

Table I.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment 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 | 35.0% | 19.5% | 20.4% | 21.7% | 23.9% | 44.7% | 20.4% | 37.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 22.4% | 23.8% * | -- | 7.1% * | 27.9% * | 26.8% * | 21.1% * | 22.8% * |
| Mining and manufacturing | 35.0% | 18.9% | 14.5% | 23.5% | 26.8% | 44.3% | 17.9% | 37.2% |
| Construction | 25.9% | 16.5% | 17.4% | 23.3% | 27.2% | 44.1% | 18.9% | 30.9% |
| Utilities and transp. | 41.8% | 28.3% | 28.2% | 16.7% * | 31.9% | 46.3% | 23.8% | 43.6% |
| Wholesale trade | 31.7% | 18.6% | 22.7% | 19.8% | 26.2% | 42.2% | 22.2% | 34.5% |
| Fin. svcs. and real estate | 43.4% | 19.6% | 20.5% | 12.6% | 21.6% | 53.3% | 18.4% | 46.1% |
| Retail trade | 42.9% | 20.2% | 11.4% | 20.9% | 27.2% | 54.6% | 16.5% | 47.1% |
| Professional services | 31.4% | 20.9% | 25.4% | 28.2% | 20.9% | 37.5% | 25.4% | 32.4% |
| Other services | 32.6% | 18.3% | 17.2% | 16.2% | 21.7% | 44.3% | 16.1% | 36.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 38.4% | 19.1% | 20.0% | 20.3% | 25.5% | 49.5% | 19.5% | 42.0% |
| For profit, unincorporated | 28.0% | 18.2% | 26.4% | 22.8% | 21.2% | 37.3% | 22.9% | 29.6% |
| Nonprofit | 23.9% | 26.5% | 14.2% | 28.5% | 20.6% | 25.0% | 23.6% | 23.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 19.7% | 14.5% | 22.1% | 22.9% | 13.5% * | 44.9% | 17.3% | 22.6% |
| 5-9 years | 21.2% | 15.2% | 20.4% | 25.7% | 18.4% | 44.5% | 18.4% | 23.5% |
| 10-19 years | 25.0% | 23.0% | 23.9% | 19.3% | 23.1% | 38.6% | 23.4% | 25.9% |
| 20 or more years | 37.6% | 20.8% | 18.2% | 22.0% | 25.0% | 44.9% | 20.0% | 39.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 40.5% | 48.1% * | 28.3% | 21.0% | 24.5% | 45.0% | 29.4% | 40.7% |
| 1 location only | 21.8% | 19.2% | 19.9% | 21.9% | 23.0% | 28.5% | 19.7% | 23.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 38.4% | 19.3% * | 16.5% * | 28.6% | 36.9% | 48.6% | 22.1% | 43.2% |
| 25-49 % | 36.6% | 15.5% | 22.8% | 25.4% | 24.9% | 45.6% | 19.5% | 39.2% |
| 50-74 % | 34.5% | 16.6% | 19.6% | 14.9% | 21.3% | 44.0% | 17.3% | 37.6% |
| 75% or more | 34.9% | 20.2% | 20.5% | 22.1% | 23.8% | 44.7% | 20.8% | 37.5% |
| Union presence | | | | | | | | |
| No union employees | 33.1% | 19.6% | 20.3% | 20.8% | 22.5% | 45.0% | 20.5% | 36.1% |
| Has union employees | 41.7% | 17.2% * | 22.9% | 33.9% | 33.9% | 43.8% | 19.8% | 42.6% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 37.1% | 27.7% | 20.5% | 24.6% | 22.5% | 46.6% | 21.7% | 39.1% |
| Less than 50% low-wage | 34.7% | 18.7% | 20.4% | 21.4% | 24.1% | 44.4% | 20.3% | 37.5% |

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.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment 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 | 0.63% | 1.22% | 1.33% | 1.24% | 1.10% | 0.97% | 0.85% | 0.72% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 6.04% | 11.34% * | -- | 4.26% * | 13.93% * | 9.93% * | 7.29% * | 7.65% * |
| Mining and manufacturing | 1.57% | 5.06% | 3.17% | 3.11% | 2.60% | 2.38% | 2.32% | 1.73% |
| Construction | 2.64% | 3.41% | 3.94% | 4.07% | 6.16% | 8.96% | 2.53% | 4.10% |
| Utilities and transp. | 3.78% | 8.24% | 7.86% | 5.63% * | 6.11% | 4.95% | 4.89% | 4.17% |
| Wholesale trade | 1.96% | 4.18% | 4.30% | 3.71% | 3.89% | 3.30% | 2.70% | 2.39% |
| Fin. svcs. and real estate | 1.80% | 3.88% | 5.42% | 2.55% | 2.67% | 2.36% | 2.61% | 1.97% |
| Retail trade | 1.56% | 3.93% | 2.78% | 3.18% | 3.65% | 2.05% | 2.04% | 1.76% |
| Professional services | 1.11% | 2.27% | 2.64% | 2.83% | 1.81% | 1.67% | 1.88% | 1.25% |
| Other services | 1.94% | 2.56% | 2.81% | 2.64% | 3.15% | 3.07% | 1.55% | 2.32% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.76% | 1.42% | 1.52% | 1.38% | 1.42% | 1.13% | 0.92% | 0.88% |
| For profit, unincorporated | 1.59% | 2.69% | 3.95% | 3.33% | 3.22% | 2.80% | 2.18% | 1.96% |
| Nonprofit | 1.42% | 4.59% | 2.84% | 4.07% | 1.98% | 2.18% | 3.73% | 1.52% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.29% | 3.07% | 4.73% | 4.49% | 4.73% * | 13.48% | 2.37% | 4.24% |
| 5-9 years | 2.01% | 2.55% | 4.21% | 4.49% | 3.31% | 12.13% | 2.10% | 3.20% |
| 10-19 years | 1.52% | 2.58% | 2.73% | 2.30% | 3.10% | 4.58% | 1.70% | 2.17% |
| 20 or more years | 0.73% | 1.87% | 1.70% | 1.65% | 1.28% | 0.99% | 1.23% | 0.79% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.81% | 15.47% * | 4.83% | 2.04% | 1.30% | 0.98% | 3.05% | 0.82% |
| 1 location only | 0.85% | 1.21% | 1.38% | 1.48% | 1.93% | 5.23% | 0.88% | 1.42% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.09% | 6.73% * | 6.55% * | 7.30% | 8.59% | 3.76% | 5.29% | 3.59% |
| 25-49 % | 2.10% | 3.73% | 5.46% | 5.49% | 3.85% | 2.98% | 2.80% | 2.36% |
| 50-74 % | 1.48% | 2.62% | 3.42% | 3.20% | 2.87% | 2.14% | 1.84% | 1.72% |
| 75% or more | 0.72% | 1.43% | 1.48% | 1.37% | 1.23% | 1.11% | 0.97% | 0.83% |
| Union presence | | | | | | | | |
| No union employees | 0.69% | 1.25% | 1.36% | 1.25% | 1.07% | 1.18% | 0.88% | 0.82% |
| Has union employees | 1.49% | 5.96% * | 6.35% | 5.86% | 4.49% | 1.67% | 3.58% | 1.54% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 1.53% | 4.21% | 4.16% | 3.71% | 2.46% | 2.13% | 2.42% | 1.69% |
| Less than 50% low-wage | 0.68% | 1.26% | 1.38% | 1.31% | 1.21% | 1.05% | 0.90% | 0.79% |

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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** 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.