

Table I.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment 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	36.3%	19.2%	20.5%	21.3%	29.3%	43.9%	20.8%	38.6%
Industry group **								
Agric., fish., forest.	38.9%	27.5% *	--	7.7% *	56.3%	52.6% *	17.7% *	44.3% *
Mining and manufacturing	37.1%	9.2% *	26.6%	15.1%	35.2%	44.0%	20.8%	38.8%
Construction	29.0%	14.1% *	21.1%	22.6%	37.6%	36.2%	23.0%	32.5%
Utilities and transp.	40.2%	18.4% *	14.8% *	29.0%	31.1%	45.7%	19.7%	42.0%
Wholesale trade	34.5%	17.3% *	20.5%	21.4%	25.0%	48.1%	20.5%	37.5%
Fin. svcs. and real estate	42.0%	15.8% *	16.9%	20.0%	31.7%	48.7%	15.6%	44.2%
Retail trade	36.7%	28.4%	20.9%	20.1%	23.5%	45.6%	23.8%	38.7%
Professional services	33.9%	17.3%	22.0%	23.4%	25.7%	40.0%	21.3%	35.6%
Other services	36.4%	24.8%	16.6%	23.3%	27.4%	44.2%	19.6%	39.3%
Ownership								
For profit, incorporated	38.4%	17.6%	20.1%	21.6%	30.7%	46.8%	20.7%	41.2%
For profit, unincorporated	35.5%	19.3%	23.2%	19.3%	30.5%	45.8%	20.5%	38.4%
Nonprofit	28.6%	30.0%	19.2%	21.8%	23.7%	31.7%	22.2%	29.1%
Age of firm								
Less than 5 years	22.1%	15.2%	28.7%	21.1%	20.7% *	39.6%	22.3%	21.8%
5-9 years	24.2%	15.8%	15.7%	17.8%	33.3%	50.5%	17.3%	29.8%
10-19 years	26.7%	20.2%	16.1%	20.2%	30.0%	35.5%	18.2%	30.5%
20 or more years	38.3%	20.7%	22.4%	22.1%	29.2%	44.2%	22.5%	39.8%
Multi/single status								
2 or more locations	41.1%	--	20.9%	23.5%	31.2%	44.3%	21.5%	41.4%
1 location only	22.1%	18.9%	20.5%	20.5%	25.9%	24.3%	20.7%	23.3%
Percent full-time employees								
Less than 25%	43.9%	34.7% *	12.2% *	9.8% *	26.4%	58.2%	19.1%	47.2%
25-49 %	33.8%	9.9% *	21.6%	19.7%	27.4%	41.7%	18.1%	36.4%
50-74 %	40.1%	19.4%	35.5%	17.5%	24.8%	48.3%	23.9%	42.2%
75% or more	35.8%	19.4%	18.9%	21.9%	29.8%	43.1%	20.6%	38.1%
Union presence								
No union employees	34.3%	19.0%	20.5%	21.3%	29.3%	42.3%	20.8%	36.8%
Has union employees	45.2%	25.3% *	20.7% *	19.6%	29.0%	48.4%	21.9%	45.9%
Percent low-wage employees								
50% or more low-wage	39.6%	17.5% *	27.7%	18.8%	26.7%	47.6%	20.6%	41.4%
Less than 50% low-wage	36.0%	19.4%	20.2%	21.4%	29.5%	43.5%	20.8%	38.3%
Percent women employees								
Less than 25%	33.8%	19.0%	23.5%	23.2%	33.7%	43.2%	22.1%	37.3%
25-49 %	42.2%	16.1%	18.2%	15.5%	27.9%	51.6%	17.4%	44.7%
50-74 %	34.1%	17.6%	23.5%	20.5%	29.8%	38.1%	20.8%	35.4%
75% or more	33.7%	25.2%	13.9%	23.2%	24.1%	40.8%	21.6%	35.4%
Percent age 50 or older employees								
Less than 25%	32.8%	22.1%	21.0%	20.3%	28.6%	41.6%	21.7%	35.4%
25-49 %	39.4%	17.0%	19.4%	21.0%	30.0%	45.5%	20.4%	40.9%
50-74 %	33.1%	16.3%	19.3%	24.3%	29.9%	40.0%	18.1%	36.2%
75% or more	28.9%	17.1%	27.9%	30.1%	22.7% *	42.1%	22.2%	33.2%

