

**Table 12. High deductible plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, 2018**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	\$1,500	\$1,500	\$2,000	\$3,000	\$5,000
Management, professional, and related .....	1,500	1,500	2,000	3,000	5,000
Management, business, and financial .....	1,500	1,500	1,750	2,700	5,000
Professional and related .....	1,500	1,500	2,000	3,000	5,000
Sales and office .....	1,500	1,500	2,500	3,000	5,000
Sales and related .....	1,500	1,750	2,750	3,000	5,000
Office and administrative support .....	1,500	1,500	2,000	3,000	5,000
Full time .....	1,500	1,500	2,000	3,000	5,000
Part time .....	1,500	1,500	2,250	2,750	–
<b>Establishment characteristics</b>					
Service-providing industries .....	1,500	1,500	2,000	3,000	5,000
Trade, transportation, and utilities .....	1,500	1,500	2,500	2,750	5,000
Information .....	1,350	1,500	1,500	2,000	–
Financial activities .....	1,500	1,700	2,000	2,750	3,000
Education and health services .....	1,500	2,000	3,000	5,000	6,300
Educational services .....	1,500	1,500	2,500	3,500	4,500
Health care and social assistance .....	1,500	2,000	–	5,000	6,300
<b>Geographic areas</b>					
Northeast .....	1,500	1,500	2,000	2,750	4,000
New England .....	1,500	1,500	2,000	2,750	3,550
Middle Atlantic .....	1,500	1,500	2,000	2,750	4,500
South .....	1,500	1,500	2,000	3,000	5,000
South Atlantic .....	1,500	1,500	2,500	3,000	5,000
West South Central .....	1,500	1,550	2,000	–	5,000
Midwest .....	1,500	1,500	2,000	3,000	5,000
East North Central .....	1,500	1,500	2,000	3,000	5,000
West North Central .....	1,500	1,500	2,000	2,750	–
West:					
Mountain .....	1,500	1,500	–	–	6,300

<sup>1</sup> A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,350 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

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/detailedprovisions/2018/ownership/private/glossary.htm](http://www.bls.gov/ncs/ebs/detailedprovisions/2018/ownership/private/glossary.htm).

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