

Table 19. Health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	26	74	(¹)	11	89	—	69	31	(¹)
Worker characteristic									
Management, professional, and related	25	75	—	11	89	—	70	30	(¹)
Professional and related	26	74	—	10	90	—	68	31	(¹)
Teachers	28	72	—	9	91	—	67	33	—
Primary, secondary, and special education school teachers	30	70	—	10	90	—	67	33	—
Service	27	73	—	12	88	—	65	35	(¹)
Protective service	28	72	—	11	89	—	62	38	(¹)
Sales and office	25	75	(¹)	13	87	—	72	27	1
Office and administrative support	25	75	(¹)	14	86	—	72	27	1
Natural resources, construction, and maintenance Production, transportation, and material moving	29	70	(¹)	—	87	—	69	30	1
.....	17	79	4	—	92	—	53	40	7
Full time	26	74	(¹)	12	88	—	69	31	(¹)
Part time	18	82	—	8	92	—	68	32	1
Union	22	78	(¹)	6	94	—	64	36	1
Nonunion	33	67	—	22	78	—	78	22	—
Average wage within the following categories: ²									
Lowest 25 percent	29	70	1	17	83	—	79	20	1
Lowest 10 percent	37	63	—	—	77	—	90	—	—
Second 25 percent	25	75	(¹)	13	87	—	69	31	(¹)
Third 25 percent	28	71	(¹)	13	87	—	68	32	1
Highest 25 percent	23	77	(¹)	7	93	—	65	35	(¹)
Highest 10 percent	19	81	—	4	96	—	62	38	(¹)
Establishment characteristic									
Service-providing industries	25	74	(¹)	11	89	—	68	31	(¹)
Education and health services	27	73	—	10	90	—	70	30	(¹)
Educational services	26	74	—	8	92	—	69	31	—
Elementary and secondary schools	27	73	—	10	90	—	69	31	—
Junior colleges, colleges, and universities ...	21	79	—	—	97	—	69	31	—
Health care and social assistance	36	64	—	26	74	—	77	22	1
Hospitals	—	—	—	—	—	—	70	28	2
Public administration	24	76	—	13	87	—	67	33	—
1 to 99 workers	37	63	—	28	72	—	83	17	—
1 to 49 workers	29	71	—	—	74	—	75	—	—
50 to 99 workers	47	53	—	30	70	—	93	7	—
100 workers or more	25	75	(¹)	10	90	—	67	32	(¹)
100 to 499 workers	29	71	—	9	91	—	66	34	—
500 workers or more	24	76	(¹)	10	90	—	68	32	1
State government	21	78	(¹)	9	91	—	75	24	1
Local government	27	73	(¹)	13	87	—	66	34	(¹)

See footnotes at end of table.

Table 19. Health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Geographic area									
New England	26	73	1	—	99	—	32	66	3
Middle Atlantic	26	74	—	—	100	—	14	86	—
East North Central	28	72	—	12	88	—	41	59	(¹)
West North Central	57	43	—	37	63	—	92	—	—
South Atlantic	34	66	—	22	78	—	77	23	—
West South Central	28	72	—	—	80	—	93	7	—
Mountain	47	50	3	36	64	—	83	—	—
Pacific	10	90	—	—	98	—	95	4	(¹)

¹ Less than 0.5.

² 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.

