

Table 14. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics				
All workers	0.8	1.0	–	–
Management, professional, and related	1.3	1.8	–	–
Management, business, and financial	1.4	1.9	–	–
Professional and related	1.8	2.6	–	1.9
Service	4.1	4.1	–	1.7
Sales and office	1.0	1.3	–	–
Sales and related	1.3	2.1	–	–
Office and administrative support	1.3	1.7	–	–
Natural resources, construction, and maintenance	–	3.8	–	1.4
Installation, maintenance, and repair	–	3.5	–	2.4
Production, transportation, and material moving	1.4	1.8	–	–
Production	1.2	2.0	–	1.8
Transportation and material moving	–	2.9	–	1.8
Full time	0.9	1.1	–	–
Part time	3.1	2.8	–	0.8
Union	3.4	3.7	–	–
Nonunion	0.8	1.1	–	–
Average wage within the following categories ² :				
Second 25 percent	1.8	2.1	–	–
Third 25 percent	1.0	1.4	–	–
Highest 25 percent	1.2	1.8	–	–
Highest 10 percent	1.5	2.5	–	–
Establishment characteristics				
Goods-producing industries	1.5	2.2	–	1.4
Manufacturing	1.2	2.1	–	1.7
Service-providing industries	0.9	1.2	–	–
Trade, transportation, and utilities	1.0	1.5	–	–
Retail trade	–	1.7	–	0.6
Financial activities	0.8	1.8	–	1.6
Finance and insurance	1.1	2.3	–	1.8
Credit intermediation and related activities ..	1.4	2.9	–	3.1
Insurance carriers and related activities	2.4	3.0	–	1.6
Professional and business services	1.5	3.1	–	2.7
Education and health services	2.6	2.9	–	1.2
Educational services	3.0	3.0	–	1.3
Junior colleges, colleges, and universities ...	2.3	3.2	–	2.5
Health care and social assistance	3.1	3.4	–	1.4

See footnotes at end of table.

Table 14. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
Worker characteristics								
All workers	0.8	1.0	—	—	3.1	3.0	—	2.2
Management, professional, and related	1.3	1.7	—	—	3.9	4.9	—	3.8
Management, business, and financial	1.3	1.7	—	—	5.7	7.0	—	6.2
Professional and related	1.9	2.5	—	1.7	5.0	5.9	—	4.2
Service	3.2	3.9	—	2.1	9.7	9.6	—	4.4
Sales and office	0.5	1.1	—	—	4.5	4.0	—	3.6
Sales and related	—	1.6	—	1.6	7.4	8.3	—	8.5
Office and administrative support	0.7	1.6	—	—	5.1	4.4	—	3.7
Natural resources, construction, and maintenance	—	4.2	—	1.5	—	8.3	—	1.9
Installation, maintenance, and repair	—	3.0	—	2.6	—	12.8	—	3.6
Production, transportation, and material moving	1.0	1.8	—	—	—	7.5	—	2.3
Production	1.4	2.3	—	2.1	—	2.8	—	—
Transportation and material moving	—	2.4	—	1.9	—	13.7	—	5.8
Full time	0.8	1.1	—	—	3.3	3.2	—	2.2
Part time	1.8	1.8	—	0.7	11.4	8.6	—	3.7
Union	3.6	3.8	—	—	10.3	7.4	—	5.6
Nonunion	0.8	1.1	—	—	2.7	2.9	—	2.3
Average wage within the following categories ² :								
Second 25 percent	1.7	2.1	—	—	5.8	5.2	—	1.4
Third 25 percent	0.8	1.4	—	—	4.7	4.0	—	3.1
Highest 25 percent	1.3	1.6	—	—	3.8	5.3	—	4.7
Highest 10 percent	1.3	1.9	—	—	4.9	6.9	—	5.7
Establishment characteristics								
Goods-producing industries	1.7	2.4	—	1.4	3.2	6.8	—	6.0
Manufacturing	1.0	2.0	—	1.6	4.6	7.4	—	7.9
Service-providing industries	0.9	1.1	—	—	3.7	3.4	—	2.2
Trade, transportation, and utilities	—	1.1	—	1.0	6.3	6.9	—	4.2
Retail trade	—	1.1	—	0.8	—	9.5	—	4.4
Financial activities	0.8	2.0	—	1.7	—	3.3	—	2.2
Finance and insurance	1.2	2.6	—	1.9	3.3	3.9	—	2.7
Credit intermediation and related activities ..	—	3.4	—	3.5	—	4.1	—	—
Insurance carriers and related activities	—	3.1	—	1.7	5.6	5.7	—	0.6
Professional and business services	—	2.2	—	2.0	—	10.4	—	7.5
Education and health services	3.1	3.4	—	1.0	4.5	5.0	—	3.2
Educational services	0.9	2.1	—	2.0	7.5	7.5	—	—
Junior colleges, colleges, and universities ...	1.2	3.6	—	3.5	5.9	5.9	—	—
Health care and social assistance	3.6	3.9	—	1.1	5.7	6.5	—	4.3

