

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, 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	9.3%	11.0%	12.2%	9.3%	7.8%	9.5%	10.5%	9.1%
Industry group **								
Agric., fish., forest.	19.8% *	13.7% *	--	2.8% *	8.2% *	35.3% *	14.6% *	21.1% *
Mining and manufacturing	8.4%	11.7% *	4.7% *	10.5%	6.1%	9.1%	7.2%	8.5%
Construction	12.1%	11.1% *	17.0%	10.5% *	11.8%	12.4% *	10.9%	12.7%
Utilities and transp.	9.9%	17.9% *	12.6% *	--	11.7% *	9.7%	9.3% *	9.9%
Wholesale trade	7.6%	8.0% *	17.6% *	8.4% *	5.7%	6.8%	11.1%	6.9%
Fin. svcs. and real estate	8.2%	6.6% *	17.6% *	9.6%	7.6%	8.0%	12.8%	7.9%
Retail trade	8.5%	4.5% *	11.7% *	13.3%	7.0% *	7.9%	10.2%	8.3%
Professional services	10.8%	14.0%	11.5%	8.8%	8.4%	11.7%	11.9%	10.6%
Other services	7.6%	10.4% *	8.3% *	7.6%	7.6%	7.3%	8.6%	7.4%
Ownership								
For profit, incorporated	9.0%	12.1%	12.3%	10.0%	8.2%	8.6%	11.0%	8.6%
For profit, unincorporated	10.5%	8.7% *	10.7%	9.4%	7.4%	12.3%	8.9%	10.8%
Nonprofit	9.8%	7.4% *	14.1% *	5.3%	7.0%	11.3%	9.1%	9.8%
Age of firm								
Less than 5 years	7.3%	10.9% *	12.9% *	6.2% *	4.5% *	2.4% *	8.7%	5.8% *
5-9 years	12.0%	19.0%	16.6%	10.4% *	9.5% *	4.1% *	15.2%	9.4%
10-19 years	8.3%	10.2%	12.2%	9.0%	6.9%	6.8%	9.6%	7.6%
20 or more years	9.4%	8.9%	11.2%	9.6%	8.1%	9.6%	10.3%	9.3%
Multi/single status								
2 or more locations	9.1%	--	10.0%	9.2%	7.0%	9.6%	11.3%	9.1%
1 location only	9.8%	11.0%	12.4%	9.3%	9.3%	5.1%	10.4%	9.3%
Percent full-time employees								
Less than 25%	7.2%	7.8% *	24.2% *	4.0% *	7.9% *	6.4%	14.7% *	6.2%
25-49 %	10.0%	13.6% *	11.6% *	10.3% *	5.4% *	11.2%	13.4% *	9.5%
50-74 %	8.3%	9.2% *	6.8%	15.6%	8.1%	7.4%	11.2%	7.9%
75% or more	9.4%	11.2%	12.6%	8.8%	7.9%	9.8%	10.3%	9.3%
Union presence								
No union employees	9.2%	11.2%	12.0%	9.1%	7.5%	9.5%	10.5%	8.9%
Has union employees	9.9%	--	17.5% *	12.6% *	11.8% *	9.6%	10.1% *	9.9%
Percent low-wage employees								
50% or more low-wage	9.6%	13.6% *	9.9% *	6.0% *	6.4%	10.8%	10.7%	9.5%
Less than 50% low-wage	9.3%	10.8%	12.3%	9.5%	8.0%	9.3%	10.5%	9.1%
Percent women employees								
Less than 25%	9.4%	10.9%	11.6%	10.7%	9.7%	7.8%	9.6%	9.3%
25-49 %	7.8%	9.1%	10.8%	8.7%	7.6%	7.6%	9.8%	7.6%
50-74 %	9.2%	12.6%	12.5%	7.9%	7.1%	9.7%	12.2%	8.9%
75% or more	11.6%	10.8%	14.8%	7.6%	6.5%	13.8%	11.6%	11.6%
Percent age 50 or older employees								
Less than 25%	8.6%	11.6%	13.4%	9.8%	8.1%	7.5%	10.7%	8.1%
25-49 %	9.3%	11.9%	12.5%	8.1%	7.3%	9.8%	10.0%	9.2%
50-74 %	11.3%	10.4% *	9.9%	11.8%	6.9%	13.3%	12.2%	11.1%
75% or more	9.7% *	8.6% *	5.3% *	6.1% *	19.1% *	6.4% *	8.1%	10.8% *