Table 19. Standard errors for health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
All workers	1.6	1.6	0.2	1.2	1.2	–	2.0	2.0	0.3
Worker characteristic									
Management, professional, and related	1.8	1.8	–	1.3	1.3	–	2.6	2.6	0.1
Professional and related	1.8	1.8	–	1.3	1.3	–	2.6	2.6	0.1
Teachers	2.4	2.4	–	1.7	1.7	–	2.8	2.8	–
Primary, secondary, and special education school teachers	2.8	2.8	–	1.7	1.7	–	3.0	3.0	–
Service	2.3	2.3	–	1.7	1.7	–	2.5	2.5	0.2
Protective service	3.3	3.3	–	2.1	2.1	–	3.5	3.5	(¹)
Sales and office	3.0	3.0	0.2	2.5	2.5	–	3.1	3.2	0.5
Office and administrative support	2.9	2.9	0.2	2.4	2.4	–	3.0	3.1	0.5
Natural resources, construction, and maintenance	4.4	4.4	0.3	–	4.2	–	4.4	4.4	0.5
Production, transportation, and material moving	4.0	5.0	3.4	–	4.2	–	6.3	6.3	4.2
Full time	1.7	1.7	0.2	1.2	1.2	–	2.0	2.0	0.3
Part time	2.9	2.9	–	2.1	2.1	–	4.7	4.5	0.8
Union	1.4	1.4	0.2	0.7	0.7	–	1.8	1.8	0.4
Nonunion	4.0	4.0	–	3.4	3.4	–	2.9	2.9	–
Average wage within the following categories: ²									
Lowest 25 percent	3.9	4.0	1.0	3.0	3.0	–	2.5	2.3	1.0
Lowest 10 percent	7.4	7.4	–	–	7.1	–	3.2	–	–
Second 25 percent	2.3	2.3	0.1	1.8	1.8	–	2.6	2.6	0.1
Third 25 percent	2.8	2.8	0.1	2.0	2.0	–	2.6	2.8	0.6
Highest 25 percent	1.5	1.5	(¹)	1.1	1.1	–	2.0	2.0	0.1
Highest 10 percent	2.3	2.3	–	1.2	1.2	–	2.8	2.7	0.2
Establishment characteristic									
Service-providing industries	1.6	1.6	0.2	1.2	1.2	–	2.0	2.0	0.3
Education and health services	1.8	1.8	–	1.4	1.4	–	2.2	2.2	0.2
Educational services	1.8	1.8	–	1.2	1.2	–	2.3	2.3	–
Elementary and secondary schools	2.3	2.3	–	1.5	1.5	–	2.2	2.2	–
Junior colleges, colleges, and universities	3.4	3.4	–	–	2.0	–	5.2	5.2	–
Health care and social assistance	6.3	6.3	–	5.3	5.3	–	3.5	3.0	1.2
Hospitals	–	–	–	–	–	–	5.0	4.4	1.7
Public administration	2.4	2.4	–	1.9	1.9	–	2.8	2.8	–
1 to 99 workers	6.6	6.6	–	6.9	6.9	–	4.7	4.7	–
1 to 49 workers	7.1	7.1	–	–	8.5	–	8.1	–	–
50 to 99 workers	9.6	9.6	–	8.3	8.3	–	1.5	1.5	–
100 workers or more	1.6	1.5	0.2	1.1	1.1	–	2.1	2.1	0.3
100 to 499 workers	3.7	3.7	–	2.1	2.1	–	5.4	5.4	–
500 workers or more	1.7	1.7	0.2	1.2	1.2	–	2.4	2.4	0.3
State government	2.9	2.9	0.2	1.3	1.3	–	4.4	4.5	0.7
Local government	1.8	1.8	0.2	1.4	1.4	–	1.7	1.7	0.3

See footnotes at end of table.

Table 19. Standard errors for health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Geographic area									
New England	6.4	6.1	0.8	—	1.4	—	4.0	5.3	2.6
Middle Atlantic	2.3	2.3	—	—	0.3	—	3.3	3.3	—
East North Central	3.0	3.0	—	2.7	2.7	—	11.1	11.1	0.2
West North Central	12.3	12.3	—	8.3	8.3	—	5.1	—	—
South Atlantic	6.6	6.6	—	5.1	5.1	—	3.1	3.1	—
West South Central	8.3	8.3	—	—	7.9	—	1.4	1.4	—
Mountain	8.2	8.3	2.8	6.1	6.1	—	5.4	—	—
Pacific	1.3	1.3	—	—	1.0	—	0.9	0.8	0.3

¹ Less than 0.05.

² 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: 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.

