

Table 13. Hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	All plans			Fee-for-service plan		
	Copayment only	Coinsurance only	Copayment and Coinsurance	Copayment only	Coinsurance only	Copayment and coinsurance
Worker characteristics						
All workers	12	69	7	7	74	8
Management, professional, and related	11	71	7	6	77	7
Management, business, and financial	12	71	7	5	77	7
Professional and related	11	72	7	7	77	7
Service	—	61	—	—	68	—
Sales and office	11	72	7	6	77	7
Sales and related	—	71	—	—	74	—
Office and administrative support	11	72	6	6	79	6
Natural resources, construction, and maintenance	10	69	6	—	75	—
Installation, maintenance, and repair	9	66	9	—	72	—
Production, transportation, and material moving	7	65	9	3	68	9
Production	6	71	5	4	74	6
Transportation and material moving	—	57	—	—	61	—
Full time	12	69	7	6	75	7
Part time	—	66	—	—	67	—
Union	—	58	—	—	64	—
Nonunion	11	70	7	6	76	8
Average wage within the following categories ¹ :						
Second 25 percent	10	69	7	6	75	8
Third 25 percent	11	67	8	6	73	8
Highest 25 percent	12	71	7	6	76	7
Highest 10 percent	10	74	8	5	79	8
Establishment characteristics						
Goods-producing industries	9	70	6	6	75	6
Manufacturing	7	74	7	4	78	8
Service-providing industries	12	68	8	7	74	8
Trade, transportation, and utilities	9	69	10	4	74	10
Retail trade	7	71	13	—	74	—
Financial activities	7	75	8	3	81	7
Finance and insurance	8	78	4	4	83	4
Credit intermediation and related activities ..	8	75	6	4	82	5
Insurance carriers and related activities	—	81	—	—	84	—
Professional and business services	—	76	—	—	80	—
Education and health services	18	64	7	—	72	—
Educational services	—	56	—	—	78	—
Junior colleges, colleges, and universities ...	—	53	—	15	68	5
Health care and social assistance	—	66	—	—	71	—

See footnotes at end of table.

Table 13. Hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015—continued

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	Health maintenance organization		
	Copayment only	Coinsurance only	Copayment and coinsurance
Worker characteristics			
All workers	39	37	6
Management, professional, and related	—	41	—
Management, business, and financial	44	—	—
Professional and related	—	43	—
Service	54	—	—
Sales and office	41	35	4
Sales and related	49	—	—
Office and administrative support	39	—	—
Natural resources, construction, and maintenance	28	—	—
Installation, maintenance, and repair	—	—	—
Production, transportation, and material moving	—	42	—
Production	—	55	—
Transportation and material moving	53	—	—
Full time	40	36	6
Part time	—	54	—
Union	58	—	—
Nonunion	37	38	6
Average wage within the following categories ¹ :			
Second 25 percent	—	36	—
Third 25 percent	37	—	—
Highest 25 percent	43	39	6
Highest 10 percent	48	—	—
Establishment characteristics			
Goods-producing industries	—	41	—
Manufacturing	—	48	—
Service-providing industries	43	36	6
Trade, transportation, and utilities	53	—	—
Retail trade	51	—	—
Financial activities	37	—	—
Finance and insurance	42	—	—
Credit intermediation and related activities ..	—	35	—
Insurance carriers and related activities	52	43	—
Professional and business services	—	—	—
Education and health services	38	—	—
Educational services	61	—	—
Junior colleges, colleges, and universities ...	66	—	—
Health care and social assistance	—	42	—

See footnotes at end of table.

Table 13. Hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015—continued

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	All plans			Fee-for-service plan		
	Copayment only	Coinsurance only	Copayment and Coinsurance	Copayment only	Coinsurance only	Copayment and coinsurance
1 to 99 workers	11	69	6	6	74	6
50 to 99 workers	10	70	8	—	76	—
100 workers or more	12	69	9	7	75	9
100 to 499 workers	13	67	9	8	72	9
500 workers or more	12	72	8	—	78	—
Geographic areas						
Northeast	19	60	6	11	71	7
New England	—	49	—	—	65	—
Middle Atlantic	17	63	6	10	73	6
South	12	68	7	9	72	7
South Atlantic	15	65	7	11	71	6
East South Central	—	64	—	—	64	—
West South Central	—	73	—	—	77	—
Midwest	6	74	7	—	77	—
East North Central	8	75	8	—	77	—
West North Central	—	72	—	—	75	—
West	11	72	9	—	79	—
Mountain	—	71	—	—	73	—
Pacific	12	73	7	—	83	—

See footnotes at end of table.

Table 13. Hospital room and board benefits: Selected types of limits on coverage by type of plan, private industry workers, 2015—continued

(All workers participating in medical care plans with hospital room and board coverage with limits = 100 percent)

Characteristics	Health maintenance organization		
	Copayment only	Coinsurance only	Copayment and coinsurance
1 to 99 workers	—	41	—
50 to 99 workers	39	—	—
100 workers or more	47	32	9
100 to 499 workers	41	—	—
500 workers or more	60	—	—
Geographic areas			
Northeast	46	—	—
New England	38	—	—
Middle Atlantic	51	—	—
South	43	—	—
South Atlantic	47	—	—
East South Central	—	—	—
West South Central	38	—	—
Midwest	—	53	—
East North Central	—	58	—
West North Central	—	—	—
West	—	48	—
Mountain	—	61	—
Pacific	—	43	—

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 2015."

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.