

**Table I.F.5(2005) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	19	20	21	20	19	18	20	18
Industry group **								
Agric., fish., forest.	22	.	.	.	.	.	24	19
Mining and manufacturing	18	.	.	.	.	.	21	18
Construction	20	.	.	.	.	.	21	20
Utilities and transp.	19	.	.	.	.	.	22	19
Wholesale trade	19	.	.	.	.	.	21	19
Fin. svcs. and real estate	19	.	.	.	.	.	19	19
Retail trade	20	.	.	.	.	.	20	20
Professional services	18	.	.	.	.	.	20	17
Other services	19	.	.	.	.	.	20	19
Ownership								
For profit, incorporated	19	.	.	.	.	.	21	19
For profit, unincorporated	19	.	.	.	.	.	20	19
Nonprofit	17	.	.	.	.	.	19	17
Age of firm								
Less than 5 years	21	.	.	.	.	.	22	21
5-9 years	19	.	.	.	.	.	20	19
10-19 years	20	.	.	.	.	.	21	19
20 or more years	19	.	.	.	.	.	20	18
Unknown	18	.	.	.	.	.	17	18
Multi/single status								
2 or more locations	18	.	.	.	.	.	19	18
1 location only	20	.	.	.	.	.	21	19
Percent full-time employees								
Less than 25%	19	.	.	.	.	.	21	18
25-49 %	19	.	.	.	.	.	20	19
50-74 %	18	.	.	.	.	.	20	18
75% or more	19	.	.	.	.	.	20	18
Union presence								
No union employees	19	.	.	.	.	.	20	19
Has union employees	17	.	.	.	.	.	20	17
Unknown	18	.	.	.	.	.	20	18
Percent low wage employees **								
50% or more low wage	20	.	.	.	.	.	22	20
Less than 50% low wage	19	.	.	.	.	.	20	18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.5(2005) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	0.09	0.27	0.24	0.34	0.28	0.11	0.17	0.12
Industry group **								
Agric., fish., forest.	2.53	.	.	.	.	.	2.59	1.30
Mining and manufacturing	0.18	.	.	.	.	.	0.58	0.18
Construction	0.59	.	.	.	.	.	0.57	0.79
Utilities and transp.	0.51	.	.	.	.	.	1.26	0.52
Wholesale trade	0.30	.	.	.	.	.	0.92	0.32
Fin. svcs. and real estate	0.14	.	.	.	.	.	0.41	0.13
Retail trade	0.31	.	.	.	.	.	0.53	0.38
Professional services	0.16	.	.	.	.	.	0.35	0.20
Other services	0.19	.	.	.	.	.	0.34	0.23
Ownership								
For profit, incorporated	0.09	.	.	.	.	.	0.24	0.12
For profit, unincorporated	0.23	.	.	.	.	.	0.46	0.28
Nonprofit	0.24	.	.	.	.	.	0.52	0.29
Age of firm								
Less than 5 years	0.76	.	.	.	.	.	0.68	1.28
5-9 years	0.28	.	.	.	.	.	0.33	0.59
10-19 years	0.25	.	.	.	.	.	0.49	0.25
20 or more years	0.12	.	.	.	.	.	0.29	0.12
Unknown	0.16	.	.	.	.	.	4.21	0.16
Multi/single status								
2 or more locations	0.13	.	.	.	.	.	0.34	0.14
1 location only	0.09	.	.	.	.	.	0.17	0.19
Percent full-time employees								
Less than 25%	0.79	.	.	.	.	.	1.14	0.77
25-49 %	0.44	.	.	.	.	.	0.65	0.54
50-74 %	0.21	.	.	.	.	.	0.49	0.23
75% or more	0.11	.	.	.	.	.	0.21	0.14
Union presence								
No union employees	0.10	.	.	.	.	.	0.19	0.16
Has union employees	0.14	.	.	.	.	.	0.86	0.16
Unknown	0.31	.	.	.	.	.	1.02	0.31
Percent low wage employees **								
50% or more low wage	0.22	.	.	.	.	.	0.74	0.19
Less than 50% low wage	0.08	.	.	.	.	.	0.20	0.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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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