Table 20. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

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

Characteristics	Total	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		
All workers	100	68	\$1,000	\$1,350	\$1,500	\$2,000	\$3,000	31	(1)
Worker characteristic									
Management, professional, and related	100	70	1,000	1,500	1,500	2,000	3,000	30	(1)
Professional and related	100	68	1,000	1,500	1,500	2,000	3,000	32	(1)
Teachers	100	67	1,000	1,500	1,500	2,000	3,000	33	-
Primary, secondary, and special education school teachers	100	67	-	1,500	1,500	2,300	3,000	33	-
Service	100	65	1,000	1,300	1,500	2,000	3,000	35	(1)
Protective service	100	62	-	1,300	1,500	2,000	3,000	38	(1)
Sales and office	100	72	750	1,200	1,500	2,000	3,000	27	1
Office and administrative support	100	72	-	1,000	1,500	2,000	3,000	27	1
Natural resources, construction, and maintenance	100	69	1,000	1,500	1,500	2,500	3,000	30	1
Production, transportation, and material moving	100	53	-	1,000	1,500	1,500	1,750	40	7
Full time	100	68	1,000	1,350	1,500	2,000	3,000	31	(1)
Part time	100	68	1,000	1,350	1,500	1,500	2,000	32	1
Union	100	64	-	1,300	1,500	1,750	3,000	36	1
Nonunion	100	78	1,000	1,500	1,500	2,000	3,000	22	-
Average wage within the following categories: ²									
Lowest 25 percent	100	79	1,000	1,500	1,500	2,500	3,000	20	1
Lowest 10 percent	100	90	-	1,500	2,000	2,500	3,000	-	-
Second 25 percent	100	68	-	1,300	1,500	2,000	3,000	31	(1)
Third 25 percent	100	68	1,000	1,300	1,500	2,000	3,000	32	1
Highest 25 percent	100	65	1,000	1,500	1,500	2,000	3,000	35	(1)
Highest 10 percent	100	62	-	1,200	1,500	1,500	2,500	38	(1)
Establishment characteristic									
Service-providing industries	100	68	1,000	1,350	1,500	2,000	3,000	31	(1)
Education and health services	100	70	1,000	1,350	1,500	2,000	3,000	30	(1)
Educational services	100	69	1,000	1,500	1,500	2,000	3,000	31	-
Elementary and secondary schools	100	69	1,000	1,500	1,500	2,300	3,000	31	-
Junior colleges, colleges, and universities	100	69	-	1,000	1,500	2,000	3,000	31	-
Health care and social assistance	100	77	-	1,200	1,500	1,500	-	22	1
Hospitals	100	70	-	1,300	1,500	-	-	28	2
Public administration	100	66	-	1,300	1,500	2,000	3,000	34	-
1 to 99 workers	100	83	-	1,500	1,500	-	3,000	17	-
1 to 49 workers	100	75	-	1,500	1,500	2,300	3,000	-	-
50 to 99 workers	100	93	500	-	1,650	-	3,000	7	-
100 workers or more	100	67	1,000	1,350	1,500	2,000	3,000	32	(1)
100 to 499 workers	100	66	500	1,300	1,500	2,000	3,000	34	-
500 workers or more	100	68	1,000	1,400	1,500	2,000	3,000	32	1
State government	100	75	-	1,500	1,500	1,700	3,000	24	1
Local government	100	66	1,000	1,350	1,500	2,000	3,000	34	(1)

See footnotes at end of table.

Table 20. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	Total	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		
Geographic area									
New England	100	32	\$500	\$500	—	—	—	66	3
Middle Atlantic	100	14	400	400	\$440	\$1,000	\$1,500	86	—
East North Central	100	41	1,300	1,300	1,500	2,950	3,000	59	(¹)
West North Central	100	92	750	—	2,000	2,500	3,000	—	—
South Atlantic	100	77	1,000	1,500	1,500	2,000	3,400	23	—
West South Central	100	93	1,500	1,750	2,500	3,000	3,500	7	—
Mountain	100	83	1,000	2,000	—	3,000	4,000	—	—
Pacific	100	95	1,000	1,500	1,500	1,500	1,650	5	(¹)

¹ Less than 0.5.

² 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.

