

Table 6. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2015

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	\$1,500	\$1,500	\$2,000	\$2,750	\$4,000
Management, professional, and related	1,500	1,500	2,000	2,500	3,000
Management, business, and financial	1,500	1,500	2,000	2,500	4,000
Professional and related	1,500	1,500	2,000	2,500	3,000
Service	1,500	1,500	2,000	2,750	4,000
Sales and office	1,500	1,750	2,000	2,750	4,000
Sales and related	1,500	1,800	2,750	3,000	5,000
Office and administrative support	1,500	1,600	2,000	2,650	3,000
Natural resources, construction, and maintenance	1,500	1,500	2,000	3,000	4,000
Installation, maintenance, and repair	1,500	1,500	2,000	3,000	5,000
Production, transportation, and material moving	1,500	1,500	2,000	3,000	5,000
Production	1,500	1,500	2,000	3,500	5,000
Transportation and material moving	1,500	1,750	2,000	3,000	—
Full time	1,500	1,500	2,000	2,750	4,000
Part time	1,500	1,750	2,500	2,750	3,000
Union	1,500	1,500	2,000	3,000	3,500
Nonunion	1,500	1,500	2,000	2,750	4,000
Average wage within the following categories ² :					
Second 25 percent	1,500	1,500	2,000	2,750	5,000
Third 25 percent	1,500	1,500	2,000	2,850	4,000
Highest 25 percent	1,500	1,500	2,000	2,500	3,500
Highest 10 percent	1,500	1,500	1,850	2,500	3,000
Establishment characteristics					
Goods-producing industries	1,500	1,500	2,000	3,000	5,000
Manufacturing	1,500	1,500	2,000	3,000	5,000
Service-providing industries	1,500	1,500	2,000	2,750	3,300
Trade, transportation, and utilities	1,500	1,750	2,500	3,000	4,000
Retail trade	1,500	1,750	2,750	3,000	4,000
Financial activities	1,500	1,500	2,000	2,500	3,000
Finance and insurance	1,500	1,500	2,000	2,500	3,000
Credit intermediation and related activities ..	1,500	1,500	2,000	2,500	3,000
Insurance carriers and related activities	1,500	1,500	2,000	2,500	3,000
Professional and business services	1,500	1,500	2,000	2,500	4,000
Education and health services	1,500	1,500	2,000	2,500	3,000
Educational services	1,500	2,000	—	3,000	3,000
Junior colleges, colleges, and universities ...	1,500	—	2,000	2,500	—
Health care and social assistance	1,500	1,500	2,000	2,500	3,000

See footnotes at end of table.

Table 6. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, 2015—continued

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$1,500	\$1,500	\$2,000	\$3,000	\$5,000
50 to 99 workers	1,500	1,750	2,500	4,000	5,000
100 workers or more	1,500	1,500	2,000	2,750	3,000
100 to 499 workers	1,500	1,500	2,000	2,750	3,500
500 workers or more	1,300	1,500	1,600	2,000	2,750
Geographic areas					
Northeast	1,500	1,500	2,000	2,500	3,000
New England	1,500	1,500	2,000	2,500	3,000
Middle Atlantic	1,500	1,500	2,000	2,000	3,000
South	1,500	1,750	2,250	3,000	5,000
South Atlantic	1,500	1,750	2,500	3,000	5,000
East South Central	1,500	—	2,500	3,000	5,000
West South Central	1,500	1,750	2,000	3,000	5,000
Midwest	1,500	1,500	2,000	2,500	3,000
East North Central	1,500	1,500	2,000	2,750	—
West North Central	1,500	1,500	2,000	2,500	3,000
West	1,500	1,500	2,000	2,750	3,500
Mountain	1,500	1,500	1,750	2,500	3,000
Pacific	1,500	1,500	2,000	3,000	4,000

¹ 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/nce/ebts/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.