See footnotes at end of table.

Table 14. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	All plans			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	1.2	1.9	—	1.3
50 to 99 workers	0.9	3.3	—	3.1
100 workers or more	1.4	1.5	—	—
100 to 499 workers	1.9	2.1	—	—
500 workers or more	1.9	2.2	—	1.2
Geographic areas				
Northeast	1.5	2.2	—	1.4
New England	—	5.1	—	1.0
Middle Atlantic	1.4	2.5	—	1.9
South	1.7	2.3	—	—
South Atlantic	2.7	3.5	—	1.4
East South Central	—	4.3	—	3.6
West South Central	—	3.6	—	1.8
Midwest	1.0	1.0	—	—
East North Central	1.3	1.3	—	—
West North Central	—	1.5	—	1.5
West	1.7	2.0	—	1.9
Mountain	—	2.9	—	1.9
Pacific	2.4	2.5	—	2.7

See footnotes at end of table.

Table 14. Standard errors for inpatient surgery benefits: Extent of coverage by type of plan, private industry workers, 2015—continued

Characteristics	Fee-for-service plan				Health maintenance organization			
	Full coverage	Coverage with limits ¹	No coverage	Not determinable	Full coverage	Coverage with limits ¹	No coverage	Not determinable
1 to 99 workers	1.1	1.7	—	1.2	3.8	4.7	—	3.8
50 to 99 workers	—	2.8	—	2.4	—	—	—	—
100 workers or more	1.1	1.3	—	—	4.5	4.3	—	1.8
100 to 499 workers	1.6	1.9	—	—	5.6	5.3	—	2.0
500 workers or more	1.8	2.2	—	1.3	6.3	6.3	—	2.7
Geographic areas								
Northeast	1.5	1.9	—	1.5	4.7	6.3	—	2.7
New England	—	4.2	—	1.5	—	8.6	—	1.6
Middle Atlantic	1.4	2.2	—	1.9	6.1	8.7	—	4.1
South	1.5	2.0	—	—	7.5	7.1	—	3.6
South Atlantic	—	2.5	—	1.4	—	10.1	—	5.2
East South Central	—	4.4	—	3.7	—	4.9	—	4.7
West South Central	—	3.9	—	2.0	—	6.4	—	3.6
Midwest	1.2	1.3	—	—	—	7.9	—	5.4
East North Central	—	1.8	—	1.4	—	8.6	—	5.6
West North Central	—	1.8	—	1.6	—	—	—	—
West	—	2.6	—	1.7	4.9	4.2	—	4.3
Mountain	—	3.6	—	2.3	—	7.9	—	0.4
Pacific	—	3.5	—	2.3	5.4	4.3	—	5.3

¹ Limits may be set in terms of dollar or day ceiling on benefits, a requirement that the participant pay a percentage of costs (coinsurance), or a requirement that the participant pay a specific amount (deductible or copayment) before reimbursement begins or services are rendered.

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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.