

Table I.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a 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	35.1%	19.3%	22.7%	20.1%	27.9%	42.5%	21.2%	37.2%
Industry group **								
Agric., fish., forest.	39.8%	28.9% *	--	--	55.0%	52.3% *	27.2% *	42.9% *
Mining and manufacturing	38.1%	15.6% *	30.2%	12.3%	30.9%	48.1%	20.2%	40.0%
Construction	27.8%	11.1% *	25.5%	19.6%	36.5%	35.5%	22.4%	31.0%
Utilities and transp.	37.5%	22.2% *	24.6% *	22.0%	32.3%	41.8%	23.1%	38.8%
Wholesale trade	30.1%	19.7% *	21.7%	22.5%	25.4%	37.7%	21.9%	31.9%
Fin. svcs. and real estate	43.4%	21.7%	20.9%	20.7%	30.1%	50.7%	19.3%	45.4%
Retail trade	36.2%	16.8%	17.5%	21.7%	21.5%	45.9%	22.2%	38.4%
Professional services	31.5%	17.3%	24.2%	23.1%	24.8%	36.4%	21.7%	32.9%
Other services	34.7%	25.5%	16.2%	21.7%	26.9%	41.8%	19.2%	37.4%
Ownership								
For profit, incorporated	37.5%	16.7%	22.0%	20.0%	29.5%	45.9%	20.8%	40.2%
For profit, unincorporated	32.8%	22.3%	25.6%	20.0%	26.7%	41.4%	22.2%	34.8%
Nonprofit	27.3%	31.1%	23.3%	20.5%	23.1%	29.9%	23.1%	27.7%
Age of firm								
Less than 5 years	22.0%	15.9%	31.8%	20.7%	19.4% *	38.2%	22.8%	21.3%
5-9 years	23.1%	18.0%	20.5%	16.7%	27.3%	50.4%	19.8%	25.8%
10-19 years	27.1%	22.1%	17.4%	20.8%	28.9%	36.6%	20.1%	30.2%
20 or more years	37.0%	18.8%	24.4%	20.2%	28.0%	42.7%	21.8%	38.4%
Multi/single status								
2 or more locations	39.5%	--	20.9%	20.8%	29.4%	42.8%	21.8%	39.8%
1 location only	22.1%	19.0%	22.9%	19.9%	25.1%	25.9%	21.2%	23.0%
Percent full-time employees								
Less than 25%	44.1%	44.1%	42.8% *	10.7% *	18.2%	57.6%	32.5%	45.7%
25-49 %	36.0%	20.0% *	22.9%	25.4%	26.5%	43.5%	23.2%	38.0%
50-74 %	36.7%	20.6%	32.5%	17.7%	24.1%	43.4%	23.5%	38.4%
75% or more	34.7%	18.6%	21.3%	20.3%	28.4%	42.0%	20.7%	36.9%
Union presence								
No union employees	33.8%	19.3%	22.3%	20.1%	28.0%	41.9%	21.1%	36.1%
Has union employees	41.3%	17.5% *	32.5% *	19.3%	26.0%	44.1%	24.9%	41.8%
Percent low-wage employees								
50% or more low-wage	41.0%	29.6%	32.3%	21.0%	25.9%	49.0%	28.2%	42.3%
Less than 50% low-wage	34.6%	18.4%	22.3%	20.0%	28.0%	41.8%	20.8%	36.7%
Percent women employees								
Less than 25%	32.7%	16.3%	25.2%	20.9%	32.4%	42.5%	22.0%	35.9%
25-49 %	41.0%	15.7%	23.0%	16.2%	25.2%	50.4%	18.5%	43.3%
50-74 %	34.9%	20.6%	20.4%	18.7%	29.9%	39.5%	19.7%	36.5%
75% or more	29.6%	26.8%	19.5%	23.7%	22.1%	34.1%	24.2%	30.4%
Percent age 50 or older employees								
Less than 25%	33.5%	21.8%	22.8%	18.8%	27.9%	43.7%	21.5%	36.4%
25-49 %	37.1%	18.8%	22.6%	20.1%	28.0%	42.7%	22.1%	38.3%
50-74 %	31.9%	15.6%	21.5%	23.0%	28.6%	38.3%	18.3%	34.6%
75% or more	27.9%	16.6%	26.9%	29.8%	20.3% *	41.4%	21.8%	31.9%

