

**Table I.F.6(2002) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2002**

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	17.4%	18.9%	18.1%	18.3%	17.3%	17.1%	18.5%	17.2%
Industry group **								
Agric., fish., forest.	18.9%	.	.	.	.	.	22.2%	16.7%
Mining and manufacturing	17.4%	.	.	.	.	.	16.8%	17.5%
Construction	17.0%	.	.	.	.	.	17.3%	16.7%
Utilities and transp.	17.2%	.	.	.	.	.	16.9%	17.2%
Wholesale trade	17.1%	.	.	.	.	.	22.0%	15.9%
Fin. svcs. and real estate	18.2%	.	.	.	.	.	17.1%	18.3%
Retail trade	17.7%	.	.	.	.	.	19.6%	17.2%
Professional services	16.8%	.	.	.	.	.	18.3%	16.5%
Other services	17.9%	.	.	.	.	.	19.0%	17.6%
Ownership								
For profit, incorporated	17.2%	.	.	.	.	.	18.5%	16.9%
For profit, unincorporated	18.7%	.	.	.	.	.	18.5%	18.9%
Nonprofit	17.7%	.	.	.	.	.	18.9%	17.5%
Unknown	19.5%	.	.	.	.	.	20.0%	19.5%
Age of firm								
Less than 5 years	16.2%	.	.	.	.	.	16.8%	15.2%
5-9 years	16.5%	.	.	.	.	.	17.3%	15.9%
10-19 years	17.6%	.	.	.	.	.	18.3%	17.1%
20 or more years	17.5%	.	.	.	.	.	19.2%	17.2%
Unknown	17.5%	.	.	.	.	.	15.6%	17.5%
Multi/single status								
2 or more locations	17.3%	.	.	.	.	.	19.9%	17.2%
1 location only	17.8%	.	.	.	.	.	18.3%	17.3%
Percent full-time employees								
Less than 25%	19.1%	.	.	.	.	.	17.8%	19.3%
25-49 %	17.6%	.	.	.	.	.	18.7%	17.4%
50-74 %	16.9%	.	.	.	.	.	19.2%	16.4%
75% or more	17.4%	.	.	.	.	.	18.5%	17.2%
Union presence								
No union employees	17.4%	.	.	.	.	.	18.8%	17.1%
Has union employees	16.5%	.	.	.	.	.	16.5%	16.5%
Unknown	20.3%	.	.	.	.	.	17.2%	20.4%
Percent low wage employees **								
50% or more low wage	18.5%	.	.	.	.	.	19.1%	18.3%
Less than 50% low wage	17.2%	.	.	.	.	.	18.5%	16.7%
Unknown	17.6%	.	.	.	.	.	17.8%	17.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no 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.6(2002) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2002**

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	0.16%	0.35%	0.74%	0.46%	0.37%	0.33%	0.34%	0.18%
Industry group **								
Agric., fish., forest.	1.06%	.	.	.	.	.	1.07%	2.45%
Mining and manufacturing	0.27%	.	.	.	.	.	0.96%	0.29%
Construction	0.56%	.	.	.	.	.	0.61%	0.77%
Utilities and transp.	0.74%	.	.	.	.	.	1.50%	0.90%
Wholesale trade	0.69%	.	.	.	.	.	2.24%	0.91%
Fin. svcs. and real estate	0.99%	.	.	.	.	.	0.98%	1.11%
Retail trade	0.37%	.	.	.	.	.	0.42%	0.42%
Professional services	0.46%	.	.	.	.	.	0.59%	0.56%
Other services	0.52%	.	.	.	.	.	0.53%	0.60%
Ownership								
For profit, incorporated	0.16%	.	.	.	.	.	0.42%	0.19%
For profit, unincorporated	0.46%	.	.	.	.	.	0.73%	0.67%
Nonprofit	0.51%	.	.	.	.	.	0.37%	0.59%
Unknown	1.09%	.	.	.	.	.	5.96%	1.09%
Age of firm								
Less than 5 years	0.66%	.	.	.	.	.	0.71%	1.02%
5-9 years	0.83%	.	.	.	.	.	0.80%	1.16%
10-19 years	0.30%	.	.	.	.	.	0.41%	0.41%
20 or more years	0.10%	.	.	.	.	.	0.50%	0.10%
Unknown	0.49%	.	.	.	.	.	4.38%	0.50%
Multi/single status								
2 or more locations	0.21%	.	.	.	.	.	1.77%	0.22%
1 location only	0.30%	.	.	.	.	.	0.33%	0.33%
Percent full-time employees								
Less than 25%	0.25%	.	.	.	.	.	0.51%	0.30%
25-49 %	0.83%	.	.	.	.	.	0.86%	0.92%
50-74 %	0.44%	.	.	.	.	.	0.41%	0.52%
75% or more	0.17%	.	.	.	.	.	0.41%	0.20%
Union presence								
No union employees	0.15%	.	.	.	.	.	0.41%	0.18%
Has union employees	0.42%	.	.	.	.	.	0.90%	0.45%
Unknown	0.84%	.	.	.	.	.	1.04%	0.88%
Percent low wage employees **								
50% or more low wage	0.41%	.	.	.	.	.	0.65%	0.54%
Less than 50% low wage	0.15%	.	.	.	.	.	0.37%	0.19%
Unknown	0.43%	.	.	.	.	.	1.38%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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