

**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, 2020**

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	58.8%	67.5%	69.7%	69.0%	63.4%	53.8%	69.4%	57.2%
Industry group **								
Agric., fish., forest.	60.5%	45.6%	--	76.1%	54.5% *	60.7% *	43.9%	64.8%
Mining and manufacturing	58.0%	77.6%	58.4%	79.1%	61.7%	51.3%	71.9%	56.6%
Construction	64.6%	59.3%	69.9%	69.0%	62.2%	60.6%	69.8%	61.6%
Utilities and transp.	56.7%	74.7%	69.3%	59.3%	61.6%	54.0%	67.9%	55.8%
Wholesale trade	64.6%	70.2%	68.0%	69.1%	71.6%	58.4%	68.0%	63.9%
Fin. svcs. and real estate	50.9%	77.1%	64.1%	70.2%	60.3%	45.1%	71.4%	49.1%
Retail trade	55.0%	66.6%	75.6%	66.3%	62.2%	48.4%	69.5%	52.8%
Professional services	61.8%	68.8%	72.3%	64.0%	64.2%	59.5%	69.7%	60.7%
Other services	59.1%	62.1%	73.1%	70.1%	64.6%	53.9%	68.9%	57.4%
Ownership								
For profit, incorporated	56.6%	68.8%	70.5%	69.6%	61.4%	50.7%	70.0%	54.5%
For profit, unincorporated	58.7%	70.8%	66.0%	67.4%	62.2%	52.4%	69.5%	56.7%
Nonprofit	67.2%	52.7%	69.6%	67.3%	70.6%	66.2%	64.9%	67.4%
Age of firm								
Less than 5 years	66.6%	69.3%	67.6%	60.7%	74.8%	62.7%	67.3%	65.9%
5-9 years	69.0%	73.5%	76.4%	77.6%	59.3%	46.6%	73.7%	65.2%
10-19 years	63.4%	69.1%	72.8%	70.5%	56.6%	59.2%	72.2%	59.4%
20 or more years	57.6%	64.2%	67.2%	68.4%	64.6%	53.6%	67.6%	56.6%
Multi/single status								
2 or more locations	55.5%	--	71.0%	68.0%	61.4%	53.5%	67.7%	55.3%
1 location only	68.3%	67.7%	69.6%	69.3%	66.8%	67.5%	69.6%	67.2%
Percent full-time employees								
Less than 25%	47.3%	54.6%	53.2%	45.8% *	77.6%	39.6%	55.9%	46.1%
25-49 %	55.8%	61.6%	70.5%	72.0%	67.0%	46.9%	69.6%	53.5%
50-74 %	57.3%	55.3%	63.5%	68.2%	68.4%	53.0%	60.7%	56.8%
75% or more	59.2%	70.1%	70.6%	69.4%	62.6%	54.4%	70.5%	57.5%
Union presence								
No union employees	59.4%	68.1%	70.0%	68.8%	62.7%	54.0%	69.6%	57.6%
Has union employees	55.6%	45.5% *	61.7%	72.3%	70.5%	53.3%	61.9%	55.4%
Percent low-wage employees								
50% or more low-wage	53.1%	64.0%	65.5%	73.1%	66.2%	45.7%	66.6%	51.8%
Less than 50% low-wage	59.3%	67.8%	69.9%	68.7%	63.1%	54.7%	69.5%	57.7%
Percent women employees								
Less than 25%	61.2%	66.1%	68.9%	70.5%	60.0%	54.9%	70.3%	58.5%
25-49 %	54.2%	73.8%	70.9%	72.0%	63.6%	47.9%	72.3%	52.4%
50-74 %	58.3%	69.4%	65.4%	65.9%	62.7%	55.3%	66.2%	57.5%
75% or more	63.2%	60.5%	74.2%	64.6%	68.8%	60.3%	67.5%	62.6%
Percent age 50 or older employees								
Less than 25%	57.7%	65.3%	70.0%	68.7%	60.0%	50.4%	69.3%	54.9%
25-49 %	58.0%	66.6%	69.4%	69.0%	64.4%	54.2%	68.6%	57.1%
50-74 %	63.9%	73.2%	72.0%	66.4%	66.6%	60.2%	71.5%	62.4%
75% or more	67.8%	68.4%	59.6%	86.3%	75.1%	56.8%	68.8%	67.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

