

Table I.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2018

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	38.3%	23.0%	20.8%	22.2%	28.2%	48.1%	22.6%	41.0%
Industry group **								
Agric., fish., forest.	18.8%	40.7% *	--	35.4% *	7.0% *	23.6% *	31.9% *	15.6% *
Mining and manufacturing	40.0%	23.5%	19.3%	21.4%	29.4%	50.9%	19.3%	42.3%
Construction	29.5%	26.7%	25.0%	21.0%	32.8%	41.1%	25.6%	31.9%
Utilities and transp.	43.9%	38.0% *	19.2% *	28.2%	31.2%	49.7%	30.7%	45.1%
Wholesale trade	38.6%	14.2%	11.7%	21.4%	31.1%	54.1%	18.1%	43.4%
Fin. svcs. and real estate	46.0%	26.3%	20.1%	25.4%	23.8%	56.9%	25.2%	48.4%
Retail trade	45.6%	27.8%	19.7% *	27.0%	29.9%	54.8%	23.2%	49.1%
Professional services	35.0%	20.6%	23.6%	20.4%	27.4%	42.2%	22.8%	37.0%
Other services	33.7%	20.4%	20.6%	21.1%	29.0%	42.0%	20.4%	36.5%
Ownership								
For profit, incorporated	40.7%	23.8%	19.9%	21.8%	28.3%	51.6%	22.3%	44.0%
For profit, unincorporated	36.6%	21.0%	21.7%	26.4%	30.4%	49.2%	22.5%	40.4%
Nonprofit	30.1%	22.7%	26.0%	18.6%	26.2%	34.0%	25.1%	30.6%
Age of firm								
Less than 5 years	25.4%	22.1%	22.3%	22.6%	29.4%	33.9% *	23.1%	27.6%
5-9 years	26.5%	24.4%	26.2%	25.1%	23.5%	41.4%	24.7%	27.7%
10-19 years	26.5%	25.3%	20.4%	21.8%	30.6%	30.6%	22.2%	28.8%
20 or more years	40.9%	21.5%	19.5%	21.8%	28.0%	48.8%	22.2%	42.8%
Multi/single status								
2 or more locations	44.3%	16.2% *	17.8%	22.6%	30.6%	48.6%	22.7%	44.6%
1 location only	23.1%	23.1%	21.0%	22.1%	24.5%	29.7%	22.6%	23.6%
Percent full-time employees								
Less than 25%	33.8%	21.7% *	17.8% *	23.5%	30.2%	39.8%	20.2%	36.5%
25-49 %	34.3%	17.0% *	30.4%	20.0%	30.9%	42.3%	24.3%	36.1%
50-74 %	38.5%	22.0%	20.7%	18.4%	29.7%	48.2%	21.0%	41.5%
75% or more	38.5%	23.4%	20.4%	22.7%	27.8%	48.4%	22.8%	41.2%
Union presence								
No union employees	36.6%	23.2%	20.5%	22.2%	27.6%	48.5%	22.6%	39.6%
Has union employees	44.5%	19.9% *	26.4% *	22.5%	32.6%	47.3%	23.1%	45.2%
Percent low-wage employees								
50% or more low-wage	37.9%	27.8%	22.8%	24.7%	27.9%	45.6%	26.1%	39.3%
Less than 50% low-wage	38.4%	22.6%	20.6%	22.0%	28.2%	48.4%	22.3%	41.2%
Percent women employees								
Less than 25%	34.3%	20.7%	20.2%	23.6%	28.8%	47.8%	22.7%	38.0%
25-49 %	43.1%	20.8%	18.0%	22.7%	29.8%	52.4%	20.9%	45.7%
50-74 %	40.0%	27.4%	22.4%	22.0%	28.4%	47.7%	24.2%	42.0%
75% or more	34.6%	23.8%	23.7%	18.8%	25.1%	42.7%	22.3%	36.5%
Percent age 50 or older employees								
Less than 25%	35.5%	24.1%	20.6%	20.7%	26.6%	50.0%	22.6%	39.0%
25-49 %	40.5%	23.4%	21.2%	22.0%	29.0%	47.2%	21.7%	42.2%
50-74 %	37.5%	19.0%	20.6%	27.1%	29.4%	50.4%	23.2%	41.4%
75% or more	31.7%	25.1%	20.0%	25.8%	33.7%	41.3%	26.0%	35.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.21 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 specialist physician by firm size and selected characteristics: United States, 2018

