

Table I.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments 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 | 337.90 | 404.86 | 370.48 | 381.33 | 330.07 | 280.33 | 396.49 | 309.66 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | -- | -- | -- | -- | -- | -- | -- | -- |
| Mining and manufacturing | 308.79 | -- | -- | 362.48 | 284.21 | 188.38 | 418.66 | 257.44 |
| Construction | 400.70 | -- | 357.38 | 462.05 | -- | -- | 503.83 | 319.49 |
| Utilities and transp. | 358.98 | -- | -- | -- | -- | 277.92 | -- | 326.81 |
| Wholesale trade | 344.04 | -- | 398.51 | 344.62 | -- | 266.41 | 406.23 | 299.69 |
| Fin. svcs. and real estate | 326.64 | -- | -- | -- | 292.08 | 320.08 | 367.50 | 308.39 |
| Retail trade | 363.74 | -- | -- | 509.73 | 379.91 | 271.51 | 436.57 | 323.74 |
| Professional services | 309.29 | 335.44 | 382.34 | 327.02 | 311.45 | 251.74 | 356.77 | 286.22 |
| Other services | 362.98 | 307.48 | 383.97 | 377.06 | 385.58 | 350.44 | 385.90 | 355.35 |
| Ownership | | | | | | | | |
| For profit, incorporated | 351.34 | 395.21 | 351.68 | 405.69 | 339.19 | 305.33 | 397.74 | 325.12 |
| For profit, unincorporated | 316.91 | 437.96 | 410.37 | 315.25 | 306.65 | 211.63 | 395.62 | 273.02 |
| Nonprofit | 309.15 | -- | -- | 341.10 | 326.07 | 254.13 | 388.06 | 294.08 |
| Age of firm | | | | | | | | |
| Less than 5 years | 397.67 | 317.76 | -- | 378.42 | 497.63 | -- | 341.54 | 467.49 |
| 5-9 years | 352.48 | 472.40 | 303.91 | 345.56 | 365.01 | -- | 385.73 | 305.27 |
| 10-19 years | 387.56 | 433.74 | 394.51 | 451.70 | 283.21 | 372.00 | 444.71 | 330.26 |
| 20 or more years | 317.78 | 398.58 | 371.29 | 352.14 | 324.06 | 275.51 | 379.77 | 299.03 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 289.96 | -- | -- | 347.63 | 285.74 | 282.90 | 343.05 | 286.81 |
| 1 location only | 383.60 | 405.32 | 373.52 | 389.24 | 389.49 | -- | 401.39 | 358.85 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 359.70 | -- | -- | -- | -- | 303.10 | 466.60 | 262.80 |
| 25-49 % | 306.55 | -- | -- | 259.92 | 285.74 | 339.57 | 339.01 | 299.80 |
| 50-74 % | 339.57 | 398.49 | -- | 416.98 | 298.97 | 281.70 | 453.93 | 296.56 |
| 75% or more | 339.45 | 406.40 | 362.86 | 389.62 | 338.61 | 274.46 | 390.03 | 313.42 |
| Union presence | | | | | | | | |
| No union employees | 344.52 | 406.13 | 371.97 | 371.30 | 329.84 | 297.70 | 392.49 | 317.48 |
| Has union employees | 292.91 | -- | -- | -- | 331.40 | 221.01 | -- | 272.51 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 338.11 | -- | -- | 288.58 | 336.19 | 356.91 | 359.75 | 332.66 |
| Less than 50% low-wage | 337.87 | 408.11 | 368.15 | 392.86 | 329.29 | 269.79 | 398.87 | 306.63 |
| Percent women employees | | | | | | | | |
| Less than 25% | 365.27 | 357.00 | 395.69 | 410.91 | 326.48 | 325.71 | 418.04 | 327.00 |
| 25-49 % | 317.67 | 501.97 | 388.28 | 385.09 | 293.56 | 248.34 | 423.59 | 283.83 |
| 50-74 % | 345.59 | 436.09 | 290.26 | 377.85 | 346.17 | 319.52 | 378.42 | 331.06 |
| 75% or more | 314.94 | 344.03 | 402.34 | 312.86 | 351.19 | 240.06 | 360.98 | 293.89 |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 346.11 | 413.61 | 364.99 | 402.32 | 317.46 | 274.22 | 406.57 | 306.20 |
| 25-49 % | 314.30 | 371.12 | 355.79 | 343.66 | 327.71 | 275.78 | 357.47 | 304.15 |
| 50-74 % | 375.86 | 411.73 | 394.15 | 407.46 | 392.93 | 316.79 | 414.32 | 350.78 |
| 75% or more | 361.47 | 408.98 | -- | -- | -- | -- | 406.86 | -- |

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.

