

Table 45. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic					
All workers	\$0	\$0	\$0	\$72	\$1,244
Management, professional, and related	150	0	133	103	–
Management, business, and financial	122	0	0	146	424
Professional and related	116	0	340	351	–
Service	73	0	137	0	–
Sales and office	0	0	0	59	455
Sales and related	0	0	172	13	129
Office and administrative support	0	26	0	137	–
Natural resources, construction, and maintenance	0	0	0	324	0
Installation, maintenance, and repair	0	0	158	0	821
Production, transportation, and material moving	71	102	385	125	0
Production	80	0	296	204	182
Transportation and material moving	122	385	204	–	645
Full time	18	0	0	113	–
Part time	0	285	582	9	547
Union	290	46	–	128	–
Nonunion	0	0	0	69	–
Average wage within the following categories ² :					
Lowest 25 percent	0	121	622	246	782
Second 25 percent	202	65	340	313	365
Third 25 percent	0	0	0	165	–
Highest 25 percent	82	0	355	0	686
Highest 10 percent	124	0	232	205	298
Establishment characteristic					
Goods-producing industries	0	0	0	284	0
Construction	0	483	0	232	0
Manufacturing	69	0	58	208	0
Service-providing industries	26	0	0	74	–
Trade, transportation, and utilities	0	0	130	214	258
Wholesale trade	26	292	–	751	658
Retail trade	0	102	121	296	–
Financial activities	39	32	0	149	0
Finance and insurance	113	80	0	130	0

See footnotes at end of table.

Table 45. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$0	\$167	\$0	\$76	\$0
Insurance carriers and related activities	82	243	210	13	0
Professional and business services	128	0	0	18	272
Education and health services	293	374	341	656	645
Educational services	222	0	—	392	456
Junior colleges, colleges, and universities ...	189	0	144	423	774
Health care and social assistance	305	—	341	740	365
1 to 99 workers	0	0	0	162	418
1 to 49 workers	167	0	314	293	991
50 to 99 workers	0	0	435	151	948
100 workers or more	88	0	0	58	—
100 to 499 workers	0	158	39	190	—
500 workers or more	61	0	165	100	198
Geographic area					
New England	104	131	—	518	316
Middle Atlantic	97	0	0	0	164
South Atlantic	314	0	0	292	418
East South Central	0	454	—	357	—
West South Central	111	0	115	139	—
East North Central	0	0	180	247	948
West North Central	0	18	66	58	—
Mountain	0	98	0	336	—
Pacific	0	0	413	366	—

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 \$1,250 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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include

workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm.