Table I.F. 23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2019

| Characteristics | Total | $\begin{array}{r} \text { Less } \\ \text { than } 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less <br> than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.9\% | 26.5\% | 26.1\% | 21.7\% | 21.6\% | 15.9\% | 25.0\% | 17.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 22.6\% | 38.8\% * | 4.2\% * | 28.4\% * | 28.0\% * | 16.4\% * | 22.8\% * | 22.6\% |
| Mining and manufacturing | 19.3\% | 15.5\% * | 25.7\% | 27.8\% | 22.4\% | 15.3\% | 21.8\% | 19.0\% |
| Construction | 23.3\% | 30.7\% | 25.3\% | 21.5\% | 21.4\% | 24.6\% | 25.4\% | 22.1\% |
| Utilities and transp. | 11.7\% | 15.5\% * | 36.3\% | 20.8\% | 12.4\% * | 8.9\% | 24.6\% | 10.2\% |
| Wholesale trade | 17.7\% | 21.9\% | 25.0\% | 17.5\% | 21.9\% | 13.2\% | 22.8\% | 16.1\% |
| Fin. svs. and real estate | 14.2\% | 22.4\% | 25.7\% | 16.7\% | 16.1\% | 12.3\% | 21.6\% | 13.3\% |
| Retail trade | 19.3\% | 35.7\% | 27.7\% | 20.1\% | 28.4\% | 14.6\% | 27.7\% | 17.7\% |
| Professional services | 21.1\% | 27.5\% | 25.9\% | 23.9\% | 22.3\% | 19.3\% | 27.4\% | 20.1\% |
| Other services | 19.3\% | 26.9\% | 26.1\% | 18.4\% | 22.3\% | 16.8\% | 23.8\% | 18.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 17.6\% | 24.4\% | 24.6\% | 23.3\% | 21.1\% | 14.0\% | 24.3\% | 16.4\% |
| For profit, unincorporated | 20.1\% | 31.9\% | 27.1\% | 15.1\% | 19.8\% | 18.7\% | 26.5\% | 18.3\% |
| Nonprofit | 23.2\% | 25.1\% | 36.3\% | 22.6\% | 24.6\% | 21.9\% | 27.3\% | 22.8\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 18.9\% | 22.7\% | 22.4\% | 18.9\% | 12.3\% * | 31.6\% * | 22.2\% | 15.6\% |
| 5-9 years | 24.1\% | 37.2\% | 26.0\% | 22.8\% | 20.8\% | 15.4\% * | 28.3\% | 21.0\% |
| 10-19 years | 21.8\% | 21.8\% | 23.7\% | 25.7\% | 21.4\% | 17.8\% | 23.8\% | 20.7\% |
| 20 or more years | 18.2\% | 27.2\% | 27.9\% | 20.8\% | 22.3\% | 15.7\% | 25.4\% | 17.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 16.9\% | 23.2\% * | 23.8\% | 21.8\% | 20.8\% | 15.7\% | 22.4\% | 16.8\% |
| 1 location only | 23.6\% | 26.6\% | 26.4\% | 21.7\% | 22.7\% | 23.0\% | 25.3\% | 22.0\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 26.0\% | 19.0\% * | 26.7\% * | 37.5\% | 32.7\% * | 20.1\% | 31.9\% | 24.7\% |
| 25-49 \% | 14.1\% | 28.8\% | 12.7\% | 19.6\% | 17.2\% | 11.0\% | 22.5\% | 12.8\% |
| 50-74 \% | 22.4\% | 32.7\% | 14.7\% | 18.8\% | 22.5\% | 22.7\% | 22.3\% | 22.4\% |
| 75\% or more | 18.6\% | 25.5\% | 28.1\% | 21.8\% | 21.4\% | 15.4\% | 25.3\% | 17.4\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 18.9\% | 26.4\% | 26.5\% | 21.9\% | 21.5\% | 15.0\% | 25.3\% | 17.5\% |
| Has union employees | 18.6\% | 29.6\% * | 18.1\% * | 17.9\% | 21.9\% | 18.1\% | 18.7\% | 18.6\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 16.4\% | 33.0\% | 17.2\% | 25.4\% | 22.3\% | 12.3\% | 28.0\% | 15.2\% |
| Less than 50\% low-wage | 19.1\% | 26.0\% | 26.6\% | 21.4\% | 21.5\% | 16.4\% | 24.8\% | 18.1\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 18.4\% | 26.9\% | 28.0\% | 20.6\% | 19.5\% | 14.2\% | 25.8\% | 16.3\% |
| 25-49 \% | 16.9\% | 27.3\% | 22.0\% | 22.9\% | 21.9\% | 13.0\% | 22.7\% | 16.1\% |
| 50-74 \% | 20.7\% | 27.2\% | 26.5\% | 24.4\% | 23.4\% | 18.5\% | 25.7\% | 20.0\% |
| 75\% or more | 19.7\% | 23.9\% | 26.6\% | 20.4\% | 21.6\% | 17.9\% | 25.3\% | 18.7\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 19.8\% | 28.3\% | 25.5\% | 21.5\% | 22.7\% | 16.0\% | 24.4\% | 18.6\% |
| 25-49 \% | 17.3\% | 25.2\% | 23.9\% | 21.6\% | 20.7\% | 15.2\% | 24.7\% | 16.6\% |
| 50-74 \% | 21.3\% | 24.8\% | 30.8\% | 22.3\% | 21.3\% | 19.1\% | 26.9\% | 20.0\% |
| 75\% or more | 25.0\% | 25.5\% | 35.3\% | 24.7\% | 24.6\% * | 19.9\% * | 26.9\% | 23.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel SurveyInsurance 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.
