

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, 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	307	437	390	385	317	272	395	291
Industry group **								
Agric., fish., forest.	126	--	--	--	--	--	--	107
Mining and manufacturing	310	--	--	394	290	285	428	300
Construction	253	--	320	269	237 *	176	326	217
Utilities and transp.	363	--	--	--	--	424	--	359
Wholesale trade	363	--	307 *	606 *	261	280	378	357
Fin. svcs. and real estate	302	242	--	487	475	233	368	293
Retail trade	280	--	389	368	309	215	476	243
Professional services	304	377	267	335	349	287	310	303
Other services	336	603	851 *	391	318 *	252	645 *	275
Ownership								
For profit, incorporated	312	449	318	388	336	276	362	302
For profit, unincorporated	298	331	301	341	285 *	289	335	292
Nonprofit	294	--	998 *	446	268	250	780 *	257
Age of firm								
Less than 5 years	337	366	--	368 *	--	--	370	287 *
5-9 years	415	398	406	283	615	165	376	468
10-19 years	375	461	371	434	385 *	251	381	372
20 or more years	293	467	396 *	385	287	273	411	281
Multi/single status								
2 or more locations	287	--	466 *	429	329	271	447	283
1 location only	361	436	384	371	302	291 *	389	334
Percent full-time employees								
Less than 25%	424	--	--	--	206	513	--	441
25-49 %	305	--	205	317	212	332 *	239	321 *
50-74 %	248	451	285	352	228	207	375	225
75% or more	312	450	402	393	329	273	406	296
Union presence								
No union employees	301	440	384	365	341	250	393	282
Has union employees	328	--	--	--	152 *	333	461	325
Percent low-wage employees								
50% or more low-wage	239	--	--	364	243	224	273	235
Less than 50% low-wage	313	448	395	386	323	278	403	297
Percent women employees								
Less than 25%	357	431	318	370	372	337	334	365
25-49 %	277	387	349	408	247	259	405	261
50-74 %	321	505	658 *	449	339	274	550	289
75% or more	267	381	313	345	283	249	329	259
Percent age 50 or older employees								
Less than 25%	343	474	454 *	445	381	233	436	314
25-49 %	285	332	350	299	243	287	327	281
50-74 %	321	325	256	388	522 *	267	358	313
75% or more	246 *	651	188	--	--	--	513	116 *

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.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, 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	16.28	41.84	80.19	35.67	39.04	21.10	36.53	17.79
Industry group **								
Agric., fish., forest.	22.80	--	--	--	--	--	--	7.43
Mining and manufacturing	45.06	--	--	115.41	58.04	60.14	58.15	47.98
Construction	26.23	--	52.64	35.03	74.32 *	26.77	33.67	30.43
Utilities and transp.	72.62	--	--	--	--	86.06	--	77.59
Wholesale trade	68.22	--	95.03 *	226.52 *	47.90	82.38	84.00	86.95
Fin. svcs. and real estate	45.73	33.57	--	119.61	117.02	47.56	91.32	50.05
Retail trade	25.22	--	99.71	54.35	49.64	34.65	74.38	26.06
Professional services	31.41	48.32	36.52	45.65	87.92	41.48	25.06	36.16
Other services	47.91	111.37	550.37 *	56.81	105.47 *	27.42	212.50 *	31.17
Ownership								
For profit, incorporated	17.78	50.35	33.99	44.32	52.19	22.68	23.61	20.68
For profit, unincorporated	32.15	42.67	54.34	52.95	119.96 *	39.71	36.06	36.77
Nonprofit	53.79	--	556.70 *	99.76	35.03	63.56	307.01 *	50.43
Age of firm								
Less than 5 years	57.31	39.96	--	119.83 *	--	--	64.20	106.98 *
5-9 years	69.41	107.39	95.92	30.18	183.47	24.60	62.67	128.45
10-19 years	54.07	63.64	48.15	89.76	163.50 *	69.39	32.81	82.99
20 or more years	17.65	71.34	151.30 *	45.36	32.64	21.72	63.42	18.10
Multi/single status								
2 or more locations	18.63	--	146.26 *	59.69	42.07	21.29	78.90	18.89
1 location only	32.07	42.39	85.39	43.42	71.52	135.24 *	39.85	49.53
Percent full-time employees								
Less than 25%	71.70	--	--	--	32.56	108.66	--	87.03
25-49 %	91.04	--	29.47	46.20	55.19	137.18 *	23.15	111.81 *
50-74 %	29.73	71.48	47.54	38.25	50.99	42.70	33.11	33.11
75% or more	18.26	48.88	89.62	42.83	44.11	23.22	43.29	19.78
Union presence								
No union employees	17.47	42.27	84.78	32.91	41.93	23.17	37.65	19.28
Has union employees	42.77	--	--	--	56.67 *	47.11	83.98	43.71
Percent low-wage employees								
50% or more low-wage	35.05	--	--	77.25	51.16	42.60	52.75	37.99
Less than 50% low-wage	17.25	43.43	83.09	37.04	41.91	22.64	38.63	18.92
Percent women employees								
Less than 25%	32.12	64.94	42.65	59.61	91.49	47.10	27.97	41.29
25-49 %	27.41	80.96	100.26	54.33	54.19	36.00	59.13	29.25
50-74 %	37.68	101.68	354.18 *	74.54	69.52	43.73	136.30	37.33
75% or more	27.73	36.42	42.92	47.92	38.86	36.84	26.19	31.21
Percent age 50 or older employees								
Less than 25%	29.23	68.37	146.18 *	62.36	69.37	26.61	69.09	30.60
25-49 %	21.83	39.28	55.39	31.97	24.11	29.49	27.93	23.54
50-74 %	48.18	68.88	42.80	77.42	198.05 *	55.55	50.76	57.67
75% or more	83.85 *	123.59	14.19	--	--	--	89.37	47.22 *

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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