

**Table I.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance 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                     | 20.2  | 23.3                   | 22.1            | 22.5            | 20.3              | 19.7                   | 23.0                   | 19.9                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 19.7  | --                     | --              | --              | --                | 17.8                   | 20.0                   | 19.6                 |
| Mining and manufacturing          | 20.1  | 19.8                   | 23.4            | 22.9            | 21.3              | 19.4                   | 25.4                   | 19.8                 |
| Construction                      | 21.6  | 23.3                   | 20.3            | 24.2            | 21.8              | 19.5                   | 21.9                   | 21.4                 |
| Utilities and transp.             | 20.3  | --                     | --              | 21.4            | 20.4              | 20.4                   | 19.3                   | 20.4                 |
| Wholesale trade                   | 19.6  | --                     | 21.9            | 22.0            | 18.9              | 19.2                   | 23.9                   | 19.1                 |
| Fin. svcs. and real estate        | 19.7  | 23.7                   | 24.4            | 23.1            | 19.5              | 19.4                   | 22.8                   | 19.5                 |
| Retail trade                      | 22.2  | 23.8                   | 23.9            | 22.0            | 19.5              | 22.4                   | 23.6                   | 22.1                 |
| Professional services             | 19.3  | 24.0                   | 21.7            | 22.8            | 19.3              | 18.6                   | 22.9                   | 18.8                 |
| Other services                    | 20.8  | 22.6                   | 24.1            | 21.2            | 21.8              | 20.2                   | 23.5                   | 20.5                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 20.3  | 23.5                   | 22.5            | 23.4            | 20.3              | 19.9                   | 23.5                   | 20.0                 |
| For profit, unincorporated        | 20.1  | 21.8                   | 21.4            | 20.5            | 20.6              | 19.5                   | 21.8                   | 19.8                 |
| Nonprofit                         | 19.5  | 24.3                   | 21.2            | 19.8            | 19.9              | 19.2                   | 21.2                   | 19.4                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 21.8  | 25.2                   | 20.5            | 21.6            | 21.7              | 18.3                   | 22.9                   | 21.0                 |
| 5-9 years                         | 23.3  | 25.4                   | 23.8            | 20.2            | 26.7              | 20.7                   | 23.9                   | 23.0                 |
| 10-19 years                       | 20.6  | 22.5                   | 21.9            | 21.6            | 19.8              | 19.1                   | 22.0                   | 19.9                 |
| 20 or more years                  | 20.0  | 22.2                   | 22.3            | 23.3            | 19.8              | 19.8                   | 23.3                   | 19.8                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 19.8  | --                     | 21.1            | 22.1            | 20.1              | 19.8                   | 22.6                   | 19.8                 |
| 1 location only                   | 21.8  | 23.3                   | 22.2            | 22.6            | 20.6              | 19.2                   | 23.0                   | 20.7                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.9  | --                     | 21.9            | 24.7            | 23.7              | 22.6                   | 21.3                   | 23.1                 |
| 25-49 %                           | 22.3  | 21.9                   | 21.2            | 22.5            | 21.8              | 22.5                   | 20.8                   | 22.5                 |
| 50-74 %                           | 21.5  | 25.7                   | 25.3            | 19.1            | 21.1              | 21.4                   | 24.7                   | 21.2                 |
| 75% or more                       | 19.9  | 22.9                   | 21.9            | 22.7            | 20.1              | 19.4                   | 22.9                   | 19.6                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 20.5  | 23.4                   | 22.4            | 22.9            | 20.3              | 20.0                   | 23.2                   | 20.2                 |
| Has union employees               | 19.2  | --                     | --              | 15.6            | 20.4              | 19.2                   | 19.4                   | 19.2                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 23.2  | 22.0                   | 18.6            | 25.1            | 21.6              | 23.5                   | 21.2                   | 23.3                 |
| Less than 50% low-wage            | 19.8  | 23.4                   | 22.4            | 22.2            | 20.1              | 19.3                   | 23.2                   | 19.5                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20.6  | 22.8                   | 21.9            | 23.0            | 21.0              | 19.8                   | 23.1                   | 20.2                 |
| 25-49 %                           | 19.7  | 23.1                   | 19.4            | 22.4            | 19.5              | 19.5                   | 22.2                   | 19.5                 |
| 50-74 %                           | 20.1  | 23.3                   | 24.3            | 21.2            | 20.3              | 19.7                   | 23.3                   | 19.8                 |
| 75% or more                       | 20.7  | 23.9                   | 23.7            | 23.0            | 20.1              | 20.3                   | 23.2                   | 20.4                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20.8  | 23.8                   | 22.8            | 22.8            | 22.0              | 19.8                   | 23.3                   | 20.4                 |
| 25-49 %                           | 19.8  | 23.1                   | 21.3            | 22.4            | 19.0              | 19.7                   | 22.7                   | 19.7                 |
| 50-74 %                           | 20.1  | 22.7                   | 20.9            | 21.1            | 20.4              | 19.6                   | 22.0                   | 19.8                 |
| 75% or more                       | 21.2  | 22.3                   | --              | 26.3            | 19.7              | 19.8                   | 24.5                   | 19.8                 |

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.

