

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

Characteristics	With deductible	Amount of annual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic						
All workers	(²)	\$0	\$130	\$0	\$55	\$354
Management, professional, and related	(²)	0	240	65	55	136
Management, business, and financial	(²)	0	196	65	341	329
Professional and related	(²)	0	280	174	0	220
Service	(²)	0	299	357	98	1,309
Sales and office	(²)	0	103	0	168	336
Sales and related	(²)	0	247	276	0	242
Office and administrative support	(²)	0	35	39	486	415
Natural resources, construction, and maintenance	(²)	0	44	709	417	1,797
Construction, extraction, farming, fishing, and forestry	(²)	—	—	—	—	—
Installation, maintenance, and repair	(²)	0	93	514	291	628
Production, transportation, and material moving	(²)	0	183	337	0	139
Production	(²)	0	20	553	110	402
Transportation and material moving	(²)	148	212	719	0	196
Full time	(²)	0	81	0	49	341
Part time	(²)	—	—	—	—	—
Union	(²)	20	132	170	414	39
Nonunion	(²)	0	105	34	0	271
Average wage within the following categories: ³						
Lowest 25 percent	(²)	0	92	292	0	666
Second 25 percent	(²)	0	0	0	273	497
Third 25 percent	(²)	0	28	0	199	261
Highest 25 percent	(²)	0	118	86	456	88
Highest 10 percent	(²)	0	177	182	623	20
Establishment characteristic						
Goods-producing industries	(²)	0	0	163	344	129
Construction	(²)	0	0	741	260	450
Manufacturing	(²)	0	78	252	248	170
Service-providing industries	(²)	0	121	0	44	329
Trade, transportation, and utilities	(²)	0	123	139	0	69
Wholesale trade	(²)	235	316	555	0	0
Information	(²)	0	123	42	302	196
Financial activities	(²)	0	161	0	193	345
Finance and insurance	(²)	0	122	105	434	384
Credit intermediation and related activities	(²)	0	227	78	526	342
Insurance carriers and related activities	(²)	0	78	29	154	475
Professional and business services	(²)	—	—	—	—	—
Education and health services	(²)	0	39	533	523	145
Educational services	(²)	0	281	339	448	1,187
Junior colleges, colleges, and universities	(²)	0	286	0	1,110	1,241
Health care and social assistance	(²)	0	98	349	387	121

See footnotes at end of table.

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

Characteristics	With deductible	Amount of annual deductible				
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	(²)	\$0	\$142	\$271	\$0	\$93
1 to 49 workers	(²)	0	186	347	0	42
50 to 99 workers	(²)	0	214	394	53	208
100 workers or more	(²)	0	0	0	92	144
100 to 499 workers	(²)	0	98	0	198	554
500 workers or more	(²)	0	0	195	395	0
Geographic area						
New England	(²)	0	0	294	142	0
Middle Atlantic	(²)	0	423	605	0	434
East North Central	(²)	0	177	39	543	0
West North Central	(²)	0	339	0	201	388
South Atlantic	(²)	—	—	—	—	—
East South Central	(²)	130	167	396	439	832
West South Central	(²)	0	275	420	363	0
Mountain	(²)	0	453	680	199	2,308
Pacific	(²)	0	130	181	446	549

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 Less than 0.05.

³ 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: 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.