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.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, 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	0.41%	1.35%	1.43%	0.88%	0.78%	0.59%	0.74%	0.45%
Industry group **								
Agric., fish., forest.	12.20% *	10.64% *	--	1.76% *	5.39% *	25.15% *	7.53% *	15.05% *
Mining and manufacturing	1.12%	5.80% *	1.54% *	2.83%	1.44%	1.71%	1.44%	1.22%
Construction	1.84%	3.95% *	4.85%	3.24% *	3.34%	4.46% *	2.28%	2.59%
Utilities and transp.	1.87%	9.94% *	6.94% *	--	7.42% *	1.81%	3.83% *	2.01%
Wholesale trade	1.10%	3.49% *	5.88% *	2.60% *	1.58%	1.69%	2.76%	1.20%
Fin. svcs. and real estate	1.02%	2.85% *	6.01% *	2.57%	1.87%	1.33%	2.91%	1.08%
Retail trade	0.92%	1.94% *	4.34% *	3.33%	2.22% *	1.08%	2.26%	1.00%
Professional services	0.86%	2.66%	2.69%	1.48%	1.46%	1.26%	1.51%	0.96%
Other services	0.76%	3.23% *	2.76% *	1.84%	1.65%	1.04%	1.60%	0.84%
Ownership								
For profit, incorporated	0.47%	1.74%	1.69%	1.15%	1.05%	0.64%	0.90%	0.53%
For profit, unincorporated	1.11%	2.75% *	3.19%	1.81%	1.85%	1.89%	1.54%	1.29%
Nonprofit	1.13%	2.44% *	4.78% *	1.36%	1.25%	1.70%	1.93%	1.21%
Age of firm								
Less than 5 years	1.50%	4.45% *	5.74% *	2.00% *	2.26% *	1.64% *	2.31%	1.88% *
5-9 years	1.96%	5.38%	4.50%	3.30% *	4.06% *	2.06% *	2.78%	2.72%
10-19 years	0.93%	2.50%	3.21%	2.00%	1.49%	1.95%	1.48%	1.18%
20 or more years	0.46%	1.51%	1.77%	1.15%	0.94%	0.61%	0.97%	0.50%
Multi/single status								
2 or more locations	0.49%	--	2.89%	1.62%	0.81%	0.60%	2.23%	0.50%
1 location only	0.69%	1.37%	1.54%	1.05%	1.60%	1.47%	0.78%	1.09%
Percent full-time employees								
Less than 25%	1.66%	4.77% *	15.52% *	2.23% *	3.24% *	1.89%	7.05% *	1.48%
25-49 %	1.50%	7.46% *	3.83% *	4.67% *	1.91% *	2.15%	4.27% *	1.58%
50-74 %	1.17%	2.77% *	1.91%	3.76%	2.07%	1.57%	2.00%	1.29%
75% or more	0.45%	1.57%	1.62%	0.94%	0.87%	0.66%	0.81%	0.51%
Union presence								
No union employees	0.42%	1.38%	1.42%	0.88%	0.74%	0.66%	0.75%	0.48%
Has union employees	1.16%	--	11.00% *	5.62% *	4.39% *	1.23%	4.80% *	1.18%
Percent low-wage employees								
50% or more low-wage	1.71%	5.95% *	3.53% *	2.47% *	1.34%	2.48%	2.87%	1.85%
Less than 50% low-wage	0.42%	1.38%	1.49%	0.93%	0.84%	0.59%	0.76%	0.47%
Percent women employees								
Less than 25%	0.72%	2.25%	2.19%	1.59%	1.85%	0.96%	1.12%	0.87%
25-49 %	0.77%	2.73%	3.14%	1.63%	1.69%	1.01%	1.64%	0.83%
50-74 %	0.75%	2.95%	3.34%	1.75%	1.20%	1.03%	1.81%	0.81%
75% or more	1.09%	3.07%	3.48%	1.38%	0.94%	1.70%	1.76%	1.22%
Percent age 50 or older employees								
Less than 25%	0.61%	2.05%	2.23%	1.32%	1.40%	0.90%	1.07%	0.72%
25-49 %	0.59%	3.26%	2.64%	1.42%	0.91%	0.79%	1.41%	0.63%
50-74 %	1.23%	3.24% *	2.85%	2.68%	1.45%	2.09%	2.01%	1.43%
75% or more	3.51% *	2.66% *	3.42% *	2.45% *	13.41% *	2.33% *	1.93%	5.63% *

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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