Table 20. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

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		
All workers	2.0	\$135	\$174	\$0	\$0	\$0	2.0	0.3
Worker characteristic								
Management, professional, and related	2.6	0	137	0	0	0	2.6	0.1
Professional and related	2.6	0	183	0	0	0	2.6	0.1
Teachers	2.8	0	62	0	374	0	2.8	-
Primary, secondary, and special education school teachers	3.0	-	123	0	433	0	3.0	-
Service	2.5	246	126	0	0	39	2.5	0.2
Protective service	3.5	-	322	0	59	484	3.5	(¹)
Sales and office	3.1	206	303	0	0	0	3.2	0.5
Office and administrative support	3.0	-	282	0	0	0	3.1	0.5
Natural resources, construction, and maintenance	4.4	240	81	0	277	0	4.4	0.5
Production, transportation, and material moving	6.3	-	205	0	0	313	6.3	4.2
Full time	2.0	149	175	0	0	0	2.0	0.3
Part time	4.7	258	184	0	0	0	4.5	0.8
Union	1.8	-	167	0	251	99	1.8	0.4
Nonunion	2.9	0	112	0	301	0	2.9	-
Average wage within the following categories: ²								
Lowest 25 percent	2.5	110	50	39	481	0	2.3	1.0
Lowest 10 percent	3.2	-	40	597	592	0	-	-
Second 25 percent	2.6	-	336	0	312	179	2.6	0.1
Third 25 percent	2.7	0	201	0	339	0	2.8	0.6
Highest 25 percent	2.0	39	154	0	285	69	2.0	0.1
Highest 10 percent	2.8	-	207	0	0	200	2.7	0.2
Establishment characteristic								
Service-providing industries	2.0	175	172	0	0	0	2.0	0.3
Education and health services	2.2	199	129	0	0	0	2.2	0.2
Educational services	2.3	0	109	0	252	0	2.3	-
Elementary and secondary schools	2.2	0	0	0	415	0	2.2	-
Junior colleges, colleges, and universities	5.2	-	166	0	363	392	5.2	-
Health care and social assistance	3.5	-	248	147	55	-	3.0	1.2
Hospitals	5.0	-	231	164	-	-	4.4	1.7
Public administration	2.8	-	347	0	105	398	2.8	-
1 to 99 workers	4.7	-	126	137	-	0	4.7	-
1 to 49 workers	8.1	-	0	82	646	0	-	-
50 to 99 workers	1.5	140	-	172	-	0	1.5	-
100 workers or more	2.1	39	138	0	0	0	2.1	0.3
100 to 499 workers	5.4	44	223	0	236	0	5.4	-
500 workers or more	2.4	0	170	0	0	40	2.3	0.3
State government	4.4	-	280	0	163	429	4.5	0.7
Local government	1.7	0	168	0	0	0	1.7	0.3

See footnotes at end of table.

Table 20. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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		
Geographic area								
New England	4.0	\$0	\$28	—	—	—	5.3	2.6
Middle Atlantic	3.3	0	0	\$109	\$0	\$0	3.3	—
East North Central	11.1	177	0	29	837	0	11.1	0.2
West North Central	5.1	0	—	495	0	0	—	—
South Atlantic	3.1	55	108	287	308	554	3.1	—
West South Central	1.4	0	435	139	0	658	1.4	—
Mountain	5.4	250	439	—	580	1,131	—	—
Pacific	0.8	0	177	0	0	123	0.8	0.3

¹ Less than 0.05.

² 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.

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Table 21. Health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

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

Characteristics	Total	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		
All workers	100	67	\$2,000	\$3,000	\$3,000	\$4,500	\$6,000	33	(1)
Worker characteristic									
Management, professional, and related	100	68	2,000	3,000	3,000	4,500	6,000	32	(1)
Professional and related	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Teachers	100	66	2,000	3,000	3,000	5,000	6,000	34	-
Primary, secondary, and special education school teachers	100	66	2,000	3,000	3,000	5,000	6,000	34	-
Service	100	63	2,000	3,000	3,000	4,500	6,000	36	(1)
Protective service	100	60	2,000	3,000	3,000	4,000	6,000	40	(1)
Sales and office	100	70	1,500	3,000	3,000	4,500	6,000	29	1
Office and administrative support	100	70	1,500	3,000	3,000	4,500	6,000	29	1
Natural resources, construction, and maintenance	100	66	2,000	3,000	3,000	6,000	7,000	34	1
Production, transportation, and material moving	100	52	-	-	3,000	3,000	4,500	41	7
Full time	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Part time	100	68	-	3,000	3,000	-	4,500	32	1
Union	100	62	-	3,000	3,000	4,500	6,000	37	1
Nonunion	100	75	2,000	3,000	3,000	4,950	7,000	25	-
Average wage within the following categories: ²									
Lowest 25 percent	100	76	-	3,000	3,000	5,000	6,000	23	1
Lowest 10 percent	100	86	2,700	3,000	4,000	5,250	6,000	14	-
Second 25 percent	100	68	-	3,000	3,000	4,500	6,000	32	(1)
Third 25 percent	100	65	2,000	3,000	3,000	4,850	6,000	34	1
Highest 25 percent	100	63	2,000	3,000	3,000	4,000	6,000	36	(1)
Highest 10 percent	100	60	-	3,000	3,000	3,000	5,600	40	(1)
Establishment characteristic									
Service-providing industries	100	67	2,000	3,000	3,000	4,500	6,000	33	(1)
Education and health services	100	68	2,000	3,000	3,000	4,500	6,000	32	(1)
Educational services	100	68	2,000	3,000	3,000	4,950	6,000	32	-
Elementary and secondary schools	100	67	2,000	3,000	3,000	5,000	6,000	33	-
Junior colleges, colleges, and universities	100	69	-	3,000	3,000	4,000	6,000	31	-
Health care and social assistance	100	72	-	2,400	3,000	3,000	6,000	27	1
Hospitals	100	63	1,500	2,600	3,000	3,000	6,000	35	2
Public administration	100	65	-	3,000	3,000	4,000	6,000	35	-
1 to 99 workers	100	79	-	3,000	3,000	5,250	6,000	21	-
1 to 49 workers	100	71	-	3,000	3,000	5,250	6,000	-	-
50 to 99 workers	100	90	1,000	-	3,500	5,000	6,000	-	-
100 workers or more	100	66	2,000	3,000	3,000	4,500	6,000	34	(1)
100 to 499 workers	100	66	1,000	2,700	3,000	4,950	6,000	34	-
500 workers or more	100	66	2,000	3,000	3,000	4,500	6,000	34	1
State government	100	75	-	3,000	3,000	4,000	6,000	25	1
Local government	100	64	2,000	3,000	3,000	4,500	6,000	36	(1)

