

Table I.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day 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	4.7%	12.5%	13.5%	9.7%	6.0%	2.1%	11.9%	3.6%
Industry group **								
Agric., fish., forest.	2.7% *	29.5% *	--	1.5% *	0.5% *	0.0%	12.9% *	0.1% *
Mining and manufacturing	3.8%	27.2% *	6.2% *	7.7%	4.5% *	2.1%	9.3%	3.3%
Construction	8.4%	4.3% *	12.8% *	14.1%	8.5% *	0.3% *	11.7%	6.5% *
Utilities and transp.	2.9%	15.1% *	27.3% *	4.9% *	3.5% *	1.1% *	16.9% *	1.7% *
Wholesale trade	6.3%	12.1% *	21.8% *	10.3% *	8.2%	1.1% *	16.8%	4.1%
Fin. svcs. and real estate	4.0%	13.6% *	14.0% *	7.5% *	5.1%	2.6% *	11.3%	3.4%
Retail trade	4.6%	9.9% *	11.0%	9.9%	4.2% *	2.9%	13.7%	3.2%
Professional services	4.8%	12.4%	11.6%	11.0%	7.1%	2.1%	10.4%	4.0%
Other services	5.0%	12.2%	15.7%	8.6%	6.4%	2.4%	11.7%	3.8%
Ownership								
For profit, incorporated	4.5%	13.3%	13.2%	10.0%	5.0%	2.1%	12.3%	3.3%
For profit, unincorporated	4.7%	10.0% *	17.2%	5.1%	6.7%	1.7%	10.6%	3.6%
Nonprofit	5.4%	12.1% *	9.6% *	14.0%	8.7%	2.6%	10.8%	5.0%
Age of firm								
Less than 5 years	8.3%	7.4% *	13.6% *	11.1% *	2.8% *	0.8% *	12.0% *	4.6% *
5-9 years	8.4%	10.7% *	13.2% *	8.1% *	5.9% *	--	9.8%	7.2% *
10-19 years	7.3%	14.9%	12.6%	11.6%	4.2%	2.1% *	13.6%	4.4%
20 or more years	4.1%	12.9%	13.9%	9.1%	6.5%	2.1%	11.5%	3.4%
Multi/single status								
2 or more locations	2.9%	--	7.8% *	8.3%	5.0%	2.2%	11.8%	2.8%
1 location only	9.9%	12.3%	14.0%	10.2%	7.6%	1.2% *	11.9%	8.1%
Percent full-time employees								
Less than 25%	3.5%	6.8% *	0.7% *	9.1% *	5.0% *	1.9% *	4.9% *	3.3% *
25-49 %	5.1%	9.2% *	6.4% *	14.2% *	9.1%	1.3% *	9.1% *	4.4%
50-74 %	4.3%	16.3% *	11.2%	8.0%	5.2%	2.4%	12.3%	3.3%
75% or more	4.7%	12.1%	14.2%	9.7%	5.9%	2.1%	12.1%	3.6%
Union presence								
No union employees	5.0%	12.5%	13.3%	9.4%	5.3%	2.3%	11.7%	3.8%
Has union employees	3.3%	12.9% *	16.6% *	15.9% *	13.1% *	1.6%	16.1% *	3.0%
Percent low-wage employees								
50% or more low-wage	4.9%	15.1% *	7.5% *	13.6%	4.2%	3.5%	11.0%	4.3%
Less than 50% low-wage	4.7%	12.3%	13.7%	9.4%	6.1%	2.0%	11.9%	3.5%
Percent women employees								
Less than 25%	6.0%	15.3%	14.6%	8.7%	6.0%	1.8%	12.6%	4.0%
25-49 %	3.7%	7.3% *	14.4%	10.2%	5.7%	1.7%	11.9%	2.9%
50-74 %	4.3%	13.1%	16.0%	9.5%	6.6%	2.1%	13.1%	3.4%
75% or more	5.1%	12.0%	7.6%	12.1%	5.4%	3.3%	8.8%	4.6%
Percent age 50 or older employees								
Less than 25%	5.5%	12.3%	14.3%	10.9%	4.4%	2.3%	12.4%	3.8%
25-49 %	4.0%	15.6%	13.6%	7.8%	7.0%	2.0%	11.7%	3.3%
50-74 %	5.1%	11.1%	11.2% *	9.3% *	6.9%	1.9% *	9.7%	4.1%
75% or more	9.2%	10.8% *	11.3% *	20.5% *	3.8% *	6.8% *	14.2%	6.0% *

