

**Table 3. Medical care benefits: Summary of high deductible<sup>1</sup> and consumer-driven health plans,<sup>2</sup> private industry workers, National Compensation Survey, 2010**

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Non-high deductible health plans <sup>3</sup>	Consumer-driven health plans <sup>2</sup>	Non-consumer-driven health plans	Consumer-driven health plans with a high deductible component
<b>Worker characteristic</b>					
All workers .....	24	76	11	89	10
Management, professional, and related .....	24	76	11	89	10
Management, business, and financial .....	26	74	11	89	11
Professional and related .....	22	78	10	90	10
Service .....	19	81	—	—	—
Sales and office .....	27	73	13	87	13
Sales and related .....	24	76	10	90	9
Office and administrative support .....	28	72	15	85	14
Natural resources, construction, and maintenance .....	24	76	6	94	6
Construction, extraction, farming, fishing, and forestry .....	31	69	—	—	—
Installation, maintenance, and repair .....	19	81	—	—	—
Production, transportation, and material moving .....	24	76	11	89	11
Production .....	24	76	10	90	10
Transportation and material moving .....	24	76	—	—	—
Full time .....	25	75	11	89	11
Part time .....	15	85	7	93	6
Union .....	8	92	5	95	5
Nonunion .....	27	73	12	88	11
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	32	68	13	87	—
Second 25 percent .....	25	75	9	91	9
Third 25 percent .....	26	74	12	88	12
Highest 25 percent .....	19	81	10	90	10
Highest 10 percent .....	19	81	11	89	10
<b>Establishment characteristic</b>					
Goods-producing industries .....	23	77	10	90	10
Construction .....	38	62	—	—	11
Manufacturing .....	19	81	11	89	10
Service-providing industries .....	25	75	11	89	10
Trade, transportation, and utilities .....	23	77	10	90	10
Wholesale trade .....	22	78	—	—	—
Information .....	17	83	—	—	9
Financial activities .....	27	73	19	81	18
Finance and insurance .....	27	73	19	81	17
Credit intermediation and related activities .....	26	74	18	82	16
Insurance carriers and related activities .....	32	68	24	76	23
Professional and business services .....	26	74	10	90	10
Education and health services .....	27	73	9	91	9
Educational services .....	23	77	—	—	—
Junior colleges, colleges, and universities .....	16	84	7	93	7
Health care and social assistance .....	28	72	9	91	9

See footnotes at end of table.

**Table 3. Medical care benefits: Summary of high deductible<sup>1</sup> and consumer-driven health plans,<sup>2</sup> private industry workers, National Compensation Survey, 2010—Continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Non-high deductible health plans <sup>3</sup>	Consumer-driven health plans <sup>2</sup>	Non-consumer-driven health plans	Consumer-driven health plans with a high deductible component
1 to 99 workers .....	34	66	14	86	14
1 to 49 workers .....	35	65	13	87	13
50 to 99 workers .....	34	66	16	84	16
100 workers or more .....	17	83	9	91	8
100 to 499 workers .....	21	79	10	90	10
500 workers or more .....	13	87	7	93	7
<b>Geographic area</b>					
New England .....	22	78	6	94	6
Middle Atlantic .....	11	89	—	—	—
East North Central .....	22	78	14	86	13
West North Central .....	28	72	16	84	15
South Atlantic .....	35	65	14	86	13
East South Central .....	20	80	6	94	—
West South Central .....	38	62	—	—	—
Mountain .....	28	72	—	—	—
Pacific .....	16	84	9	91	9

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,000 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses. The estimates for HDHP plans should not be compared with data from previous years due to changes in the definition.

<sup>2</sup> A consumer-driven health plan (CDHP) is a health plan that combines a major-medical health policy that provides protection from catastrophic medical expenses with a tax-favored account to pay routine health care expenses such as prescriptions and doctor's visits.

<sup>3</sup> Non-high deductible plans include not determinable and other plans, which

may actually be high-deductible plans.

<sup>4</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings 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, 2009." 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/eps/glossary20102011.htm](http://www.bls.gov/ncs/eps/glossary20102011.htm).