

**Table 8. Medical care benefits: Type and percent of coinsurance, private industry workers, 2018**

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

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage			
				In-network	Out-of-network	Most generous coverage <sup>1</sup>	
<b>Worker characteristics</b>							
All workers .....	—	—	81	80	60	90	—
Management, professional, and related .....	—	—	83	80	60	90	—
Management, business, and financial .....	—	—	86	80	60	90	—
Professional and related .....	20	80	80	80	60	90	—
Sales and office .....	—	—	83	80	60	90	—
Sales and related .....	—	—	88	80	60	—	—
Office and administrative support .....	20	80	80	80	60	90	—
Full time .....	—	—	81	80	60	90	—
Part time .....	—	—	81	80	60	90	—
<b>Establishment characteristics</b>							
Service-providing industries .....	—	—	79	80	60	90	—
Trade, transportation, and utilities .....	—	—	85	80	60	90	—
Information .....	—	—	88	80	60	—	—
Financial activities .....	10	80	90	80	60	90	—
Education and health services .....	—	—	65	80	60	90	—
Educational services .....	35	80	65	90	70	90	—
Health care and social assistance .....	—	—	65	80	60	90	—
<b>Geographic areas</b>							
Northeast .....	—	—	85	80	60	100	—
New England .....	—	—	77	80	60	90	—
Middle Atlantic .....	—	—	88	80	60	100	—
South .....	14	80	86	80	60	90	—
South Atlantic .....	14	80	86	80	60	90	—
West South Central .....	13	75	87	80	60	90	—
Midwest .....	—	—	82	80	60	90	—
East North Central .....	—	—	82	80	60	90	—
West North Central .....	—	—	81	80	60	80	—
West:							
Mountain .....	—	—	67	80	60	85	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

Note: Because of rounding, sums of individual items may not equal totals. 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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.