

Table 4. Medical care benefits: High deductible and nonhigh deductible health plans,¹ private industry workers, 2015

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

Characteristics	High deductible health plans	Nonhigh deductible health plans
Worker characteristics		
All workers	38	61
Management, professional, and related	35	63
Management, business, and financial	36	62
Professional and related	35	63
Service	34	65
Sales and office	45	54
Sales and related	50	49
Office and administrative support	43	57
Natural resources, construction, and maintenance	31	69
Installation, maintenance, and repair	39	61
Production, transportation, and material moving	38	61
Production	43	56
Transportation and material moving	31	68
Full time	38	61
Part time	37	63
Union	17	82
Nonunion	41	58
Average wage within the following categories ² :		
Second 25 percent	42	57
Third 25 percent	37	62
Highest 25 percent	33	65
Highest 10 percent	32	65
Establishment characteristics		
Goods-producing industries	37	62
Manufacturing	41	58
Service-providing industries	38	61
Trade, transportation, and utilities	43	57
Retail trade	53	47
Financial activities	45	54
Finance and insurance	47	53
Credit intermediation and related activities ..	50	49
Insurance carriers and related activities	44	56
Professional and business services	45	54
Education and health services	29	68
Educational services	21	79
Junior colleges, colleges, and universities ...	18	82
Health care and social assistance	31	66

See footnotes at end of table.

Table 4. Medical care benefits: High deductible and nonhigh deductible health plans,¹ private industry workers, 2015—continued

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

Characteristics	High deductible health plans	Nonhigh deductible health plans
1 to 99 workers	39	60
50 to 99 workers	37	62
100 workers or more	36	62
100 to 499 workers	42	58
500 workers or more	28	69
Geographic areas		
Northeast	33	65
New England	28	71
Middle Atlantic	34	64
South	41	57
South Atlantic	40	59
East South Central	41	58
West South Central	43	55
Midwest	45	54
East North Central	47	52
West North Central	40	59
West	29	71
Mountain	33	67
Pacific	27	73

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 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.