

**Table 23. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, 2015**

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 .....	—	—	1.0	0.0	0.0	0.9	—
Management, professional, and related .....	—	—	1.5	0.0	0.0	0.0	—
Management, business, and financial .....	—	—	2.7	0.0	0.0	8.9	—
Professional and related .....	—	—	1.6	0.0	0.0	0.0	—
Service .....	—	—	3.1	0.0	3.0	0.0	—
Sales and office .....	—	—	1.6	0.0	0.0	6.3	—
Sales and related .....	2.0	0.0	2.0	0.0	9.8	19.2	—
Office and administrative support .....	—	—	1.9	0.0	0.0	6.3	—
Natural resources, construction, and maintenance .....	2.9	0.0	2.9	0.0	0.0	0.0	—
Installation, maintenance, and repair .....	—	—	3.5	0.0	0.0	0.0	—
Production, transportation, and material moving .....	1.7	0.0	1.7	0.0	0.0	0.0	—
Production .....	1.0	0.0	1.0	0.0	0.0	0.0	—
Transportation and material moving .....	3.4	3.8	3.4	0.0	0.0	0.0	—
Full time .....	—	—	1.0	0.0	0.0	0.9	—
Part time .....	—	—	2.1	0.0	0.0	12.9	—
Union .....	—	—	2.8	5.2	0.0	0.0	—
Nonunion .....	—	—	1.0	0.0	0.0	2.0	—
Average wage within the following categories <sup>2</sup> :							
Second 25 percent .....	—	—	1.5	0.0	0.0	10.1	—
Third 25 percent .....	—	—	1.4	0.0	0.0	11.4	—
Highest 25 percent .....	—	—	1.4	0.0	0.0	0.0	—
Highest 10 percent .....	—	—	2.5	0.0	0.0	0.0	—
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.2	0.0	1.2	0.0	0.0	0.0	—
Manufacturing .....	1.1	0.0	1.1	0.0	0.0	0.0	—
Service-providing industries .....	—	—	1.2	0.0	0.0	0.0	—
Trade, transportation, and utilities .....	1.9	0.0	1.9	0.0	0.0	15.3	—
Retail trade .....	2.1	0.0	2.1	0.0	0.0	—	—
Financial activities .....	2.1	0.0	2.1	0.0	0.0	1.6	—
Finance and insurance .....	1.5	0.0	1.5	0.0	0.0	6.1	—
Credit intermediation and related activities ..	—	—	2.0	0.0	0.0	2.0	—
Insurance carriers and related activities .....	2.5	0.0	2.5	3.3	0.0	15.0	—
Professional and business services .....	2.3	0.0	2.3	0.0	0.0	—	—
Education and health services .....	—	—	2.2	0.0	0.0	0.0	—
Educational services .....	—	—	4.9	6.9	0.0	0.0	—
Junior colleges, colleges, and universities ...	2.5	6.8	2.5	0.0	6.3	0.0	—
Health care and social assistance .....	—	—	2.5	0.0	0.0	0.0	—

See footnotes at end of table.

**Table 23. Standard errors for fee-for-service plans: Coinsurance percentage, private industry workers, 2015—continued**

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>	
1 to 99 workers .....	1.5	0.0	1.5	0.0	0.0	10.0	—
50 to 99 workers .....	2.3	1.6	2.3	0.0	0.0	—	—
100 workers or more .....	—	—	1.1	0.0	0.0	0.0	—
100 to 499 workers .....	—	—	1.7	0.0	0.0	6.1	—
500 workers or more .....	—	—	1.8	0.0	0.0	0.0	—
<b>Geographic areas</b>							
Northeast .....	—	—	2.6	0.0	0.0	6.6	—
New England .....	—	—	9.0	4.8	0.0	9.5	—
Middle Atlantic .....	2.5	0.0	2.5	0.0	0.0	0.0	—
South .....	—	—	2.1	0.0	0.0	7.0	—
South Atlantic .....	—	—	3.5	0.0	0.0	5.8	—
East South Central .....	—	—	2.4	0.0	0.0	0.0	—
West South Central .....	—	—	3.5	0.0	0.0	7.1	—
Midwest .....	—	—	1.1	0.0	0.0	3.6	—
East North Central .....	1.3	0.0	1.3	0.0	0.0	7.6	—
West North Central .....	—	—	1.9	0.0	0.0	14.5	—
West .....	—	—	1.4	0.0	0.0	0.0	—
Mountain .....	—	—	1.9	0.0	0.0	0.0	—
Pacific .....	1.9	0.0	1.9	0.0	0.0	9.3	—

<sup>1</sup> Refers to deductible or coinsurance amounts for the most generous benefits received in Point-of-Service plans.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.