

Table 30. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2013

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Worker characteristic									
All workers	43	57	—	24	76	—	66	34	(¹)
Management, professional, and related	47	53	—	21	79	—	62	38	—
Management, business, and financial	53	47	—	24	76	—	74	26	—
Professional and related	43	57	—	20	80	—	56	44	—
Service	23	77	—	13	87	—	58	42	—
Sales and office	46	54	—	35	65	—	73	27	—
Sales and related	52	48	—	41	59	—	74	26	—
Office and administrative support	43	57	—	32	68	—	72	28	—
Natural resources, construction, and maintenance	57	43	—	21	79	—	72	28	—
Installation, maintenance, and repair	51	49	—	—	84	—	61	39	—
Production, transportation, and material moving	34	66	—	19	81	—	67	33	(¹)
Transportation and material moving	40	60	—	20	80	—	66	34	1
Full time	44	56	—	24	76	—	67	32	(¹)
Part time	—	83	—	—	90	—	34	66	—
Union	32	68	—	15	85	—	41	59	(¹)
Nonunion	45	55	—	25	75	—	71	29	—
Average wage within the following categories ² :									
Lowest 25 percent	24	76	—	13	87	—	59	41	—
Second 25 percent	50	50	—	26	74	—	62	38	—
Third 25 percent	40	60	—	25	75	—	74	26	—
Highest 25 percent	44	56	—	23	77	—	65	35	(¹)
Highest 10 percent	35	65	—	18	82	—	57	43	—
Establishment characteristic									
Goods-producing industries	38	62	—	20	80	—	79	21	(¹)
Construction	61	39	—	—	83	—	92	—	—
Manufacturing	31	69	—	—	—	—	75	25	—
Service-providing industries	43	57	—	24	76	—	63	37	—
Trade, transportation, and utilities	42	58	—	24	76	—	62	38	—
Wholesale trade	61	39	—	42	58	—	74	26	—
Retail trade	33	67	—	—	86	—	49	51	—
Information	—	64	—	—	76	—	—	58	—
Financial activities	54	46	—	28	72	—	70	30	—
Finance and insurance	52	48	—	30	70	—	57	43	—

See footnotes at end of table.

Table 30. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2013—continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Annual deductible			Coinsurance			Annual out-of-pocket maximum		
	Yes	No	Not determinable	Yes	No	Not determinable	Yes	No	Not determinable
Credit intermediation and related activities ..	63	37	—	41	59	—	78	—	—
Insurance carriers and related activities	32	68	—	—	79	—	33	67	—
Professional and business services	47	53	—	39	61	—	91	—	—
Education and health services	44	56	—	20	80	—	51	49	—
Educational services	44	56	—	25	75	—	49	51	—
Health care and social assistance	—	56	—	19	81	—	51	49	—
1 to 99 workers	39	61	—	19	81	—	69	31	—
1 to 49 workers	46	54	—	21	79	—	70	30	—
50 to 99 workers	24	76	—	16	84	—	66	—	—
100 workers or more	46	54	—	28	72	—	63	37	(¹)
100 to 499 workers	62	38	—	28	72	—	59	41	(¹)
500 workers or more	30	70	—	29	71	—	67	33	—
Geographic area									
New England	46	54	—	—	—	—	—	—	—
Middle Atlantic	33	67	—	16	84	—	43	57	—
South Atlantic	61	39	—	24	76	—	86	—	—
East South Central	—	—	—	—	—	—	86	—	—
West South Central	52	48	—	—	80	—	75	—	—
East North Central	57	43	—	33	67	—	57	43	—
Mountain	—	66	—	45	55	—	88	12	—
Pacific	34	66	—	—	79	—	76	24	(¹)

¹ Less than 0.5.

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 2013."

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/glossary20132014.htm.