

Table I.F.28 Percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2018

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	11.8%	15.9%	11.9%	11.7%	10.5%	12.0%	13.5%	11.5%
Industry group **								
Agric., fish., forest.	10.0% *	6.7% *	--	36.2% *	0.5% *	12.0% *	16.7% *	8.3% *
Mining and manufacturing	9.3%	14.2% *	10.6% *	10.4%	9.3%	8.8%	12.0%	9.0%
Construction	13.7%	17.9%	12.6%	9.9%	13.0% *	19.0% *	12.1%	14.7%
Utilities and transp.	13.2%	12.2% *	4.3% *	16.0%	9.9% *	14.1%	11.8% *	13.4%
Wholesale trade	10.7%	13.9% *	15.9%	10.2% *	11.6%	9.5%	12.6%	10.3%
Fin. svcs. and real estate	15.5%	19.1%	4.9% *	9.2%	15.0%	16.6%	11.2%	16.0%
Retail trade	6.5%	12.5%	7.2% *	15.5%	9.7%	4.0%	12.2%	5.6%
Professional services	13.7%	16.5%	13.7%	11.9%	10.1%	15.0%	15.3%	13.4%
Other services	9.8%	15.8%	13.5%	11.4%	9.1%	8.6%	14.8%	8.8%
Ownership								
For profit, incorporated	11.6%	14.2%	12.7%	12.2%	10.5%	11.6%	13.6%	11.2%
For profit, unincorporated	11.3%	20.9%	9.3%	10.8%	7.6%	12.2%	14.5%	10.4%
Nonprofit	13.0%	15.5%	10.4%	10.3%	12.4%	13.6%	11.3%	13.1%
Age of firm								
Less than 5 years	8.8%	14.1%	8.2% *	8.0%	7.1% *	3.8% *	11.1%	6.5%
5-9 years	11.6%	16.7%	13.0%	11.9%	7.2% *	14.9% *	15.6%	8.7%
10-19 years	11.7%	21.3%	12.6%	12.7%	7.5%	11.6%	16.1%	9.3%
20 or more years	11.9%	13.2%	12.0%	11.7%	11.6%	12.0%	12.3%	11.9%
Multi/single status								
2 or more locations	12.1%	38.0% *	10.9% *	11.9%	12.6%	12.0%	14.8%	12.0%
1 location only	11.1%	15.6%	12.0%	11.6%	7.2%	14.3%	13.4%	9.0%
Percent full-time employees								
Less than 25%	9.3%	11.7% *	4.4% *	23.2% *	5.0%	8.2%	10.0%	9.2%
25-49 %	10.1%	29.1%	11.8% *	8.4% *	13.0% *	7.5%	14.9%	9.2%
50-74 %	9.7%	16.7%	12.5%	9.4%	7.8%	9.5%	14.4%	8.9%
75% or more	12.1%	15.4%	12.0%	11.9%	10.7%	12.5%	13.4%	11.9%
Union presence								
No union employees	11.7%	15.9%	12.0%	11.8%	10.9%	11.5%	13.5%	11.3%
Has union employees	12.3%	16.7% *	9.6% *	9.9% *	7.1%	13.0%	14.1%	12.2%
Percent low-wage employees								
50% or more low-wage	8.9%	20.3%	7.3% *	10.7%	8.3%	8.2%	15.5%	8.1%
Less than 50% low-wage	12.1%	15.5%	12.2%	11.8%	10.7%	12.5%	13.4%	11.9%
Percent women employees								
Less than 25%	10.6%	15.4%	11.3%	11.2%	10.5%	9.4%	13.0%	9.8%
25-49 %	11.2%	15.6%	10.1%	11.9%	9.3%	11.5%	12.2%	11.1%
50-74 %	11.8%	17.7%	13.3%	11.4%	11.0%	11.6%	14.9%	11.4%
75% or more	14.2%	15.0%	13.9%	12.9%	11.2%	15.6%	14.4%	14.2%
Percent age 50 or older employees								
Less than 25%	12.2%	14.6%	11.7%	12.5%	10.9%	12.6%	13.5%	11.9%
25-49 %	11.8%	14.3%	14.2%	10.1%	10.8%	12.2%	12.9%	11.7%
50-74 %	11.0%	18.3%	9.8%	14.2%	8.3%	10.3%	15.0%	9.9%
75% or more	9.1%	19.4%	4.1% *	6.4% *	7.6% *	5.3% *	12.9%	6.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2018

