

Table I.F.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay 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	18.1%	21.7%	23.5%	23.3%	18.2%	16.5%	23.0%	17.4%
Industry group **								
Agric., fish., forest.	16.6% *	5.6% *	--	20.4% *	13.2% *	16.7% *	30.1% *	13.2% *
Mining and manufacturing	15.1%	22.3% *	22.9%	27.0%	14.6%	12.1%	22.9%	14.3%
Construction	16.3%	17.9%	23.2%	18.8%	22.4%	3.4% *	19.7%	14.3%
Utilities and transp.	17.5%	12.0% *	28.2% *	19.4%	19.3%	16.5% *	19.4%	17.3%
Wholesale trade	16.1%	14.7% *	26.6%	20.4%	18.9%	11.7%	24.0%	14.5%
Fin. svcs. and real estate	13.9%	27.4%	29.2%	27.1%	18.1%	10.6%	25.6%	12.9%
Retail trade	21.1%	28.0%	16.6%	22.7%	27.5%	19.0%	21.5%	21.1%
Professional services	21.6%	23.2%	24.9%	23.4%	17.7%	22.2%	24.0%	21.2%
Other services	17.5%	21.6%	20.3%	25.4%	16.2%	15.9%	23.5%	16.5%
Ownership								
For profit, incorporated	16.6%	22.0%	23.5%	23.2%	18.2%	13.8%	22.8%	15.6%
For profit, unincorporated	17.5%	23.0%	22.2%	21.0%	18.7%	14.7%	23.3%	16.3%
Nonprofit	24.9%	17.3%	25.2%	26.5%	18.1%	27.4%	24.4%	24.9%
Age of firm								
Less than 5 years	20.3%	24.9%	21.5% *	19.0%	22.6% *	0.2% *	23.7%	16.8%
5-9 years	18.5%	18.5%	22.5%	17.8%	17.0%	18.1% *	20.5%	16.8%
10-19 years	20.0%	21.9%	24.8%	20.4%	19.9%	17.1%	22.9%	18.7%
20 or more years	17.8%	21.9%	23.3%	25.5%	17.8%	16.4%	23.4%	17.3%
Multi/single status								
2 or more locations	17.0%	--	28.0%	26.4%	17.7%	16.3%	27.9%	16.8%
1 location only	21.5%	21.9%	23.1%	22.3%	19.2%	24.4%	22.5%	20.7%
Percent full-time employees								
Less than 25%	17.6%	53.4%	5.7% *	46.7% *	26.4%	8.3%	26.5%	16.4%
25-49 %	16.7%	14.5% *	30.7%	19.1%	12.4%	16.8%	22.6%	15.8%
50-74 %	23.7%	18.3%	30.7%	24.9%	18.2%	24.8%	26.8%	23.3%
75% or more	17.5%	22.1%	22.7%	22.9%	18.4%	15.4%	22.6%	16.7%
Union presence								
No union employees	17.3%	21.8%	23.6%	23.5%	18.0%	14.5%	23.1%	16.3%
Has union employees	21.8%	18.8% *	20.7% *	19.0%	20.8%	22.0%	20.2%	21.8%
Percent low-wage employees								
50% or more low-wage	13.5%	19.6%	24.5%	28.9%	16.9%	9.8%	21.0%	12.8%
Less than 50% low-wage	18.6%	21.9%	23.4%	22.9%	18.4%	17.2%	23.1%	17.9%
Percent women employees								
Less than 25%	18.4%	23.1%	23.3%	21.8%	14.8%	17.1%	22.6%	17.1%
25-49 %	16.5%	26.1%	16.3%	22.3%	21.4%	14.1%	22.6%	15.9%
50-74 %	18.6%	21.2%	25.1%	27.8%	18.5%	17.1%	23.2%	18.1%
75% or more	19.6%	15.2%	29.8%	23.8%	18.4%	18.7%	24.1%	19.0%
Percent age 50 or older employees								
Less than 25%	18.0%	22.0%	22.0%	23.1%	19.3%	14.7%	23.4%	16.7%
25-49 %	18.0%	19.0%	24.3%	24.8%	16.8%	17.2%	22.9%	17.6%
50-74 %	19.3%	27.1%	24.6%	17.9%	20.9%	17.4%	22.9%	18.5%
75% or more	18.1%	18.1%	29.6%	29.6%	17.2% *	10.4%	21.2%	16.0%