See footnotes at end of table.

Table 21. Health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	Total	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		
Geographic area									
New England	100	32	\$1,000	\$1,000	—	—	—	66	3
Middle Atlantic	100	14	—	800	\$1,000	\$2,000	\$3,000	86	—
East North Central	100	39	2,600	2,600	3,000	6,000	6,000	61	(¹)
West North Central	100	78	1,500	—	—	4,000	5,000	—	—
South Atlantic	100	74	2,400	3,000	3,000	4,850	8,000	26	—
West South Central	100	90	3,000	3,500	5,000	6,000	7,500	—	—
Mountain	100	78	3,000	—	4,500	7,500	10,000	—	—
Pacific	100	95	2,000	3,000	3,000	3,000	4,950	5	(¹)

¹ Less than 0.5.

² 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.

Table 21. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

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		
All workers	2.1	\$427	\$0	\$0	\$59	\$0	2.1	0.3
Worker characteristic								
Management, professional, and related	2.6	0	0	0	225	0	2.6	0.1
Professional and related	2.7	0	0	0	108	0	2.7	0.1
Teachers	2.8	111	0	0	288	0	2.8	-
Primary, secondary, and special education school teachers	3.0	460	0	0	29	340	3.0	-
Service	2.5	482	198	0	714	78	2.5	0.2
Protective service	3.6	562	111	0	658	886	3.7	(¹)
Sales and office	3.3	153	351	0	474	0	3.4	0.5
Office and administrative support	3.1	177	453	0	623	0	3.2	0.5
Natural resources, construction, and maintenance	4.6	584	78	0	900	1,536	4.6	0.5
Production, transportation, and material moving	6.3	-	-	0	0	566	6.3	4.2
Full time	2.1	446	0	0	226	0	2.1	0.3
Part time	4.7	-	201	0	-	0	4.5	0.8
Union	1.9	-	136	0	680	0	1.9	0.4
Nonunion	3.2	506	0	0	341	1,243	3.2	-
Average wage within the following categories: ²								
Lowest 25 percent	2.9	-	0	196	364	0	2.8	1.0
Lowest 10 percent	3.9	44	0	1,119	1,012	196	3.9	-
Second 25 percent	2.7	-	492	0	510	0	2.7	0.1
Third 25 percent	2.8	159	0	0	422	0	2.9	0.6
Highest 25 percent	2.1	98	0	0	340	0	2.1	0.1
Highest 10 percent	2.8	-	211	0	0	953	2.8	0.2
Establishment characteristic								
Service-providing industries	2.1	470	0	0	0	0	2.1	0.3
Education and health services	2.3	450	0	0	491	0	2.2	0.2
Educational services	2.4	111	0	0	312	0	2.4	-
Elementary and secondary schools	2.2	136	0	0	0	0	2.2	-
Junior colleges, colleges, and universities	5.2	-	0	0	428	196	5.2	-
Health care and social assistance	4.2	-	215	195	0	785	3.8	1.2
Hospitals	5.8	428	344	381	428	877	5.4	1.7
Public administration	2.9	-	0	0	450	0	2.9	-
1 to 99 workers	5.6	-	0	325	708	0	5.6	-
1 to 49 workers	8.9	-	0	340	1,037	0	-	-
50 to 99 workers	3.2	266	-	754	736	0	-	-
100 workers or more	2.2	225	0	0	98	0	2.2	0.3
100 to 499 workers	5.5	96	346	0	714	0	5.5	-
500 workers or more	2.5	0	0	0	170	0	2.4	0.3
State government	4.4	-	0	0	643	0	4.4	0.7
Local government	1.8	270	0	0	206	0	1.8	0.3

See footnotes at end of table.

