

Table 6. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2015

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	\$0	\$0	\$0	\$0	\$428
Management, professional, and related	9	0	0	0	0
Management, business, and financial	0	0	0	142	1,049
Professional and related	104	0	72	39	84
Service	45	0	321	334	970
Sales and office	0	0	0	0	795
Sales and related	0	236	314	201	258
Office and administrative support	0	211	0	102	0
Natural resources, construction, and maintenance	0	0	117	95	695
Installation, maintenance, and repair	0	0	125	199	1,268
Production, transportation, and material moving	0	65	241	383	0
Production	0	0	193	794	0
Transportation and material moving	0	353	459	223	–
Full time	0	0	0	35	289
Part time	163	0	0	0	0
Union	9	0	91	79	129
Nonunion	0	0	0	9	341
Average wage within the following categories ² :					
Second 25 percent	0	9	0	289	353
Third 25 percent	0	0	0	197	341
Highest 25 percent	0	0	99	0	717
Highest 10 percent	13	0	203	91	49
Establishment characteristics					
Goods-producing industries	0	0	0	364	0
Manufacturing	0	0	0	678	0
Service-providing industries	0	0	0	56	560
Trade, transportation, and utilities	0	0	18	102	826
Retail trade	16	0	0	341	1,168
Financial activities	0	0	0	0	0
Finance and insurance	0	0	0	0	0
Credit intermediation and related activities ..	0	0	0	0	0
Insurance carriers and related activities	0	0	39	61	0
Professional and business services	0	0	55	0	1,048
Education and health services	0	32	0	163	474
Educational services	0	194	–	513	0
Junior colleges, colleges, and universities ...	0	–	438	526	–
Health care and social assistance	0	26	26	85	758

See footnotes at end of table.

Table 6. Standard errors for high deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2015—continued

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$0	\$46	\$0	\$295	\$816
50 to 99 workers	0	328	376	562	0
100 workers or more	0	0	0	35	454
100 to 499 workers	0	64	36	209	274
500 workers or more	22	0	143	332	113
Geographic areas					
Northeast	0	0	103	497	160
New England	0	0	386	0	400
Middle Atlantic	0	0	109	337	243
South	0	9	455	72	0
South Atlantic	0	109	278	418	0
East South Central	0	—	702	0	1,499
West South Central	0	308	46	223	447
Midwest	0	0	0	235	182
East North Central	0	0	0	273	—
West North Central	0	244	0	0	121
West	0	0	87	298	727
Mountain	0	0	248	309	367
Pacific	0	0	32	319	624

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 \$1,300 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 2015."

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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.