

Table 23. Fee-for-service plans: Coinsurance percentage, private industry workers, 2015

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
Worker characteristics							
All workers	—	—	88	80	60	90	—
Management, professional, and related	—	—	89	80	60	90	—
Management, business, and financial	—	—	87	80	60	90	—
Professional and related	—	—	91	80	60	90	—
Service	—	—	83	80	60	90	—
Sales and office	—	—	89	80	60	80	—
Sales and related	9	80	91	80	60	75	—
Office and administrative support	—	—	88	80	60	80	—
Natural resources, construction, and maintenance	13	80	87	80	60	90	—
Installation, maintenance, and repair	—	—	89	80	60	90	—
Production, transportation, and material moving	11	80	89	80	60	80	—
Production	7	80	93	80	60	80	—
Transportation and material moving	16	80	84	80	60	90	—
Full time	—	—	88	80	60	90	—
Part time	—	—	90	80	60	90	—
Union	—	—	87	80	60	90	—
Nonunion	—	—	88	80	60	90	—
Average wage within the following categories ² :							
Second 25 percent	—	—	89	80	60	80	—
Third 25 percent	—	—	89	80	60	90	—
Highest 25 percent	—	—	89	80	60	90	—
Highest 10 percent	—	—	88	80	60	90	—
Establishment characteristics							
Goods-producing industries	9	80	91	80	60	80	—
Manufacturing	8	80	92	80	60	80	—
Service-providing industries	—	—	87	80	60	90	—
Trade, transportation, and utilities	11	80	89	80	60	90	—
Retail trade	10	80	90	80	50	—	—
Financial activities	10	80	90	80	60	75	—
Finance and insurance	9	80	91	80	60	80	—
Credit intermediation and related activities ..	—	—	94	80	60	75	—
Insurance carriers and related activities	12	80	88	80	60	80	—
Professional and business services	13	80	87	80	60	—	—
Education and health services	—	—	85	80	60	90	—
Educational services	—	—	86	80	60	90	—
Junior colleges, colleges, and universities ...	9	90	91	90	70	90	—
Health care and social assistance	—	—	85	80	60	90	—

See footnotes at end of table.

Table 23. Fee-for-service plans: Coinsurance percentage, private industry workers, 2015—continued

(All workers participating in fee-for-service plans with coinsurance = 100 percent)

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage ¹	
1 to 99 workers	13	80	87	80	60	80	—
50 to 99 workers	11	80	89	80	60	—	—
100 workers or more	—	—	89	80	60	90	—
100 to 499 workers	—	—	89	80	60	85	—
500 workers or more	—	—	89	80	60	90	—
Geographic areas							
Northeast	—	—	84	80	60	100	—
New England	—	—	82	80	60	80	—
Middle Atlantic	15	80	85	80	60	100	—
South	—	—	85	80	60	85	—
South Atlantic	—	—	86	80	60	90	—
East South Central	—	—	80	80	60	70	—
West South Central	—	—	88	80	60	85	—
Midwest	—	—	94	80	60	90	—
East North Central	5	80	95	80	60	90	—
West North Central	—	—	93	80	60	90	—
West	—	—	89	80	60	90	—
Mountain	—	—	89	80	60	90	—
Pacific	11	80	89	80	60	90	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

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: 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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.