

Table 16. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014

(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 characteristics									
All workers	49	51	—	21	79	—	87	13	—
Management, professional, and related	49	51	—	18	82	—	87	13	—
Management, business, and financial	40	60	—	22	78	—	86	14	—
Professional and related	54	46	—	15	85	—	87	13	—
Service	36	64	—	—	—	—	96	—	—
Sales and office	59	41	—	33	67	—	85	15	—
Sales and related	62	38	—	39	61	—	94	—	—
Office and administrative support	58	42	—	30	70	—	81	19	—
Natural resources, construction, and maintenance	34	66	—	26	74	—	91	—	—
Construction, extraction, farming, fishing, and forestry	—	—	—	—	—	—	98	—	—
Installation, maintenance, and repair	30	70	—	24	76	—	88	—	—
Production, transportation, and material moving	59	41	—	38	62	—	79	—	—
Production	57	43	—	—	68	—	66	34	—
Transportation and material moving	61	—	—	43	57	—	90	—	—
Full time	49	51	—	22	78	—	87	13	—
Part time	45	55	—	—	86	—	95	—	—
Union	39	61	—	15	85	—	79	21	—
Nonunion	50	50	—	23	77	—	89	11	—
Average wage within the following categories ¹ :									
Lowest 25 percent	—	59	—	—	81	—	96	—	—
Second 25 percent	49	51	—	21	79	—	86	14	—
Third 25 percent	53	47	—	23	77	—	88	12	—
Highest 25 percent	47	53	—	21	79	—	85	15	—
Highest 10 percent	45	55	—	24	76	—	87	13	—
Establishment characteristics									
Goods-producing industries	51	49	—	29	71	—	79	21	—
Construction	—	—	—	—	—	—	100	—	—
Manufacturing	63	37	—	35	65	—	69	31	—
Service-providing industries	48	52	—	20	80	—	89	11	—
Trade, transportation, and utilities	56	44	—	44	56	—	96	—	—
Retail trade	45	55	—	31	69	—	96	—	—
Financial activities	39	61	—	29	71	—	91	9	—
Finance and insurance	59	41	—	41	59	—	85	15	—

See footnotes at end of table.

Table 16. Health maintenance organizations: Summary of selected features, private industry workers, National Compensation Survey, 2014—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 ..	66	34	—	44	56	—	86	—	—
Insurance carriers and related activities	53	47	—	—	62	—	84	—	—
Professional and business services	50	50	—	—	79	—	88	—	—
Professional and technical services	47	53	—	—	79	—	89	—	—
Education and health services	48	52	—	—	91	—	84	16	—
Educational services	53	47	—	16	84	—	64	36	—
Junior colleges, colleges, and universities ...	41	59	—	10	90	—	59	41	—
Health care and social assistance	47	53	—	—	92	—	88	—	—
1 to 99 workers	48	52	—	20	80	—	94	—	—
1 to 49 workers	47	53	—	20	80	—	93	—	—
50 to 99 workers	54	46	—	—	81	—	96	—	—
100 workers or more	49	51	—	23	77	—	80	20	—
100 to 499 workers	52	48	—	29	71	—	89	11	—
500 workers or more	44	56	—	16	84	—	68	32	—
Geographic areas									
Northeast	57	43	—	15	85	—	82	18	—
New England	69	—	—	—	91	—	79	—	—
Middle Atlantic	52	48	—	18	82	—	84	16	—
South	58	42	—	21	79	—	87	—	—
South Atlantic	59	41	—	22	78	—	90	—	—
West South Central	—	57	—	—	83	—	79	—	—
Midwest	53	47	—	38	62	—	76	24	—
East North Central	51	49	—	—	63	—	77	—	—
West North Central	57	43	—	—	61	—	73	—	—
West	37	63	—	20	80	—	94	6	—
Mountain	—	65	—	—	79	—	96	—	—
Pacific	38	62	—	20	80	—	93	—	—

¹ 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 2014."

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/glossary20142015.htm.