

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, 2015

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	59.9%	68.0%	71.7%	66.5%	68.8%	53.4%	69.6%	58.1%
Industry group **								
Agric., fish., forest.	69.3%	41.6%	--	81.0%	66.0%	75.4%	55.6%	73.8%
Mining and manufacturing	59.8%	71.0%	73.6%	67.7%	67.6%	52.3%	72.1%	58.2%
Construction	66.8%	70.6%	75.4%	65.6%	68.3%	54.6%	72.2%	62.8%
Utilities and transp.	57.0%	47.4%	78.6%	81.3%	64.7%	53.0%	75.4%	55.2%
Wholesale trade	62.7%	70.6%	75.3%	67.8%	69.7%	53.9%	70.9%	60.3%
Fin. svcs. and real estate	50.0%	71.3%	63.3%	63.3%	64.2%	44.0%	66.8%	48.2%
Retail trade	53.1%	68.7%	69.9%	65.5%	63.3%	46.1%	69.2%	50.6%
Professional services	64.1%	67.2%	70.4%	61.8%	71.0%	61.1%	66.5%	63.7%
Other services	61.5%	67.7%	71.5%	71.5%	72.2%	53.0%	71.9%	58.9%
Ownership								
For profit, incorporated	57.1%	67.5%	72.2%	68.8%	67.6%	49.0%	70.8%	54.5%
For profit, unincorporated	63.1%	71.1%	67.8%	61.7%	68.8%	57.2%	66.6%	62.1%
Nonprofit	71.0%	63.5%	74.1%	58.9%	72.7%	72.5%	65.5%	71.5%
Age of firm								
Less than 5 years	69.1%	68.3%	73.2%	63.5%	78.2%	52.7%	71.1%	66.7%
5-9 years	68.7%	72.8%	73.6%	61.9%	71.3%	56.9%	70.8%	67.0%
10-19 years	66.8%	66.1%	71.8%	66.9%	70.7%	56.6%	67.5%	66.4%
20 or more years	58.2%	67.1%	71.1%	67.5%	67.7%	53.2%	70.1%	56.9%
Multi/single status								
2 or more locations	56.0%	31.2% *	66.0%	65.2%	67.6%	53.0%	63.4%	55.9%
1 location only	69.2%	68.4%	72.1%	66.9%	70.5%	70.0%	70.1%	68.5%
Percent full-time employees								
Less than 25%	59.7%	57.0%	76.9%	75.1%	65.7%	50.1%	70.9%	56.3%
25-49 %	55.7%	62.3%	62.6%	68.3%	63.8%	49.3%	66.3%	54.1%
50-74 %	62.2%	72.8%	72.3%	67.5%	70.7%	57.2%	73.3%	60.2%
75% or more	59.8%	67.7%	71.9%	66.2%	68.9%	53.1%	69.2%	58.1%
Union presence								
No union employees	61.4%	68.2%	71.6%	67.3%	70.0%	53.4%	69.6%	59.5%
Has union employees	54.6%	61.9%	74.9%	55.5%	60.3%	53.4%	69.4%	54.1%
Percent low-wage employees								
50% or more low-wage	57.4%	63.8%	72.6%	67.0%	72.8%	48.5%	67.2%	56.1%
Less than 50% low-wage	60.2%	68.4%	71.7%	66.5%	68.3%	54.0%	69.8%	58.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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, 2015

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%	1.53%	1.50%	1.45%	1.17%	0.97%	0.98%	0.74%
Industry group **								
Agric., fish., forest.	6.33%	10.60%	--	7.36%	13.99%	9.74%	9.05%	7.79%
Mining and manufacturing	1.61%	5.84%	4.34%	3.36%	2.74%	2.40%	2.79%	1.77%
Construction	2.79%	4.27%	4.38%	4.91%	6.21%	8.99%	3.12%	4.22%
Utilities and transp.	3.81%	8.74%	6.87%	5.36%	6.22%	4.98%	4.57%	4.21%
Wholesale trade	2.03%	4.88%	4.49%	4.56%	3.91%	3.34%	3.06%	2.46%
Fin. svcs. and real estate	1.79%	4.60%	5.89%	4.90%	3.63%	2.33%	3.34%	1.95%
Retail trade	1.59%	4.59%	5.63%	4.03%	4.05%	2.04%	3.08%	1.77%
Professional services	1.14%	2.99%	2.77%	2.91%	1.93%	1.71%	2.00%	1.28%
Other services	1.91%	3.28%	3.55%	3.95%	3.21%	3.02%	2.00%	2.30%
Ownership								
For profit, incorporated	0.76%	1.89%	1.74%	1.60%	1.49%	1.12%	1.11%	0.88%
For profit, unincorporated	1.70%	2.97%	4.08%	4.35%	3.49%	2.84%	2.38%	2.10%
Nonprofit	1.54%	4.99%	4.12%	4.24%	2.15%	2.35%	3.71%	1.65%
Age of firm								
Less than 5 years	3.18%	5.47%	5.04%	6.40%	6.27%	13.26%	3.41%	5.71%
5-9 years	2.27%	3.31%	4.59%	4.80%	4.09%	12.04%	2.50%	3.56%
10-19 years	1.58%	2.85%	2.84%	2.82%	3.13%	4.58%	1.90%	2.23%
20 or more years	0.74%	2.21%	2.08%	1.84%	1.36%	1.00%	1.38%	0.80%
Multi/single status								
2 or more locations	0.82%	11.49% *	5.06%	2.50%	1.42%	0.98%	3.14%	0.83%
1 location only	0.93%	1.53%	1.57%	1.71%	2.00%	5.62%	1.03%	1.54%
Percent full-time employees								
Less than 25%	3.04%	8.13%	7.61%	5.11%	8.66%	3.75%	4.88%	3.56%
25-49 %	2.16%	6.53%	6.48%	5.58%	4.51%	2.98%	3.64%	2.42%
50-74 %	1.55%	3.22%	4.12%	6.30%	3.17%	2.14%	2.21%	1.80%
75% or more	0.73%	1.79%	1.67%	1.54%	1.30%	1.11%	1.12%	0.84%
Union presence								
No union employees	0.70%	1.55%	1.55%	1.48%	1.17%	1.18%	1.00%	0.83%
Has union employees	1.52%	8.27%	6.40%	6.17%	4.50%	1.71%	4.62%	1.57%
Percent low-wage employees								
50% or more low-wage	1.54%	4.28%	4.59%	3.86%	2.68%	2.10%	2.70%	1.69%
Less than 50% low-wage	0.69%	1.63%	1.56%	1.55%	1.28%	1.06%	1.04%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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