

Table 17. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0	\$0	\$0	\$0	\$0
Worker characteristic					
Management, professional, and related	67	201	245	240	346
Management, business, and financial	22	116	0	28	439
Professional and related	49	261	329	468	402
Service	0	152	0	0	-
Sales and office	180	0	167	0	345
Sales and related	147	0	432	0	147
Office and administrative support	174	0	430	87	447
Natural resources, construction, and maintenance	268	318	465	694	0
Installation, maintenance, and repair	175	298	352	522	0
Production, transportation, and material moving	0	245	-	39	0
Production	0	206	505	422	0
Transportation and material moving	269	0	141	0	410
Full time	0	0	0	0	0
Part time	71	261	445	0	294
Union	10	271	0	-	0
Nonunion	0	0	0	0	0
Average wage within the following categories: ²					
Lowest 25 percent	0	209	572	294	-
Second 25 percent	31	0	0	104	0
Third 25 percent	156	0	49	0	0
Highest 25 percent	64	152	182	20	214
Highest 10 percent	0	74	425	28	303
Establishment characteristic					
Goods-producing industries	17	169	104	98	0
Construction	353	88	296	0	392
Manufacturing	0	156	-	669	392
Service-providing industries	0	0	36	0	88
Trade, transportation, and utilities	186	20	325	68	0
Wholesale trade	0	393	0	701	0
Retail trade	0	417	-	68	555
Information	0	0	137	-	600
Financial activities	10	61	0	0	42
Finance and insurance	22	163	0	94	72

See footnotes at end of table.

Table 17. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—Continued

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$69	\$39	\$198	\$402	\$93
Insurance carriers and related activities	14	48	0	175	104
Professional and business services	243	0	214	352	680
Education and health services	196	0	201	252	675
Healthcare and social assistance	165	94	208	109	—
1 to 99 workers	311	0	0	0	0
1 to 49 workers	100	0	0	0	0
50 to 99 workers	86	102	280	284	196
100 workers or more	46	58	0	256	369
100 to 499 workers	63	95	34	301	615
500 workers or more	10	53	0	410	321
Geographic area					
New England	150	—	446	193	572
Middle Atlantic	0	193	325	0	—
East North Central	31	189	548	34	466
West North Central	148	0	447	78	—
South Atlantic	175	0	237	391	586
East South Central	28	329	479	446	399
West South Central	189	0	572	432	0
Mountain	193	286	—	546	0
Pacific	33	182	126	421	680

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 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.