Table 21. Standard errors for health maintenance organizations: Amount of annual family out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—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		
Geographic area								
New England	4.0	\$0	\$55	—	—	—	5.3	2.6
Middle Atlantic	3.3	—	0	\$235	\$0	\$0	3.3	—
East North Central	10.8	424	0	0	0	0	10.8	0.2
West North Central	14.9	0	—	—	0	0	—	—
South Atlantic	4.0	618	0	629	345	2,177	4.0	—
West South Central	3.3	0	877	0	0	1,181	—	—
Mountain	6.0	0	—	855	260	1,319	—	—
Pacific	1.0	0	0	0	0	484	0.9	0.3

¹ Less than 0.05.

² 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: 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/glossary20102011.htm.

Table 22. Health maintenance organizations: Coverage for selected services, state and local government workers, National Compensation Survey, 2011

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care
All workers	100	98	98	100	84	82
Worker characteristic						
Management, professional, and related	100	98	98	100	84	83
Professional and related	100	98	98	100	84	83
Teachers	100	99	99	100	80	82
Primary, secondary, and special education school teachers	100	99	99	100	79	81
Service	100	99	99	100	86	84
Protective service	99	99	99	100	85	84
Sales and office	100	97	97	100	83	82
Office and administrative support	100	97	97	100	84	83
Natural resources, construction, and maintenance	99	98	98	100	81	77
Production, transportation, and material moving	99	98	98	100	—	—
Full time	100	98	98	100	83	82
Part time	100	100	100	100	90	89
Union	100	97	97	100	84	82
Nonunion	100	99	99	100	83	83
Average wage within the following categories: ¹						
Lowest 25 percent	100	98	98	100	80	79
Lowest 10 percent	100	100	100	100	—	—
Second 25 percent	100	98	98	100	84	84
Third 25 percent	99	97	97	100	83	82
Highest 25 percent	100	98	98	100	85	83
Highest 10 percent	100	98	98	100	84	83
Establishment characteristic						
Service-providing industries	100	98	98	100	84	82
Education and health services	100	99	99	100	83	83
Educational services	100	99	99	100	81	83
Elementary and secondary schools	100	99	99	100	79	82
Junior colleges, colleges, and universities	100	98	98	100	86	85
Health care and social assistance	100	98	98	100	92	86
Hospitals	100	97	97	100	90	90
Public administration	99	97	97	100	86	84
1 to 99 workers	100	99	99	100	79	—
1 to 49 workers	100	99	99	100	—	—
50 to 99 workers	100	100	100	100	79	—
100 workers or more	100	98	98	100	84	83
100 to 499 workers	99	98	98	100	82	—
500 workers or more	100	98	98	100	84	84
State government	100	97	97	100	94	86
Local government	100	98	98	100	79	81

See footnotes at end of table.

Table 22. Health maintenance organizations: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care
Geographic area						
New England	100	99	99	100	84	—
Middle Atlantic	100	90	91	100	94	81
East North Central	100	100	100	100	83	86
West North Central	95	95	95	100	—	94
South Atlantic	99	99	99	100	80	82
West South Central	100	100	100	100	—	—
Mountain	100	100	100	100	82	85
Pacific	100	100	100	100	87	87

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: 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.

Table 22. Standard errors for health maintenance organizations: Coverage for selected services, state and local government workers, National Compensation Survey, 2011

