

**Table I.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments 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	332.78	360.77	358.93	389.90	368.85	259.91	377.33	312.23
Industry group **								
Agric., fish., forest.	411.82	--	--	--	458.70	324.34	--	--
Mining and manufacturing	366.39	--	--	341.03	362.19	368.15	431.76	354.66
Construction	412.41	--	--	432.47	406.14	520.95	391.81	425.84
Utilities and transp.	313.29	--	--	--	439.66	--	413.86	253.00 *
Wholesale trade	287.83	--	--	350.73	--	--	294.43	284.89
Fin. svcs. and real estate	367.07	492.78	--	440.45	314.95	240.67	485.30	299.24
Retail trade	189.46	--	268.64	384.87	494.66	118.91	262.71	176.20
Professional services	342.38	314.90	403.45	381.80	293.19	329.84	383.63	318.01
Other services	373.34	357.14	217.87	384.78	432.39	353.88	339.31	395.27
Ownership								
For profit, incorporated	328.13	290.75	380.38	401.11	351.64	270.59	379.36	304.40
For profit, unincorporated	396.86	494.20	361.35	401.27	443.59	177.38	426.90	378.01
Nonprofit	274.67	--	--	261.33	332.49	236.78	238.33	284.66
Age of firm								
Less than 5 years	374.86	454.40	342.19	348.85 *	--	--	406.73	--
5-9 years	345.72	--	316.30	358.20	204.56	200.17	424.44	259.42
10-19 years	388.52	239.54	424.48	424.27	420.26	331.60	371.64	411.58
20 or more years	317.52	332.18	342.53	391.48	366.55	260.68	360.94	305.93
Multi/single status								
2 or more locations	291.40	--	422.04	419.94	336.64	261.63	382.30	285.64
1 location only	375.18	363.80	352.66	383.93	398.25	157.99	376.81	372.95
Percent full-time employees								
Less than 25%	300.77	--	486.87	--	268.78	290.64	406.35	253.98
25-49 %	194.05	--	--	445.08	588.27	70.44	555.25	160.81
50-74 %	358.01	375.47	399.15	417.96	388.04	263.93	397.65	331.82
75% or more	347.85	359.93	349.73	386.29	353.69	310.80	368.99	337.15
Union presence								
No union employees	332.25	372.74	384.02	388.47	368.61	234.90	388.50	303.47
Has union employees	336.02	--	99.55	420.73	370.14	346.48	248.32	354.97
Percent low-wage employees								
50% or more low-wage	290.14	--	190.19	381.04	430.60	200.42	361.10	282.65
Less than 50% low-wage	337.40	362.43	365.53	390.30	359.64	270.12	377.83	316.61
Percent women employees								
Less than 25%	396.83	400.31	440.74	400.24	366.21	403.72	411.27	386.71
25-49 %	278.14	--	305.99	382.78	419.89	190.27	335.05	261.28
50-74 %	356.39	443.87	420.86	390.67	367.43	292.39	445.63	319.98
75% or more	311.76	255.30	236.90	371.80	288.36	335.97	298.46	319.92
Percent age 50 or older employees								
Less than 25%	360.68	296.25	369.90	434.67	382.92	279.31	385.30	345.65
25-49 %	313.95	426.59	306.86	352.87	370.76	249.72	343.75	303.68
50-74 %	306.83	--	--	300.52	324.67	249.96	433.64	266.37
75% or more	372.00	--	--	--	--	--	397.20	323.89

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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments 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	12.65	34.64	34.89	23.41	26.22	19.93	19.30	15.83
Industry group **								
Agric., fish., forest.	55.09	--	--	--	33.09	29.35	--	--
Mining and manufacturing	35.28	--	--	52.81	48.75	59.94	97.73	37.07
Construction	45.41	--	--	53.23	113.80	17.76	46.57	67.38
Utilities and transp.	64.96	--	--	--	43.62	--	66.33	80.03 *
Wholesale trade	33.24	--	--	59.50	--	--	44.75	43.61
Fin. svcs. and real estate	35.19	61.19	--	61.82	37.44	34.91	52.44	32.31
Retail trade	28.95	--	39.82	59.16	99.93	19.85	41.33	32.08
Professional services	18.83	40.54	40.09	42.05	26.92	40.21	27.36	24.52
Other services	29.76	76.63	57.81	74.18	59.81	33.13	49.89	34.76
Ownership								
For profit, incorporated	14.80	44.80	38.33	25.61	29.29	24.23	21.51	18.55
For profit, unincorporated	37.10	41.51	61.24	77.37	80.22	33.94	49.92	51.50
Nonprofit	20.72	--	--	37.02	34.22	29.79	44.03	22.80
Age of firm								
Less than 5 years	48.07	38.71	60.55	105.81 *	--	--	56.51	--
5-9 years	42.22	--	67.52	46.35	38.97	0.22	64.93	24.59
10-19 years	31.15	40.09	85.53	44.52	66.68	40.12	36.83	51.92
20 or more years	14.76	49.13	45.04	30.50	29.04	20.59	25.10	17.29
Multi/single status								
2 or more locations	16.61	--	77.51	42.79	27.88	20.25	39.63	17.28
1 location only	17.30	35.05	37.47	26.59	41.32	10.23	20.93	29.33
Percent full-time employees								
Less than 25%	44.06	--	13.05	--	78.87	57.83	60.57	42.51
25-49 %	44.78	--	--	108.96	75.77	8.06	122.72	41.71
50-74 %	31.46	51.74	67.74	52.68	85.11	42.10	36.39	46.54
75% or more	13.12	38.37	40.53	25.51	28.44	21.88	21.51	16.38
Union presence								
No union employees	13.82	34.50	33.45	24.20	28.62	21.49	19.44	17.65
Has union employees	30.88	--	0.55	75.80	64.46	38.62	67.99	33.35
Percent low-wage employees								
50% or more low-wage	53.37	--	28.55	78.60	87.65	52.09	73.35	58.23
Less than 50% low-wage	12.84	35.50	36.27	24.19	26.07	21.33	19.77	16.14
Percent women employees								
Less than 25%	21.83	49.72	82.21	33.29	62.96	34.88	28.69	31.29
25-49 %	22.85	--	41.12	51.60	44.99	25.83	36.24	27.26
50-74 %	22.97	82.03	58.16	68.23	38.24	31.43	44.78	24.18
75% or more	26.88	36.18	58.94	49.09	39.63	70.57	39.04	36.54
Percent age 50 or older employees								
Less than 25%	19.86	39.67	44.71	28.23	46.50	38.70	22.36	28.89
25-49 %	20.00	66.37	47.14	43.36	33.65	29.91	36.81	23.37
50-74 %	27.40	--	--	45.97	46.13	33.97	59.79	27.10
75% or more	62.29	--	--	--	--	--	82.16	78.90

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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