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

| stay by IIIIII 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 | 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% * | | | 15.6% | | |
| 5-9 years | 24.1% | 37.2% | 26.0% | 22.8% | 20.8% | 15.4% | | 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% * | | 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% ' | | | 32.7% * | | 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 | 10.10/ | | 4= 00/ | 0= 1 0/ | 00.00/ | 40.00/ | 22.22/ | 4= 00/ | | |
| 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 | 40.404 | 60.00: | 66.66 | 62.55 | , o =o: | 4.00: | 0= 0:: | 40.00: | | |
| 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 employe | | | | | | | | | | |
| 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 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.

^{**} 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

| nospital admission per stay by initi size and selected characteristics. Officed 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 | 0.51% | 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% <i>*</i> | 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% * | | | 3.93% | | | |
| 5-9 years | 2.33% | 6.14% | 4.67% | 4.06% | 4.63% | 6.96% | | 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 | 0.500/ | 40 = 404 | 4 = 00/ | 0.000/ | 4.0404 | 0 =00/ | a =aa/ | | | | |
| 2 or more locations | 0.59% | 10.51% * | | 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% * | | | 10.35% * | | 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 | 0.550/ | 1.97% | 1.79% | 1.17% | 1.22% | 0.700/ | 1.01% | 0.63% | | | |
| No union employees | 0.55% | 9.04% | | | | 0.78% 1.46% | 3.93% | | | | |
| Has union employees | 1.32% | 9.04% | 0.01% | 4.70% | 3.91% | 1.40% | 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 | 0.070/ | 0.040/ | | 4 =00/ | 4.0004 | | | | | | |
| 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 employe | | | | | , | | | , | | | |
| 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 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.

^{**} 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.