

Table 30. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015

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	1.5	\$0	\$374	\$95	\$678	\$1,238	1.5	–
Management, professional, and related	2.1	100	732	214	670	983	2.1	–
Management, business, and financial	2.6	–	–	736	759	2,409	2.6	–
Professional and related	3.1	0	817	521	1,414	1,032	–	–
Service	4.7	0	–	478	–	994	–	–
Sales and office	3.9	0	–	0	1,078	730	–	–
Sales and related	9.5	0	609	0	858	847	–	–
Office and administrative support	3.8	73	869	747	710	880	–	–
Natural resources, construction, and maintenance	1.0	0	137	258	885	1,916	–	–
Installation, maintenance, and repair	1.7	258	0	867	–	2,207	–	–
Production, transportation, and material moving	1.4	410	–	1,274	1,080	2,411	–	–
Production	2.0	406	1,111	–	1,745	1,905	–	–
Transportation and material moving	1.6	–	545	1,298	1,527	–	–	–
Full time	1.5	0	855	95	683	577	1.5	–
Part time	5.2	258	0	–	–	95	–	–
Union	4.2	0	620	708	338	2,400	–	–
Nonunion	1.4	0	220	275	660	1,064	1.4	–
Average wage within the following categories ² :								
Second 25 percent	2.5	0	–	103	878	0	–	–
Third 25 percent	2.0	–	1,062	356	685	1,782	2.0	–
Highest 25 percent	2.1	489	560	335	524	352	2.1	–
Highest 10 percent	2.7	0	0	800	736	644	2.7	–
Establishment characteristics								
Goods-producing industries:								
Manufacturing	1.4	–	1,179	555	760	2,358	–	–
Service-providing industries								
Trade, transportation, and utilities	1.8	0	356	229	734	1,251	1.8	–
Retail trade	5.3	0	748	0	930	–	–	–
Financial activities	9.8	0	516	403	245	–	–	–
Finance and insurance	3.1	0	328	770	1,268	–	–	–
Credit intermediation and related activities ..	2.9	0	0	541	1,780	3,184	–	–
Insurance carriers and related activities	3.0	0	887	–	359	1,791	–	–
Professional and business services	4.2	–	–	–	1,277	–	–	–
Education and health services	0.9	463	479	1,280	2,188	0	–	–
Educational services	4.1	0	0	647	899	1,491	4.1	–
Junior colleges, colleges, and universities ...	3.2	348	456	0	–	752	3.2	–
Health care and social assistance	4.4	584	–	619	182	966	4.4	–
	5.4	0	0	475	1,831	1,245	5.4	–

See footnotes at end of table.

Table 30. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015—continued

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	2.1	\$504	\$164	\$371	\$1,019	\$912	—	—
50 to 99 workers	0.9	—	335	348	1,948	1,735	—	—
100 workers or more	2.5	0	597	91	780	1,114	2.5	—
100 to 499 workers	2.2	0	98	458	494	1,517	2.2	—
500 workers or more	5.1	—	109	589	182	1,328	—	—
Geographic areas								
Northeast	4.0	0	—	620	961	2,021	4.0	—
New England	1.1	0	—	944	—	—	—	—
Middle Atlantic	5.8	—	1,176	763	792	1,504	5.8	—
South	3.4	0	612	1,190	1,333	2,452	—	—
South Atlantic	4.8	0	320	547	2,292	—	—	—
West South Central	2.3	73	—	1,755	2,122	3,664	—	—
Midwest	3.7	0	916	699	2,377	1,843	—	—
East North Central	1.4	0	856	759	—	2,132	—	—
West North Central	19.1	0	795	—	2,392	1,131	—	—
West	1.4	0	0	560	1,422	1,461	1.4	—
Mountain	1.8	0	—	1,580	605	1,605	—	—
Pacific	1.7	0	0	457	950	1,787	—	—

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: 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.