

Table 4. Medical care benefits: High deductible ¹ and non-high deductible health plans,² private industry workers, National Compensation Survey, 2011

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

Characteristics	High deductible health plans	Non-high deductible health plans
All workers	21	77
Worker characteristic		
Management, professional, and related	22	77
Management, business, and financial	21	79
Professional and related	23	76
Service	12	87
Protective service	–	86
Sales and office	24	73
Sales and related	26	73
Office and administrative support	24	74
Natural resources, construction, and maintenance	22	77
Construction, extraction, farming, fishing, and forestry	–	82
Installation, maintenance, and repair	25	74
Production, transportation, and material moving	20	79
Production	23	75
Transportation and material moving	16	84
Full time	22	76
Part time	9	91
Union	6	92
Nonunion	24	75
Average wage within the following categories: ³		
Lowest 25 percent	19	79
Lowest 10 percent	–	85
Second 25 percent	25	74
Third 25 percent	23	76
Highest 25 percent	18	80
Highest 10 percent	16	82
Establishment characteristic		
Goods-producing industries	23	75
Construction	26	73
Manufacturing	23	75
Service-providing industries	21	78
Trade, transportation, and utilities	23	76
Wholesale trade	40	59
Retail trade	20	80
Utilities	–	80
Information	20	77
Financial activities	23	75
Finance and insurance	24	75

See footnotes at end of table.

Table 4. Medical care benefits: High deductible ¹ and non-high deductible health plans,² private industry workers, National Compensation Survey, 2011—Continued

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

Characteristics	High deductible health plans	Non-high deductible health plans
Credit intermediation and related activities ..	23	77
Insurance carriers and related activities	34	65
Professional and business services	21	79
Professional and technical services	—	75
Education and health services	22	77
Educational services	—	85
Junior colleges, colleges, and universities ...	—	90
Healthcare and social assistance	24	75
Leisure and hospitality	—	93
1 to 99 workers	31	68
1 to 49 workers	32	68
50 to 99 workers	30	69
100 workers or more	13	85
100 to 499 workers	14	83
500 workers or more	12	87
Geographic area		
New England	28	72
Middle Atlantic	14	85
East North Central	22	76
West North Central	25	75
South Atlantic	28	69
East South Central	17	83
West South Central	22	78
Mountain	20	79
Pacific	16	82

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 \$1,200 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.

² The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

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, 2010." 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/glossary20112012.htm.