

Table 16. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010

(All workers participating in high deductible health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic							
All workers	100	100	\$1,000	\$1,000	\$1,500	\$2,500	\$3,000
Management, professional, and related	100	100	1,000	1,000	1,500	2,000	2,600
Management, business, and financial	100	100	1,000	1,000	1,500	2,500	2,750
Professional and related	100	100	1,000	1,000	1,500	2,000	2,600
Service	100	100	1,000	1,100	2,000	2,500	4,000
Sales and office	100	100	1,000	1,000	1,500	2,500	2,850
Sales and related	100	100	1,000	1,500	1,600	2,500	3,000
Office and administrative support	100	100	1,000	1,000	1,500	2,500	2,600
Natural resources, construction, and maintenance	100	100	1,000	1,000	2,000	2,500	4,000
Construction, extraction, farming, fishing, and forestry	100	100	—	—	—	—	—
Installation, maintenance, and repair	100	100	1,000	1,000	1,500	2,000	2,500
Production, transportation, and material moving	100	100	1,000	1,140	1,500	2,500	3,000
Production	100	100	1,000	1,000	1,500	2,500	3,000
Transportation and material moving	100	100	1,000	1,250	1,500	2,500	2,500
Full time	100	100	1,000	1,000	1,500	2,500	3,000
Part time	100	100	—	—	—	—	—
Union	100	100	1,000	1,250	1,500	2,000	2,500
Nonunion	100	100	1,000	1,000	1,500	2,500	3,000
Average wage within the following categories: ²							
Lowest 25 percent	100	100	1,000	1,250	2,000	2,500	3,000
Second 25 percent	100	100	1,000	1,000	1,500	2,500	3,000
Third 25 percent	100	100	1,000	1,000	1,500	2,500	3,000
Highest 25 percent	100	100	1,000	1,150	1,500	2,000	2,600
Highest 10 percent	100	100	1,000	1,150	1,500	2,500	2,600
Establishment characteristic							
Goods-producing industries	100	100	1,000	1,000	1,500	2,250	3,000
Construction	100	100	1,000	1,000	2,000	2,500	3,000
Manufacturing	100	100	1,000	1,000	1,500	2,250	3,000
Service-providing industries	100	100	1,000	1,100	1,500	2,500	2,750
Trade, transportation, and utilities	100	100	1,000	1,140	1,500	2,500	2,500
Wholesale trade	100	100	1,000	1,500	2,000	2,500	2,500
Information	100	100	1,000	1,000	1,200	1,250	2,000
Financial activities	100	100	1,000	1,100	1,500	2,000	2,250
Finance and insurance	100	100	1,000	1,000	1,500	1,600	2,500
Credit intermediation and related activities	100	100	1,000	1,150	1,500	1,600	2,250
Insurance carriers and related activities	100	100	1,000	1,000	1,250	1,600	2,000
Professional and business services	100	100	—	—	—	—	—
Education and health services	100	100	1,000	1,000	2,000	2,500	2,600
Educational services	100	100	1,000	1,000	1,500	2,000	2,500
Junior colleges, colleges, and universities	100	100	1,000	1,000	1,500	2,500	5,000
Health care and social assistance	100	100	1,000	1,000	2,000	2,500	2,600

See footnotes at end of table.

Table 16. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2010—Continued

(All workers participating in high deductible health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	100	100	\$1,000	\$1,140	\$2,000	\$2,500	\$3,000
1 to 49 workers	100	100	1,000	1,100	2,000	2,500	3,000
50 to 99 workers	100	100	1,000	1,250	2,000	2,500	2,600
100 workers or more	100	100	1,000	1,000	1,500	2,000	2,500
100 to 499 workers	100	100	1,000	1,000	1,500	2,000	3,000
500 workers or more	100	100	1,000	1,000	1,400	2,000	2,500
Geographic area							
New England	100	100	1,000	1,000	1,250	2,000	2,000
Middle Atlantic	100	100	1,000	1,250	2,000	2,500	2,850
East North Central	100	100	1,000	1,150	1,500	2,500	2,500
West North Central	100	100	1,000	1,300	1,500	2,000	2,500
South Atlantic	100	100	—	—	—	—	—
East South Central	100	100	1,000	1,500	2,000	2,000	3,000
West South Central	100	100	1,000	1,000	2,000	2,500	2,500
Mountain	100	100	1,000	1,000	1,500	2,600	5,000
Pacific	100	100	1,000	1,100	1,500	2,500	2,600

¹ 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.

² 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/ebs/glossary20102011.htm.