

Table 29. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015

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

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Worker characteristics								
All workers	92	\$1,500	\$1,500	\$2,500	\$3,500	\$5,350	8	—
Management, professional, and related	91	1,500	1,500	2,500	3,500	4,850	9	—
Management, business, and financial	91	1,400	1,500	2,500	3,500	4,850	9	—
Professional and related	92	1,500	1,500	2,300	3,500	4,850	—	—
Service	88	1,500	1,500	2,250	—	4,850	—	—
Sales and office	88	1,500	1,500	2,500	3,350	5,350	—	—
Sales and related	87	1,500	1,500	2,500	2,500	3,350	—	—
Office and administrative support	88	1,500	1,500	2,500	4,000	5,350	—	—
Natural resources, construction, and maintenance	98	1,500	1,500	2,000	3,000	4,500	—	—
Installation, maintenance, and repair	97	1,500	1,500	2,000	—	5,350	—	—
Production, transportation, and material moving	98	1,000	1,500	2,500	3,500	5,850	—	—
Production	98	1,000	1,900	2,500	—	5,850	—	—
Transportation and material moving	97	—	1,500	3,000	3,500	—	—	—
Full time	92	1,500	1,500	2,500	3,500	4,850	8	—
Part time	91	1,500	1,500	—	—	5,350	—	—
Union	87	1,500	—	2,500	3,000	6,250	—	—
Nonunion	92	1,500	1,500	2,500	3,500	4,850	8	—
Average wage within the following categories ² :								
Second 25 percent	94	1,500	1,500	2,500	4,250	5,350	—	—
Third 25 percent	91	—	1,500	2,500	3,350	5,350	9	—
Highest 25 percent	90	1,500	1,500	2,500	3,500	4,850	10	—
Highest 10 percent	91	1,500	1,500	2,200	3,000	4,250	9	—
Establishment characteristics								
Goods-producing industries:								
Manufacturing	98	—	—	2,600	3,500	5,850	—	—
Service-providing industries:								
Trade, transportation, and utilities	91	1,500	1,500	2,350	3,500	5,350	9	—
Retail trade	89	1,500	1,500	2,500	3,500	—	—	—
Financial activities	86	1,500	—	2,500	3,000	—	—	—
Finance and insurance	91	1,000	1,500	2,000	3,000	4,000	—	—
Credit intermediation and related activities ..	91	1,000	1,500	2,200	3,500	—	—	—
Insurance carriers and related activities	94	1,000	—	2,500	4,000	5,350	—	—
Professional and business services	88	—	—	1,500	—	3,000	—	—
Education and health services	99	1,500	2,000	2,500	—	4,850	—	—
Educational services	82	1,500	1,500	2,000	4,250	5,350	18	—
Junior colleges, colleges, and universities ...	88	1,000	1,500	2,000	3,000	3,500	12	—
Health care and social assistance	80	1,000	—	1,500	2,000	3,000	20	—
Health care and social assistance	81	1,500	1,500	2,350	5,350	6,250	19	—

See footnotes at end of table.

Table 29. Health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015—continued

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

Characteristics	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
1 to 99 workers	93	\$1,500	\$1,500	\$2,500	\$4,250	\$5,350	—	—
50 to 99 workers	98	—	1,500	2,300	2,600	3,500	—	—
100 workers or more	90	1,500	1,700	2,500	3,000	4,850	10	—
100 to 499 workers	92	1,500	2,000	2,500	3,350	4,250	8	—
500 workers or more	85	—	1,500	2,000	3,000	6,250	—	—
Geographic areas								
Northeast	85	1,000	—	2,500	4,000	6,250	15	—
New England	97	1,000	—	2,000	—	—	—	—
Middle Atlantic	79	—	2,000	3,000	4,000	6,250	21	—
South	91	1,500	2,000	2,500	4,250	6,250	—	—
South Atlantic	87	1,500	2,000	2,500	4,000	5,350	—	—
West South Central	97	1,500	—	3,500	—	6,350	—	—
Midwest	93	1,500	1,700	2,350	4,850	5,350	—	—
East North Central	96	1,500	1,900	2,350	—	4,850	—	—
West North Central	69	1,500	1,500	—	4,850	6,350	—	—
West	95	1,500	1,500	2,250	2,700	4,000	5	—
Mountain	98	1,500	—	2,500	3,350	—	—	—
Pacific	95	1,500	1,500	2,000	2,600	4,000	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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/eps/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.