

Table I.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments 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	326.93	351.82	361.54	350.06	347.10	261.52	337.80	321.55
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	373.10	--	--	434.66	486.27	230.65	340.55	382.47
Construction	328.98	--	317.84	361.08	--	--	295.76	363.72
Utilities and transp.	233.99	--	--	--	--	--	--	152.65
Wholesale trade	391.20	--	426.64	390.07	419.33	222.71	382.54	398.74
Fin. svcs. and real estate	321.78	--	--	440.70	351.67	260.78	339.13	316.87
Retail trade	262.63	--	--	278.74	216.82	251.65	300.47	237.95
Professional services	341.84	401.07	324.91	346.71	347.98	317.40	339.05	342.88
Other services	287.75	311.48	388.34	265.25	322.97	208.44	344.84	258.11
Ownership								
For profit, incorporated	322.51	334.32	371.09	348.98	366.83	234.57	334.24	315.35
For profit, unincorporated	361.90	488.11	299.38	403.60	398.81	252.30	366.87	359.05
Nonprofit	319.95	--	--	330.59	281.97	349.27	323.98	319.24
Age of firm								
Less than 5 years	253.38	--	275.04	214.23	--	--	253.77	252.34
5-9 years	361.57	--	--	283.41	512.60	--	340.87	384.33
10-19 years	413.26	485.77	390.45	423.86	380.16	329.60	415.13	410.63
20 or more years	309.42	277.12	348.37	348.68	334.82	259.70	310.04	309.23
Multi/single status								
2 or more locations	290.03	--	251.62	310.28	341.59	260.88	260.88	292.28
1 location only	359.58	356.46	367.11	360.84	353.34	--	346.52	376.23
Percent full-time employees								
Less than 25%	286.91	--	--	--	367.06	306.86	--	287.97
25-49 %	311.07	--	--	--	348.53	448.72	233.30 *	337.07
50-74 %	342.00	--	440.43	343.08	357.78	240.14	460.39	283.62
75% or more	326.31	317.72	355.57	361.67	345.96	259.94	327.42	325.75
Union presence								
No union employees	336.18	353.74	361.22	350.01	365.39	272.30	339.88	334.10
Has union employees	262.83	--	--	--	265.53	214.95	297.06	257.83
Percent low-wage employees								
50% or more low-wage	290.91	344.28	366.76	350.53	380.43	213.04	366.33	272.18
Less than 50% low-wage	330.60	352.60	361.40	350.02	345.01	270.78	336.12	327.70
Percent women employees								
Less than 25%	325.49	327.41	318.97	352.28	311.94	289.19	321.24	329.47
25-49 %	330.43	396.41	343.89	391.14	384.03	218.80	338.15	327.30
50-74 %	335.70	437.23	461.60	295.80	347.42	268.35	396.97	311.68
75% or more	314.53	249.25	357.89	350.40	348.30	277.56	297.04	319.23
Percent age 50 or older employees								
Less than 25%	332.93	326.93	374.18	342.60	389.03	234.95	341.13	326.54
25-49 %	333.32	454.92	312.18	385.30	344.16	285.45	335.02	332.85
50-74 %	320.19	434.35	469.92	313.46	285.65	210.17	429.21	268.37
75% or more	222.11	127.04	--	283.69	--	--	183.08	282.37

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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments 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	11.08	44.66	27.17	21.68	22.05	19.81	18.28	13.88
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	31.98	--	--	51.31	37.64	49.84	47.20	38.48
Construction	37.13	--	52.60	58.63	--	--	30.44	72.30
Utilities and transp.	47.86	--	--	--	--	--	--	38.39
Wholesale trade	32.78	--	71.81	68.90	44.52	42.87	51.64	40.95
Fin. svcs. and real estate	24.44	--	--	76.77	46.35	23.06	55.40	27.08
Retail trade	27.72	--	--	69.07	54.75	36.44	53.40	28.89
Professional services	23.64	106.51	49.77	38.62	39.85	50.79	44.80	27.83
Other services	21.42	45.92	71.29	24.15	48.96	24.11	40.56	21.52
Ownership								
For profit, incorporated	13.18	56.36	30.02	26.98	28.22	17.18	21.38	16.69
For profit, unincorporated	29.66	74.80	49.33	30.78	64.24	48.02	42.75	39.83
Nonprofit	26.90	--	--	48.51	34.56	57.67	59.52	29.86
Age of firm								
Less than 5 years	26.45	--	35.31	25.09	--	--	35.66	20.13
5-9 years	46.40	--	--	45.45	86.38	--	63.27	70.09
10-19 years	28.20	106.25	57.44	38.27	36.70	48.38	43.56	29.57
20 or more years	12.60	28.23	33.30	29.12	24.90	20.71	18.85	15.45
Multi/single status								
2 or more locations	14.42	--	59.81	43.18	23.44	20.02	40.45	15.18
1 location only	16.30	45.86	28.17	25.00	38.99	--	19.61	27.64
Percent full-time employees								
Less than 25%	33.95	--	--	--	70.25	29.45	--	38.74
25-49 %	43.25	--	--	--	62.48	41.98	94.62 *	41.66
50-74 %	39.57	--	70.46	40.70	36.79	32.96	87.33	25.93
75% or more	11.96	32.29	29.18	23.94	24.83	22.99	16.89	15.89
Union presence								
No union employees	11.86	45.96	28.32	22.52	23.51	22.40	19.10	15.14
Has union employees	26.85	--	--	--	40.71	35.45	38.34	30.08
Percent low-wage employees								
50% or more low-wage	19.43	42.21	31.75	36.96	46.48	19.48	31.60	21.24
Less than 50% low-wage	12.02	49.13	27.85	23.51	23.20	22.97	19.26	15.31
Percent women employees								
Less than 25%	17.53	43.37	32.79	31.53	44.05	34.63	20.76	27.93
25-49 %	22.06	73.53	44.55	52.65	40.95	27.88	30.70	28.45
50-74 %	23.56	126.17	70.54	53.79	38.33	19.93	58.77	22.09
75% or more	27.11	45.97	82.33	46.27	43.80	54.68	37.85	32.83
Percent age 50 or older employees								
Less than 25%	15.75	44.52	37.68	29.21	32.47	23.80	23.02	21.52
25-49 %	18.96	119.39	41.93	42.10	32.39	30.43	40.71	21.43
50-74 %	26.98	65.49	70.30	44.88	51.65	25.69	41.68	28.89
75% or more	24.36	22.88	--	49.12	--	--	26.45	36.06

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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