

**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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