

**Table I.F.6(2008) 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, 2008**

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	18.9%	20.6%	20.6%	20.1%	19.4%	18.3%	20.7%	18.6%
Industry group **								
Agric., fish., forest.	19.8%	.	.	.	.	.	22.1%	19.1%
Mining and manufacturing	19.1%	.	.	.	.	.	19.6%	19.1%
Construction	19.9%	.	.	.	.	.	20.8%	19.2%
Utilities and transp.	19.6%	.	.	.	.	.	21.9%	19.5%
Wholesale trade	19.6%	.	.	.	.	.	20.8%	19.3%
Fin. svcs. and real estate	17.0%	.	.	.	.	.	21.5%	16.6%
Retail trade	19.9%	.	.	.	.	.	21.3%	19.7%
Professional services	18.7%	.	.	.	.	.	20.5%	18.4%
Other services	18.5%	.	.	.	.	.	20.4%	18.2%
Ownership								
For profit, incorporated	18.9%	.	.	.	.	.	20.8%	18.6%
For profit, unincorporated	18.9%	.	.	.	.	.	20.9%	18.4%
Nonprofit	18.7%	.	.	.	.	.	19.3%	18.7%
Age of firm								
Less than 5 years	20.7%	.	.	.	.	.	20.9%	20.6%
5-9 years	19.9%	.	.	.	.	.	20.3%	19.5%
10-19 years	20.9%	.	.	.	.	.	21.9%	19.9%
20 or more years	18.9%	.	.	.	.	.	20.3%	18.7%
Unknown	18.2%	.	.	.	.	.	16.9%	18.2%
Multi/single status								
2 or more locations	18.5%	.	.	.	.	.	21.0%	18.5%
1 location only	20.0%	.	.	.	.	.	20.7%	19.2%
Percent full-time employees								
Less than 25%	21.6%	.	.	.	.	.	23.7%	21.2%
25-49 %	20.4%	.	.	.	.	.	19.6%	20.5%
50-74 %	19.7%	.	.	.	.	.	20.3%	19.6%
75% or more	18.6%	.	.	.	.	.	20.7%	18.3%
Union presence								
No union employees	18.8%	.	.	.	.	.	21.0%	18.3%
Has union employees	18.7%	.	.	.	.	.	16.0%	18.8%
Unknown	19.2%	.	.	.	.	.	24.9%	19.1%
Percent low wage employees								
50% or more low wage	19.7%	.	.	.	.	.	21.0%	19.6%
Less than 50% low wage	18.6%	.	.	.	.	.	20.7%	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008**

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	0.20%	0.38%	0.50%	0.55%	0.37%	0.25%	0.36%	0.23%
Industry group **								
Agric., fish., forest.	2.50%	.	.	.	.	.	2.81%	3.80%
Mining and manufacturing	0.38%	.	.	.	.	.	0.70%	0.41%
Construction	0.95%	.	.	.	.	.	0.81%	1.55%
Utilities and transp.	0.57%	.	.	.	.	.	1.82%	0.59%
Wholesale trade	0.50%	.	.	.	.	.	1.18%	0.51%
Fin. svcs. and real estate	0.61%	.	.	.	.	.	1.54%	0.70%
Retail trade	0.20%	.	.	.	.	.	0.64%	0.20%
Professional services	0.27%	.	.	.	.	.	0.51%	0.32%
Other services	0.46%	.	.	.	.	.	0.74%	0.55%
Ownership								
For profit, incorporated	0.23%	.	.	.	.	.	0.36%	0.26%
For profit, unincorporated	0.59%	.	.	.	.	.	0.90%	0.67%
Nonprofit	0.48%	.	.	.	.	.	0.76%	0.51%
Age of firm								
Less than 5 years	1.06%	.	.	.	.	.	1.44%	0.87%
5-9 years	0.74%	.	.	.	.	.	0.73%	1.01%
10-19 years	0.43%	.	.	.	.	.	0.82%	0.71%
20 or more years	0.17%	.	.	.	.	.	0.26%	0.18%
Unknown	0.50%	.	.	.	.	.	3.30%	0.50%
Multi/single status								
2 or more locations	0.24%	.	.	.	.	.	0.99%	0.24%
1 location only	0.31%	.	.	.	.	.	0.37%	0.43%
Percent full-time employees								
Less than 25%	0.90%	.	.	.	.	.	1.27%	0.97%
25-49 %	0.27%	.	.	.	.	.	2.16%	0.52%
50-74 %	0.31%	.	.	.	.	.	0.64%	0.31%
75% or more	0.24%	.	.	.	.	.	0.39%	0.28%
Union presence								
No union employees	0.25%	.	.	.	.	.	0.38%	0.31%
Has union employees	0.43%	.	.	.	.	.	0.90%	0.42%
Unknown	0.55%	.	.	.	.	.	4.55%	0.55%
Percent low wage employees								
50% or more low wage	0.38%	.	.	.	.	.	0.48%	0.40%
Less than 50% low wage	0.20%	.	.	.	.	.	0.42%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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