

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, 2019

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	5.3%	12.9%	9.1%	9.3%	5.5%	3.4%	10.9%	4.3%
Industry group **								
Agric., fish., forest.	3.9% *	0.3% *	0.0%	5.9% *	--	--	1.0% *	4.8% *
Mining and manufacturing	4.2%	15.6% *	6.0% *	6.1% *	4.0%	3.6%	7.4%	3.9%
Construction	8.2%	7.4% *	9.4% *	11.8%	9.0% *	1.9% *	8.7%	8.0%
Utilities and transp.	3.6%	28.7% *	7.3% *	--	3.6% *	2.3% *	13.2% *	2.5% *
Wholesale trade	4.7%	4.0% *	4.5% *	10.2% *	3.6% *	3.1% *	6.2% *	4.3%
Fin. svcs. and real estate	4.1%	18.8% *	9.4% *	12.2% *	3.3% *	2.2% *	13.7%	2.9%
Retail trade	7.9%	7.0% *	11.6% *	3.4% *	5.6% *	9.4%	7.9%	7.9%
Professional services	4.8%	11.5%	10.9%	11.5%	5.6%	2.3%	12.2%	3.5%
Other services	6.8%	16.4%	9.2% *	10.8%	9.1%	3.5%	14.7%	5.0%
Ownership								
For profit, incorporated	5.5%	12.2%	9.7%	9.9%	5.2%	3.8%	11.2%	4.4%
For profit, unincorporated	6.2%	15.6%	6.4% *	8.6%	7.3%	2.4% *	10.8%	4.9%
Nonprofit	3.8%	9.4% *	8.6% *	6.6%	5.3%	2.3%	9.3%	3.3%
Age of firm								
Less than 5 years	9.1%	21.5% *	4.6% *	11.4% *	2.1% *	11.6% *	13.6%	4.5% *
5-9 years	8.2%	9.3% *	13.2% *	11.2%	3.9% *	2.2% *	10.1%	6.7%
10-19 years	7.5%	11.0%	10.6%	10.2%	8.0%	1.3% *	12.2%	5.0%
20 or more years	4.7%	12.2%	8.5%	8.5%	5.5%	3.4%	10.0%	4.1%
Multi/single status								
2 or more locations	3.8%	7.6% *	8.6% *	6.5%	4.5%	3.4%	9.6%	3.6%
1 location only	9.1%	13.1%	9.1%	10.2%	7.1%	2.1% *	11.1%	7.3%
Percent full-time employees								
Less than 25%	4.1%	7.5% *	13.7% *	5.6% *	3.9% *	2.3% *	7.0% *	3.4%
25-49 %	12.4%	0.0%	5.2% *	14.1% *	7.5% *	14.9%	7.9%	13.1%
50-74 %	5.1%	8.8% *	11.1%	6.8%	6.5%	2.8%	10.7%	3.8%
75% or more	5.0%	14.3%	8.9%	9.4%	5.4%	2.8%	11.2%	3.9%
Union presence								
No union employees	5.7%	12.3%	8.6%	9.3%	5.3%	3.7%	10.5%	4.6%
Has union employees	3.8%	29.6% *	18.2% *	9.1% *	7.6%	2.6%	19.5%	3.2%
Percent low-wage employees								
50% or more low-wage	4.9%	5.0% *	7.2% *	5.0%	6.9%	4.2%	4.9%	4.9%
Less than 50% low-wage	5.3%	13.5%	9.2%	9.7%	5.4%	3.3%	11.3%	4.2%
Percent women employees								
Less than 25%	5.3%	15.2%	5.7%	9.7%	5.2%	2.1%	9.9%	4.0%
25-49 %	6.7%	13.4%	11.5%	9.3%	5.8%	5.9%	12.6%	5.9%
50-74 %	4.4%	9.9%	13.0%	8.0%	5.8%	2.6%	10.7%	3.6%
75% or more	4.5%	12.5%	9.1% *	9.6%	5.3%	2.2%	11.4%	3.3%
Percent age 50 or older employees								
Less than 25%	5.7%	11.9%	7.5%	9.5%	6.5%	3.0%	10.4%	4.5%
25-49 %	4.5%	17.2%	11.7%	10.0%	4.9%	2.9%	12.4%	3.7%
50-74 %	6.7%	7.2% *	9.0% *	7.3%	4.8%	7.2%	8.5%	6.2%
75% or more	10.2%	16.5% *	5.2% *	7.4% *	8.0% *	7.2% *	13.3% *	7.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

