

Table 14. Fee-for-service plans: Coinsurance percentage, state and local government workers, National Compensation Survey, 2011

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
All workers	100	—	—	89	80	60	95	—
Worker characteristic								
Management, professional, and related	100	—	—	88	80	60	100	—
Professional and related	100	—	—	88	80	60	100	—
Teachers	100	—	—	86	80	60	90	—
Primary, secondary, and special education school teachers	100	—	—	84	80	60	90	—
Service	100	—	—	89	80	60	100	—
Protective service	100	10	80	90	80	60	100	—
Sales and office	100	—	—	90	80	60	95	—
Office and administrative support	100	—	—	89	80	60	95	—
Natural resources, construction, and maintenance	100	10	80	90	85	60	85	—
Production, transportation, and material moving	100	13	80	87	85	70	90	—
Full time	100	—	—	89	80	60	90	—
Part time	100	12	80	88	90	60	100	—
Union	100	—	—	83	100	70	100	—
Nonunion	100	—	—	91	80	60	90	—
Average wage within the following categories: ¹								
Lowest 25 percent	100	—	—	91	80	60	95	—
Lowest 10 percent	100	—	—	91	80	60	90	—
Second 25 percent	100	—	—	90	80	60	90	—
Third 25 percent	100	—	—	89	80	60	90	—
Highest 25 percent	100	—	—	84	90	70	100	—
Highest 10 percent	100	13	80	87	100	70	100	—
Establishment characteristic								
Service-providing industries	100	—	—	89	80	60	100	—
Education and health services	100	—	—	88	80	60	100	—
Educational services	100	—	—	87	80	60	90	—
Elementary and secondary schools	100	—	—	85	80	60	90	—
Junior colleges, colleges, and universities ...	100	7	80	93	80	60	90	—
Health care and social assistance	100	8	80	92	80	60	100	—
Hospitals	100	9	80	91	80	60	100	—
Public administration	100	10	80	90	85	60	100	—
1 to 99 workers	100	—	—	89	80	60	85	—
1 to 49 workers	100	—	—	88	80	60	100	—
50 to 99 workers	100	—	—	89	80	60	85	—
100 workers or more	100	11	80	89	80	60	100	—
100 to 499 workers	100	9	80	91	80	60	100	—
500 workers or more	100	12	80	88	80	60	100	—
State government	100	—	—	92	80	60	100	—
Local government	100	—	—	87	80	60	90	—

See footnotes at end of table.

Table 14. Fee-for-service plans: Coinsurance percentage, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	Total	Fixed coinsurance		Variable coinsurance			With other coinsurance	
		With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
					In-network	Out-of-network		Point-of-service
Geographic area								
New England	100	—	—	73	100	80	100	—
Middle Atlantic	100	—	—	63	100	70	100	—
East North Central	100	—	—	94	90	70	80	—
West North Central	100	—	—	84	80	60	90	—
South Atlantic	100	12	80	88	80	60	90	—
West South Central	100	—	—	97	80	60	100	—
Mountain	100	—	—	76	80	60	85	—
Pacific	100	11	80	89	80	60	100	—

¹ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.