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.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay 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	0.57%	1.87%	1.55%	1.27%	1.11%	0.82%	0.98%	0.64%
Industry group **								
Agric., fish., forest.	6.80% *	3.42% *	--	12.83% *	8.77% *	13.77% *	11.80% *	7.56% *
Mining and manufacturing	1.19%	7.68% *	5.47%	3.52%	2.41%	1.53%	3.20%	1.26%
Construction	1.83%	5.24%	4.34%	3.41%	4.21%	1.58% *	2.42%	2.51%
Utilities and transp.	3.82%	5.77% *	12.02% *	4.96%	5.00%	5.40% *	5.30%	4.13%
Wholesale trade	1.63%	5.53% *	5.47%	3.90%	3.29%	2.44%	3.57%	1.83%
Fin. svcs. and real estate	1.42%	6.25%	6.13%	5.32%	3.68%	1.65%	3.53%	1.51%
Retail trade	2.59%	7.05%	3.89%	5.52%	6.48%	3.52%	3.86%	2.93%
Professional services	0.99%	3.36%	2.81%	2.15%	1.55%	1.46%	1.72%	1.11%
Other services	1.19%	4.28%	3.38%	2.84%	2.25%	1.69%	2.21%	1.33%
Ownership								
For profit, incorporated	0.69%	2.24%	1.82%	1.61%	1.49%	0.98%	1.16%	0.78%
For profit, unincorporated	1.18%	4.44%	3.80%	2.65%	2.67%	1.68%	2.45%	1.32%
Nonprofit	1.49%	5.16%	4.70%	3.01%	1.92%	2.18%	2.64%	1.60%
Age of firm								
Less than 5 years	2.79%	4.75%	7.03% *	4.00%	7.33% *	0.17% *	3.70%	4.14%
5-9 years	2.14%	4.87%	4.51%	3.59%	4.57%	7.98% *	2.80%	3.13%
10-19 years	1.67%	3.88%	3.26%	2.32%	4.00%	3.18%	1.91%	2.28%
20 or more years	0.63%	2.60%	1.97%	1.72%	1.12%	0.85%	1.31%	0.68%
Multi/single status								
2 or more locations	0.70%	--	5.23%	2.60%	1.39%	0.83%	3.75%	0.71%
1 location only	0.90%	1.90%	1.62%	1.45%	1.84%	6.30%	0.99%	1.44%
Percent full-time employees								
Less than 25%	3.87%	11.07%	3.38% *	16.56% *	5.50%	1.27%	5.71%	4.32%
25-49 %	1.99%	5.36% *	6.19%	4.01%	2.41%	3.08%	3.68%	2.23%
50-74 %	2.29%	4.52%	5.78%	4.17%	3.19%	3.21%	3.35%	2.56%
75% or more	0.59%	2.13%	1.65%	1.34%	1.22%	0.85%	1.06%	0.67%
Union presence								
No union employees	0.58%	1.89%	1.57%	1.31%	1.18%	0.88%	0.99%	0.67%
Has union employees	1.71%	12.94% *	8.81% *	5.27%	3.26%	1.94%	5.23%	1.75%
Percent low-wage employees								
50% or more low-wage	1.08%	5.00%	5.21%	4.22%	2.46%	1.25%	2.76%	1.15%
Less than 50% low-wage	0.61%	1.98%	1.60%	1.33%	1.19%	0.90%	1.02%	0.69%
Percent women employees								
Less than 25%	1.24%	2.99%	2.55%	1.96%	1.82%	2.56%	1.58%	1.55%
25-49 %	1.18%	5.29%	2.82%	2.75%	2.68%	1.52%	2.37%	1.27%
50-74 %	0.96%	3.56%	3.56%	3.38%	2.08%	1.22%	2.00%	1.04%
75% or more	1.20%	3.14%	3.70%	2.35%	1.96%	1.79%	2.02%	1.35%
Percent age 50 or older employees								
Less than 25%	0.87%	2.77%	2.20%	1.80%	2.05%	1.30%	1.51%	1.02%
25-49 %	0.87%	3.85%	2.88%	2.19%	1.51%	1.16%	1.69%	0.93%
50-74 %	1.44%	4.70%	3.82%	3.18%	2.68%	2.25%	2.33%	1.67%
75% or more	2.65%	4.03%	7.49%	8.78%	7.48% *	3.06%	3.36%	3.74%

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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