

Table I.F.30 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	70.9%	64.4%	60.9%	39.7%
Firm size				
Less than 50 employees	73.4%	72.6%	66.3%	39.5%
50+ employees	70.5%	63.2%	60.1%	39.7%
Less than 10 employees	69.6%	67.7%	59.5%	38.7%
10-24 employees	74.8%	74.8%	68.4%	38.5%
25-99 employees	75.2%	74.9%	70.8%	41.4%
100-999 employees	75.6%	73.9%	71.1%	42.8%
1000+ employees	68.1%	58.0%	54.9%	38.4%
Industry group **				
Agric., fish., forest.	76.0%	84.5%	82.2%	47.9%
Mining and manufacturing	68.9%	63.7%	61.1%	39.6%
Construction	71.3%	67.2%	63.5%	38.9%
Utilities and transp.	67.9%	56.7%	55.3%	38.3%
Wholesale trade	69.1%	64.6%	60.6%	38.5%
Fin. svcs. and real estate	69.2%	61.8%	59.7%	41.6%
Retail trade	72.7%	61.9%	58.6%	37.0%
Professional services	71.8%	66.1%	61.7%	40.9%
Other services	72.5%	66.4%	62.2%	38.3%
Ownership				
For profit, incorporated	69.5%	62.7%	59.3%	38.5%
For profit, unincorporated	70.3%	65.9%	63.0%	37.9%
Nonprofit	76.8%	70.2%	65.8%	45.9%
Age of firm				
Less than 5 years	75.7%	75.3%	70.6%	37.8%
5-9 years	72.4%	71.5%	67.8%	39.9%
10-19 years	73.9%	70.8%	66.2%	41.6%
20 or more years	70.3%	63.0%	59.7%	39.5%
Multi/single status				
2 or more locations	69.7%	61.2%	58.1%	38.8%
1 location only	74.4%	73.8%	69.2%	42.4%
Percent full-time employees				
Less than 25%	55.0%	50.6%	48.6%	27.0%
25-49 %	70.0%	64.4%	60.4%	42.2%
50-74 %	70.6%	60.9%	55.9%	34.0%
75% or more	71.2%	65.1%	61.8%	40.5%
Union presence				
No union employees	71.9%	66.6%	62.9%	40.3%
Has union employees	65.9%	54.4%	51.8%	37.0%
Percent low wage employees **				
50% or more low-wage	71.1%	61.5%	59.4%	36.9%
Less than 50% low-wage	70.8%	64.7%	61.1%	40.0%
Percent women employees				
Less than 25%	71.8%	67.2%	63.5%	40.7%
25-49 %	67.3%	58.9%	55.9%	34.4%
50-74 %	72.9%	66.7%	63.4%	42.9%
75% or more	72.0%	65.7%	61.6%	41.7%
Percent age 50 or older employees				
Less than 25%	70.6%	65.8%	61.9%	39.7%
25-49 %	70.3%	62.1%	59.2%	38.9%
50-74 %	73.4%	69.7%	65.2%	43.2%
75% or more	75.9%	70.7%	65.3%	43.1%

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.

** 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.30 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.60%	0.69%	0.68%	0.70%
Firm size				
Less than 50 employees	1.00%	0.98%	1.06%	1.17%
50+ employees	0.68%	0.77%	0.77%	0.78%
Less than 10 employees	2.01%	2.07%	2.27%	2.40%
10-24 employees	1.62%	1.54%	1.69%	1.84%
25-99 employees	1.28%	1.25%	1.32%	1.49%
100-999 employees	1.11%	1.13%	1.15%	1.44%
1000+ employees	0.88%	1.01%	1.00%	0.99%
Industry group **				
Agric., fish., forest.	8.00%	4.68%	4.99%	11.67%
Mining and manufacturing	1.52%	1.59%	1.63%	1.63%
Construction	2.55%	2.77%	2.80%	2.87%
Utilities and transp.	3.04%	3.23%	3.26%	4.26%
Wholesale trade	2.29%	2.62%	2.59%	2.41%
Fin. svcs. and real estate	1.82%	2.07%	1.99%	2.04%
Retail trade	1.71%	2.27%	2.30%	2.23%
Professional services	1.08%	1.20%	1.19%	1.19%
Other services	1.67%	1.99%	1.98%	1.84%
Ownership				
For profit, incorporated	0.76%	0.85%	0.84%	0.86%
For profit, unincorporated	1.50%	1.67%	1.67%	1.61%
Nonprofit	1.28%	1.58%	1.60%	1.66%
Age of firm				
Less than 5 years	3.12%	2.85%	3.04%	3.86%
5-9 years	2.63%	2.62%	2.71%	3.21%
10-19 years	1.66%	1.70%	1.83%	1.97%
20 or more years	0.67%	0.77%	0.77%	0.77%
Multi/single status				
2 or more locations	0.74%	0.85%	0.85%	0.85%
1 location only	0.95%	0.94%	0.98%	1.16%
Percent full-time employees				
Less than 25%	6.27%	5.77%	5.57%	2.91%
25-49 %	2.81%	2.80%	2.79%	2.59%
50-74 %	1.74%	2.36%	2.28%	1.97%
75% or more	0.65%	0.73%	0.73%	0.77%
Union presence				
No union employees	0.65%	0.73%	0.72%	0.76%
Has union employees	1.58%	1.86%	1.84%	1.76%
Percent low wage employees **				
50% or more low-wage	1.66%	1.94%	1.94%	1.83%
Less than 50% low-wage	0.64%	0.73%	0.73%	0.74%
Percent women employees				
Less than 25%	1.14%	1.18%	1.22%	1.43%
25-49 %	1.27%	1.53%	1.48%	1.38%
50-74 %	1.03%	1.12%	1.16%	1.22%
75% or more	1.42%	1.58%	1.57%	1.56%
Percent age 50 or older employees				
Less than 25%	0.98%	1.04%	1.08%	1.13%
25-49 %	0.90%	1.05%	1.02%	1.02%
50-74 %	1.52%	1.62%	1.66%	1.79%
75% or more	2.91%	3.59%	3.93%	4.53%

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.

** 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.