

Table I.F.5 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, 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	25.04	26.93	27.49	27.45	25.25	23.76	27.30	24.54
Industry group **								
Agric., fish., forest.	25.45	28.60	--	30.18	26.20	18.48	30.43	24.23
Mining and manufacturing	25.35	28.43	28.81	27.12	24.55	24.87	28.25	24.90
Construction	26.61	26.67	29.00	27.37	25.18	24.64	27.26	26.07
Utilities and transp.	24.79	26.76	28.21	28.34	24.44	24.15	29.51	24.15
Wholesale trade	25.60	24.98	27.19	29.45	24.99	23.89	27.33	25.01
Fin. svcs. and real estate	24.59	27.72	25.78	27.39	25.37	23.62	26.62	24.29
Retail trade	26.82	27.02	28.53	28.70	28.50	25.56	28.17	26.53
Professional services	24.16	27.34	27.52	26.56	24.93	22.72	27.22	23.62
Other services	25.34	26.32	25.63	26.81	26.07	24.28	26.17	25.10
Ownership								
For profit, incorporated	25.42	26.75	27.99	27.67	25.51	24.20	27.56	24.89
For profit, unincorporated	25.56	27.84	26.54	28.35	24.98	24.00	27.23	25.01
Nonprofit	23.31	25.93	24.52	25.03	24.64	22.24	25.19	23.14
Age of firm								
Less than 5 years	27.98	28.62	29.28	29.34	25.08	25.48	28.67	27.05
5-9 years	26.31	27.72	27.54	27.97	24.09	25.22	28.03	24.85
10-19 years	26.03	25.66	27.50	27.66	24.65	25.02	26.76	25.61
20 or more years	24.67	26.79	27.14	27.02	25.51	23.70	27.11	24.35
Multi/single status								
2 or more locations	24.21	--	26.90	27.68	25.01	23.76	27.49	24.15
1 location only	26.62	26.91	27.52	27.39	25.56	23.92	27.29	25.98
Percent full-time employees								
Less than 25%	27.10	26.86	27.69	30.01	26.75	25.99	28.67	26.52
25-49 %	26.25	24.70	26.86	27.46	27.36	25.47	26.29	26.24
50-74 %	25.07	27.42	28.34	27.12	25.93	23.77	27.54	24.52
75% or more	24.95	26.93	27.41	27.43	25.06	23.65	27.28	24.43
Union presence								
No union employees	25.66	27.11	27.68	27.72	25.39	24.49	27.48	25.17
Has union employees	22.46	22.39	24.07	23.07	23.99	22.14	23.89	22.39
Percent low-wage employees								
50% or more low-wage	26.75	26.98	30.31	27.32	27.22	26.07	28.06	26.55
Less than 50% low-wage	24.84	26.93	27.34	27.46	24.97	23.50	27.24	24.30

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.

-- 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.5 Standard errors 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, 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	0.12	0.36	0.37	0.29	0.23	0.19	0.22	0.14
Industry group **								
Agric., fish., forest.	1.28	2.00	--	1.89	1.26	1.72	1.42	1.56
Mining and manufacturing	0.28	1.60	1.10	0.71	0.47	0.43	0.67	0.31
Construction	0.56	1.05	1.06	0.89	1.35	1.53	0.64	0.88
Utilities and transp.	0.72	1.78	1.76	1.97	1.28	0.90	1.15	0.76
Wholesale trade	0.45	1.44	1.38	1.19	0.81	0.67	0.97	0.51
Fin. svcs. and real estate	0.38	1.07	1.04	0.80	0.56	0.55	0.62	0.43
Retail trade	0.35	0.85	1.31	0.81	0.85	0.47	0.70	0.40
Professional services	0.23	0.64	0.71	0.54	0.42	0.33	0.41	0.26
Other services	0.28	0.83	0.72	0.74	0.67	0.41	0.49	0.34
Ownership								
For profit, incorporated	0.15	0.43	0.44	0.34	0.29	0.22	0.27	0.17
For profit, unincorporated	0.36	0.80	0.85	0.72	0.78	0.55	0.49	0.44
Nonprofit	0.30	1.23	1.04	0.72	0.40	0.45	0.62	0.33
Age of firm								
Less than 5 years	0.57	0.95	1.25	0.92	1.31	2.02	0.60	1.03
5-9 years	0.61	0.92	1.46	0.98	1.18	2.21	0.73	0.90
10-19 years	0.31	0.56	0.64	0.59	0.58	0.88	0.40	0.43
20 or more years	0.14	0.59	0.50	0.38	0.26	0.19	0.32	0.15
Multi/single status								
2 or more locations	0.16	--	1.13	0.55	0.28	0.19	0.66	0.16
1 location only	0.19	0.36	0.39	0.33	0.39	1.05	0.23	0.30
Percent full-time employees								
Less than 25%	0.76	1.89	1.27	1.84	1.18	1.39	1.39	0.88
25-49 %	0.40	1.42	1.40	1.06	1.10	0.44	0.87	0.44
50-74 %	0.34	0.93	1.22	0.82	0.64	0.48	0.61	0.39
75% or more	0.14	0.41	0.41	0.32	0.26	0.21	0.25	0.16
Union presence								
No union employees	0.14	0.37	0.38	0.29	0.24	0.23	0.23	0.16
Has union employees	0.29	1.56	1.58	1.45	0.84	0.33	1.04	0.30
Percent low-wage employees								
50% or more low-wage	0.32	1.16	1.67	0.82	0.63	0.45	0.76	0.35
Less than 50% low-wage	0.13	0.38	0.38	0.31	0.25	0.20	0.23	0.15

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.

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