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	0.43%	1.32%	1.17%	0.84%	0.91%	0.62%	0.70%	0.48%
Industry group **								
Agric., fish., forest.	4.65% *	3.47% *	--	16.95% *	0.39% *	9.92% *	8.60% *	5.28% *
Mining and manufacturing	0.96%	4.43% *	3.51% *	2.11%	1.84%	1.38%	2.19%	1.04%
Construction	2.02%	4.62%	3.45%	2.30%	3.95% *	6.83% *	1.98%	2.99%
Utilities and transp.	2.09%	7.90% *	3.75% *	4.76%	4.40% *	2.69%	3.89% *	2.24%
Wholesale trade	1.30%	4.71% *	4.43%	3.28% *	2.82%	1.84%	2.38%	1.50%
Fin. svcs. and real estate	1.58%	5.16%	2.02% *	2.38%	4.10%	1.99%	2.44%	1.73%
Retail trade	0.66%	3.29%	2.47% *	2.77%	2.07%	0.62%	1.91%	0.68%
Professional services	0.81%	2.17%	2.23%	1.61%	1.52%	1.20%	1.31%	0.92%
Other services	0.95%	2.90%	3.17%	2.03%	2.03%	1.43%	1.81%	1.08%
Ownership								
For profit, incorporated	0.50%	1.44%	1.42%	1.01%	1.15%	0.70%	0.83%	0.57%
For profit, unincorporated	1.07%	3.48%	2.63%	2.04%	1.44%	2.02%	1.80%	1.28%
Nonprofit	1.21%	3.91%	2.82%	2.38%	2.29%	1.70%	1.85%	1.30%
Age of firm								
Less than 5 years	1.22%	2.61%	3.76% *	1.97%	2.30% *	1.70% *	1.84%	1.55%
5-9 years	1.49%	3.97%	3.61%	2.52%	2.43% *	5.51% *	2.30%	1.87%
10-19 years	1.02%	3.06%	2.46%	1.91%	1.72%	2.77%	1.59%	1.29%
20 or more years	0.49%	1.78%	1.55%	1.10%	1.15%	0.64%	0.91%	0.54%
Multi/single status								
2 or more locations	0.55%	11.56% *	3.27% *	1.64%	1.30%	0.63%	2.12%	0.56%
1 location only	0.58%	1.33%	1.23%	0.97%	1.10%	3.84%	0.74%	0.87%
Percent full-time employees								
Less than 25%	1.77%	5.26% *	2.63% *	7.14% *	1.33%	2.43%	2.96%	2.04%
25-49 %	1.47%	8.70%	4.57% *	2.66% *	4.13% *	1.53%	3.26%	1.62%
50-74 %	0.89%	3.35%	3.40%	1.97%	1.66%	1.28%	1.97%	0.98%
75% or more	0.48%	1.48%	1.30%	0.94%	1.03%	0.71%	0.78%	0.55%
Union presence								
No union employees	0.46%	1.34%	1.20%	0.86%	0.99%	0.71%	0.71%	0.53%
Has union employees	1.07%	7.59% *	5.34% *	3.58% *	2.09%	1.23%	4.08%	1.10%
Percent low-wage employees								
50% or more low-wage	0.86%	5.74%	2.50% *	2.19%	2.18%	1.03%	2.73%	0.90%
Less than 50% low-wage	0.46%	1.35%	1.24%	0.90%	0.99%	0.69%	0.73%	0.53%
Percent women employees								
Less than 25%	0.68%	2.33%	1.79%	1.31%	1.42%	1.16%	1.13%	0.82%
25-49 %	0.85%	3.28%	2.36%	2.12%	1.90%	1.13%	1.59%	0.93%
50-74 %	0.81%	2.57%	3.24%	1.70%	2.07%	1.05%	1.60%	0.89%
75% or more	1.11%	2.67%	2.50%	1.97%	2.01%	1.68%	1.52%	1.26%
Percent age 50 or older employees								
Less than 25%	0.68%	1.98%	1.67%	1.30%	1.23%	1.21%	1.03%	0.82%
25-49 %	0.65%	2.90%	2.37%	1.27%	1.58%	0.83%	1.33%	0.70%
50-74 %	0.97%	3.11%	2.32%	2.46%	2.00%	1.49%	1.80%	1.12%
75% or more	1.39%	3.41%	1.98% *	3.62% *	2.94% *	1.85% *	2.21%	1.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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