

Table I.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2017

| 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 | 5.0% | 10.9% | 11.0% | 9.7% | 5.7% | 2.8% | 11.0% | 3.9% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.0%* | 0.0% | -- | 5.8%* | 3.3%* | 0.1%* | 9.8%* | 1.5%* |
| Mining and manufacturing | 3.8% | 11.4%* | 7.0%* | 9.6% | 4.8%* | 1.7%* | 11.2% | 3.1% |
| Construction | 6.3% | 11.6%* | 9.3%* | 5.6% | 6.4%* | 1.2%* | 8.8% | 4.7%* |
| Utilities and transp. | 2.4% | 10.8%* | 2.1%* | 6.2%* | 1.7%* | 1.9% | 4.8%* | 2.1% |
| Wholesale trade | 6.1% | 12.1%* | 14.3% | 8.9%* | 8.3% | 1.9%* | 11.4% | 4.6% |
| Fin. svcs. and real estate | 4.0% | 10.4% | 19.3% | 6.0%* | 4.9% | 2.8% | 11.5% | 3.3% |
| Retail trade | 4.4% | 3.7%* | 7.9%* | 13.3% | 4.5% | 2.0% | 8.9% | 3.5% |
| Professional services | 5.9% | 11.3% | 11.3% | 11.3% | 5.6% | 4.0% | 11.4% | 4.9% |
| Other services | 6.0% | 13.4% | 10.8% | 10.7% | 8.0% | 2.8% | 13.3% | 4.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 4.6% | 10.7% | 11.9% | 8.8% | 5.8% | 2.2% | 11.0% | 3.4% |
| For profit, unincorporated | 5.8% | 10.8% | 7.1%* | 12.1% | 5.4% | 2.8% | 9.4% | 4.8% |
| Nonprofit | 6.4% | 13.5% | 10.7% | 11.5% | 5.5% | 5.3% | 13.4% | 5.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 10.5% | 9.8% | 11.6%* | 11.6% | 5.5%* | 30.0%* | 10.8% | 10.2%* |
| 5-9 years | 8.6% | 10.3% | 8.7% | 13.5% | 5.4%* | 4.9%* | 10.4% | 7.3% |
| 10-19 years | 7.4% | 12.3% | 12.2% | 7.2% | 5.5% | 5.5% | 11.1% | 5.6% |
| 20 or more years | 4.2% | 10.7% | 10.9% | 9.8% | 5.8% | 2.5% | 11.1% | 3.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 3.4% | 14.6%* | 12.7%* | 7.3% | 5.8% | 2.6% | 10.2% | 3.2% |
| 1 location only | 9.0% | 10.9% | 10.9% | 10.4% | 5.5% | 9.8%* | 11.0% | 7.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 8.0% | 8.0%* | 14.9%* | 5.1%* | 6.8%* | 8.9%* | 7.4%* | 8.2% |
| 25-49 % | 5.9% | 13.7% | 17.3% | 9.6% | 9.5%* | 1.2%* | 13.3% | 4.5% |
| 50-74 % | 5.3% | 9.9%* | 3.1%* | 11.4% | 4.5% | 4.1% | 8.3% | 4.8% |
| 75% or more | 4.9% | 11.1% | 11.4% | 9.6% | 5.6% | 2.6% | 11.2% | 3.8% |
| Union presence | | | | | | | | |
| No union employees | 5.4% | 11.0% | 11.4% | 9.7% | 5.6% | 2.9% | 11.2% | 4.2% |
| Has union employees | 3.2% | 8.5%* | 1.6%* | 9.6%* | 6.6%* | 2.4% | 5.2%* | 3.2% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 4.8% | 10.7%* | 7.7%* | 8.8% | 5.0% | 3.5% | 9.9% | 4.2% |
| Less than 50% low-wage | 5.0% | 11.0% | 11.2% | 9.8% | 5.8% | 2.7% | 11.1% | 3.9% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2017

