

**Table I.F.6(2004) 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, 2004**

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	18.6%	20.6%	19.2%	19.7%	18.5%	18.1%	20.2%	18.2%
<b>Industry group **</b>								
Agric., fish., forest.	19.9%	.	.	.	.	.	20.6%	19.7%
Mining and manufacturing	17.9%	.	.	.	.	.	21.7%	17.6%
Construction	18.9%	.	.	.	.	.	19.3%	18.5%
Utilities and transp.	19.4%	.	.	.	.	.	17.6%	19.7%
Wholesale trade	18.6%	.	.	.	.	.	20.7%	18.0%
Fin. svcs. and real estate	18.6%	.	.	.	.	.	21.1%	18.4%
Retail trade	19.3%	.	.	.	.	.	19.5%	19.3%
Professional services	18.7%	.	.	.	.	.	21.2%	18.0%
Other services	17.8%	.	.	.	.	.	18.8%	17.5%
<b>Ownership</b>								
For profit, incorporated	18.6%	.	.	.	.	.	20.3%	18.3%
For profit, unincorporated	18.7%	.	.	.	.	.	20.5%	18.1%
Nonprofit	17.9%	.	.	.	.	.	19.2%	17.8%
<b>Age of firm</b>								
Less than 5 years	20.3%	.	.	.	.	.	20.5%	19.1%
5-9 years	18.6%	.	.	.	.	.	19.2%	17.8%
10-19 years	19.9%	.	.	.	.	.	21.2%	18.8%
20 or more years	18.6%	.	.	.	.	.	20.0%	18.3%
Unknown	18.0%	.	.	.	.	.	20.1%	18.0%
<b>Multi/single status</b>								
2 or more locations	18.1%	.	.	.	.	.	19.2%	18.1%
1 location only	20.0%	.	.	.	.	.	20.4%	19.4%
<b>Percent full-time employees</b>								
Less than 25%	19.5%	.	.	.	.	.	20.9%	19.1%
25-49 %	19.4%	.	.	.	.	.	20.0%	19.3%
50-74 %	17.3%	.	.	.	.	.	20.3%	16.8%
75% or more	18.6%	.	.	.	.	.	20.2%	18.3%
<b>Union presence</b>								
No union employees	18.9%	.	.	.	.	.	20.3%	18.5%
Has union employees	17.4%	.	.	.	.	.	19.7%	17.3%
Unknown	18.5%	.	.	.	.	.	19.5%	18.5%
<b>Percent low wage employees **</b>								
50% or more low wage	19.0%	.	.	.	.	.	20.9%	18.7%
Less than 50% low wage	18.4%	.	.	.	.	.	20.1%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004**

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	0.21%	0.43%	0.56%	0.55%	0.46%	0.34%	0.21%	0.24%
Industry group **								
Agric., fish., forest.	1.09%	.	.	.	.	.	0.84%	2.70%
Mining and manufacturing	0.40%	.	.	.	.	.	1.42%	0.33%
Construction	0.66%	.	.	.	.	.	0.80%	1.24%
Utilities and transp.	0.65%	.	.	.	.	.	1.66%	0.69%
Wholesale trade	0.40%	.	.	.	.	.	0.88%	0.45%
Fin. svcs. and real estate	0.94%	.	.	.	.	.	1.09%	0.98%
Retail trade	0.40%	.	.	.	.	.	0.66%	0.43%
Professional services	0.22%	.	.	.	.	.	0.54%	0.24%
Other services	0.53%	.	.	.	.	.	0.39%	0.64%
Ownership								
For profit, incorporated	0.21%	.	.	.	.	.	0.28%	0.25%
For profit, unincorporated	0.43%	.	.	.	.	.	0.63%	0.51%
Nonprofit	0.39%	.	.	.	.	.	0.70%	0.44%
Age of firm								
Less than 5 years	1.15%	.	.	.	.	.	1.26%	1.30%
5-9 years	0.68%	.	.	.	.	.	0.53%	0.80%
10-19 years	0.64%	.	.	.	.	.	0.59%	0.78%
20 or more years	0.25%	.	.	.	.	.	0.40%	0.27%
Unknown	0.41%	.	.	.	.	.	4.40%	0.42%
Multi/single status								
2 or more locations	0.27%	.	.	.	.	.	0.83%	0.28%
1 location only	0.30%	.	.	.	.	.	0.22%	0.56%
Percent full-time employees								
Less than 25%	0.60%	.	.	.	.	.	1.00%	0.97%
25-49 %	0.64%	.	.	.	.	.	0.98%	0.66%
50-74 %	0.68%	.	.	.	.	.	0.39%	0.76%
75% or more	0.24%	.	.	.	.	.	0.27%	0.27%
Union presence								
No union employees	0.16%	.	.	.	.	.	0.25%	0.18%
Has union employees	0.37%	.	.	.	.	.	1.24%	0.37%
Unknown	0.58%	.	.	.	.	.	0.51%	0.59%
Percent low wage employees **								
50% or more low wage	0.37%	.	.	.	.	.	0.63%	0.39%
Less than 50% low wage	0.26%	.	.	.	.	.	0.31%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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