

Table 5. Medical care benefits: Coinsurance percentage, private industry workers, 2017

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

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
Worker characteristics							
All workers	—	—	84	80	60	90	—
Management, professional, and related	—	—	83	80	60	90	—
Management, business, and financial	17	80	83	80	60	90	—
Professional and related	—	—	83	80	60	90	—
Service:							
Protective service	—	—	78	90	70	100	—
Sales and office	—	—	84	80	60	80	—
Sales and related	—	—	92	80	60	—	—
Office and administrative support	—	—	80	80	60	80	—
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry	22	80	78	80	60	—	—
Production, transportation, and material moving	15	80	85	80	60	80	—
Production	19	80	81	90	60	—	—
Transportation and material moving	11	80	89	80	60	—	—
Full time	—	—	84	80	60	90	—
Part time	—	—	85	80	60	90	—
Union	—	—	88	85	65	100	—
Nonunion	—	—	84	80	60	90	—
Average wage within the following categories ² :							
Second 25 percent	—	—	85	80	60	90	—
Third 25 percent	16	80	84	80	60	90	—
Highest 25 percent	—	—	84	80	60	90	—
Highest 10 percent	—	—	84	80	60	90	—
Establishment characteristics							
Goods-producing industries	17	80	83	80	60	—	—
Construction	19	80	81	80	60	—	—
Manufacturing	15	80	85	90	60	—	—
Service-providing industries	—	—	84	80	60	90	—
Trade, transportation, and utilities	—	—	89	80	60	80	—
Retail trade	—	—	93	80	50	—	—
Transportation and warehousing	—	—	92	80	60	—	—
Information	8	90	92	90	60	—	—
Financial activities	16	80	84	80	60	90	—
Finance and insurance	12	80	88	80	60	90	—
Credit intermediation and related activities ..	11	80	89	80	60	—	—
Insurance carriers and related activities	16	80	84	80	60	—	—
Education and health services	—	—	86	80	60	90	—
Educational services	—	—	82	80	60	90	—
Junior colleges, colleges, and universities ...	—	—	90	90	65	90	—

See footnotes at end of table.

Table 5. Medical care benefits: Coinsurance percentage, private industry workers, 2017—continued

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

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
100 workers or more	—	—	88	80	60	90	—
100 to 499 workers	—	—	89	80	60	90	—
500 workers or more	14	80	86	80	60	90	—
Geographic areas							
Northeast	—	—	78	80	60	100	—
New England	—	—	73	80	60	100	—
Middle Atlantic	—	—	79	80	60	100	—
South	13	80	87	80	60	90	—
West South Central	15	80	85	80	60	90	—
Midwest	—	—	89	80	60	90	—
East North Central	—	—	90	80	60	90	—
West	21	80	79	80	60	80	—
Mountain	20	80	80	80	60	80	—
Pacific	21	80	79	80	60	80	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2017."

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/glossary20162017.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.