

Table I.F.33 Average prescription drug coinsurance per employee 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	22.1	26.1	33.9	27.9
Firm size				
Less than 50 employees	24.0	27.6	33.5	29.4
50+ employees	21.9	25.9	33.9	27.7
Less than 10 employees	24.0	27.2	33.6	29.8
10-24 employees	24.1	27.5	33.6	29.4
25-99 employees	24.8	27.8	33.2	28.0
100-999 employees	22.0	24.6	30.9	26.8
1000+ employees	21.7	26.1	34.5	28.0
Industry group **				
Agric., fish., forest.	17.0	24.1	36.1	46.3
Mining and manufacturing	20.7	24.4	31.0	27.4
Construction	21.3	26.2	33.0	26.7
Utilities and transp.	19.2	24.3	30.0	27.6
Wholesale trade	27.5	28.2	34.6	26.6
Fin. svcs. and real estate	21.9	26.4	34.0	27.7
Retail trade	20.1	25.4	32.9	27.4
Professional services	21.4	25.7	36.0	27.5
Other services	25.6	28.7	34.8	29.8
Ownership				
For profit, incorporated	22.3	26.1	33.2	27.9
For profit, unincorporated	21.5	26.8	34.0	27.9
Nonprofit	21.4	25.6	37.1	28.0
Age of firm				
Less than 5 years	21.4	26.0	34.4	27.2
5-9 years	20.9	27.0	32.5	28.5
10-19 years	23.2	26.5	33.3	28.1
20 or more years	22.0	26.0	34.0	27.9
Multi/single status				
2 or more locations	22.0	26.0	34.1	27.8
1 location only	22.6	26.4	32.4	28.1
Percent full-time employees				
Less than 25%	17.9	21.5	25.1	22.6
25-49 %	21.0	25.1	33.9	30.0
50-74 %	19.7	23.6	33.0	26.8
75% or more	22.6	26.6	34.2	28.1
Union presence				
No union employees	23.1	26.5	33.4	28.2
Has union employees	18.9	24.8	35.4	26.7
Percent low wage employees **				
50% or more low-wage	21.4	25.1	31.8	31.0
Less than 50% low-wage	22.1	26.2	34.1	27.6
Percent women employees				
Less than 25%	21.6	25.0	31.2	26.5
25-49 %	22.7	26.8	34.8	28.4
50-74 %	21.9	25.3	32.9	28.1
75% or more	21.6	27.0	36.6	28.3
Percent age 50 or older employees				
Less than 25%	21.7	25.6	32.6	27.5
25-49 %	22.2	26.2	34.6	27.9
50-74 %	22.0	26.3	32.8	28.8
75% or more	24.4	28.9	35.9	30.0

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.33 Standard errors for Average prescription drug coinsurance per employee 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	0.60	0.42	0.47	0.33
Firm size				
Less than 50 employees	0.99	0.77	0.76	0.54
50+ employees	0.65	0.45	0.51	0.37
Less than 10 employees	1.45	1.36	1.44	1.19
10-24 employees	2.00	1.31	1.31	0.77
25-99 employees	1.44	1.05	1.00	0.62
100-999 employees	0.75	0.56	0.83	0.52
1000+ employees	0.80	0.53	0.59	0.47
Industry group **				
Agric., fish., forest.	1.66	2.38	2.96	12.67
Mining and manufacturing	0.46	0.46	0.70	1.05
Construction	1.19	1.26	1.83	1.54
Utilities and transp.	0.85	0.76	1.21	0.97
Wholesale trade	3.44	2.44	2.02	0.78
Fin. svcs. and real estate	0.85	0.86	1.05	0.59
Retail trade	1.09	0.97	1.53	0.72
Professional services	0.63	0.64	0.95	0.57
Other services	3.18	1.88	1.53	0.82
Ownership				
For profit, incorporated	0.77	0.54	0.57	0.41
For profit, unincorporated	0.56	0.61	1.05	0.64
Nonprofit	0.85	0.65	1.04	0.78
Age of firm				
Less than 5 years	1.70	1.41	2.07	1.47
5-9 years	0.88	1.34	1.77	1.22
10-19 years	1.09	0.92	1.26	0.68
20 or more years	0.67	0.46	0.51	0.38
Multi/single status				
2 or more locations	0.70	0.47	0.53	0.40
1 location only	0.67	0.61	0.75	0.50
Percent full-time employees				
Less than 25%	2.85	3.43	4.29	2.96
25-49 %	1.41	1.03	1.84	1.30
50-74 %	0.70	0.76	1.44	0.89
75% or more	0.70	0.47	0.50	0.37
Union presence				
No union employees	0.76	0.52	0.51	0.38
Has union employees	0.45	0.58	1.09	0.69
Percent low wage employees **				
50% or more low-wage	0.56	0.69	1.08	2.06
Less than 50% low-wage	0.65	0.45	0.50	0.29
Percent women employees				
Less than 25%	0.46	0.43	0.64	0.45
25-49 %	1.59	1.04	1.07	0.80
50-74 %	0.49	0.41	0.62	0.41
75% or more	0.77	0.83	1.08	0.81
Percent age 50 or older employees				
Less than 25%	0.49	0.48	0.70	0.44
25-49 %	1.00	0.65	0.68	0.51
50-74 %	0.98	0.73	0.96	0.84
75% or more	2.60	2.09	2.41	1.64

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.

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