

Table I.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2019

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	325	445	362	344	365	291	386	314
Industry group **								
Agric., fish., forest.	379	--	--	--	--	--	--	427
Mining and manufacturing	452	449	--	282	359	533	523	445
Construction	382	511	422	377	399	--	418	338
Utilities and transp.	251	--	--	--	266	228	304 *	245
Wholesale trade	331	--	480 *	411	362	182	438	287
Fin. svcs. and real estate	291	310 *	--	343	331	271	312	289
Retail trade	329	--	334	301	729 *	246	350	326
Professional services	304	417	270	305	342	287	325	301
Other services	320	612	213	338	317	255	458	287
Ownership								
For profit, incorporated	333	409	379	359	392	297	380	323
For profit, unincorporated	344	629	362	352	282	306	481	308
Nonprofit	270	236	185	261	337	247	233	274
Age of firm								
Less than 5 years	458	--	440	355	--	--	625	279 *
5-9 years	301	--	245	255	437 *	228 *	294	306
10-19 years	360	501	294	356	469 *	176	423	321
20 or more years	316	298	387	352	351	298	335	314
Multi/single status								
2 or more locations	306	--	330 *	343	361	291	376	304
1 location only	376	449	366	344	373	326	387	364
Percent full-time employees								
Less than 25%	504	--	--	--	449	503	608	488
25-49 %	212	--	290	405	347	161	448	184
50-74 %	359	535 *	375 *	342	296	348	473	325
75% or more	326	414	363	337	371	296	365	319
Union presence								
No union employees	319	452	364	344	351	265	388	301
Has union employees	344	--	--	323 *	492 *	333	318 *	345
Percent low-wage employees								
50% or more low-wage	348	296	--	350	449	322	367	347
Less than 50% low-wage	323	459	356	343	358	288	387	310
Percent women employees								
Less than 25%	330	427	408	397	330	265	393	308
25-49 %	356	490	475	291	399	340	418	348
50-74 %	309	482 *	308	341	373	257	403	293
75% or more	289	359	205	276	344	273	299	287
Percent age 50 or older employees								
Less than 25%	340	490	370	317	339	315	408	317
25-49 %	335	426 *	332	352	432	304	360	333
50-74 %	267	342	479 *	419	253	210	363	251
75% or more	328	486	--	272	180 *	194	406	208

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.

* 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.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2019

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	15.50	59.58	46.96	21.65	36.14	22.04	28.19	17.49
Industry group **								
Agric., fish., forest.	92.30	--	--	--	--	--	--	126.64
Mining and manufacturing	70.96	37.47	--	70.77	101.19	118.63	133.55	77.29
Construction	45.38	104.59	111.04	53.16	103.03	--	50.10	75.04
Utilities and transp.	49.31	--	--	--	70.49	56.62	103.42 *	52.86
Wholesale trade	36.24	--	153.79 *	64.57	71.10	33.59	61.59	41.72
Fin. svcs. and real estate	39.75	96.80 *	--	56.75	92.92	51.87	65.35	43.77
Retail trade	48.47	--	90.73	37.51	263.00 *	38.71	52.50	56.68
Professional services	22.73	78.28	50.33	40.37	41.59	32.26	39.48	25.42
Other services	33.42	166.71	24.41	48.30	39.38	42.21	110.34	29.37
Ownership								
For profit, incorporated	19.52	61.53	59.26	25.99	51.36	27.09	30.04	22.50
For profit, unincorporated	36.22	154.26	76.08	53.56	40.56	55.05	87.18	36.50
Nonprofit	29.06	52.04	25.35	48.81	52.01	43.54	37.17	32.04
Age of firm								
Less than 5 years	107.07	--	107.73	55.55	--	--	120.89	102.27 *
5-9 years	49.14	--	23.49	51.31	152.24 *	114.11 *	53.70	75.15
10-19 years	50.24	108.21	65.45	50.57	167.92 *	18.85	64.95	69.55
20 or more years	17.00	31.76	74.25	28.06	33.29	23.37	26.46	18.71
Multi/single status								
2 or more locations	18.76	--	107.20 *	55.81	36.83	22.30	64.28	19.10
1 location only	25.81	60.25	51.00	22.79	78.37	90.77	30.44	42.39
Percent full-time employees								
Less than 25%	68.49	--	--	--	77.10	110.61	106.02	75.36
25-49 %	26.02	--	44.12	76.50	65.29	22.33	89.35	22.84
50-74 %	44.97	219.63 *	121.67 *	47.54	51.41	62.70	127.29	40.58
75% or more	17.81	57.60	53.13	24.36	41.81	25.93	27.33	20.45
Union presence								
No union employees	13.90	61.65	47.31	22.10	32.52	19.37	28.81	15.51
Has union employees	46.91	--	--	103.21 *	203.75 *	48.66	97.37 *	47.72
Percent low-wage employees								
50% or more low-wage	34.97	53.18	--	78.09	86.16	44.67	60.62	38.03
Less than 50% low-wage	16.73	64.51	48.01	22.50	38.31	24.12	29.63	18.99
Percent women employees								
Less than 25%	21.72	69.26	84.86	40.04	42.18	34.30	36.43	25.83
25-49 %	39.06	133.92	140.50	29.49	99.19	52.72	67.91	42.93
50-74 %	25.53	151.16 *	55.52	47.68	55.67	30.21	80.65	25.77
75% or more	25.09	55.13	21.79	30.58	41.60	36.84	31.59	28.67
Percent age 50 or older employees								
Less than 25%	22.55	110.61	53.53	24.98	44.51	39.83	45.28	25.29
25-49 %	25.37	133.15 *	87.52	42.69	63.94	31.29	52.51	27.47
50-74 %	25.92	52.58	171.08 *	68.05	53.52	29.72	50.26	28.10
75% or more	57.14	91.00	--	57.43	90.51 *	37.25	70.19	61.87

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

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