-- 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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments 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 | 9.05 | 31.57 | 23.25 | 20.28 | 17.42 | 14.12 | 16.63 | 10.33 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | -- | -- | -- | -- | -- | -- | -- | -- |
| Mining and manufacturing | 29.97 | -- | -- | 39.50 | 55.46 | 39.08 | 41.89 | 32.97 |
| Construction | 37.83 | -- | 61.16 | 71.08 | -- | -- | 60.32 | 42.57 |
| Utilities and transp. | 45.03 | -- | -- | -- | -- | 21.20 | -- | 39.10 |
| Wholesale trade | 26.54 | -- | 54.44 | 37.03 | -- | 49.44 | 39.17 | 33.22 |
| Fin. svcs. and real estate | 25.98 | -- | -- | -- | 37.60 | 44.44 | 53.20 | 28.90 |
| Retail trade | 36.59 | -- | -- | 122.99 | 68.95 | 32.01 | 77.25 | 31.33 |
| Professional services | 14.30 | 45.67 | 40.21 | 27.52 | 25.82 | 23.73 | 24.77 | 16.87 |
| Other services | 20.15 | 41.92 | 68.58 | 36.22 | 38.46 | 36.33 | 34.60 | 24.31 |
| Ownership | | | | | | | | |
| For profit, incorporated | 11.26 | 42.53 | 25.63 | 25.75 | 24.43 | 16.47 | 21.04 | 12.80 |
| For profit, unincorporated | 21.19 | 41.94 | 48.04 | 39.94 | 40.47 | 33.19 | 28.16 | 25.85 |
| Nonprofit | 20.46 | -- | -- | 40.56 | 28.04 | 30.71 | 47.23 | 21.57 |
| Age of firm | | | | | | | | |
| Less than 5 years | 37.01 | 65.37 | -- | 65.59 | 53.96 | -- | 45.12 | 47.85 |
| 5-9 years | 31.58 | 55.06 | 48.81 | 53.46 | 77.21 | -- | 41.20 | 45.16 |
| 10-19 years | 24.02 | 52.54 | 41.40 | 47.26 | 33.84 | 65.20 | 34.09 | 28.97 |
| 20 or more years | 10.29 | 54.16 | 33.94 | 21.30 | 20.38 | 14.43 | 22.16 | 11.41 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 10.83 | -- | -- | 25.48 | 20.65 | 14.07 | 28.33 | 11.31 |
| 1 location only | 13.51 | 32.12 | 24.44 | 24.11 | 27.21 | -- | 17.93 | 20.28 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 53.99 | -- | -- | -- | -- | 53.20 | 89.62 | 38.97 |
| 25-49 % | 26.41 | -- | -- | 38.78 | 50.45 | 43.96 | 34.43 | 31.08 |
| 50-74 % | 28.67 | 44.08 | -- | 75.92 | 32.85 | 49.18 | 57.65 | 27.62 |
| 75% or more | 10.25 | 39.23 | 24.83 | 21.84 | 20.43 | 15.39 | 18.14 | 12.02 |
| Union presence | | | | | | | | |
| No union employees | 9.51 | 31.79 | 23.86 | 19.73 | 19.40 | 15.98 | 16.36 | 11.28 |
| Has union employees | 27.97 | -- | -- | -- | 37.98 | 25.90 | -- | 25.43 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 17.91 | -- | -- | 35.09 | 28.18 | 32.20 | 39.13 | 20.09 |
| Less than 50% low-wage | 9.85 | 33.24 | 23.71 | 22.05 | 19.29 | 15.32 | 17.52 | 11.39 |
| Percent women employees | | | | | | | | |
| Less than 25% | 18.63 | 39.76 | 44.51 | 35.62 | 39.82 | 36.29 | 28.88 | 23.85 |
| 25-49 % | 17.22 | 70.60 | 45.10 | 32.74 | 30.82 | 22.18 | 34.93 | 17.46 |
| 50-74 % | 17.72 | 76.41 | 28.08 | 45.59 | 27.81 | 29.62 | 37.66 | 19.10 |
| 75% or more | 18.34 | 49.77 | 51.57 | 28.18 | 34.82 | 26.69 | 29.84 | 22.12 |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 14.54 | 47.36 | 35.58 | 29.83 | 27.81 | 24.96 | 25.28 | 16.48 |
| 25-49 % | 12.89 | 56.47 | 40.79 | 33.41 | 25.35 | 15.82 | 31.91 | 13.83 |
| 50-74 % | 26.21 | 78.98 | 37.33 | 35.53 | 43.55 | 62.00 | 29.97 | 38.17 |
| 75% or more | 47.66 | 72.99 | -- | -- | -- | -- | 47.35 | -- |

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.

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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.