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.7 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 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	0.62%	1.66%	1.56%	1.10%	1.19%	0.91%	0.93%	0.70%
Industry group **								
Agric., fish., forest.	11.59%	9.81% *	--	--	10.16%	23.73% *	8.68% *	14.15% *
Mining and manufacturing	1.62%	5.84% *	6.15%	2.02%	3.17%	2.24%	2.85%	1.75%
Construction	2.55%	3.48% *	5.04%	3.11%	5.20%	7.40%	2.82%	3.70%
Utilities and transp.	3.40%	8.07% *	9.03% *	6.00%	5.68%	4.84%	5.19%	3.70%
Wholesale trade	1.85%	7.11% *	4.83%	3.80%	3.54%	3.08%	3.30%	2.13%
Fin. svcs. and real estate	1.90%	6.01%	4.97%	4.06%	3.95%	2.39%	2.99%	2.02%
Retail trade	2.06%	4.83%	3.79%	3.98%	3.75%	2.94%	3.35%	2.35%
Professional services	1.08%	2.52%	2.94%	2.25%	1.95%	1.54%	1.69%	1.20%
Other services	1.44%	4.57%	3.00%	2.80%	3.23%	2.01%	2.04%	1.63%
Ownership								
For profit, incorporated	0.77%	1.90%	1.77%	1.34%	1.52%	1.13%	1.09%	0.88%
For profit, unincorporated	1.62%	3.94%	4.37%	2.63%	3.45%	2.55%	2.32%	1.87%
Nonprofit	1.27%	5.62%	5.00%	2.77%	2.22%	1.77%	2.71%	1.35%
Age of firm								
Less than 5 years	2.71%	3.77%	7.34%	4.16%	6.10% *	10.22%	3.48%	4.15%
5-9 years	2.74%	4.79%	4.21%	3.95%	5.31%	14.23%	2.83%	4.32%
10-19 years	1.61%	3.75%	2.91%	2.53%	3.59%	3.65%	1.96%	2.21%
20 or more years	0.70%	2.20%	2.07%	1.34%	1.31%	0.94%	1.20%	0.75%
Multi/single status								
2 or more locations	0.77%	--	3.73%	1.97%	1.47%	0.93%	2.40%	0.79%
1 location only	0.89%	1.67%	1.67%	1.31%	2.09%	4.30%	1.00%	1.41%
Percent full-time employees								
Less than 25%	6.24%	11.61%	13.15% *	4.69% *	3.96%	6.94%	7.11%	6.86%
25-49 %	2.42%	7.36% *	5.41%	4.46%	4.47%	3.82%	3.78%	2.77%
50-74 %	1.89%	3.91%	5.49%	2.87%	3.33%	2.65%	2.75%	2.12%
75% or more	0.68%	1.90%	1.67%	1.22%	1.31%	1.00%	1.03%	0.77%
Union presence								
No union employees	0.67%	1.70%	1.55%	1.12%	1.25%	1.05%	0.94%	0.77%
Has union employees	1.65%	8.13% *	11.37% *	5.61%	3.64%	1.87%	5.73%	1.69%
Percent low-wage employees								
50% or more low-wage	2.06%	6.74%	6.20%	3.53%	3.13%	2.77%	3.34%	2.23%
Less than 50% low-wage	0.65%	1.71%	1.61%	1.15%	1.26%	0.96%	0.97%	0.74%
Percent women employees								
Less than 25%	1.22%	2.24%	2.66%	1.75%	2.48%	2.42%	1.52%	1.52%
25-49 %	1.27%	3.41%	3.55%	2.31%	2.21%	1.65%	2.00%	1.37%
50-74 %	1.16%	3.83%	3.36%	2.49%	2.46%	1.53%	1.99%	1.25%
75% or more	1.29%	4.06%	2.89%	2.43%	2.02%	1.90%	2.09%	1.44%
Percent age 50 or older employees								
Less than 25%	1.04%	2.53%	2.31%	1.53%	1.96%	1.69%	1.37%	1.23%
25-49 %	0.90%	3.68%	2.80%	1.76%	1.76%	1.18%	1.75%	0.96%
50-74 %	1.66%	3.21%	3.60%	3.68%	2.99%	2.76%	2.06%	1.97%
75% or more	3.62%	4.78%	7.52%	7.75%	8.15% *	7.36%	3.70%	5.59%

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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