

**Table I.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay 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	601.89	763.57	774.20	814.98	678.86	451.29	779.63	559.75
Industry group **								
Agric., fish., forest.	508.99	--	--	--	--	--	--	498.74
Mining and manufacturing	711.58	--	829.74	1,288.31	788.19	477.43	1,013.98	662.13
Construction	800.04	859.03*	1,170.67	988.99	604.85	268.91	986.41	662.15
Utilities and transp.	554.59	--	--	594.06	748.19	385.05	872.63	496.89
Wholesale trade	680.09	389.80	608.62	683.19	1,003.35*	450.57	529.85	735.12
Fin. svcs. and real estate	640.54	1,662.91*	1,115.78*	770.29	509.50	538.20	1,254.93	541.02
Retail trade	579.76	517.61	540.10	1,049.72	1,002.92	339.87	616.11	570.82
Professional services	560.79	752.67	723.91	663.67	568.61	496.48	715.08	527.98
Other services	524.58	508.12	641.65	720.65	652.25	336.44	623.30	496.82
Ownership								
For profit, incorporated	638.51	728.32	818.83	893.94	784.97	430.12	799.23	593.66
For profit, unincorporated	590.71	892.33	636.93	631.47	566.90	449.64	774.77	512.14
Nonprofit	520.09	664.01*	652.98	672.81	514.24	490.34	651.36	509.62
Age of firm								
Less than 5 years	649.83	769.40	541.98	693.33	597.28*	--	715.63	588.55
5-9 years	808.13	1,029.33*	531.02*	745.78	804.59	898.09*	842.05	784.61
10-19 years	676.59	1,035.87	689.99	789.00	563.94	405.47	853.50	540.82
20 or more years	574.85	541.61	894.90	846.53	691.44	449.35	746.49	549.46
Multi/single status								
2 or more locations	521.01	--	973.71	765.25	669.45	455.40	872.47	511.84
1 location only	739.09	768.75	757.53	827.92	690.07	352.26	771.17	710.22
Percent full-time employees								
Less than 25%	520.19	--	--	377.98	683.86	491.58	563.90	506.08
25-49 %	564.66	677.79	849.03*	545.33	567.61	454.62	751.35	489.98
50-74 %	546.26	706.74	684.52	913.10*	678.96	380.17	725.10	512.05
75% or more	611.30	777.74	783.61	832.36	682.99	460.52	790.54	568.94
Union presence								
No union employees	649.11	797.23	758.65	805.33	671.53	505.36	784.45	607.59
Has union employees	444.99	--	--	967.83*	735.21*	367.42	701.87*	431.93
Percent low-wage employees								
50% or more low-wage	658.10	562.43	717.39	786.39	814.16	461.62	813.08	629.50
Less than 50% low-wage	596.22	783.55	778.44	817.89	657.93	450.49	776.94	552.37
Percent women employees								
Less than 25%	739.30	895.21	942.88	896.49	830.15	418.56	874.02	673.42
25-49 %	523.24	606.12	595.58	1,022.45	564.14	377.26	723.78	490.68
50-74 %	512.52	568.47	600.21	559.57	645.84	431.16	621.04	495.40
75% or more	648.14	826.03	732.02	764.86	689.12	575.61	784.81	620.62
Percent age 50 or older employees								
Less than 25%	658.74	947.79	752.82	770.04	684.32	441.26	815.84	598.07
25-49 %	565.45	601.23	765.23	917.40	678.98	455.40	739.78	545.74
50-74 %	595.81	566.42	755.30	722.57	685.16	417.48	760.14	528.29
75% or more	636.53	570.17	1,067.13*	735.44*	493.68	541.49*	738.72	567.82

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.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay 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	21.53	84.81	71.48	65.02	59.17	19.32	42.98	24.45
Industry group **								
Agric., fish., forest.	129.12	--	--	--	--	--	--	145.77
Mining and manufacturing	78.48	--	189.25	346.25	154.38	64.94	166.33	86.80
Construction	99.16	258.07*	295.61	212.92	119.34	27.74	160.38	120.03
Utilities and transp.	64.43	--	--	109.19	210.19	23.98	208.11	65.57
Wholesale trade	157.24	94.79	161.94	201.46	486.59*	80.67	81.33	211.11
Fin. svcs. and real estate	69.40	549.20*	568.78*	124.88	96.87	83.70	283.04	60.70
Retail trade	75.57	77.26	138.54	268.50	276.43	38.50	77.32	92.06
Professional services	27.75	121.95	96.50	85.08	89.01	28.81	63.54	30.61
Other services	46.68	61.99	128.56	79.41	131.34	19.84	57.86	57.52
Ownership								
For profit, incorporated	29.69	78.31	88.91	88.36	87.98	23.07	49.39	35.27
For profit, unincorporated	55.61	240.50	133.68	96.76	112.98	65.91	117.19	58.42
Nonprofit	34.18	213.66*	124.92	121.02	80.31	39.02	97.40	36.04
Age of firm								
Less than 5 years	95.50	103.46	91.04	142.35	209.57*	--	68.65	166.30
5-9 years	118.94	349.33*	164.39*	148.52	216.51	461.11*	186.28	152.31
10-19 years	54.83	203.83	104.62	100.53	94.92	84.41	86.30	64.58
20 or more years	24.29	56.56	115.10	91.62	74.10	19.51	55.00	26.64
Multi/single status								
2 or more locations	24.01	--	251.85	105.34	82.27	19.76	168.07	24.17
1 location only	41.51	85.83	74.12	77.17	86.43	67.90	44.37	67.66
Percent full-time employees								
Less than 25%	57.96	--	--	96.36	136.73	85.11	127.83	64.92
25-49 %	58.94	129.11	267.29*	100.45	156.91	48.51	117.61	62.65
50-74 %	65.59	176.22	123.59	279.96*	160.80	79.12	90.51	76.19
75% or more	24.03	98.26	82.27	71.62	66.70	20.19	49.25	27.15
Union presence								
No union employees	24.46	89.17	69.97	65.47	56.26	27.63	43.63	28.87
Has union employees	44.99	--	--	337.34*	283.36*	23.11	219.44*	45.97
Percent low-wage employees								
50% or more low-wage	68.40	89.14	208.82	172.59	151.42	56.52	166.63	74.98
Less than 50% low-wage	22.67	92.33	75.24	69.48	63.98	20.39	44.58	25.80
Percent women employees								
Less than 25%	56.32	173.64	124.48	130.86	144.14	40.70	78.13	74.48
25-49 %	41.51	120.52	81.47	168.90	102.73	34.01	84.48	45.94
50-74 %	30.45	57.81	120.09	63.33	99.92	28.36	58.15	33.81
75% or more	40.42	164.17	181.43	110.22	110.18	47.35	99.50	44.10
Percent age 50 or older employees								
Less than 25%	38.51	156.83	97.26	109.22	74.65	38.34	69.30	46.02
25-49 %	30.16	124.98	125.13	102.28	102.22	24.18	68.96	32.50
50-74 %	56.96	63.10	203.17	128.63	158.64	43.94	103.89	67.28
75% or more	98.99	90.59	325.69*	236.85*	114.95	212.25*	115.15	142.88

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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