.7% *	23.7%	41.9%	18.3%	35.4%

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.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, 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	0.74%	1.65%	1.54%	1.07%	1.17%	1.11%	0.87%	0.85%
Industry group **								
Agric., fish., forest.	6.05%	15.44% *	17.58% *	10.16% *	8.57% *	10.09%	9.56%	7.34%
Mining and manufacturing	1.52%	7.81% *	3.44%	2.59%	2.53%	2.25%	2.76%	1.65%
Construction	2.20%	4.48%	5.11%	2.51%	4.20%	6.40%	2.56%	3.17%
Utilities and transp.	2.54%	11.10% *	9.42% *	5.61%	5.46%	3.35%	5.42%	2.78%
Wholesale trade	2.08%	7.62%	4.80%	4.23%	3.94%	3.61%	3.55%	2.46%
Fin. svcs. and real estate	1.90%	4.14%	3.74%	3.47%	4.28%	2.24%	2.64%	2.08%
Retail trade	2.25%	4.11%	4.34%	3.41%	3.51%	3.17%	2.42%	2.57%
Professional services	1.55%	3.05%	2.75%	2.20%	2.08%	2.32%	1.57%	1.76%
Other services	2.48%	3.62%	3.78%	2.60%	3.66%	3.75%	2.04%	2.88%
Ownership								
For profit, incorporated	0.94%	2.12%	1.62%	1.27%	1.58%	1.33%	1.00%	1.07%
For profit, unincorporated	1.56%	3.05%	3.84%	2.55%	2.29%	3.00%	2.13%	1.90%
Nonprofit	1.58%	5.14%	6.72%	3.24%	2.55%	2.31%	3.14%	1.71%
Age of firm								
Less than 5 years	3.61%	3.20%	5.09% *	3.65%	10.10% *	10.43% *	2.60%	6.74%
5-9 years	2.04%	4.92%	3.54%	3.24%	4.37%	7.48%	2.53%	3.04%
10-19 years	3.01%	3.47%	3.32%	2.45%	3.14%	9.03%	1.83%	4.37%
20 or more years	0.81%	2.44%	2.05%	1.37%	1.24%	1.10%	1.19%	0.88%
Multi/single status								
2 or more locations	0.93%	13.66% *	2.18%	1.89%	1.23%	1.13%	2.50%	0.95%
1 location only	0.90%	1.63%	1.67%	1.28%	2.19%	4.46%	0.93%	1.49%
Percent full-time employees								
Less than 25%	3.02%	10.02%	7.95%	4.79%	6.97% *	3.81%	5.32%	3.51%
25-49 %	2.55%	5.63%	6.58%	4.29%	3.14%	3.96%	3.46%	2.89%
50-74 %	1.89%	3.86%	4.29%	4.15%	4.67%	2.88%	2.32%	2.25%
75% or more	0.84%	1.91%	1.70%	1.15%	1.29%	1.24%	0.98%	0.95%
Union presence								
No union employees	0.85%	1.68%	1.42%	1.11%	1.24%	1.38%	0.87%	1.00%
Has union employees	1.62%	9.99% *	10.45%	4.27%	3.73%	1.84%	5.86%	1.67%
Percent low-wage employees								
50% or more low-wage	1.99%	4.70%	6.36%	3.30%	2.36%	2.59%	2.84%	2.15%
Less than 50% low-wage	0.80%	1.74%	1.58%	1.13%	1.28%	1.22%	0.91%	0.92%
Percent women employees								
Less than 25%	1.78%	2.96%	2.60%	1.81%	1.99%	3.11%	1.47%	2.16%
25-49 %	1.27%	3.45%	2.56%	1.96%	2.14%	1.80%	1.73%	1.42%
50-74 %	1.25%	3.66%	4.01%	2.23%	2.64%	1.69%	2.14%	1.38%
75% or more	1.73%	2.98%	2.93%	2.57%	2.68%	2.57%	1.68%	1.97%
Percent age 50 or older employees								
Less than 25%	1.17%	2.40%	2.16%	1.39%	1.86%	1.92%	1.20%	1.41%
25-49 %	1.15%	4.05%	3.04%	1.88%	1.86%	1.53%	1.79%	1.24%
50-74 %	1.43%	3.61%	2.67%	2.87%	2.48%	2.58%	1.95%	1.72%
75% or more	3.16%	3.96%	5.00% *	10.54% *	6.33%	6.94%	3.02%	5.19%

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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