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care
All workers	0.2	0.2	0.2	(¹)	1.7	1.6
Worker characteristic						
Management, professional, and related	0.1	0.2	0.2	(¹)	1.9	1.7
Professional and related	0.1	0.2	0.2	(¹)	1.9	1.8
Teachers	(¹)	0.2	0.2	(¹)	3.0	2.5
Primary, secondary, and special education school teachers	(¹)	0.2	0.2	(¹)	2.6	2.3
Service	0.4	0.4	0.4	(¹)	2.0	2.0
Protective service	0.7	0.7	0.7	(¹)	3.0	3.0
Sales and office	0.2	0.8	0.8	(¹)	2.9	2.6
Office and administrative support	0.2	0.8	0.8	(¹)	2.6	2.2
Natural resources, construction, and maintenance	0.5	0.8	0.8	(¹)	3.6	3.7
Production, transportation, and material moving	1.0	1.4	1.4	(¹)	–	–
Full time	0.2	0.3	0.3	(¹)	1.7	1.6
Part time	(¹)	(¹)	0.1	(¹)	3.0	3.4
Union	0.1	0.3	0.3	(¹)	1.9	1.8
Nonunion	0.5	0.5	0.5	(¹)	2.8	2.4
Average wage within the following categories: ²						
Lowest 25 percent	(¹)	0.7	0.7	(¹)	3.8	3.7
Lowest 10 percent	(¹)	(¹)	(¹)	(¹)	–	–
Second 25 percent	0.3	0.4	0.4	(¹)	1.8	2.0
Third 25 percent	0.5	0.5	0.5	(¹)	2.4	2.6
Highest 25 percent	(¹)	0.2	0.2	(¹)	2.1	1.6
Highest 10 percent	(¹)	0.4	0.4	(¹)	3.2	2.4
Establishment characteristic						
Service-providing industries	0.2	0.2	0.2	(¹)	1.7	1.6
Education and health services	(¹)	0.2	0.2	(¹)	2.1	1.9
Educational services	(¹)	0.3	0.3	(¹)	2.4	2.2
Elementary and secondary schools	(¹)	0.2	0.2	(¹)	2.4	2.1
Junior colleges, colleges, and universities	(¹)	0.9	0.9	(¹)	4.2	4.1
Health care and social assistance	(¹)	0.5	0.5	(¹)	3.1	2.9
Hospitals	(¹)	0.8	0.8	(¹)	4.4	4.1
Public administration	0.4	0.7	0.7	(¹)	2.1	2.2
1 to 99 workers	(¹)	0.3	0.3	(¹)	5.2	–
1 to 49 workers	(¹)	0.5	0.5	(¹)	–	–
50 to 99 workers	(¹)	(¹)	(¹)	(¹)	4.5	–
100 workers or more	0.2	0.3	0.3	(¹)	1.7	1.5
100 to 499 workers	0.4	0.8	0.8	(¹)	3.6	–
500 workers or more	0.2	0.3	0.3	(¹)	1.8	1.5
State government	(¹)	0.3	0.3	(¹)	2.1	2.9
Local government	0.2	0.3	0.3	(¹)	2.0	1.8

See footnotes at end of table.

Table 22. Standard errors for health maintenance organizations: Coverage for selected services, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit	Skilled nursing facility	Home health care
Geographic area						
New England	(¹)	0.9	0.9	(¹)	4.5	—
Middle Atlantic	(¹)	0.6	0.6	(¹)	0.7	1.7
East North Central	(¹)	0.1	0.1	(¹)	4.0	3.2
West North Central	2.5	2.5	2.5	(¹)	—	3.2
South Atlantic	0.8	0.8	0.8	(¹)	5.1	3.6
West South Central	(¹)	(¹)	(¹)	(¹)	—	—
Mountain	(¹)	(¹)	(¹)	(¹)	4.8	3.7
Pacific	(¹)	0.5	0.5	(¹)	3.2	2.9

¹ Less than 0.05.

² 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: 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.

Table 23. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers	99	91	99	85	87
Worker characteristic					
Management, professional, and related	99	92	99	86	88
Professional and related	99	92	100	87	88
Teachers	99	90	100	86	87
Primary, secondary, and special education school teachers	99	91	99	85	87
Service	99	91	99	85	86
Protective service	99	92	99	83	87
Sales and office	99	90	99	84	84
Office and administrative support	99	90	99	84	84
Natural resources, construction, and maintenance	97	92	99	84	91
Production, transportation, and material moving	93	88	94	—	84
Full time	99	91	99	85	87
Part time	100	91	100	92	89
Union	99	90	99	84	84
Nonunion	98	94	99	88	93
Average wage within the following categories: ¹					
Lowest 25 percent	99	92	99	87	88
Lowest 10 percent	100	94	100	84	88
Second 25 percent	99	92	99	85	88
Third 25 percent	98	90	98	84	86
Highest 25 percent	99	91	99	85	86
Highest 10 percent	99	89	100	85	83
Establishment characteristic					
Service-providing industries	99	91	99	85	87
Education and health services	99	91	100	86	87
Educational services	99	90	99	86	87
Elementary and secondary schools	99	89	99	84	86
Junior colleges, colleges, and universities ...	100	93	100	92	90
Health care and social assistance	100	97	100	88	87
Hospitals	100	95	100	84	81
Public administration	99	92	99	86	87
1 to 99 workers	100	97	100	96	97
1 to 49 workers	100	100	100	100	100
50 to 99 workers	100	94	100	92	94
100 workers or more	99	91	99	84	86
100 to 499 workers	99	93	99	89	92
500 workers or more	99	90	99	84	85
State government	100	99	100	98	99
Local government	98	88	99	80	82

See footnotes at end of table.

