

Table I.F.7(2009) 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, 2009

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	23.1%	17.2%	15.1%	14.4%	17.6%	28.4%	15.9%	24.7%
Industry group **								
Agric., fish., forest.	20.2%	--	--	--	--	--	20.5%	20.0%
Mining and manufacturing	23.5%	--	--	--	--	--	17.2%	24.4%
Construction	18.1%	--	--	--	--	--	19.1%	17.0%
Utilities and transp.	22.8%	--	--	--	--	--	19.7%	23.0%
Wholesale trade	21.8%	--	--	--	--	--	16.2%	23.5%
Fin. svcs. and real estate	26.7%	--	--	--	--	--	14.0%	28.5%
Retail trade	37.6%	--	--	--	--	--	15.8%	41.5%
Professional services	20.4%	--	--	--	--	--	14.2%	21.7%
Other services	17.1%	--	--	--	--	--	15.5%	17.6%
Ownership								
For profit, incorporated	24.3%	--	--	--	--	--	15.7%	26.2%
For profit, unincorporated	20.3%	--	--	--	--	--	17.2%	21.3%
Nonprofit	19.0%	--	--	--	--	--	15.0%	19.6%
Age of firm								
Less than 5 years	15.0%	--	--	--	--	--	13.9%	16.3%
5-9 years	17.9%	--	--	--	--	--	15.6%	20.0%
10-19 years	14.6%	--	--	--	--	--	15.9%	13.8%
20 or more years	24.9%	--	--	--	--	--	16.3%	26.0%
Multi/single status								
2 or more locations	26.9%	--	--	--	--	--	16.3%	27.1%
1 location only	15.0%	--	--	--	--	--	15.9%	13.9%
Percent full-time employees								
Less than 25%	18.2%	--	--	--	--	--	17.8%	18.4%
25-49 %	24.6%	--	--	--	--	--	13.5%	27.3%
50-74 %	31.8%	--	--	--	--	--	15.0%	34.9%
75% or more	21.9%	--	--	--	--	--	16.1%	23.1%
Union presence								
No union employees	22.8%	--	--	--	--	--	15.2%	25.1%
Has union employees	21.6%	--	--	--	--	--	27.5%	21.3%
Unknown	28.5%	--	--	--	--	--	13.6%	28.8%
Percent low wage employees								
50% or more low wage	32.2%	--	--	--	--	--	13.8%	34.8%
Less than 50% low wage	21.4%	--	--	--	--	--	16.2%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or no 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(2009) Standard error 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, 2009

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	0.69%	0.64%	0.78%	1.10%	1.75%	0.87%	0.49%	0.87%
Industry group **								
Agric., fish., forest.	7.73%	--	--	--	--	--	3.09%	11.51%
Mining and manufacturing	1.72%	--	--	--	--	--	1.91%	1.89%
Construction	1.72%	--	--	--	--	--	1.18%	3.52%
Utilities and transp.	2.48%	--	--	--	--	--	4.44%	2.64%
Wholesale trade	2.34%	--	--	--	--	--	1.61%	3.06%
Fin. svcs. and real estate	1.47%	--	--	--	--	--	1.66%	1.66%
Retail trade	1.74%	--	--	--	--	--	2.25%	2.02%
Professional services	1.82%	--	--	--	--	--	0.68%	2.28%
Other services	1.28%	--	--	--	--	--	0.96%	1.62%
Ownership								
For profit, incorporated	0.60%	--	--	--	--	--	0.44%	0.70%
For profit, unincorporated	1.79%	--	--	--	--	--	2.16%	2.45%
Nonprofit	2.09%	--	--	--	--	--	1.64%	2.46%
Age of firm								
Less than 5 years	1.81%	--	--	--	--	--	1.80%	2.30%
5-9 years	1.59%	--	--	--	--	--	1.43%	2.92%
10-19 years	1.19%	--	--	--	--	--	1.33%	1.82%
20 or more years	0.69%	--	--	--	--	--	0.80%	0.82%
Multi/single status								
2 or more locations	0.82%	--	--	--	--	--	1.20%	0.86%
1 location only	0.80%	--	--	--	--	--	0.48%	1.75%
Percent full-time employees								
Less than 25%	1.38%	--	--	--	--	--	2.30%	1.92%
25-49 %	2.76%	--	--	--	--	--	2.61%	3.48%
50-74 %	2.29%	--	--	--	--	--	1.10%	2.52%
75% or more	0.84%	--	--	--	--	--	0.52%	1.05%
Union presence								
No union employees	0.82%	--	--	--	--	--	0.56%	1.02%
Has union employees	1.29%	--	--	--	--	--	2.04%	1.36%
Unknown	3.19%	--	--	--	--	--	3.33%	3.31%
Percent low wage employees								
50% or more low wage	0.95%	--	--	--	--	--	0.95%	1.02%
Less than 50% low wage	0.80%	--	--	--	--	--	0.46%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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