Table 19. Standard errors for health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008

| Characteristic  | Hospital room and board | Inpatient<br>surgery | Outpatient surgery <sup>1</sup> | Physician office visit | Skilled<br>nursing<br>facility | Home<br>health<br>care <sup>2</sup> | Hospice<br>care |
|---|-------------------------|----------------------|---------------------------------|------------------------|--------------------------------|-------------------------------------|-----------------|
| All workers   | 0.0                     | 0.1                  | 0.8                             | 0.1                    | 2.2                            | 2.0                                 | 2.3             |
| Worker characteristic   |                         |                      |                                 |                        |                                |                                     |                 |
| Management, professional, and related                           | 0.0                     | 0.3                  | 0.8                             | 0.2                    | 3.4                            | 3.0                                 | 3.5             |
| Management, business, and financial<br>Professional and related | 0.0<br>0.0              | 0.6<br>0.4           | 3.4<br>1.1                      | 0.1<br>0.3             | 3.5<br>4.5                     | 4.0<br>4.3                          | 4.7<br>4.9      |
| Service   | 0.0                     | 0.1                  | 0.5                             | 0.3                    | 7.4                            | 5.1                                 | 6.3             |
| Sales and office  | 0.0                     | 0.1                  | 1.0                             | 0.0                    | 4.0                            | 4.1                                 | 4.5             |
| Sales and related   | 0.0                     | 0.0                  | 1.6                             | 0.0                    | 5.9                            | 4.6                                 | 4.8             |
| Office and administrative support                               | 0.0                     | 0.2                  | 1.2                             | 0.0                    | 4.6                            | 5.0                                 | 5.8             |
| Natural resources, construction, and maintenance                | 0.0                     | 0.0                  | 2.3                             | 0.0                    | 7.1                            | 7.1                                 | 9.0             |
| Construction, extraction, farming, fishing, and                 | 0.0                     | 0.0                  | 2.0                             | 0.0                    | ···                            | ′                                   | 0.0             |
| forestry  | 0.0                     | 0.0                  | 0.5                             | 0.0                    | 10.2                           | 9.8                                 | 12.5            |
| Installation, maintenance, and repair                           | 0.0                     | 0.0                  | 4.4                             | 0.0                    | 10.2                           | 10.4                                | 10.7            |
| Production, transportation, and material moving                 | 0.0                     | 0.0                  | 2.1                             | 0.2                    | 5.3                            | 5.2                                 | 5.2             |
| Production  | 0.0                     | 0.2                  | 3.4                             | 0.4                    | 6.2                            | 6.5                                 | 6.7             |
| Transportation and material moving                              | 0.0                     | 0.0                  | 0.0                             | 0.0                    | 9.2                            | 8.4                                 | 8.3             |
| Transportation and material moving                              | 0.0                     | 0.1                  | 0.0                             | 0.0                    | 0.2                            | 0.1                                 | 0.0             |
| Full time   | 0.0                     | 0.1                  | 0.8                             | 0.1                    | 2.1                            | 1.9                                 | 2.2             |
| Part time   | 0.0                     | 0.0                  | 0.9                             | 0.0                    | 10.7                           | 10.6                                | 10.4            |
| Union   | 0.0                     | 0.0                  | 0.1                             | 0.1                    | 4.9                            | 4.6                                 | 5.7             |
| Nonunion  | 0.0                     | 0.2                  | 1.0                             | 0.1                    | 2.2                            | 2.0                                 | 2.3             |
| Average wage within the following percentiles:3                 |                         |                      |                                 |                        |                                |                                     |                 |
| Less than 10  | 0.0                     | 0.0                  | 0.0                             | 0.0                    | 11.6                           | 11.6                                | 12.1            |
| 10 to under 25  | 0.0                     | 0.0                  | 1.0                             | 0.0                    | 11.2                           | 8.2                                 | 7.6             |
| 25 to under 50  | 0.0                     | 0.1                  | 0.4                             | 0.1                    | 4.2                            | 4.0                                 | 4.7             |
| 50 to under 75  | 0.0                     | 0.2                  | 0.6                             | 0.1                    | 2.7                            | 3.0                                 | 3.5             |
| 75 to under 90  | 0.0                     | 0.1                  | 1.8                             | 0.2                    | 3.0                            | 2.4                                 | 3.0             |
| 90 or greater   | 0.0                     | 0.5                  | 2.3                             | 0.2                    | 7.0                            | 7.1                                 | 7.0             |
| Establishment characteristic                                    |                         |                      |                                 |                        |                                |                                     |                 |
| Goods-producing industries                                      | 0.0                     | 0.1                  | 0.7                             | 0.3                    | 3.9                            | 3.9                                 | 5.6             |
| Construction  | 0.0                     | 0.0                  | 0.0                             | 0.0                    | 8.0                            | 10.6                                | 13.5            |
| Manufacturing   | 0.0                     | 0.2                  | 1.0                             | 0.4                    | 5.8                            | 5.9                                 | 6.8             |
| Service-providing industries                                    | 0.0                     | 0.2                  | 1.0                             | 0.0                    | 2.6                            | 2.4                                 | 2.7             |
| Trade, transportation, and utilities                            | 0.0                     | 0.2                  | 5.9                             | 0.0                    | 4.3                            | 4.2                                 | 4.3             |
| Wholesale trade   | 0.0                     | 0.0                  | 15.5                            | 0.0                    | 6.7                            |                                     | 6.7             |
|   |                         |                      |                                 |                        |                                | 6.8                                 |                 |
| Retail trade  | 0.0                     | 0.0                  | 1.4                             | 0.0                    | 7.5                            | 7.3                                 | 7.5             |
| Transportation and warehousing                                  | 0.0                     | 0.0                  | 0.8                             | 0.0                    | 16.1                           | -                                   | 14.7            |
| Utilities   | 0.0                     | 0.0                  | 0.0                             | 0.0                    | 9.4                            | 6.4                                 | 9.4             |
| Information   | 0.0                     | 0.0                  | 0.0                             | 0.0                    | 11.2                           | 9.3                                 | 12.0            |
| Financial activities  | 0.0                     | 1.1                  | 2.7                             | 0.0                    | 5.0                            | 4.9                                 | 5.6             |
| Finance and insurance   | 0.0                     | 1.5                  | 3.2                             | 0.0                    | 4.7                            | 4.9                                 | 4.6             |
| Credit intermediation and related activities                    | 0.0                     | 0.8                  | 5.0                             | 0.0                    | 5.7                            | 6.5                                 | 6.6             |
| Insurance carriers and related activities                       | 0.0                     | 3.8                  | 5.3                             | 0.0                    | 8.9                            | 9.5                                 | 9.3             |
| Real estate and rental and leasing                              | 0.0                     | 0.0                  | 4.9                             | 0.0                    |                                |                                     |                 |
| Professional and business services                              | 0.0                     | 0.5                  | 3.4                             | 0.0                    | 7.0                            | 6.7                                 | 9.3             |
|   | 0.0                     | 1.4                  | 7.7                             | 0.0                    | 9.9                            | 12.1                                | 9.8             |
| Professional and technical services                             | 0.0                     | 0.0                  | 0.0                             | 0.0                    | 12.1                           | 12.1                                | 13.3            |