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	0.65%	1.50%	1.42%	1.08%	1.16%	0.96%	0.84%	0.74%
Industry group **								
Agric., fish., forest.	4.89%	16.09% *	--	14.41% *	4.30% *	8.64% *	10.63% *	4.91% *
Mining and manufacturing	1.60%	6.65%	3.51%	3.17%	2.82%	2.29%	2.30%	1.76%
Construction	2.55%	4.67%	4.17%	2.79%	5.88%	7.20%	2.47%	3.74%
Utilities and transp.	2.70%	12.82% *	8.63% *	6.51%	6.61%	3.40%	6.09%	2.90%
Wholesale trade	2.84%	4.24%	3.45%	3.47%	4.07%	4.54%	2.59%	3.32%
Fin. svcs. and real estate	1.96%	5.28%	5.41%	4.14%	3.05%	2.37%	3.45%	2.13%
Retail trade	2.61%	5.53%	6.18% *	3.64%	4.21%	3.44%	3.05%	2.89%
Professional services	1.07%	2.37%	2.71%	1.74%	1.89%	1.57%	1.51%	1.22%
Other services	1.59%	3.00%	3.29%	2.92%	3.29%	2.43%	1.82%	1.86%
Ownership								
For profit, incorporated	0.78%	1.79%	1.68%	1.25%	1.49%	1.11%	1.00%	0.90%
For profit, unincorporated	1.63%	3.37%	3.19%	3.10%	2.94%	2.70%	2.00%	1.96%
Nonprofit	1.57%	5.08%	4.77%	2.51%	2.48%	2.29%	2.73%	1.69%
Age of firm								
Less than 5 years	2.38%	3.39%	4.77%	3.80%	5.57%	10.92% *	2.52%	4.00%
5-9 years	2.37%	4.38%	4.77%	4.25%	4.82%	7.25%	2.64%	3.64%
10-19 years	1.62%	2.99%	2.62%	2.14%	3.61%	4.55%	1.65%	2.33%
20 or more years	0.74%	2.26%	1.92%	1.35%	1.28%	0.98%	1.17%	0.80%
Multi/single status								
2 or more locations	0.82%	7.52% *	3.88%	1.90%	1.40%	0.97%	2.54%	0.83%
1 location only	0.86%	1.52%	1.50%	1.27%	2.04%	5.61%	0.89%	1.42%
Percent full-time employees								
Less than 25%	2.37%	7.61% *	6.61% *	5.13%	4.40%	3.29%	4.20%	2.62%
25-49 %	2.37%	5.48% *	7.12%	3.67%	4.07%	4.11%	3.80%	2.73%
50-74 %	1.83%	3.49%	3.91%	4.71%	3.48%	2.63%	2.17%	2.08%
75% or more	0.73%	1.73%	1.57%	1.16%	1.30%	1.06%	0.94%	0.83%
Union presence								
No union employees	0.70%	1.53%	1.43%	1.08%	1.18%	1.12%	0.86%	0.83%
Has union employees	1.61%	7.40% *	9.29% *	5.99%	4.53%	1.79%	4.50%	1.65%
Percent low-wage employees								
50% or more low-wage	1.66%	5.67%	4.39%	3.32%	3.34%	2.22%	2.97%	1.83%
Less than 50% low-wage	0.70%	1.56%	1.48%	1.14%	1.25%	1.03%	0.88%	0.80%
Percent women employees								
Less than 25%	1.21%	2.53%	2.13%	1.80%	2.29%	2.25%	1.36%	1.52%
25-49 %	1.28%	3.48%	2.97%	2.31%	2.59%	1.65%	1.91%	1.40%
50-74 %	1.33%	3.18%	3.94%	2.51%	2.28%	1.78%	1.95%	1.46%
75% or more	1.41%	3.13%	3.08%	1.96%	2.02%	2.12%	1.75%	1.59%
Percent age 50 or older employees								
Less than 25%	1.02%	2.43%	2.14%	1.36%	1.80%	1.69%	1.26%	1.23%
25-49 %	0.98%	3.26%	2.46%	1.88%	1.87%	1.26%	1.51%	1.05%
50-74 %	1.73%	2.87%	3.42%	3.42%	2.89%	2.84%	2.14%	2.08%
75% or more	2.84%	3.72%	5.85%	6.96%	5.26%	6.55%	3.13%	4.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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