

Table 4. Standard errors for medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009

Characteristics	With annual deductible	Amount of annual individual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic						
All workers	(³)	\$0.00	\$122.14	\$222.21	\$185.11	\$448.08
Management, professional, and related	(³)	0.00	140.47	96.12	0.00	69.37
Management, business, and financial	(³)	19.62	291.69	241.31	49.05	89.38
Professional and related	(³)	0.00	69.09	0.00	55.50	97.12
Service	(³)	142.85	49.05	0.00	294.32	376.40
Sales and office	(³)	33.99	224.36	19.62	607.55	149.75
Sales and related	(³)	21.94	120.16	0.00	114.41	0.00
Office and administrative support	(³)	113.57	288.37	244.48	230.71	98.11
Natural resources, construction, and maintenance	(³)	29.43	268.68	98.11	546.24	357.12
Construction, extraction, farming, fishing, and forestry	(³)	—	—	—	—	—
Installation, maintenance, and repair	(³)	0.00	316.99	460.16	612.68	628.19
Production, transportation, and material moving	(³)	27.75	250.51	83.82	408.06	679.71
Production	(³)	—	—	—	—	—
Transportation and material moving	(³)	113.14	249.35	169.93	197.19	271.71
Full time	(³)	0.00	107.92	221.12	235.46	422.32
Part time	(³)	126.40	162.69	432.34	0.00	291.03
Union	(³)	100.53	271.35	0.00	254.89	169.93
Nonunion	(³)	0.00	132.35	198.17	135.94	469.07
Average wage within the following categories: ⁴						
Lowest 25 percent	(³)	241.11	0.00	98.11	613.31	0.00
Second 25 percent	(³)	65.08	193.00	0.00	298.86	392.43
Third 25 percent	(³)	0.00	113.99	198.89	437.54	325.83
Highest 25 percent	(³)	0.00	43.87	103.83	0.00	0.00
Highest 10 percent	(³)	19.62	116.50	100.05	0.00	324.94
Establishment characteristic						
Goods-producing industries	(³)	0.00	119.75	368.61	50.98	607.31
Manufacturing	(³)	98.11	216.07	119.35	58.86	679.42
Service-providing industries	(³)	24.03	184.59	270.11	406.17	383.75
Trade, transportation, and utilities	(³)	0.00	194.98	585.69	470.51	622.42
Retail trade	(³)	0.00	367.74	0.00	0.00	366.03
Financial activities	(³)	85.53	86.09	0.00	88.30	440.06
Finance and insurance	(³)	0.00	49.05	0.00	216.73	197.19
Credit intermediation and related activities	(³)	—	—	—	—	—
Insurance carriers and related activities	(³)	89.92	19.62	251.47	285.19	409.71
Professional and business services	(³)	340.14	43.87	478.22	169.93	659.00
Education and health services	(³)	146.18	166.49	681.47	0.00	179.83
Educational services	(³)	—	—	—	—	—
Junior colleges, colleges, and universities	(³)	0.00	468.35	0.00	0.00	0.00
Health care and social assistance	(³)	158.80	166.49	629.26	0.00	196.21
1 to 99 workers	(³)	114.83	0.00	0.00	302.55	407.59
1 to 49 workers	(³)	150.71	0.00	78.49	313.64	369.44
50 to 99 workers	(³)	41.62	330.67	625.43	629.11	438.75
100 workers or more	(³)	0.00	77.98	0.00	275.75	429.21
100 to 499 workers	(³)	0.00	201.09	431.56	361.80	141.49
500 workers or more	(³)	0.00	103.36	0.00	215.11	292.35

See footnotes at end of table.

Table 4. Standard errors for medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009—Continued

Characteristics	With annual deductible	Amount of annual individual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area						
Middle Atlantic	(³)	\$62.82	\$264.53	\$421.57	\$381.99	\$0.00
East North Central	(³)	—	—	—	—	—
West North Central	(³)	19.62	270.11	238.70	344.77	143.18
South Atlantic	(³)	50.98	0.00	241.31	404.98	138.74
East South Central	(³)	0.00	306.50	470.91	480.62	558.78
West South Central	(³)	0.00	413.80	399.00	509.78	98.11
Mountain	(³)	126.78	352.78	389.78	226.29	495.61
Pacific	(³)	166.20	62.82	0.00	328.91	138.74

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 A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

³ Less than 0.05.

⁴ 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: 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.