Table 23. Health maintenance organizations: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011—Continued

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

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
Geographic area					
New England	96	97	97	94	96
Middle Atlantic	99	—	100	94	—
East North Central	100	97	100	97	97
West North Central	95	95	95	95	95
South Atlantic	98	91	98	79	88
West South Central	95	91	97	90	90
Mountain	99	90	100	86	90
Pacific	100	95	100	—	85

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.

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Table 23. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
All workers	0.4	0.8	0.3	1.3	1.0
Worker characteristic					
Management, professional, and related	0.4	0.9	0.3	1.3	1.1
Professional and related	0.3	0.9	0.3	1.5	1.1
Teachers	0.5	1.2	0.4	2.2	1.7
Primary, secondary, and special education school teachers	0.7	1.6	0.5	2.1	1.6
Service	0.5	1.3	0.5	2.4	1.8
Protective service	0.7	1.9	0.7	3.4	2.5
Sales and office	0.5	2.0	0.4	2.1	2.3
Office and administrative support	0.5	1.7	0.5	2.2	2.1
Natural resources, construction, and maintenance	1.0	2.2	0.5	3.1	2.3
Production, transportation, and material moving	2.5	3.7	2.3	–	4.3
Full time	0.4	0.8	0.3	1.4	1.0
Part time	(¹)	1.6	(¹)	3.0	2.5
Union	0.4	0.8	0.3	1.3	1.0
Nonunion	0.8	1.5	0.7	1.9	1.5
Average wage within the following categories: ²					
Lowest 25 percent	0.5	1.5	0.5	2.4	2.1
Lowest 10 percent	(¹)	1.3	(¹)	4.4	4.3
Second 25 percent	0.4	1.1	0.4	1.7	1.3
Third 25 percent	0.7	1.5	0.6	2.4	1.7
Highest 25 percent	0.5	0.9	0.3	1.1	1.0
Highest 10 percent	0.3	1.4	0.3	1.8	1.9
Establishment characteristic					
Service-providing industries	0.4	0.8	0.3	1.3	1.0
Education and health services	0.4	0.9	0.3	1.5	1.1
Educational services	0.5	1.1	0.4	1.7	1.4
Elementary and secondary schools	0.6	1.4	0.5	2.0	1.4
Junior colleges, colleges, and universities ...	(¹)	2.7	(¹)	3.7	3.5
Health care and social assistance	(¹)	0.4	(¹)	2.9	2.9
Hospitals	(¹)	0.8	(¹)	4.2	4.3
Public administration	0.5	1.2	0.4	1.8	1.5
1 to 99 workers	(¹)	2.8	(¹)	2.9	2.8
1 to 49 workers	(¹)	(¹)	(¹)	0.5	(¹)
50 to 99 workers	(¹)	6.4	(¹)	6.6	6.4
100 workers or more	0.4	0.9	0.3	1.4	1.1
100 to 499 workers	0.9	2.9	0.4	3.0	2.9
500 workers or more	0.5	0.8	0.4	1.5	1.1
State government	0.5	0.5	0.5	0.9	0.5
Local government	0.4	1.1	0.4	1.8	1.2

See footnotes at end of table.

Table 23. Standard errors for health maintenance organizations: Coverage for mental health care and substance abuse treatment, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	Inpatient mental health care	Outpatient mental health care	Inpatient substance abuse detoxification	Inpatient substance abuse rehabilitation	Outpatient substance abuse rehabilitation
Geographic area					
New England	3.7	2.1	2.4	4.7	2.4
Middle Atlantic	0.5	—	(¹)	1.1	—
East North Central	0.2	1.4	0.2	0.9	1.4
West North Central	2.5	2.5	2.5	2.5	2.5
South Atlantic	0.9	1.9	0.9	4.2	2.5
West South Central	3.4	5.3	2.6	5.4	5.4
Mountain	0.7	5.1	(¹)	5.8	5.2
Pacific	0.1	1.5	(¹)	—	1.7

¹ Less than 0.05.

² 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.

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