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	0.28%	1.70%	1.11%	0.86%	0.58%	0.35%	0.78%	0.29%
Industry group **								
Agric., fish., forest.	1.92% *	0.36% *	0.00%	4.40% *	--	--	0.69% *	2.50% *
Mining and manufacturing	0.64%	6.13% *	3.16% *	1.91% *	1.13%	0.88%	1.78%	0.68%
Construction	1.43%	4.05% *	3.05% *	2.92%	3.42% *	0.94% *	1.75%	2.03%
Utilities and transp.	1.04%	13.50% *	4.03% *	--	2.29% *	1.18% *	4.78% *	0.99% *
Wholesale trade	0.90%	1.82% *	2.44% *	3.07% *	1.26% *	1.31% *	1.86% *	1.03%
Fin. svcs. and real estate	0.74%	6.57% *	3.61% *	3.93% *	1.05% *	0.77% *	3.54%	0.68%
Retail trade	1.38%	3.12% *	4.06% *	1.17% *	1.73% *	2.21%	1.92%	1.60%
Professional services	0.42%	2.55%	1.99%	1.88%	1.03%	0.39%	1.47%	0.41%
Other services	0.80%	3.64%	3.78% *	2.42%	2.18%	0.72%	2.29%	0.78%
Ownership								
For profit, incorporated	0.34%	1.86%	1.25%	1.09%	0.66%	0.45%	0.88%	0.37%
For profit, unincorporated	0.83%	4.22%	2.00% *	2.09%	1.98%	0.73% *	2.14%	0.87%
Nonprofit	0.52%	4.14% *	5.38% *	1.33%	1.15%	0.59%	2.40%	0.52%
Age of firm								
Less than 5 years	1.97%	6.70% *	2.02% *	3.74% *	1.14% *	9.22% *	3.31%	1.78% *
5-9 years	1.43%	4.33% *	4.03% *	3.02%	1.68% *	2.09% *	2.27%	1.82%
10-19 years	0.93%	2.56%	2.39%	2.02%	2.04%	0.46% *	1.58%	1.08%
20 or more years	0.30%	2.17%	1.49%	1.05%	0.67%	0.37%	0.97%	0.31%
Multi/single status								
2 or more locations	0.30%	3.96% *	3.10% *	1.25%	0.55%	0.36%	1.91%	0.30%
1 location only	0.61%	1.74%	1.19%	1.06%	1.20%	1.82% *	0.85%	0.87%
Percent full-time employees								
Less than 25%	0.95%	5.31% *	8.85% *	3.38% *	1.47% *	0.87% *	3.40% *	0.88%
25-49 %	2.53%	0.00%	2.42% *	4.40% *	3.20% *	3.95%	2.32%	2.89%
50-74 %	0.63%	2.69% *	3.00%	1.88%	1.67%	0.66%	1.83%	0.63%
75% or more	0.29%	2.02%	1.25%	0.96%	0.64%	0.33%	0.90%	0.30%
Union presence								
No union employees	0.32%	1.71%	1.02%	0.89%	0.60%	0.44%	0.78%	0.35%
Has union employees	0.56%	9.70% *	11.43% *	3.24% *	1.93%	0.55%	5.26%	0.53%
Percent low-wage employees								
50% or more low-wage	0.90%	2.06% *	2.61% *	1.39%	1.95%	1.22%	1.06%	0.99%
Less than 50% low-wage	0.29%	1.81%	1.16%	0.93%	0.60%	0.37%	0.83%	0.31%
Percent women employees								
Less than 25%	0.52%	3.55%	1.19%	1.48%	1.10%	0.47%	1.30%	0.53%
25-49 %	0.68%	3.60%	2.69%	2.03%	1.19%	0.93%	1.92%	0.72%
50-74 %	0.45%	2.87%	2.94%	1.70%	1.06%	0.50%	1.59%	0.45%
75% or more	0.55%	3.19%	3.06% *	1.58%	1.42%	0.59%	1.67%	0.56%
Percent age 50 or older employees								
Less than 25%	0.44%	2.01%	1.27%	1.25%	1.11%	0.49%	1.03%	0.48%
25-49 %	0.39%	4.31%	2.44%	1.65%	0.77%	0.45%	1.64%	0.39%
50-74 %	0.90%	2.23% *	2.78% *	1.81%	1.28%	1.66%	1.46%	1.06%
75% or more	2.69%	6.25% *	3.49% *	2.68% *	5.95% *	4.10% *	4.38% *	2.84% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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