

Table I.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2020

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	58.2%	68.3%	70.7%	69.0%	62.9%	52.9%	69.5%	56.5%
Industry group **								
Agric., fish., forest.	63.3%	46.8%	--	77.8%	57.7%	60.4% *	51.6%	66.3%
Mining and manufacturing	59.0%	79.6%	59.7%	78.6%	60.4%	53.5%	72.0%	57.7%
Construction	65.0%	56.5%	72.7%	68.3%	63.2%	61.3%	68.7%	62.8%
Utilities and transp.	53.7%	74.4%	71.2%	50.8%	60.8%	50.9%	68.0%	52.5%
Wholesale trade	60.8%	73.8%	67.8%	71.0%	71.2%	49.4%	69.0%	59.1%
Fin. svcs. and real estate	53.1%	79.2%	68.5%	73.2%	58.8%	48.3%	73.3%	51.4%
Retail trade	55.2%	57.4%	75.6%	64.2%	64.4%	49.0%	67.1%	53.3%
Professional services	60.5%	70.2%	74.0%	65.9%	63.9%	57.0%	70.2%	59.1%
Other services	57.6%	66.6%	69.5%	69.5%	63.9%	51.7%	68.9%	55.7%
Ownership								
For profit, incorporated	56.1%	67.9%	71.3%	69.2%	61.6%	49.9%	69.6%	54.0%
For profit, unincorporated	56.9%	75.1%	68.2%	71.1%	59.2%	48.3%	71.2%	54.1%
Nonprofit	67.3%	59.0%	70.0%	65.3%	70.1%	66.7%	66.2%	67.4%
Age of firm								
Less than 5 years	66.9%	65.7%	66.9%	61.8%	76.8%	61.3%	65.2%	68.5%
5-9 years	67.9%	76.3%	77.5%	76.1%	54.7%	48.2%	74.4%	62.6%
10-19 years	63.1%	71.1%	71.5%	72.1%	54.8%	58.5%	72.6%	58.8%
20 or more years	57.0%	64.8%	69.5%	68.0%	64.6%	52.6%	67.8%	56.0%
Multi/single status								
2 or more locations	54.5%	--	74.4%	66.7%	60.0%	52.5%	68.5%	54.2%
1 location only	69.2%	68.6%	70.4%	69.8%	68.0%	70.4%	69.6%	68.9%
Percent full-time employees								
Less than 25%	47.7%	59.4%	79.3%	48.4% *	69.0%	39.6%	67.6%	45.0%
25-49 %	57.4%	72.4%	72.6%	72.2%	66.2%	49.0%	73.5%	54.8%
50-74 %	56.4%	59.7%	63.2%	70.5%	69.1%	51.0%	61.9%	55.7%
75% or more	58.6%	69.8%	71.3%	69.1%	62.2%	53.5%	70.2%	56.9%
Union presence								
No union employees	59.5%	69.1%	70.4%	68.8%	62.4%	54.0%	69.5%	57.7%
Has union employees	52.4%	41.6% *	79.7%	73.4%	68.9%	49.5%	69.1%	51.9%
Percent low-wage employees								
50% or more low-wage	53.7%	75.7%	63.6%	76.3%	65.8%	45.8%	72.0%	51.9%
Less than 50% low-wage	58.6%	67.7%	71.1%	68.5%	62.7%	53.6%	69.3%	57.0%
Percent women employees								
Less than 25%	60.2%	62.2%	67.7%	69.2%	59.5%	54.2%	68.7%	57.7%
25-49 %	53.4%	74.0%	75.3%	73.7%	62.4%	46.5%	73.2%	51.4%
50-74 %	59.7%	74.2%	62.5%	64.4%	64.5%	57.0%	66.1%	59.1%
75% or more	60.7%	65.6%	80.2%	67.9%	66.7%	55.6%	71.1%	59.2%
Percent age 50 or older employees								
Less than 25%	59.4%	64.3%	69.1%	69.6%	59.1%	54.3%	68.1%	57.3%
25-49 %	55.9%	69.2%	73.0%	67.8%	64.4%	51.2%	69.9%	54.8%
50-74 %	63.4%	74.4%	74.3%	68.1%	66.3%	58.7%	73.0%	61.5%
75% or more	69.0%	72.1%	59.2%	83.3%	73.0%	60.9%	70.3%	68.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2020

