

Table 5. Medical care benefits: Type and amount of annual individual deductible, private industry workers, 2018

(All workers participating in medical care plans = 100 percent)

Characteristics	With deductible							Other deductible ²	With no deductible	Not determinable
	Total with deductible	With fixed deductible		With variable deductible						
		Total with fixed deductible	Median deductible amount	Total with variable deductible	Median deductible amount					
					In-network	Out-of-network	Most generous coverage ¹			
Worker characteristics										
All workers	91	—	—	61	\$1,500	\$3,000	\$1,500	—	9	(³)
Management, professional, and related	92	25	\$1,500	66	1,500	2,700	1,250	—	8	(³)
Management, business, and financial	93	29	1,500	64	1,500	—	—	—	7	—
Professional and related	91	23	1,500	68	1,500	3,000	1,350	—	9	(³)
Sales and office	91	—	—	64	1,500	3,000	2,000	—	—	—
Sales and related	97	—	—	69	2,000	4,000	—	—	—	—
Office and administrative support	88	—	—	61	1,500	3,000	2,000	—	—	—
Full time	91	—	—	62	1,500	3,000	1,350	—	9	(³)
Part time	84	27	1,300	57	1,250	2,500	2,000	—	—	—
Establishment characteristics										
Service-providing industries	91	—	—	61	1,500	3,000	1,500	—	9	(³)
Trade, transportation, and utilities	94	26	—	69	1,500	3,000	—	—	5	(³)
Information	91	45	—	47	1,350	—	—	—	—	—
Financial activities	96	—	—	68	1,600	3,000	—	—	—	—
Education and health services	83	32	1,500	51	—	2,000	1,350	—	17	(³)
Educational services	90	28	—	62	—	2,000	—	—	10	(³)
Health care and social assistance	82	33	—	49	—	—	1,500	—	18	—
Geographic areas										
Northeast	88	26	1,000	62	1,350	2,000	1,500	—	12	(³)
New England	94	33	—	61	1,500	—	—	—	—	—
Middle Atlantic	86	23	1,200	63	1,300	2,000	1,500	—	14	(³)
South	95	30	1,500	66	1,500	3,000	1,350	—	4	(³)
South Atlantic	95	32	1,500	63	1,350	3,000	1,350	—	5	(³)
West South Central	95	26	—	69	1,500	3,300	—	—	—	—
Midwest	95	31	—	64	1,500	3,000	—	—	5	(³)
East North Central	94	30	1,500	64	1,500	3,000	—	—	6	(³)
West North Central	97	35	—	63	1,500	3,000	—	—	—	—
West:										
Mountain	94	39	—	55	1,500	3,000	—	—	6	—

¹ Refers to deductible or coinsurance amounts for the most generous benefits received in plans with more than two tiers of benefits.

² Deductible amount vary by additional factors such as employee length of service, salary range, or age of enrollee.

³ Less than 0.5.

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/detailedprovisions/2018/ownership/private/glossary.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.