

Table 11. Medical care benefits: High deductible and nonhigh deductible plans,¹ private industry workers, 2018

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

| Characteristics | High deductible health plans | Nonhigh deductible health plans |
|---|------------------------------|---------------------------------|
| Worker characteristics | | |
| All workers | 45 | 54 |
| Management, professional, and related | 47 | 53 |
| Management, business, and financial | 46 | 54 |
| Professional and related | 47 | 53 |
| Sales and office | 50 | 50 |
| Sales and related | 63 | 37 |
| Office and administrative support | 44 | 55 |
| Full time | 46 | 54 |
| Part time | 38 | 61 |
| Establishment characteristics | | |
| Service-providing industries | 46 | 54 |
| Trade, transportation, and utilities | 51 | 49 |
| Information | 40 | 59 |
| Financial activities | 51 | 49 |
| Education and health services | 35 | 65 |
| Educational services | 38 | 62 |
| Health care and social assistance | 34 | 66 |
| Geographic areas | | |
| Northeast | 36 | 64 |
| New England | 38 | 62 |
| Middle Atlantic | 35 | 65 |
| South | 51 | 49 |
| South Atlantic | 51 | 49 |
| West South Central | 51 | 49 |
| Midwest | 51 | 49 |
| East North Central | 50 | 50 |
| West North Central | 52 | 47 |
| West: | | |
| Mountain | 59 | 41 |

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 \$1,350 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.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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