See footnotes at end of table.

Table 19. Standard errors for health maintenance organizations: Coverage for selected services, private industry workers, National Compensation Survey, 2008—Continued

| Characteristic                              | Hospital<br>room and<br>board | Inpatient<br>surgery                   | Outpatient surgery <sup>1</sup>        | Physician office visit                 | Skilled<br>nursing<br>facility         | Home<br>health<br>care <sup>2</sup>    | Hospice<br>care                        |
|---|-------------------------------|--|--|--|--|--|--|
| Establishment characteristic                |                               |  |  |  |  |  |  |
| Education and health services               | 0.0                           | 0.0                                    | 0.1                                    | 0.0                                    | 6.9                                    | 5.8                                    | 6.5                                    |
| Educational services                        | 0.0                           | 0.1                                    | 0.3                                    | 0.1                                    | 4.7                                    | 3.0                                    | 3.5                                    |
| Junior colleges, colleges, and universities | 0.0                           | 0.2                                    | 0.4                                    | 0.2                                    | 3.6                                    | 3.4                                    | 3.9                                    |
| Health care and social assistance           | 0.0                           | 0.0                                    | 0.0                                    | 0.0                                    | 8.6                                    | 7.0                                    | 8.0                                    |
| Leisure and hospitality                     | 0.0                           | 0.0                                    | 0.0                                    | 0.0                                    | 14.5                                   | 11.2                                   | 10.0                                   |
| Accommodation and food services             | 0.0                           | 0.0                                    | 0.0                                    | 0.0                                    | _                                      | 18.9                                   | _                                      |
| Other services                              | 0.0                           | 0.0                                    | 0.0                                    | 0.0                                    | 15.0                                   | 14.8                                   | 14.7                                   |
| 1 to 99 workers                             | 0.0                           | 0.2<br>0.3<br>0.0<br>0.1<br>0.2<br>0.1 | 1.2<br>1.6<br>0.7<br>2.3<br>4.0<br>0.9 | 0.0<br>0.0<br>0.0<br>0.1<br>0.0<br>0.3 | 4.2<br>5.0<br>7.2<br>3.8<br>5.2<br>5.0 | 3.9<br>4.8<br>5.8<br>3.2<br>4.8<br>4.4 | 5.0<br>5.7<br>6.4<br>3.8<br>5.5<br>5.6 |
| Geographic area                             |                               |  |  |  |  |  |  |
| New England                                 | 0.0                           | 0.6                                    | 0.2                                    | 0.1                                    | 6.6                                    | 5.4                                    | 4.2                                    |
| Middle Atlantic                             | 0.0                           | 0.4                                    | 2.9                                    | 0.0                                    | 3.2                                    | 2.4                                    | 3.8                                    |
| East North Central                          | 0.0                           | 0.0                                    | 2.0                                    | 0.0                                    | 8.4                                    | 4.9                                    | 6.8                                    |
| West North Central                          | 0.0                           | 1.9                                    | 2.1<br>1.2                             | 2.3<br>0.0                             | 9.7                                    | 10.1<br>4.2                            | 6.6<br>5.9                             |
| East South Central                          | 0.0<br>0.0                    | 0.0<br>0.0                             | 4.8                                    | 0.0                                    | 4.0<br>17.9                            | 16.4                                   | 5.9<br>17.9                            |
| West South Central                          | 0.0                           | 0.0                                    | 0.0                                    | 0.0                                    | 12.8                                   | 11.9                                   | 17.9                                   |
| Mountain                                    | 0.0                           | 0.0                                    | 0.0                                    | 0.0                                    | 8.6                                    | 9.4                                    | 9.5                                    |
| Pacific                                     | 0.0                           | 0.1                                    | 0.0                                    | 0.0                                    | 4.0                                    | 4.8                                    | 4.8                                    |

<sup>&</sup>lt;sup>1</sup> Services incurred in the outpatient department of a hospital.

"National Compensation Survey: Occupational Earnings in the United States, 2007." 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/glossary20082009.htm.

<sup>&</sup>lt;sup>2</sup> Plans that provide post-hospitalization care only to patients who were previously hospitalized and are recovering without need of the extensive care provided by a general hospital

provided by a general hospital.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the