

Table I.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay 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	554.67	1,056.04	678.16	784.08	743.19	366.99	797.15	506.49
Industry group **								
Agric., fish., forest.	273.24	--	--	--	103.97	278.33	--	257.36
Mining and manufacturing	638.19	--	788.74	852.48	881.69	384.43	939.87	588.98
Construction	1,055.07	820.15	568.16	1,395.88	1,087.84	--	834.35	1,231.78
Utilities and transp.	652.12	--	--	767.19	1,380.43 *	378.68	976.42	620.69 *
Wholesale trade	517.71	--	781.41	604.13	430.24	430.87	735.18	440.66
Fin. svcs. and real estate	555.21	1,528.17 *	443.29	778.23	727.41	345.42	859.16	504.42
Retail trade	596.28	1,961.10	910.46	793.00	945.12	282.27	1,182.09	503.78
Professional services	469.56	968.09	618.06	677.18	554.75	370.68	710.47	430.89
Other services	509.81	742.30	712.93	614.09	575.74	412.56	649.38	476.16
Ownership								
For profit, incorporated	570.54	1,139.82	725.89	764.29	745.62	360.33	821.37	511.34
For profit, unincorporated	623.85	879.13	365.59	913.69	939.29	311.08	783.28	579.78
Nonprofit	478.21	777.45	778.78	751.80	590.77	396.63	651.06	464.46
Age of firm								
Less than 5 years	948.94	1,522.92	--	1,082.81 *	515.61	--	1,083.56	756.88
5-9 years	722.81	722.12	679.27	616.59	926.93 *	492.48	704.93	740.57
10-19 years	774.66	1,032.52 *	754.30	704.48	1,020.86	394.85	851.96	731.54
20 or more years	504.21	1,034.25	635.92	790.83	679.03	365.08	739.11	474.61
Multi/single status								
2 or more locations	458.95	--	596.78	720.16	742.93	366.49	560.48	455.88
1 location only	778.28	1,058.87	687.12	809.10	743.61	382.32	830.70	729.05
Percent full-time employees								
Less than 25%	691.00	--	--	565.92 *	959.91 *	359.54	1,143.03	592.48 *
25-49 %	437.98	--	504.04	487.73	684.60	355.09	486.19	426.74
50-74 %	502.71	1,620.02 *	969.94	783.06	467.96	383.58	953.99	434.82
75% or more	565.49	971.13	643.78	802.63	765.96	363.67	782.79	520.77
Union presence								
No union employees	606.70	1,058.65	683.58	788.63	764.08	385.73	795.18	558.26
Has union employees	364.51	--	--	662.92 *	545.17	331.42	858.22	352.27
Percent low-wage employees								
50% or more low-wage	612.75	1,369.16	618.92	698.32	747.94	443.39	901.11	566.27
Less than 50% low-wage	550.59	1,032.22	681.06	791.47	742.79	362.23	791.11	502.16
Percent women employees								
Less than 25%	696.18	1,258.63	627.52	841.28	972.21	387.83	833.19	642.15
25-49 %	531.20	848.78 *	772.57	814.93	756.10	345.14	807.65	492.76
50-74 %	483.99	874.37	746.09	677.46	642.91	357.96	772.51	446.33
75% or more	513.61	1,208.81	648.10	737.48	591.95	391.13	731.96	474.73
Percent age 50 or older employees								
Less than 25%	572.33	889.08	630.52	666.22	732.48	367.73	670.91	539.34
25-49 %	541.76	2,007.22	528.17	896.24	815.58	373.33	943.50	500.03
50-74 %	536.02	689.03	985.32	954.50	543.07	330.29	857.89	455.36
75% or more	715.13	950.00	--	468.60 *	797.53 *	315.68	949.51	511.91

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.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay 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	21.00	124.92	53.45	63.92	58.75	17.36	47.76	23.01
Industry group **								
Agric., fish., forest.	37.36	--	--	--	4.56	6.34	--	46.09
Mining and manufacturing	68.34	--	198.52	173.67	172.65	55.66	226.70	69.09
Construction	162.22	132.72	100.54	301.40	285.90	--	110.79	270.01
Utilities and transp.	178.20	--	--	165.90	581.21 *	85.29	286.87	189.69 *
Wholesale trade	50.08	--	219.17	128.54	68.76	73.85	125.49	50.79
Fin. svcs. and real estate	62.13	624.86 *	57.36	178.66	136.00	57.25	239.03	60.80
Retail trade	76.72	454.77	156.20	234.60	141.08	38.87	257.27	77.07
Professional services	22.62	143.60	81.57	77.58	50.37	26.28	56.77	23.94
Other services	37.67	150.72	159.17	108.76	80.65	47.32	73.59	42.84
Ownership								
For profit, incorporated	26.06	166.06	63.39	77.93	61.55	22.03	55.14	28.88
For profit, unincorporated	84.45	170.06	55.31	182.96	265.58	34.08	149.61	99.49
Nonprofit	32.54	141.30	217.34	127.01	71.27	35.38	86.90	34.17
Age of firm								
Less than 5 years	170.11	374.75	--	346.58 *	136.34	--	266.35	148.35
5-9 years	120.53	177.31	200.09	146.38	356.96 *	85.77	120.54	208.01
10-19 years	89.08	324.18 *	108.50	104.92	228.72	62.57	103.95	126.84
20 or more years	19.95	135.31	61.41	80.67	50.63	18.00	49.96	21.36
Multi/single status								
2 or more locations	22.89	--	82.86	99.84	81.96	17.82	83.39	23.46
1 location only	42.16	125.41	58.70	79.51	78.66	66.21	52.27	65.27
Percent full-time employees								
Less than 25%	170.18	--	--	282.05 *	393.05 *	96.26	275.16	179.83 *
25-49 %	41.54	--	129.77	114.98	162.43	37.78	88.29	46.58
50-74 %	57.74	631.53 *	243.69	173.03	72.87	59.08	222.62	53.99
75% or more	23.53	108.56	52.91	71.31	65.06	17.63	48.05	26.38
Union presence								
No union employees	24.81	128.11	54.95	65.66	63.88	20.60	48.76	28.36
Has union employees	30.28	--	--	236.87 *	95.98	31.20	228.62	30.07
Percent low-wage employees								
50% or more low-wage	51.28	388.34	156.56	140.06	115.40	57.46	151.10	53.42
Less than 50% low-wage	22.15	131.24	55.57	68.36	62.96	18.00	49.76	24.34
Percent women employees								
Less than 25%	60.41	244.90	71.20	112.82	183.88	46.05	79.51	76.63
25-49 %	42.40	267.88 *	159.45	161.40	99.79	31.52	141.82	43.64
50-74 %	29.20	129.59	154.74	109.30	76.05	29.53	78.07	31.01
75% or more	32.29	289.94	86.37	93.86	63.41	39.46	73.12	34.55
Percent age 50 or older employees								
Less than 25%	31.71	122.09	64.02	78.43	82.73	31.50	49.99	39.37
25-49 %	32.25	423.60	60.77	114.03	104.28	23.22	114.22	32.65
50-74 %	48.41	146.58	211.40	191.51	75.75	45.68	116.08	50.49
75% or more	111.83	236.05	--	141.96 *	332.64 *	35.52	152.96	139.67

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.

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