

Table 29. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015

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		
Worker characteristics								
All workers	1.5	\$0	\$0	\$196	\$188	\$695	1.5	–
Management, professional, and related	2.1	18	179	130	354	639	2.1	–
Management, business, and financial	2.6	197	298	84	442	1,385	2.6	–
Professional and related	3.1	0	279	264	775	664	–	–
Service	4.7	0	426	279	–	651	–	–
Sales and office	3.9	0	172	0	595	409	–	–
Sales and related	9.5	0	365	0	223	477	–	–
Office and administrative support	3.8	36	248	172	502	431	–	–
Natural resources, construction, and maintenance	1.0	0	0	26	744	292	–	–
Installation, maintenance, and repair	1.7	151	0	430	–	1,261	–	–
Production, transportation, and material moving	1.4	205	295	534	526	1,205	–	–
Production	2.0	203	560	682	–	953	–	–
Transportation and material moving	1.6	–	0	791	707	–	–	–
Full time	1.5	0	123	165	188	508	1.5	–
Part time	5.2	164	0	–	–	284	–	–
Union	4.2	0	–	551	64	1,463	–	–
Nonunion	1.4	0	0	215	474	619	1.4	–
Average wage within the following categories ² :								
Second 25 percent	2.5	0	440	69	453	0	–	–
Third 25 percent	2.0	–	323	204	322	1,101	2.0	–
Highest 25 percent	2.1	157	66	228	608	387	2.1	–
Highest 10 percent	2.7	0	0	465	266	449	2.7	–
Establishment characteristics								
Goods-producing industries:								
Manufacturing	1.4	–	–	121	216	1,179	–	–
Service-providing industries								
Trade, transportation, and utilities	5.3	0	0	0	516	–	–	–
Retail trade	9.8	0	–	202	122	–	–	–
Financial activities	3.1	0	80	164	643	1,016	–	–
Finance and insurance	2.9	0	0	270	796	–	–	–
Credit intermediation and related activities ..	3.0	0	–	716	243	886	–	–
Insurance carriers and related activities	4.2	–	–	354	–	55	–	–
Professional and business services	0.9	216	237	137	–	0	–	–
Education and health services	4.1	0	0	436	720	788	4.1	–
Educational services	3.2	137	112	0	826	246	3.2	–
Junior colleges, colleges, and universities ...	4.4	292	–	102	79	555	4.4	–
Health care and social assistance	5.4	0	0	408	1,344	658	5.4	–

See footnotes at end of table.

Table 29. Standard errors for health maintenance organizations: Amount of annual individual out-of-pocket maximum,¹ private industry workers, 2015—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		
1 to 99 workers	2.1	\$166	\$0	\$239	\$644	\$456	—	—
50 to 99 workers	0.9	—	97	266	125	303	—	—
100 workers or more	2.5	0	406	237	417	916	2.5	—
100 to 499 workers	2.2	0	144	125	336	737	2.2	—
500 workers or more	5.1	—	0	89	91	900	—	—
Geographic areas								
Northeast	4.0	0	—	269	440	1,003	4.0	—
New England	1.1	0	—	438	—	—	—	—
Middle Atlantic	5.8	—	533	483	344	690	5.8	—
South	3.4	0	65	514	723	1,131	—	—
South Atlantic	4.8	0	33	221	971	1,202	—	—
West South Central	2.3	36	—	830	—	1,090	—	—
Midwest	3.7	0	432	423	1,384	946	—	—
East North Central	1.4	0	503	461	—	1,112	—	—
West North Central	19.1	0	303	—	1,251	707	—	—
West	1.4	0	0	325	399	884	1.4	—
Mountain	1.8	0	—	0	798	—	—	—
Pacific	1.7	0	0	271	129	1,142	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

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.