

Table I.F.33 Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	20.9	24.6	32.1	27.4
Firm size				
Less than 50 employees	24.3	28.0	33.6	30.6
50+ employees	20.5	24.3	31.9	26.9
Less than 10 employees	22.5	26.1	31.3	31.1
10-24 employees	25.3	28.2	34.9	31.0
25-99 employees	23.8	28.1	33.4	28.9
100-999 employees	21.2	24.7	31.3	27.3
1000+ employees	20.3	24.1	32.0	26.7
Industry group **				
Agric., fish., forest.	30.0	39.6	49.3	32.9
Mining and manufacturing	20.2	24.0	30.5	27.0
Construction	25.3	27.7	34.1	28.6
Utilities and transp.	19.5	23.7	30.7	26.0
Wholesale trade	21.7	24.4	30.4	28.1
Fin. svcs. and real estate	19.9	23.4	29.6	26.7
Retail trade	21.9	25.8	33.6	26.4
Professional services	20.6	24.5	33.5	26.9
Other services	22.1	25.8	32.7	30.1
Ownership				
For profit, incorporated	20.9	24.4	31.0	27.3
For profit, unincorporated	21.2	25.3	32.6	28.3
Nonprofit	20.8	25.3	37.8	27.1
Age of firm				
Less than 5 years	21.8	27.6	36.0	29.8
5-9 years	22.7	25.0	30.1	28.0
10-19 years	22.2	25.7	33.2	29.5
20 or more years	20.8	24.5	32.0	27.0
Multi/single status				
2 or more locations	20.3	24.2	32.0	27.0
1 location only	23.6	27.0	32.5	28.6
Percent full-time employees				
Less than 25%	24.5	28.2	34.7	30.9
25-49 %	21.6	24.2	34.1	29.2
50-74 %	22.1	25.9	33.5	29.0
75% or more	20.7	24.5	31.8	27.1
Union presence				
No union employees	21.2	24.8	31.9	27.8
Has union employees	19.9	24.2	32.7	25.9
Percent low wage employees **				
50% or more low-wage	23.3	26.2	31.8	26.7
Less than 50% low-wage	20.6	24.4	32.2	27.5
Percent women employees				
Less than 25%	21.8	24.4	30.1	27.3
25-49 %	19.9	23.7	31.1	26.4
50-74 %	21.2	25.3	34.1	28.7
75% or more	21.0	25.7	33.9	27.3
Percent age 50 or older employees				
Less than 25%	22.2	25.3	33.6	27.8
25-49 %	20.1	24.1	31.6	27.0
50-74 %	21.4	25.4	30.9	27.7
75% or more	21.3	28.5	33.8	30.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.33 Standard errors for Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.28	0.27	0.60	0.33
Firm size				
Less than 50 employees	0.81	0.71	0.77	0.61
50+ employees	0.30	0.28	0.67	0.36
Less than 10 employees	1.40	1.17	1.48	1.40
10-24 employees	1.39	1.24	1.27	0.92
25-99 employees	0.98	0.88	0.99	0.66
100-999 employees	0.74	0.68	0.87	0.59
1000+ employees	0.33	0.31	0.80	0.46
Industry group **				
Agric., fish., forest.	7.72	6.42	3.51	3.35
Mining and manufacturing	0.41	0.49	0.71	0.55
Construction	1.56	1.08	1.55	1.14
Utilities and transp.	0.61	0.57	1.21	0.90
Wholesale trade	1.25	1.12	1.57	1.22
Fin. svcs. and real estate	0.75	0.60	0.92	0.66
Retail trade	0.83	0.97	1.25	0.84
Professional services	0.62	0.59	1.65	0.69
Other services	0.59	0.57	1.25	1.05
Ownership				
For profit, incorporated	0.30	0.31	0.51	0.38
For profit, unincorporated	0.75	0.66	0.88	0.72
Nonprofit	1.09	0.72	2.98	0.96
Age of firm				
Less than 5 years	1.52	2.05	2.47	1.80
5-9 years	1.53	1.02	1.29	0.98
10-19 years	0.94	1.04	1.78	1.48
20 or more years	0.30	0.28	0.66	0.33
Multi/single status				
2 or more locations	0.31	0.29	0.72	0.40
1 location only	0.65	0.59	0.64	0.51
Percent full-time employees				
Less than 25%	1.34	1.16	1.28	1.11
25-49 %	0.91	0.74	1.60	1.08
50-74 %	0.68	0.84	0.89	0.90
75% or more	0.31	0.30	0.69	0.36
Union presence				
No union employees	0.35	0.35	0.77	0.39
Has union employees	0.35	0.36	0.71	0.49
Percent low wage employees **				
50% or more low-wage	0.70	0.73	0.96	0.66
Less than 50% low-wage	0.30	0.29	0.67	0.36
Percent women employees				
Less than 25%	0.62	0.68	0.97	0.69
25-49 %	0.55	0.47	0.72	0.51
50-74 %	0.46	0.42	1.76	0.64
75% or more	0.53	0.49	0.88	0.79
Percent age 50 or older employees				
Less than 25%	0.66	0.52	1.60	0.57
25-49 %	0.32	0.34	0.62	0.47
50-74 %	0.55	0.74	0.89	0.68
75% or more	1.11	1.85	2.29	1.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.