

Table 7. Standard errors for fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008

Characteristic	Fixed coinsurance		Variable coinsurance			
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
				In-network	Out-of-network	Point-of-service
All workers	1.3	0.00	1.3	0.00	0.00	0.00
Worker characteristic						
Management, professional, and related	2.6	0.00	2.5	0.00	1.70	5.97
Management, business, and financial	1.4	0.00	1.5	0.00	7.41	9.31
Professional and related	3.8	0.00	3.5	0.00	0.00	4.05
Service	3.5	14.98	3.5	0.00	0.00	10.62
Sales and office	1.6	0.00	2.2	0.00	0.00	0.00
Sales and related	1.9	0.00	1.9	0.00	0.00	2.77
Office and administrative support	2.0	0.00	3.1	0.00	0.00	0.00
Natural resources, construction, and maintenance	3.5	0.00	3.5	5.10	4.50	7.60
Construction, extraction, farming, fishing, and forestry	4.8	0.00	4.8	10.84	9.76	12.87
Installation, maintenance, and repair	4.6	0.00	4.6	0.00	0.00	7.85
Production, transportation, and material moving ...	1.7	0.00	1.8	0.00	0.00	0.00
Production	2.1	0.00	2.2	0.00	2.40	2.77
Transportation and material moving	2.5	0.00	2.5	5.10	0.98	7.07
Full time	1.1	0.00	1.1	0.00	0.00	0.00
Part time	6.5	0.00	9.5	3.54	1.68	7.14
Union	2.9	0.00	2.9	4.50	2.77	0.00
Nonunion	1.4	0.00	1.5	0.00	0.00	0.00
Average wage within the following percentiles: ²						
Less than 10	–	13.13	–	5.00	0.00	–
10 to under 25	–	2.60	–	0.00	0.00	0.00
25 to under 50	1.2	0.00	1.2	0.00	0.00	0.00
50 to under 75	1.7	0.00	1.6	0.00	0.00	0.00
75 to under 90	2.3	0.00	2.3	8.21	5.74	7.14
90 or greater	2.7	0.00	2.5	6.65	6.51	11.56
Establishment characteristic						
Goods-producing industries	1.7	0.00	1.7	0.00	2.40	0.00
Construction	3.8	0.00	3.8	0.00	0.00	–
Manufacturing	1.8	0.00	1.8	0.00	6.13	1.96
Service-providing industries	1.5	0.00	1.6	0.00	0.00	3.10
Trade, transportation, and utilities	1.6	0.00	1.6	0.00	0.00	3.40
Wholesale trade	2.6	0.00	2.6	5.64	0.00	2.77
Retail trade	2.0	0.00	2.0	0.00	0.00	4.81
Transportation and warehousing	4.2	0.00	4.2	5.89	0.00	0.00
Utilities	–	9.61	–	1.96	3.25	–
Information	6.0	0.00	6.0	6.80	11.27	4.81
Financial activities	3.1	0.00	3.2	7.28	7.47	5.86
Finance and insurance	3.1	0.00	3.3	5.89	3.67	5.86
Credit intermediation and related activities	3.1	0.00	3.8	6.58	6.94	0.00
Insurance carriers and related activities	6.4	0.00	6.6	7.01	1.70	6.65
Real estate and rental and leasing	–	0.00	–	0.00	0.00	–
Professional and business services	5.0	0.00	5.7	8.21	8.32	12.10
Professional and technical services	–	0.00	–	7.66	0.00	13.87
Administrative and waste services	–	0.00	–	4.50	6.73	–

See footnotes at end of table.

Table 7. Standard errors for fee-for-service plans: Amount of coinsurance,¹ private industry workers, National Compensation Survey, 2008—Continued

Characteristic	Fixed coinsurance		Variable coinsurance			
	With fixed coinsurance	Median coinsurance percentage	With variable coinsurance	Median coinsurance percentage		
				In-network	Out-of-network	Point-of-service
Establishment characteristic						
Education and health services	2.2	14.94	2.2	0.00	0.00	4.06
Educational services	–	0.00	–	8.21	8.09	1.96
Junior colleges, colleges, and universities	3.0	0.00	3.9	0.00	0.98	0.00
Health care and social assistance	2.5	17.44	2.5	0.00	0.00	5.22
Leisure and hospitality	–	20.86	–	5.00	0.00	–
Accommodation and food services	–	16.30	–	2.94	0.00	–
Other services	–	0.00	–	0.00	0.00	–
1 to 99 workers	2.1	0.00	2.2	0.00	0.00	1.70
1 to 49 workers	2.5	0.00	2.5	0.00	0.00	7.21
50 to 99 workers	3.4	0.00	3.4	1.96	0.00	2.77
100 workers or more	1.2	0.00	1.4	0.00	0.00	2.98
100 to 499 workers	1.7	0.00	1.7	0.00	0.00	13.02
500 workers or more	1.7	0.00	2.4	0.00	5.80	0.00
Geographic area						
New England	–	0.00	–	10.20	8.27	0.00
Middle Atlantic	–	0.00	–	0.00	0.00	0.00
East North Central	1.7	0.00	1.8	0.00	0.00	0.00
West North Central	–	0.00	–	0.00	0.00	1.96
South Atlantic	1.7	0.00	1.7	0.00	0.00	2.77
East South Central	–	0.00	–	7.85	11.69	13.34
West South Central	1.8	0.00	1.8	0.00	0.00	5.55
Mountain	5.2	0.00	6.8	0.00	0.00	0.00
Pacific	2.4	0.00	2.4	3.92	7.51	10.28

¹ Represents the initial coinsurance in plans that have 100 percent coverage after the individual pays a specified dollar amount toward expenses. For example, the plan pays 80 percent until the individual's out-of-pocket expenses reach \$1,000, and then coverage is 100 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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/glossary20082009.htm.