| 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 | 0.22% | 1.05% | 1.11% | 0.81% | 0.55% | 0.25% | 0.63% | 0.24% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1.27%* | 0.00% | -- | 3.73%* | 2.15%* | 0.11%* | 4.40%* | 0.89%* |
| Mining and manufacturing | 0.58% | 3.85%* | 2.57%* | 1.85% | 1.45%* | 0.64%* | 2.00% | 0.60% |
| Construction | 1.17% | 3.76%* | 3.11%* | 1.52% | 2.98%* | 1.04%* | 1.73% | 1.57%* |
| Utilities and transp. | 0.51% | 5.37%* | 2.13%* | 3.08%* | 1.08%* | 0.56% | 1.85%* | 0.53% |
| Wholesale trade | 1.00% | 4.01%* | 3.95% | 3.80%* | 2.32% | 0.80%* | 2.13% | 1.13% |
| Fin. svcs. and real estate | 0.56% | 3.03% | 5.61% | 2.58%* | 1.42% | 0.62% | 2.30% | 0.57% |
| Retail trade | 0.71% | 1.84%* | 2.73%* | 3.94% | 1.30% | 0.46% | 2.02% | 0.75% |
| Professional services | 0.46% | 1.79% | 1.89% | 1.55% | 0.90% | 0.62% | 1.15% | 0.50% |
| Other services | 0.57% | 2.67% | 2.82% | 1.81% | 1.88% | 0.48% | 1.68% | 0.56% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.25% | 1.24% | 1.38% | 0.94% | 0.72% | 0.24% | 0.75% | 0.26% |
| For profit, unincorporated | 0.66% | 2.38% | 2.14%* | 2.50% | 1.42% | 0.66% | 1.44% | 0.74% |
| Nonprofit | 0.71% | 3.47% | 2.98% | 1.93% | 1.04% | 1.05% | 1.93% | 0.75% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.10% | 2.56% | 3.84%* | 3.18% | 3.09%* | 18.71%* | 1.87% | 3.73%* |
| 5-9 years | 1.23% | 2.96% | 2.55% | 3.31% | 1.75%* | 1.87%* | 1.82% | 1.65% |
| 10-19 years | 0.69% | 2.29% | 2.40% | 1.25% | 1.20% | 1.39% | 1.29% | 0.80% |
| 20 or more years | 0.24% | 1.44% | 1.54% | 1.09% | 0.66% | 0.25% | 0.88% | 0.24% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.23% | 8.57%* | 4.37%* | 1.43% | 0.66% | 0.24% | 1.87% | 0.23% |
| 1 location only | 0.53% | 1.06% | 1.15% | 0.97% | 0.94% | 3.83%* | 0.67% | 0.81% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.69% | 5.58%* | 6.39%* | 2.69%* | 2.54%* | 2.90%* | 3.16%* | 1.97% |
| 25-49 % | 1.03% | 3.80% | 5.13% | 2.61% | 3.35%* | 0.36%* | 2.48% | 1.12% |
| 50-74 % | 0.81% | 3.24%* | 1.40%* | 2.39% | 1.18% | 1.15% | 1.65% | 0.90% |
| 75% or more | 0.24% | 1.17% | 1.24% | 0.91% | 0.61% | 0.26% | 0.70% | 0.25% |
| Union presence | | | | | | | | |
| No union employees | 0.25% | 1.06% | 1.16% | 0.80% | 0.56% | 0.30% | 0.64% | 0.27% |
| Has union employees | 0.51% | 6.53%* | 1.14%* | 4.59%* | 2.09%* | 0.47% | 2.20%* | 0.52% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 0.53% | 3.29%* | 3.01%* | 1.75% | 1.17% | 0.63% | 1.79% | 0.55% |
| Less than 50% low-wage | 0.24% | 1.10% | 1.16% | 0.89% | 0.60% | 0.27% | 0.66% | 0.26% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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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