Table 8. Standard errors for medical care benefits: Type and percent of coinsurance, private industry workers, 2018

Characteristics	Fixed coinsurance		Variable coinsurance				With other coinsurance
				Median coinsurance percentage			
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	In-network	Out-of-network	Most generous coverage[1]	
Worker characteristics							
All workers	–	–	1.4	0.0	0.0	0.0	–
Management, professional, and related	–	–	2.3	0.0	0.0	0.0	–
Management, business, and financial	–	–	3.2	0.0	0.0	0.0	–
Professional and related	2.6	4.9	2.6	0.0	0.0	4.1	–
Sales and office	–	–	2.1	0.0	0.0	0.0	–
Sales and related	–	–	2.7	0.0	7.8	–	–
Office and administrative support	2.5	0.0	2.5	0.0	0.0	0.0	–
Full time	–	–	1.5	0.0	0.0	0.0	–
Part time	–	–	4.8	0.0	0.0	7.7	–
Establishment characteristics							
Service-providing industries	–	–	1.8	0.0	0.0	0.0	–
Trade, transportation, and utilities	–	–	1.6	0.0	0.0	0.0	–
Information	–	–	4.1	2.6	0.0	–	–
Financial activities	2.0	0.9	2.0	0.0	0.0	13.1	–
Education and health services	–	–	5.7	1.8	0.0	4.5	–
Educational services	7.3	2.2	7.3	4.4	3.0	0.0	–
Health care and social assistance	–	–	6.4	0.9	0.0	6.0	–
Geographic areas							
Northeast	–	–	3.0	0.0	0.0	2.6	–
New England	–	–	9.8	0.0	3.2	11.4	–
Middle Atlantic	–	–	2.2	0.0	0.0	0.0	–
South	1.6	3.2	1.6	0.0	0.0	0.0	–
South Atlantic	2.1	1.3	2.1	0.0	0.0	0.0	–
West South Central	2.4	0.0	2.4	0.0	0.0	1.3	–
Midwest	–	–	2.2	0.0	0.0	10.8	–
East North Central	–	–	2.6	0.0	0.0	6.3	–
West North Central	–	–	4.0	0.0	0.0	7.1	–
West:							
Mountain	–	–	10.6	0.0	1.6	21.2	–

[1] Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

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/detailedprovisions/2018/ownership/private/glossary.htm.

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