-- 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.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance 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                     | 0.15  | 0.66                   | 0.60            | 0.51            | 0.35              | 0.18                   | 0.37                   | 0.16                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 0.98  | --                     | --              | --              | --                | 1.79                   | 0.82                   | 1.37                 |
| Mining and manufacturing          | 0.27  | 1.89                   | 2.34            | 1.79            | 0.71              | 0.28                   | 1.52                   | 0.27                 |
| Construction                      | 0.83  | 1.53                   | 1.10            | 1.26            | 2.62              | 0.69                   | 0.81                   | 1.19                 |
| Utilities and transp.             | 0.77  | --                     | --              | 3.20            | 1.74              | 0.90                   | 2.65                   | 0.80                 |
| Wholesale trade                   | 0.56  | --                     | 1.46            | 1.62            | 0.88              | 0.71                   | 1.38                   | 0.58                 |
| Fin. svcs. and real estate        | 0.38  | 3.02                   | 2.26            | 1.33            | 0.71              | 0.44                   | 1.46                   | 0.39                 |
| Retail trade                      | 0.54  | 1.93                   | 2.08            | 0.75            | 1.09              | 0.66                   | 0.99                   | 0.57                 |
| Professional services             | 0.28  | 1.17                   | 0.93            | 0.91            | 0.51              | 0.35                   | 0.63                   | 0.30                 |
| Other services                    | 0.37  | 0.94                   | 1.53            | 1.41            | 1.21              | 0.39                   | 0.80                   | 0.40                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.17  | 0.79                   | 0.70            | 0.61            | 0.45              | 0.20                   | 0.43                   | 0.18                 |
| For profit, unincorporated        | 0.41  | 1.19                   | 1.43            | 1.08            | 0.97              | 0.53                   | 0.84                   | 0.45                 |
| Nonprofit                         | 0.47  | 2.52                   | 1.82            | 1.16            | 0.66              | 0.65                   | 1.08                   | 0.49                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 0.68  | 1.78                   | 1.88            | 1.44            | 1.03              | 1.00                   | 1.16                   | 0.80                 |
| 5-9 years                         | 1.15  | 1.93                   | 1.70            | 1.74            | 2.93              | 1.04                   | 1.18                   | 1.74                 |
| 10-19 years                       | 0.46  | 1.25                   | 0.86            | 0.88            | 0.72              | 1.20                   | 0.61                   | 0.59                 |
| 20 or more years                  | 0.16  | 0.82                   | 0.90            | 0.65            | 0.36              | 0.19                   | 0.52                   | 0.17                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.17  | --                     | 1.67            | 0.85            | 0.38              | 0.19                   | 1.24                   | 0.17                 |
| 1 location only                   | 0.34  | 0.66                   | 0.63            | 0.60            | 0.72              | 0.80                   | 0.39                   | 0.51                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.83  | --                     | 3.22            | 2.46            | 1.40              | 1.11                   | 1.66                   | 0.89                 |
| 25-49 %                           | 0.61  | 1.82                   | 0.90            | 1.97            | 1.65              | 0.74                   | 0.75                   | 0.68                 |
| 50-74 %                           | 0.46  | 1.84                   | 2.47            | 2.19            | 1.05              | 0.54                   | 1.16                   | 0.49                 |
| 75% or more                       | 0.16  | 0.73                   | 0.65            | 0.52            | 0.39              | 0.20                   | 0.41                   | 0.17                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.18  | 0.69                   | 0.60            | 0.50            | 0.35              | 0.24                   | 0.38                   | 0.20                 |
| Has union employees               | 0.26  | --                     | --              | 1.87            | 1.45              | 0.25                   | 1.18                   | 0.26                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.60  | 1.44                   | 1.03            | 1.48            | 1.15              | 0.74                   | 0.96                   | 0.63                 |
| Less than 50% low-wage            | 0.15  | 0.70                   | 0.63            | 0.53            | 0.37              | 0.18                   | 0.39                   | 0.16                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.32  | 0.90                   | 0.92            | 0.80            | 0.72              | 0.45                   | 0.60                   | 0.36                 |
| 25-49 %                           | 0.29  | 1.77                   | 0.91            | 0.95            | 0.72              | 0.33                   | 0.82                   | 0.30                 |
| 50-74 %                           | 0.24  | 1.41                   | 1.50            | 1.16            | 0.72              | 0.27                   | 0.84                   | 0.25                 |
| 75% or more                       | 0.39  | 1.30                   | 1.27            | 1.21            | 0.54              | 0.51                   | 0.73                   | 0.42                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.32  | 1.02                   | 0.86            | 0.64            | 0.65              | 0.43                   | 0.51                   | 0.36                 |
| 25-49 %                           | 0.19  | 1.59                   | 1.11            | 0.83            | 0.46              | 0.21                   | 0.72                   | 0.19                 |
| 50-74 %                           | 0.38  | 1.31                   | 1.23            | 1.52            | 0.89              | 0.47                   | 0.91                   | 0.41                 |
| 75% or more                       | 0.69  | 1.33                   | --              | 3.08            | 0.61              | 1.00                   | 1.37                   | 0.71                 |

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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