

**Table I.F.32 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2020**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	20.2%	30.6%	32.6%	41.2%
Firm size				
Less than 50 employees	13.0%	16.6%	20.6%	35.5%
50+ employees	21.2%	32.7%	34.4%	42.0%
Less than 10 employees	14.8%	19.2%	22.8%	33.4%
10-24 employees	12.5%	16.2%	20.2%	37.1%
25-99 employees	10.9%	14.3%	17.0%	33.3%
100-999 employees	15.0%	19.2%	21.4%	36.4%
1000+ employees	24.7%	39.5%	41.2%	45.2%
Industry group **				
Agric., fish., forest.	10.5% *	10.9% *	11.6% *	39.9%
Mining and manufacturing	23.5%	32.0%	34.0%	43.1%
Construction	20.5%	27.7%	31.3%	42.5%
Utilities and transp.	22.2%	36.5%	37.1%	40.5%
Wholesale trade	21.7%	28.7%	30.4%	37.1%
Fin. svcs. and real estate	21.5%	33.2%	35.3%	41.9%
Retail trade	17.6%	33.1%	33.6%	44.9%
Professional services	19.3%	29.4%	32.4%	40.6%
Other services	18.3%	28.1%	29.8%	39.3%
Ownership				
For profit, incorporated	21.8%	32.8%	34.5%	42.4%
For profit, unincorporated	18.1%	26.2%	28.7%	41.5%
Nonprofit	15.0%	24.6%	28.1%	36.2%
Age of firm				
Less than 5 years	9.9%	13.3%	15.1%	33.0%
5-9 years	13.5%	17.6%	19.9%	37.8%
10-19 years	15.4%	21.6%	24.7%	35.8%
20 or more years	21.3%	32.7%	34.6%	42.2%
Multi/single status				
2 or more locations	22.8%	35.6%	37.4%	43.7%
1 location only	12.4%	15.8%	18.4%	33.9%
Percent full-time employees				
Less than 25%	34.6%	39.7%	41.4%	49.4%
25-49 %	19.1%	34.8%	37.2%	45.3%
50-74 %	22.9%	35.0%	37.1%	49.1%
75% or more	19.6%	29.7%	31.8%	39.9%
Union presence				
No union employees	18.6%	27.4%	29.6%	39.3%
Has union employees	27.4%	45.2%	46.5%	50.1%
Percent low wage employees **				
50% or more low-wage	19.0%	31.1%	31.7%	43.3%
Less than 50% low-wage	20.3%	30.5%	32.7%	41.0%
Percent women employees				
Less than 25%	18.4%	25.5%	27.9%	39.1%
25-49 %	24.5%	36.7%	37.8%	45.5%
50-74 %	18.5%	29.3%	32.1%	39.6%
75% or more	18.2%	29.7%	31.7%	39.7%
Percent age 50 or older employees				
Less than 25%	19.4%	27.5%	29.7%	40.6%
25-49 %	21.4%	34.2%	36.1%	43.1%
50-74 %	17.7%	23.9%	26.4%	36.2%
75% or more	14.2%	22.2%	23.5%	29.3%

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.

\*\* 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.32 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2020**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.56%	0.68%	0.68%	0.69%
Firm size				
Less than 50 employees	0.76%	0.81%	0.89%	1.13%
50+ employees	0.63%	0.77%	0.77%	0.78%
Less than 10 employees	1.57%	1.72%	1.86%	2.18%
10-24 employees	1.28%	1.34%	1.47%	1.90%
25-99 employees	0.84%	0.95%	1.00%	1.37%
100-999 employees	0.97%	1.03%	1.06%	1.32%
1000+ employees	0.83%	1.02%	1.01%	1.02%
Industry group **				
Agric., fish., forest.	4.44% *	3.85% *	3.72% *	11.65%
Mining and manufacturing	1.45%	1.57%	1.64%	1.74%
Construction	2.54%	2.85%	2.88%	3.05%
Utilities and transp.	2.68%	2.94%	2.95%	3.50%
Wholesale trade	2.21%	2.76%	2.74%	2.36%
Fin. svcs. and real estate	1.66%	2.03%	1.99%	2.14%
Retail trade	1.32%	2.31%	2.32%	2.30%
Professional services	0.96%	1.22%	1.22%	1.19%
Other services	1.70%	2.02%	2.00%	1.77%
Ownership				
For profit, incorporated	0.71%	0.85%	0.84%	0.87%
For profit, unincorporated	1.39%	1.58%	1.60%	1.67%
Nonprofit	1.10%	1.60%	1.63%	1.57%
Age of firm				
Less than 5 years	1.87%	1.98%	2.14%	3.46%
5-9 years	1.87%	2.03%	2.15%	2.99%
10-19 years	1.33%	1.49%	1.64%	1.77%
20 or more years	0.64%	0.78%	0.78%	0.78%
Multi/single status				
2 or more locations	0.70%	0.86%	0.85%	0.86%
1 location only	0.73%	0.78%	0.83%	1.08%
Percent full-time employees				
Less than 25%	7.18%	6.62%	6.47%	5.76%
25-49 %	2.54%	2.78%	2.79%	2.71%
50-74 %	1.68%	2.46%	2.42%	2.34%
75% or more	0.60%	0.73%	0.73%	0.74%
Union presence				
No union employees	0.60%	0.72%	0.72%	0.73%
Has union employees	1.47%	1.88%	1.88%	1.86%
Percent low wage employees **				
50% or more low-wage	1.44%	1.89%	1.87%	2.04%
Less than 50% low-wage	0.60%	0.73%	0.73%	0.74%
Percent women employees				
Less than 25%	1.05%	1.12%	1.16%	1.34%
25-49 %	1.23%	1.54%	1.49%	1.50%
50-74 %	0.90%	1.12%	1.19%	1.19%
75% or more	1.26%	1.62%	1.62%	1.54%
Percent age 50 or older employees				
Less than 25%	0.91%	1.02%	1.05%	1.12%
25-49 %	0.83%	1.05%	1.04%	1.04%
50-74 %	1.38%	1.48%	1.53%	1.69%
75% or more	2.45%	3.38%	3.39%	3.32%

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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