** 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. 23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2019

| Characteristics | Total | $\begin{array}{r} \text { Less } \\ \text { than } 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.51\% | 1.93\% | 1.74\% | 1.13\% | 1.16\% | 0.69\% | 0.98\% | 0.57\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.07\% | 13.97\% * | 2.41\% * | 15.57\% * | 8.97\% * | 8.11\% * | 7.50\% * | 6.18\% |
| Mining and manufacturing | 1.47\% | 5.69\% * | 4.58\% | 3.88\% | 3.51\% | 1.57\% | 2.71\% | 1.59\% |
| Construction | 2.23\% | 7.09\% | 4.65\% | 3.61\% | 5.05\% | 4.74\% | 2.98\% | 3.06\% |
| Utilities and transp. | 1.66\% | 6.96\% * | 10.25\% | 4.82\% | 4.37\% * | 1.91\% | 5.07\% | 1.72\% |
| Wholesale trade | 1.64\% | 6.28\% | 6.52\% | 3.22\% | 3.60\% | 2.34\% | 3.62\% | 1.81\% |
| Fin. svs. and real estate | 1.12\% | 4.92\% | 5.81\% | 2.97\% | 2.89\% | 1.34\% | 3.07\% | 1.18\% |
| Retail trade | 1.77\% | 7.21\% | 5.24\% | 3.71\% | 4.32\% | 2.40\% | 3.35\% | 2.00\% |
| Professional services | 0.98\% | 3.37\% | 3.16\% | 2.12\% | 1.88\% | 1.39\% | 1.86\% | 1.09\% |
| Other services | 1.51\% | 4.29\% | 4.67\% | 2.31\% | 2.96\% | 2.28\% | 2.32\% | 1.74\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.61\% | 2.18\% | 1.97\% | 1.43\% | 1.56\% | 0.77\% | 1.14\% | 0.68\% |
| For profit, unincorporated | 1.30\% | 4.44\% | 4.26\% | 1.92\% | 2.54\% | 2.26\% | 2.44\% | 1.52\% |
| Nonprofit | 1.36\% | 5.26\% | 6.75\% | 3.12\% | 2.36\% | 1.92\% | 3.15\% | 1.46\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.68\% | 5.16\% | 5.70\% | 4.26\% | 4.41\% * | 15.49\% * | 3.25\% | 3.93\% |
| 5-9 years | 2.33\% | 6.14\% | 4.67\% | 4.06\% | 4.63\% | 6.96\% * | 3.07\% | 3.36\% |
| 10-19 years | 1.58\% | 3.26\% | 3.70\% | 2.93\% | 3.20\% | 3.45\% | 2.08\% | 2.14\% |
| 20 or more years | 0.57\% | 2.74\% | 2.33\% | 1.34\% | 1.34\% | 0.71\% | 1.29\% | 0.61\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.59\% | 10.51\% * | 4.76\% | 2.03\% | 1.21\% | 0.70\% | 2.50\% | 0.61\% |
| 1 location only | 0.97\% | 1.96\% | 1.86\% | 1.35\% | 2.28\% | 5.19\% | 1.06\% | 1.57\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 4.13\% | 6.57\% * | 8.37\% * | 11.22\% | 10.35\% * | 4.56\% | 8.81\% | 4.66\% |
| 25-49 \% | 1.71\% | 6.45\% | 3.38\% | 3.12\% | 3.82\% | 2.42\% | 2.97\% | 1.92\% |
| 50-74 \% | 1.90\% | 5.63\% | 3.28\% | 3.06\% | 3.52\% | 3.14\% | 2.75\% | 2.26\% |
| 75\% or more | 0.55\% | 2.16\% | 2.01\% | 1.25\% | 1.28\% | 0.73\% | 1.10\% | 0.61\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.55\% | 1.97\% | 1.79\% | 1.17\% | 1.22\% | 0.78\% | 1.01\% | 0.63\% |
| Has union employees | 1.32\% | 9.04\% * | 6.81\% * | 4.70\% | 3.91\% | 1.46\% | 3.93\% | 1.36\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 1.30\% | 7.83\% | 4.77\% | 3.96\% | 3.51\% | 1.38\% | 4.03\% | 1.35\% |
| Less than 50\% low-wage | 0.55\% | 1.98\% | 1.82\% | 1.19\% | 1.22\% | 0.77\% | 1.01\% | 0.62\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.97\% | 3.31\% | 3.08\% | 1.73\% | 1.96\% | 1.49\% | 1.66\% | 1.11\% |
| 25-49 \% | 1.04\% | 4.49\% | 3.35\% | 2.89\% | 2.70\% | 1.23\% | 2.20\% | 1.14\% |
| 50-74 \% | 1.04\% | 4.18\% | 3.80\% | 2.53\% | 2.32\% | 1.35\% | 2.24\% | 1.13\% |
| 75\% or more | 1.07\% | 3.24\% | 3.62\% | 2.08\% | 2.19\% | 1.55\% | 1.93\% | 1.21\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.85\% | 3.12\% | 2.47\% | 1.61\% | 1.91\% | 1.26\% | 1.41\% | 1.00\% |
| 25-49 \% | 0.75\% | 4.23\% | 2.91\% | 2.04\% | 1.80\% | 0.91\% | 1.86\% | 0.80\% |
| 50-74 \% | 1.36\% | 4.14\% | 5.24\% | 2.91\% | 2.62\% | 2.18\% | 2.60\% | 1.55\% |
| 75\% or more | 2.93\% | 4.14\% | 7.22\% | 6.28\% | 8.97\% * | 7.36\% * | 3.32\% | 4.88\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel SurveyInsurance 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.
** 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.

