

**Table 28. Health maintenance organizations: Coverage for selected services,<sup>1</sup> private industry workers, 2015**

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
<b>Worker characteristics</b>				
All workers .....	96	92	95	100
Management, professional, and related .....	95	91	93	100
Management, business, and financial .....	91	91	91	100
Professional and related .....	98	91	94	100
Service .....	96	92	96	100
Sales and office .....	93	89	93	100
Sales and related .....	87	83	92	100
Office and administrative support .....	95	91	93	100
Natural resources, construction, and maintenance .....	100	97	99	100
Installation, maintenance, and repair .....	99	95	98	100
Production, transportation, and material moving .....	100	96	98	100
Production .....	100	100	100	100
Transportation and material moving .....	100	91	96	100
Full time .....	96	91	94	100
Part time .....	100	96	99	100
Union .....	95	90	95	100
Nonunion .....	96	92	94	100
Average wage within the following categories <sup>2</sup> :				
Second 25 percent .....	98	96	98	100
Third 25 percent .....	98	90	95	100
Highest 25 percent .....	94	89	91	100
Highest 10 percent .....	99	91	93	100
<b>Establishment characteristics</b>				
Goods-producing industries .....	93	90	92	100
Manufacturing .....	90	89	90	100
Service-providing industries .....	97	92	95	100
Trade, transportation, and utilities .....	94	91	100	100
Retail trade .....	88	91	100	100
Financial activities .....	96	97	97	100
Finance and insurance .....	98	96	96	100
Credit intermediation and related activities ..	100	100	100	100
Insurance carriers and related activities .....	99	99	99	100
Professional and business services .....	100	89	89	100
Education and health services .....	94	92	94	100
Educational services .....	99	100	100	100
Junior colleges, colleges, and universities ...	98	100	100	100
Health care and social assistance .....	92	89	92	100

See footnotes at end of table.

**Table 28. Health maintenance organizations: Coverage for selected services,<sup>1</sup> private industry workers, 2015—continued**

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

Characteristics	Hospital room and board	Inpatient surgery	Outpatient surgery	Physician office visit
1 to 99 workers .....	95	89	93	100
50 to 99 workers .....	90	—	81	100
100 workers or more .....	96	95	96	100
100 to 499 workers .....	96	95	95	100
500 workers or more .....	98	95	99	100
<b>Geographic areas</b>				
Northeast .....	99	95	99	100
New England .....	100	98	100	100
Middle Atlantic .....	98	93	99	100
South .....	92	92	92	100
South Atlantic .....	90	90	90	100
East South Central .....	99	95	100	100
West South Central .....	96	96	96	100
Midwest .....	97	89	95	100
East North Central .....	96	91	96	100
West North Central .....	—	—	88	100
West .....	96	91	93	100
Mountain .....	100	98	100	100
Pacific .....	95	89	92	100

<sup>1</sup> The remaining workers include both workers not receiving the benefit and workers for whom the availability of the benefit could not be determined.

<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.