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.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day 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	0.25%	1.64%	1.42%	0.93%	0.68%	0.25%	0.83%	0.26%
Industry group **								
Agric., fish., forest.	1.41% *	13.31% *	--	1.06% *	0.50% *	0.00%	6.19% *	0.13% *
Mining and manufacturing	0.60%	8.76% *	2.75% *	2.09%	1.46% *	0.60%	2.07%	0.62%
Construction	2.08%	2.11% *	3.84% *	3.75%	6.30% *	0.23% *	2.78%	2.87% *
Utilities and transp.	0.71%	10.62% *	11.57% *	2.07% *	1.96% *	0.46% *	5.49% *	0.54% *
Wholesale trade	1.09%	5.75% *	6.36%	3.58% *	2.40%	0.43% *	3.88%	0.98%
Fin. svcs. and real estate	0.71%	5.75% *	5.00% *	3.01% *	1.48%	0.85% *	2.71%	0.74%
Retail trade	0.71%	7.20% *	3.24%	2.55%	1.78% *	0.75%	2.89%	0.66%
Professional services	0.44%	2.74%	2.27%	1.77%	1.17%	0.46%	1.30%	0.47%
Other services	0.62%	3.21%	3.91%	2.17%	1.65%	0.62%	1.88%	0.63%
Ownership								
For profit, incorporated	0.30%	2.07%	1.64%	1.17%	0.84%	0.29%	1.01%	0.31%
For profit, unincorporated	0.58%	3.36% *	4.02%	1.21%	1.57%	0.46%	1.87%	0.57%
Nonprofit	0.67%	3.76% *	3.47% *	2.91%	1.69%	0.68%	2.08%	0.70%
Age of firm								
Less than 5 years	2.26%	2.79% *	5.55% *	4.84% *	1.30% *	0.71% *	3.83% *	2.19% *
5-9 years	1.50%	3.38% *	4.12% *	3.21% *	2.15% *	--	2.00%	2.17% *
10-19 years	0.82%	3.61%	2.67%	2.20%	1.09%	0.84% *	1.75%	0.84%
20 or more years	0.27%	2.44%	1.93%	1.05%	0.84%	0.26%	1.05%	0.27%
Multi/single status								
2 or more locations	0.24%	--	2.54% *	1.38%	0.65%	0.25%	2.14%	0.24%
1 location only	0.68%	1.63%	1.53%	1.15%	1.45%	0.56% *	0.89%	1.02%
Percent full-time employees								
Less than 25%	0.98%	4.14% *	0.68% *	4.15% *	2.40% *	1.07% *	1.76% *	1.08% *
25-49 %	1.10%	5.77% *	2.47% *	5.73% *	2.62%	0.68% *	4.06% *	1.09%
50-74 %	0.56%	5.23% *	3.25%	1.78%	1.37%	0.55%	2.43%	0.52%
75% or more	0.28%	1.77%	1.60%	1.03%	0.76%	0.28%	0.91%	0.29%
Union presence								
No union employees	0.27%	1.65%	1.45%	0.93%	0.59%	0.30%	0.84%	0.28%
Has union employees	0.64%	11.28% *	7.44% *	5.94% *	4.57% *	0.40%	5.19% *	0.65%
Percent low-wage employees								
50% or more low-wage	0.65%	5.91% *	2.59% *	3.13%	1.05%	0.76%	2.44%	0.67%
Less than 50% low-wage	0.27%	1.70%	1.48%	0.97%	0.74%	0.26%	0.87%	0.27%
Percent women employees								
Less than 25%	0.61%	3.14%	2.42%	1.34%	1.67%	0.52%	1.39%	0.66%
25-49 %	0.39%	2.42% *	3.25%	2.23%	1.22%	0.31%	1.94%	0.38%
50-74 %	0.45%	3.47%	3.58%	2.36%	1.19%	0.45%	1.93%	0.45%
75% or more	0.61%	2.96%	1.87%	2.25%	1.13%	0.79%	1.35%	0.67%
Percent age 50 or older employees								
Less than 25%	0.41%	2.34%	2.18%	1.47%	0.66%	0.40%	1.30%	0.38%
25-49 %	0.36%	4.39%	2.48%	1.33%	1.22%	0.33%	1.46%	0.37%
50-74 %	0.67%	3.06%	3.38% *	2.91% *	1.54%	0.58% *	1.78%	0.71%
75% or more	2.15%	4.03% *	4.99% *	6.24% *	2.05% *	4.99% *	3.18%	2.84% *

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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