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.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment 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	0.67%	1.69%	1.48%	1.13%	1.20%	0.99%	0.91%	0.75%
Industry group **								
Agric., fish., forest.	11.40%	9.68% *	--	3.10% *	10.24%	23.72% *	5.65% *	13.78% *
Mining and manufacturing	1.62%	3.88% *	6.00%	2.54%	3.27%	2.25%	3.03%	1.75%
Construction	2.56%	4.37% *	4.17%	3.21%	5.38%	7.45%	2.74%	3.74%
Utilities and transp.	3.52%	7.63% *	6.19% *	6.86%	5.58%	5.07%	4.82%	3.85%
Wholesale trade	2.61%	6.66% *	4.81%	3.75%	3.40%	4.50%	3.24%	3.03%
Fin. svcs. and real estate	1.82%	5.42% *	4.27%	4.19%	3.97%	2.29%	2.67%	1.94%
Retail trade	2.05%	7.80%	4.04%	3.57%	3.90%	2.93%	3.26%	2.34%
Professional services	1.19%	2.42%	2.82%	2.21%	1.94%	1.71%	1.67%	1.33%
Other services	1.95%	4.46%	3.55%	3.11%	3.21%	2.76%	2.13%	2.19%
Ownership								
For profit, incorporated	0.83%	2.02%	1.67%	1.38%	1.53%	1.20%	1.08%	0.94%
For profit, unincorporated	1.67%	3.65%	4.23%	2.61%	3.45%	2.65%	2.24%	1.93%
Nonprofit	1.54%	5.67%	4.27%	3.00%	2.24%	2.22%	2.60%	1.65%
Age of firm								
Less than 5 years	2.71%	3.68%	7.29%	4.12%	6.27% *	10.33%	3.48%	4.17%
5-9 years	2.87%	4.01%	3.30%	4.54%	5.66%	14.21%	2.54%	4.55%
10-19 years	1.59%	3.59%	2.75%	2.47%	3.55%	3.66%	1.78%	2.20%
20 or more years	0.76%	2.53%	1.97%	1.40%	1.32%	1.02%	1.24%	0.82%
Multi/single status								
2 or more locations	0.84%	--	3.72%	2.26%	1.49%	1.00%	2.36%	0.85%
1 location only	0.88%	1.69%	1.58%	1.31%	2.10%	4.20%	0.98%	1.41%
Percent full-time employees								
Less than 25%	6.24%	11.98% *	4.61% *	3.95% *	5.12%	6.84%	4.75%	6.68%
25-49 %	2.36%	3.98% *	5.34%	3.67%	4.55%	3.73%	3.25%	2.71%
50-74 %	2.29%	3.85%	5.52%	2.82%	3.29%	3.17%	2.76%	2.55%
75% or more	0.72%	1.96%	1.57%	1.26%	1.32%	1.07%	1.01%	0.81%
Union presence								
No union employees	0.72%	1.72%	1.50%	1.16%	1.26%	1.13%	0.93%	0.82%
Has union employees	1.83%	10.19% *	8.25% *	5.41%	3.84%	2.06%	4.71%	1.87%
Percent low-wage employees								
50% or more low-wage	2.04%	5.28% *	5.93%	3.43%	3.05%	2.73%	2.87%	2.20%
Less than 50% low-wage	0.71%	1.78%	1.52%	1.19%	1.28%	1.06%	0.95%	0.80%
Percent women employees								
Less than 25%	1.24%	2.86%	2.51%	1.84%	2.48%	2.45%	1.50%	1.55%
25-49 %	1.43%	3.66%	2.98%	2.21%	2.34%	1.84%	1.92%	1.54%
50-74 %	1.10%	3.46%	3.88%	2.55%	2.44%	1.45%	2.05%	1.20%
75% or more	1.58%	3.87%	2.16%	2.41%	2.08%	2.33%	1.96%	1.77%
Percent age 50 or older employees								
Less than 25%	1.02%	2.62%	2.33%	1.62%	1.98%	1.67%	1.41%	1.21%
25-49 %	1.01%	3.50%	2.37%	1.76%	1.78%	1.34%	1.59%	1.08%
50-74 %	1.68%	3.32%	3.22%	3.84%	2.99%	2.74%	1.98%	1.97%
75% or more	3.72%	4.82%	7.52%	7.72%	8.56% *	7.71%	3.72%	5.79%

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.