

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2011

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	37	63	(¹)	17	83	–	70	30	(¹)
Worker characteristic									
Management, professional, and related	35	64	(¹)	15	85	–	70	29	1
Management, business, and financial	29	70	1	12	88	–	79	20	2
Professional and related	39	61	–	17	83	–	65	35	(¹)
Service	22	78	–	–	84	–	74	26	–
Protective service	–	98	–	–	98	–	84	–	–
Sales and office	48	52	(¹)	17	83	–	73	27	(¹)
Sales and related	69	31	–	–	84	–	78	–	–
Office and administrative support	41	59	1	17	83	–	70	30	(¹)
Natural resources, construction, and maintenance	39	61	1	8	92	–	66	33	1
Construction, extraction, farming, fishing, and forestry	47	51	2	–	86	–	71	–	–
Installation, maintenance, and repair	33	67	–	–	96	–	62	38	–
Production, transportation, and material moving	35	64	1	25	75	–	60	40	–
Production	37	61	1	23	77	–	60	40	–
Transportation and material moving	31	69	–	–	74	–	61	39	–
Full time	37	63	(¹)	16	84	–	70	30	(¹)
Part time	33	67	–	–	79	–	62	38	–
Union	15	84	1	17	83	–	66	34	1
Nonunion	41	59	(¹)	17	83	–	70	29	(¹)
Average wage within the following categories: ²									
Lowest 25 percent	31	69	–	24	76	–	84	16	–
Lowest 10 percent	55	45	–	58	–	–	79	–	–
Second 25 percent	42	57	1	17	83	–	67	33	(¹)
Third 25 percent	39	61	(¹)	14	86	–	67	33	(¹)
Highest 25 percent	34	66	(¹)	16	84	–	69	30	1
Highest 10 percent	25	75	–	–	88	–	70	28	2
Establishment characteristic									
Goods-producing industries	38	62	(¹)	18	82	–	62	38	1
Construction	42	57	1	–	82	–	79	–	–
Manufacturing	34	66	–	–	86	–	55	45	–
Service-providing industries	36	63	(¹)	16	84	–	71	28	(¹)
Trade, transportation, and utilities	43	55	2	22	78	–	68	32	–
Wholesale trade	44	52	4	–	80	–	65	35	–
Retail trade	51	48	1	–	81	–	77	23	–
Utilities	–	72	–	–	84	–	62	38	–
Information	–	76	–	–	82	–	81	–	–
Financial activities	–	80	–	–	85	–	57	39	4
Finance and insurance	25	75	–	19	81	–	58	37	5

See footnotes at end of table.

Table 14. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2011—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	29	71	—	—	74	—	57	43	—
Insurance carriers and related activities	—	73	—	—	80	—	79	—	—
Professional and business services	49	51	—	—	77	—	79	—	—
Professional and technical services	58	—	—	39	61	—	92	—	—
Education and health services	34	66	—	11	89	—	64	36	—
Educational services	41	59	—	—	94	—	66	34	—
Junior colleges, colleges, and universities ...	25	75	—	—	95	—	53	47	—
Healthcare and social assistance	—	69	—	—	88	—	63	37	—
Leisure and hospitality	—	76	—	—	89	—	86	—	—
1 to 99 workers	48	51	1	17	83	—	72	27	1
1 to 49 workers	51	49	—	17	83	—	73	26	1
50 to 99 workers	41	57	3	—	84	—	71	29	(¹)
100 workers or more	25	75	(¹)	17	83	—	66	33	(¹)
100 to 499 workers	23	77	(¹)	18	82	—	77	23	(¹)
500 workers or more	26	74	(¹)	16	84	—	56	44	(¹)
Geographic area									
New England	50	50	—	—	90	—	45	55	—
Middle Atlantic	46	53	1	—	80	—	51	47	2
East North Central	26	74	—	15	85	—	66	34	—
West North Central	—	77	—	—	85	—	—	61	—
South Atlantic	66	34	—	17	83	—	64	—	—
East South Central	—	75	—	—	67	—	70	—	—
West South Central	—	—	—	—	70	—	82	—	—
Mountain	52	48	—	33	67	—	82	—	—
Pacific	17	83	1	—	89	—	90	—	—

¹ Less than 0.5.

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, 2010." 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/glossary20112012.htm.