

Table 8. Medical care benefits: High deductible and nonhigh deductible health plans,¹ private industry workers, 2017

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Nonhigh deductible health plans
Worker characteristics		
All workers	42	57
Management, professional, and related	44	55
Management, business, and financial	48	51
Professional and related	42	58
Service:		
Protective service	—	59
Sales and office	49	49
Sales and related	59	40
Office and administrative support	45	53
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry	39	55
Production, transportation, and material moving	41	58
Production	44	55
Transportation and material moving	38	61
Full time	43	56
Part time	37	63
Union	18	81
Nonunion	45	54
Average wage within the following categories ² :		
Second 25 percent	47	51
Third 25 percent	41	58
Highest 25 percent	40	60
Highest 10 percent	43	56
Establishment characteristics		
Goods-producing industries	43	55
Construction	40	57
Manufacturing	44	55
Service-providing industries	42	57
Trade, transportation, and utilities	47	51
Retail trade	60	37
Transportation and warehousing	30	70
Information	45	53
Financial activities	55	44
Finance and insurance	59	40
Credit intermediation and related activities ..	62	37
Insurance carriers and related activities	57	43
Education and health services	35	65
Educational services	14	86
Junior colleges, colleges, and universities ...	15	85

See footnotes at end of table.

Table 8. Medical care benefits: High deductible and nonhigh deductible health plans,¹ private industry workers, 2017—continued

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Nonhigh deductible health plans
100 workers or more	38	62
100 to 499 workers	42	57
500 workers or more	32	67
Geographic areas		
Northeast	30	69
New England	32	68
Middle Atlantic	30	70
South	48	51
West South Central	52	47
Midwest	51	48
East North Central	51	49
West	36	64
Mountain	46	54
Pacific	32	67

¹ The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included. 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 2017."

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/glossary20162017.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.