

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	34	65	(⁴)	15	85	–	54	45	1
Management, professional, and related	32	68	–	15	85	–	59	41	–
Management, business, and financial	27	73	–	–	94	–	53	47	–
Professional and related	35	65	–	19	81	–	62	38	–
Service	38	62	–	–	85	–	59	39	2
Protective service	–	91	–	–	92	–	–	72	–
Sales and office	34	65	1	15	85	–	49	49	1
Sales and related	33	67	–	–	86	–	47	51	1
Office and administrative support	35	64	1	16	84	–	50	48	1
Natural resources, construction, and maintenance	48	52	(⁴)	–	81	–	42	58	–
Construction, extraction, farming, fishing, and forestry	59	41	–	–	80	–	42	58	–
Installation, maintenance, and repair	–	63	–	–	82	–	42	58	–
Production, transportation, and material moving	26	74	–	–	88	–	58	41	1
Production	22	78	–	–	88	–	63	37	–
Transportation and material moving	32	68	–	–	87	–	51	47	3
Full time	35	65	(⁴)	15	85	–	55	45	(⁴)
Part time	26	74	–	–	88	–	36	56	8
Union	25	75	–	–	95	–	33	60	6
Nonunion	36	64	(⁴)	16	84	–	57	43	–
Average wage within the following categories: ⁵									
Lowest 25 percent	29	71	–	–	87	–	51	48	1
Second 25 percent	35	64	1	20	80	–	61	37	3
Third 25 percent	41	59	(⁴)	18	82	–	55	45	–
Highest 25 percent	30	70	–	10	90	–	50	50	–
Highest 10 percent	29	71	–	–	92	–	52	48	–
Establishment characteristic									
Goods-producing industries	36	64	–	14	86	–	48	52	–
Construction	47	53	–	–	92	–	29	71	–
Manufacturing	33	67	–	–	84	–	57	43	–
Service-providing industries	34	66	(⁴)	15	85	–	56	43	1
Trade, transportation, and utilities	28	71	1	–	92	–	42	53	4
Retail trade	–	74	–	–	88	–	45	50	5
Transportation and warehousing	–	55	–	–	100	–	–	77	–
Information	–	91	–	–	100	–	48	52	–
Financial activities	23	77	–	–	93	–	54	46	–
Finance and insurance	27	73	–	–	93	–	43	57	–
Credit intermediation and related activities	24	76	–	–	95	–	–	68	–
Insurance carriers and related activities	42	58	–	–	87	–	62	38	–
Professional and business services	–	71	–	–	91	–	60	40	–
Professional and technical services	–	66	–	–	86	–	64	–	–
Education and health services	46	54	–	26	74	–	67	33	–
Educational services	33	67	–	–	90	–	49	51	–
Junior colleges, colleges, and universities	25	75	–	–	98	–	35	65	–
Health care and social assistance	49	51	–	–	70	–	71	29	–

See footnotes at end of table.

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2009—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible ¹			Coinsurance ²			Annual out-of-pocket maximum ³		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
1 to 99 workers	41	58	(⁴)	17	83	—	60	40	—
1 to 49 workers	43	57	1	17	83	—	60	40	—
50 to 99 workers	37	63	(⁴)	—	82	—	60	40	—
100 workers or more	27	73	—	13	87	—	48	51	2
100 to 499 workers	27	73	—	—	89	—	50	47	2
500 workers or more	26	74	—	—	85	—	45	54	1
Geographic area									
New England	32	68	—	—	95	—	32	68	—
Middle Atlantic	27	73	(⁴)	—	94	—	35	65	—
East North Central	34	66	—	15	85	—	41	58	1
West North Central	82	—	—	—	—	—	—	—	—
South Atlantic	44	55	1	—	72	—	63	35	2
East South Central	—	64	—	—	93	—	—	—	7
West South Central	45	55	—	—	93	—	47	53	—
Mountain	44	56	—	—	60	—	71	—	—
Pacific	—	78	—	—	94	—	73	26	(⁴)

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

³ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

⁴ Less than 0.5 percent.

⁵ The categories are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.