

**Table I.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay 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	543.30	709.16	705.74	663.23	581.55	439.74	721.21	497.79
Industry group **								
Agric., fish., forest.	646.60 *	--	--	--	--	--	--	670.37 *
Mining and manufacturing	532.32	--	888.46 *	557.02	636.89	401.05	754.10	508.15
Construction	775.01	802.07 *	487.04	795.63	870.30 *	810.92	765.63	781.43
Utilities and transp.	669.77	--	--	641.50	571.75 *	585.41	1,056.38 *	563.10
Wholesale trade	587.64	--	575.95	656.35	551.85	626.41	617.39	574.58
Fin. svcs. and real estate	469.23	449.86	594.27	821.91	516.18	400.06	549.03	453.49
Retail trade	635.05	1,224.56 *	738.82	896.74	447.91	511.37	957.00	543.96
Professional services	504.37	789.27	737.44	595.83	532.10	415.29	714.72	455.12
Other services	476.39	518.12	605.50	614.58	573.38	360.89	587.24	444.86
Ownership								
For profit, incorporated	546.38	635.20	699.93	654.73	610.33	437.88	702.60	503.59
For profit, unincorporated	600.95	838.43	639.56	766.59	598.36	453.67	777.31	528.54
Nonprofit	491.48	720.80 *	821.20 *	609.53	487.58	437.94	733.17	463.59
Age of firm								
Less than 5 years	548.08	530.83	603.52	498.64	348.57	--	549.59	545.90 *
5-9 years	637.54	819.58	669.62	501.80	657.17	--	694.12	581.51
10-19 years	621.00	743.79	652.60	707.03	547.87	515.16	749.02	539.39
20 or more years	525.64	696.05	748.07	694.83	590.48	431.10	750.17	489.22
Multi/single status								
2 or more locations	476.27	--	548.26	621.95	566.28	436.44	577.43	473.02
1 location only	661.57	717.55	720.62	676.18	601.81	522.33	736.77	583.89
Percent full-time employees								
Less than 25%	386.14	--	--	464.53 *	310.06	359.89	400.88 *	382.02
25-49 %	461.12	442.68	480.80	573.44	496.42	399.21	474.88	457.40
50-74 %	525.92	551.04	870.64	710.22	613.97	417.69	663.46	494.06
75% or more	552.62	751.12	704.86	670.32	590.78	445.94	746.21	502.76
Union presence								
No union employees	583.17	711.53	704.51	669.29	608.83	476.18	724.69	537.32
Has union employees	378.98	--	--	507.32 *	375.42	366.05	620.07	370.30
Percent low-wage employees								
50% or more low-wage	567.44	487.69	636.07	604.74	527.90	586.40	507.70	579.12
Less than 50% low-wage	540.87	730.76	708.00	669.24	588.00	424.85	738.10	489.16
Percent women employees								
Less than 25%	613.31	617.51	652.53	671.91	679.11	513.69	710.34	569.82
25-49 %	527.16	1,006.33 *	790.81	693.28	527.56	389.11	891.89	455.76
50-74 %	494.28	612.95	699.75	598.45	537.16	428.30	613.72	473.17
75% or more	543.13	650.25	748.03	676.50	599.59	449.79	687.47	508.73
Percent age 50 or older employees								
Less than 25%	532.19	653.05	670.34	651.84	508.01	436.80	668.09	485.59
25-49 %	557.24	819.44 *	764.40	746.35	680.63	440.94	831.03	515.38
50-74 %	536.04	912.97	675.68	519.47	527.18	442.07	742.16	470.61
75% or more	490.95	476.31	762.52 *	579.86 *	--	433.59	549.20	422.42

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.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay 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	18.74	91.79	65.35	50.94	46.70	20.78	46.05	20.03
Industry group **								
Agric., fish., forest.	260.60 *	--	--	--	--	--	--	325.47 *
Mining and manufacturing	64.74	--	300.98 *	79.49	164.72	52.39	157.79	69.39
Construction	101.71	271.23 *	84.88	226.27	267.34 *	109.95	161.34	131.11
Utilities and transp.	112.39	--	--	153.51	198.99 *	121.53	357.25 *	93.14
Wholesale trade	74.78	--	105.02	113.89	126.05	183.53	84.76	100.93
Fin. svcs. and real estate	39.75	115.92	148.40	191.25	90.18	49.51	84.52	44.51
Retail trade	86.43	472.60 *	205.99	248.74	69.30	117.30	226.35	83.89
Professional services	22.55	108.86	93.49	79.18	47.51	26.61	65.09	22.64
Other services	36.23	82.90	106.41	95.16	105.94	32.50	64.81	42.38
Ownership								
For profit, incorporated	22.86	66.00	63.34	58.09	67.26	23.72	44.93	26.07
For profit, unincorporated	60.39	237.71	108.46	188.74	102.63	83.93	139.45	61.24
Nonprofit	35.27	248.03 *	328.41 *	84.51	57.84	42.54	170.76	33.31
Age of firm								
Less than 5 years	81.16	98.85	173.37	63.79	77.74	--	70.31	170.50 *
5-9 years	68.85	189.84	146.20	66.28	158.05	--	100.67	89.20
10-19 years	55.53	146.51	95.33	151.76	93.19	60.11	112.14	52.74
20 or more years	21.37	164.45	97.20	62.15	56.55	21.16	65.06	22.13
Multi/single status								
2 or more locations	18.20	--	115.61	64.13	42.75	20.87	67.89	18.65
1 location only	40.20	93.80	70.45	63.83	93.20	141.22	50.40	61.97
Percent full-time employees								
Less than 25%	56.00	--	--	242.03 *	45.61	48.38	143.55 *	59.60
25-49 %	44.40	66.54	105.16	97.98	88.82	66.78	59.92	53.83
50-74 %	54.44	113.92	212.57	88.45	103.93	82.09	89.09	62.90
75% or more	21.04	113.27	70.56	57.77	53.53	22.04	52.70	22.30
Union presence								
No union employees	22.20	94.76	67.10	52.50	52.11	27.51	47.43	24.78
Has union employees	24.07	--	--	161.34 *	50.60	27.26	118.52	24.35
Percent low-wage employees								
50% or more low-wage	54.35	126.12	118.07	95.69	91.74	91.64	78.90	62.88
Less than 50% low-wage	19.86	99.14	67.37	55.28	50.94	20.60	48.96	21.07
Percent women employees								
Less than 25%	37.15	108.57	92.47	88.07	94.59	47.64	70.30	43.34
25-49 %	40.47	316.77 *	234.73	131.82	59.88	40.32	158.14	33.56
50-74 %	35.58	108.80	88.80	71.71	112.03	37.45	56.80	40.54
75% or more	34.73	88.97	123.84	77.30	94.30	41.80	61.54	40.10
Percent age 50 or older employees								
Less than 25%	26.35	90.33	85.07	71.21	45.63	40.85	55.95	29.05
25-49 %	32.55	321.29 *	144.41	105.61	94.26	27.37	112.12	32.73
50-74 %	35.83	194.61	123.09	51.35	68.00	53.00	86.96	37.10
75% or more	67.32	88.43	259.57 *	193.16 *	--	42.02	101.41	79.90

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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