

Table 13. Standard errors for hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015

Characteristics	All plans			Fee-for-service plan		
	Copayment only	Coinsurance only	Copayment and Coinsurance	Copayment only	Coinsurance only	Copayment and coinsurance
Worker characteristics						
All workers	0.8	1.0	0.7	0.9	1.1	0.8
Management, professional, and related	1.1	1.7	1.2	1.1	1.9	1.3
Management, business, and financial	1.3	1.7	1.0	1.2	1.9	1.2
Professional and related	1.7	2.5	1.8	1.5	2.8	2.1
Service	–	3.7	–	–	3.7	–
Sales and office	1.0	1.6	1.4	1.0	1.8	1.6
Sales and related	–	3.2	–	–	3.5	–
Office and administrative support	1.4	1.9	1.0	1.3	2.1	1.2
Natural resources, construction, and maintenance	2.9	4.0	0.8	–	4.6	–
Installation, maintenance, and repair	2.3	4.4	1.7	–	4.6	–
Production, transportation, and material moving	1.3	2.7	1.6	0.7	2.8	1.6
Production	1.2	2.3	1.5	0.8	2.5	1.7
Transportation and material moving	–	4.9	–	–	5.0	–
Full time	0.8	1.1	0.6	0.8	1.2	0.7
Part time	–	4.3	–	–	4.5	–
Union	–	4.4	–	–	5.1	–
Nonunion	0.8	1.0	0.7	0.8	1.1	0.8
Average wage within the following categories ¹ :						
Second 25 percent	1.5	2.1	1.0	1.8	2.2	1.2
Third 25 percent	1.1	1.8	0.9	1.0	1.8	1.0
Highest 25 percent	1.1	1.7	1.1	1.0	1.9	1.3
Highest 10 percent	1.4	2.4	1.9	1.2	2.5	2.2
Establishment characteristics						
Goods-producing industries	1.6	2.3	1.1	1.8	2.6	1.3
Manufacturing	1.2	2.3	1.5	1.0	2.2	1.6
Service-providing industries	0.9	1.1	0.8	1.0	1.2	1.0
Trade, transportation, and utilities	0.9	2.2	1.6	1.0	2.2	1.5
Retail trade	1.2	1.9	2.3	–	1.8	–
Financial activities	1.0	1.9	1.4	0.7	1.9	1.2
Finance and insurance	1.3	1.8	0.8	0.8	1.6	0.8
Credit intermediation and related activities ..	1.7	2.6	1.3	1.0	2.3	1.3
Insurance carriers and related activities	–	3.1	–	–	3.2	–
Professional and business services	–	3.1	–	–	2.7	–
Education and health services	2.8	3.7	2.0	–	4.6	–
Educational services	–	5.0	–	–	3.3	–
Junior colleges, colleges, and universities ...	–	3.4	–	3.6	4.8	1.2
Health care and social assistance	–	4.4	–	–	5.5	–

See footnotes at end of table.

**Table 13. Standard errors for hospital room and board benefits:
Selected types of limits on coverage by type of plan, private industry
workers, 2015—continued**

Characteristics	Health maintenance organization		
	Copayment only	Coinsurance only	Copayment and coinsurance
Worker characteristics			
All workers	2.9	3.3	1.3
Management, professional, and related	—	5.4	—
Management, business, and financial	7.6	—	—
Professional and related	—	6.7	—
Service	11.7	—	—
Sales and office	4.5	5.8	1.3
Sales and related	9.8	—	—
Office and administrative support	5.4	—	—
Natural resources, construction, and maintenance	6.9	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving	—	7.2	—
Production	—	8.7	—
Transportation and material moving	13.9	—	—
Full time	2.9	3.3	1.3
Part time	—	14.7	—
Union	8.3	—	—
Nonunion	3.1	3.6	1.4
Average wage within the following categories ¹ :			
Second 25 percent	—	6.8	—
Third 25 percent	4.5	—	—
Highest 25 percent	4.2	5.4	1.5
Highest 10 percent	6.2	—	—
Establishment characteristics			
Goods-producing industries	—	6.2	—
Manufacturing	—	6.9	—
Service-providing industries	3.4	3.8	1.5
Trade, transportation, and utilities	3.9	—	—
Retail trade	7.3	—	—
Financial activities	6.6	—	—
Finance and insurance	6.9	—	—
Credit intermediation and related activities ..	—	7.5	—
Insurance carriers and related activities	8.9	9.4	—
Professional and business services	—	—	—
Education and health services	5.1	—	—
Educational services	7.1	—	—
Junior colleges, colleges, and universities ...	5.8	—	—
Health care and social assistance	—	7.5	—

See footnotes at end of table.

Table 13. Standard errors for hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans			Fee-for-service plan		
	Copayment only	Coinsurance only	Copayment and Coinsurance	Copayment only	Coinsurance only	Copayment and coinsurance
1 to 99 workers	1.3	1.8	0.9	1.3	2.1	1.1
50 to 99 workers	2.5	3.4	2.0	—	3.3	—
100 workers or more	1.2	1.5	1.1	1.1	1.6	1.4
100 to 499 workers	1.7	2.0	1.3	1.6	2.1	1.6
500 workers or more	1.7	2.4	2.3	—	2.7	—
Geographic areas						
Northeast	2.0	2.9	1.0	2.2	3.2	1.1
New England	—	5.9	—	—	5.5	—
Middle Atlantic	2.3	3.3	0.9	2.5	3.7	0.9
South	1.7	1.7	1.3	1.7	1.8	1.4
South Atlantic	2.6	2.5	1.4	2.5	2.4	1.7
East South Central	—	1.4	—	—	1.6	—
West South Central	—	3.5	—	—	4.1	—
Midwest	0.7	2.1	1.5	—	2.5	—
East North Central	1.0	2.7	2.1	—	3.1	—
West North Central	—	3.2	—	—	4.0	—
West	1.6	1.4	1.1	—	1.4	—
Mountain	—	2.2	—	—	2.1	—
Pacific	1.4	1.8	1.1	—	1.8	—

See footnotes at end of table.

**Table 13. Standard errors for hospital room and board benefits:
Selected types of limits on coverage by type of plan, private industry
workers, 2015—continued**

Characteristics	Health maintenance organization		
	Copayment only	Coinsurance only	Copayment and coinsurance
1 to 99 workers	—	5.6	—
50 to 99 workers	11.5	—	—
100 workers or more	4.7	4.5	2.4
100 to 499 workers	5.9	—	—
500 workers or more	7.1	—	—
Geographic areas			
Northeast	5.3	—	—
New England	6.0	—	—
Middle Atlantic	7.3	—	—
South	6.0	—	—
South Atlantic	8.4	—	—
East South Central	—	—	—
West South Central	7.6	—	—
Midwest	—	10.2	—
East North Central	—	10.6	—
West North Central	—	—	—
West	—	5.1	—
Mountain	—	5.2	—
Pacific	—	6.5	—

¹ 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.