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	0.64%	2.01%	1.72%	1.33%	1.36%	0.92%	1.04%	0.72%
Industry group **								
Agric., fish., forest.	11.74%	12.35%	--	14.27%	17.94% *	24.60% *	10.70%	14.48%
Mining and manufacturing	1.63%	8.16%	6.35%	2.93%	3.36%	2.23%	3.23%	1.77%
Construction	2.76%	7.08%	5.18%	3.90%	6.23%	7.19%	3.03%	4.02%
Utilities and transp.	3.65%	8.27%	10.73%	7.50%	5.61%	5.12%	5.72%	3.96%
Wholesale trade	2.00%	9.15%	5.97%	4.25%	3.47%	3.29%	3.96%	2.28%
Fin. svcs. and real estate	1.90%	5.17%	6.11%	4.51%	3.91%	2.36%	3.38%	2.02%
Retail trade	2.29%	7.12%	4.30%	5.10%	7.27%	3.04%	3.40%	2.59%
Professional services	1.12%	3.25%	2.88%	2.52%	2.14%	1.58%	1.83%	1.24%
Other services	1.47%	4.70%	4.17%	3.21%	3.52%	2.02%	2.41%	1.66%
Ownership								
For profit, incorporated	0.80%	2.42%	1.98%	1.63%	1.77%	1.15%	1.22%	0.91%
For profit, unincorporated	1.64%	4.19%	4.43%	3.32%	3.62%	2.48%	2.49%	1.89%
Nonprofit	1.38%	6.16%	5.73%	3.31%	2.37%	1.91%	3.10%	1.47%
Age of firm								
Less than 5 years	3.36%	4.58%	6.88%	5.77%	7.68%	10.32%	3.96%	5.45%
5-9 years	2.91%	5.71%	3.81%	3.84%	6.04%	13.70%	2.98%	4.56%
10-19 years	1.96%	3.89%	3.43%	2.85%	4.56%	3.67%	2.02%	2.66%
20 or more years	0.72%	2.94%	2.35%	1.67%	1.37%	0.96%	1.38%	0.77%
Multi/single status								
2 or more locations	0.79%	--	4.68%	2.30%	1.71%	0.94%	2.95%	0.81%
1 location only	0.99%	2.03%	1.83%	1.61%	2.20%	4.58%	1.10%	1.57%
Percent full-time employees								
Less than 25%	5.39%	11.03%	12.65%	14.59% *	3.97%	6.44%	7.00%	5.91%
25-49 %	2.75%	8.58%	6.20%	5.82%	4.70%	4.00%	4.09%	3.09%
50-74 %	2.01%	5.51%	5.42%	4.08%	3.85%	2.78%	3.40%	2.23%
75% or more	0.71%	2.21%	1.88%	1.41%	1.49%	1.02%	1.12%	0.79%
Union presence								
No union employees	0.70%	2.01%	1.72%	1.37%	1.42%	1.06%	1.05%	0.80%
Has union employees	1.71%	14.45% *	11.62%	5.68%	4.21%	1.91%	6.42%	1.75%
Percent low-wage employees								
50% or more low-wage	2.06%	6.85%	6.17%	3.92%	3.45%	2.70%	3.48%	2.22%
Less than 50% low-wage	0.68%	2.11%	1.78%	1.40%	1.45%	0.98%	1.08%	0.77%
Percent women employees								
Less than 25%	1.28%	3.39%	2.78%	2.05%	2.62%	2.45%	1.61%	1.60%
25-49 %	1.30%	4.55%	3.93%	2.88%	3.20%	1.66%	2.46%	1.40%
50-74 %	1.19%	3.70%	4.01%	3.42%	2.38%	1.57%	2.27%	1.29%
75% or more	1.41%	4.51%	3.34%	2.77%	2.44%	2.06%	2.29%	1.57%
Percent age 50 or older employees								
Less than 25%	1.08%	3.02%	2.50%	1.92%	2.50%	1.66%	1.54%	1.27%
25-49 %	0.92%	4.97%	3.10%	2.26%	1.83%	1.21%	1.90%	0.99%
50-74 %	1.70%	3.94%	4.07%	3.85%	3.09%	2.76%	2.46%	1.99%
75% or more	3.72%	4.87%	8.42%	3.94%	9.02%	7.44%	3.72%	5.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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