

Table 27. Health maintenance organizations: Summary of selected features, private industry workers, 2015

(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	57	43	—	33	67	—	92	8	—
Management, professional, and related	55	45	—	38	62	—	91	9	—
Management, business, and financial	57	43	—	40	60	—	91	9	—
Professional and related	53	47	—	37	63	—	92	—	—
Service	54	46	—	—	72	—	88	—	—
Sales and office	55	45	—	27	73	—	88	—	—
Sales and related	39	61	—	—	—	—	87	—	—
Office and administrative support	61	39	—	28	72	—	88	—	—
Natural resources, construction, and maintenance	60	40	—	24	76	—	98	—	—
Installation, maintenance, and repair	51	49	—	16	84	—	97	—	—
Production, transportation, and material moving	70	30	—	37	63	—	98	—	—
Production	78	22	—	44	56	—	98	—	—
Transportation and material moving	59	41	—	—	73	—	97	—	—
Full time	58	42	—	33	67	—	92	8	—
Part time	38	62	—	34	66	—	91	—	—
Union	68	32	—	23	77	—	87	—	—
Nonunion	56	44	—	34	66	—	92	8	—
Average wage within the following categories ¹ :									
Second 25 percent	59	41	—	33	67	—	94	—	—
Third 25 percent	63	37	—	31	69	—	91	9	—
Highest 25 percent	54	46	—	36	64	—	90	10	—
Highest 10 percent	40	60	—	27	73	—	91	9	—
Establishment characteristics									
Goods-producing industries	69	31	—	41	59	—	—	—	—
Manufacturing	72	28	—	46	54	—	98	—	—
Service-providing industries	54	46	—	31	69	—	91	9	—
Trade, transportation, and utilities	44	56	—	23	77	—	89	—	—
Retail trade	—	—	—	—	—	—	86	—	—
Financial activities	69	31	—	40	60	—	91	—	—
Finance and insurance	72	28	—	42	58	—	91	—	—
Credit intermediation and related activities ..	78	—	—	48	52	—	94	—	—
Insurance carriers and related activities	67	33	—	37	63	—	88	—	—
Professional and business services	63	37	—	—	60	—	99	—	—
Education and health services	49	51	—	28	72	—	82	18	—
Educational services	46	54	—	30	70	—	88	12	—
Junior colleges, colleges, and universities ...	51	49	—	24	76	—	80	20	—
Health care and social assistance	50	50	—	27	73	—	81	19	—

See footnotes at end of table.

Table 27. Health maintenance organizations: Summary of selected features, private industry workers, 2015—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
1 to 99 workers	58	42	—	36	64	—	93	—	—
50 to 99 workers	54	46	—	40	60	—	98	—	—
100 workers or more	56	44	—	30	70	—	90	10	—
100 to 499 workers	61	39	—	35	65	—	92	8	—
500 workers or more	48	52	—	19	81	—	85	—	—
Geographic areas									
Northeast	70	30	—	18	82	—	85	15	—
New England	76	—	—	16	84	—	97	—	—
Middle Atlantic	67	33	—	19	81	—	79	21	—
South	66	34	—	30	70	—	91	—	—
South Atlantic	63	37	—	—	71	—	87	—	—
East South Central	82	—	—	—	—	—	—	—	—
West South Central	70	—	—	—	72	—	97	—	—
Midwest	72	28	—	40	60	—	93	—	—
East North Central	80	—	—	44	56	—	96	—	—
West North Central	—	74	—	—	82	—	69	—	—
West	39	61	—	40	60	—	95	5	—
Mountain	—	—	—	64	36	—	98	—	—
Pacific	39	61	—	34	66	—	95	—	—

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.