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	0.68%	1.99%	1.68%	1.33%	1.35%	0.99%	1.04%	0.77%
Industry group **								
Agric., fish., forest.	11.55%	12.26%	--	12.21%	17.20%	24.57% *	11.42%	14.27%
Mining and manufacturing	1.61%	7.55%	6.35%	3.06%	3.35%	2.18%	3.23%	1.74%
Construction	2.75%	7.27%	4.46%	3.83%	6.29%	7.21%	3.14%	3.98%
Utilities and transp.	3.77%	8.39%	10.28%	7.59%	5.58%	5.30%	5.67%	4.10%
Wholesale trade	2.63%	8.22%	6.09%	4.20%	3.39%	4.49%	3.91%	3.04%
Fin. svcs. and real estate	1.85%	4.72%	5.63%	4.21%	3.96%	2.31%	3.22%	1.97%
Retail trade	2.27%	8.22%	4.18%	5.13%	7.40%	2.97%	3.58%	2.56%
Professional services	1.21%	3.18%	2.78%	2.46%	2.15%	1.73%	1.82%	1.35%
Other services	1.85%	4.36%	4.54%	3.17%	3.54%	2.59%	2.43%	2.09%
Ownership								
For profit, incorporated	0.84%	2.47%	1.93%	1.63%	1.76%	1.19%	1.23%	0.95%
For profit, unincorporated	1.67%	3.79%	4.37%	3.06%	3.64%	2.52%	2.41%	1.91%
Nonprofit	1.59%	6.24%	5.67%	3.43%	2.36%	2.28%	3.06%	1.70%
Age of firm								
Less than 5 years	3.30%	5.42%	6.96%	5.52%	7.56%	10.41%	4.10%	5.18%
5-9 years	3.00%	5.05%	3.79%	4.29%	6.00%	14.07%	2.91%	4.66%
10-19 years	1.98%	3.64%	3.50%	2.83%	4.51%	3.73%	2.07%	2.67%
20 or more years	0.76%	3.01%	2.26%	1.67%	1.36%	1.02%	1.38%	0.82%
Multi/single status								
2 or more locations	0.84%	--	4.30%	2.41%	1.72%	1.00%	2.87%	0.86%
1 location only	0.96%	2.00%	1.79%	1.58%	2.15%	4.41%	1.11%	1.53%
Percent full-time employees								
Less than 25%	5.44%	10.68%	6.77%	15.30% *	6.34%	6.45%	5.88%	5.78%
25-49 %	2.75%	7.86%	5.71%	5.71%	4.70%	4.01%	3.77%	3.08%
50-74 %	2.29%	5.49%	5.44%	3.88%	3.77%	3.18%	3.39%	2.56%
75% or more	0.74%	2.22%	1.84%	1.41%	1.49%	1.07%	1.13%	0.83%
Union presence								
No union employees	0.73%	1.98%	1.72%	1.36%	1.42%	1.12%	1.06%	0.84%
Has union employees	1.86%	14.75% *	7.64%	5.91%	4.27%	2.08%	5.60%	1.91%
Percent low-wage employees								
50% or more low-wage	2.04%	5.17%	6.22%	3.78%	3.31%	2.62%	3.14%	2.19%
Less than 50% low-wage	0.72%	2.12%	1.73%	1.40%	1.45%	1.05%	1.09%	0.81%
Percent women employees								
Less than 25%	1.27%	3.64%	2.71%	2.08%	2.62%	2.41%	1.66%	1.58%
25-49 %	1.44%	4.59%	3.51%	2.72%	3.17%	1.83%	2.40%	1.54%
50-74 %	1.14%	3.30%	4.18%	3.43%	2.35%	1.50%	2.29%	1.24%
75% or more	1.62%	4.26%	2.93%	2.68%	2.52%	2.37%	2.17%	1.81%
Percent age 50 or older employees								
Less than 25%	1.08%	3.14%	2.57%	1.90%	2.49%	1.65%	1.59%	1.27%
25-49 %	1.02%	4.74%	2.78%	2.26%	1.81%	1.34%	1.87%	1.09%
50-74 %	1.67%	3.81%	3.85%	3.84%	3.07%	2.68%	2.36%	1.96%
75% or more	3.72%	4.54%	8.43%	4.33%	9.40%	7.76%	3.65%	5.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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