

Table 19. Health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011

(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
All workers	26	74	(¹)	11	89	—	69	31	(¹)
Worker characteristic									
Management, professional, and related	25	75	—	11	89	—	70	30	(¹)
Professional and related	26	74	—	10	90	—	68	31	(¹)
Teachers	28	72	—	9	91	—	67	33	—
Primary, secondary, and special education school teachers	30	70	—	10	90	—	67	33	—
Service	27	73	—	12	88	—	65	35	(¹)
Protective service	28	72	—	11	89	—	62	38	(¹)
Sales and office	25	75	(¹)	13	87	—	72	27	1
Office and administrative support	25	75	(¹)	14	86	—	72	27	1
Natural resources, construction, and maintenance Production, transportation, and material moving	29	70	(¹)	—	87	—	69	30	1
.....	17	79	4	—	92	—	53	40	7
Full time	26	74	(¹)	12	88	—	69	31	(¹)
Part time	18	82	—	8	92	—	68	32	1
Union	22	78	(¹)	6	94	—	64	36	1
Nonunion	33	67	—	22	78	—	78	22	—
Average wage within the following categories: ²									
Lowest 25 percent	29	70	1	17	83	—	79	20	1
Lowest 10 percent	37	63	—	—	77	—	90	—	—
Second 25 percent	25	75	(¹)	13	87	—	69	31	(¹)
Third 25 percent	28	71	(¹)	13	87	—	68	32	1
Highest 25 percent	23	77	(¹)	7	93	—	65	35	(¹)
Highest 10 percent	19	81	—	4	96	—	62	38	(¹)
Establishment characteristic									
Service-providing industries	25	74	(¹)	11	89	—	68	31	(¹)
Education and health services	27	73	—	10	90	—	70	30	(¹)
Educational services	26	74	—	8	92	—	69	31	—
Elementary and secondary schools	27	73	—	10	90	—	69	31	—
Junior colleges, colleges, and universities ...	21	79	—	—	97	—	69	31	—
Health care and social assistance	36	64	—	26	74	—	77	22	1
Hospitals	—	—	—	—	—	—	70	28	2
Public administration	24	76	—	13	87	—	67	33	—
1 to 99 workers	37	63	—	28	72	—	83	17	—
1 to 49 workers	29	71	—	—	74	—	75	—	—
50 to 99 workers	47	53	—	30	70	—	93	7	—
100 workers or more	25	75	(¹)	10	90	—	67	32	(¹)
100 to 499 workers	29	71	—	9	91	—	66	34	—
500 workers or more	24	76	(¹)	10	90	—	68	32	1
State government	21	78	(¹)	9	91	—	75	24	1
Local government	27	73	(¹)	13	87	—	66	34	(¹)

See footnotes at end of table.

Table 19. Health maintenance organizations: Summary of selected features, state and local government workers, National Compensation Survey, 2011—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
Geographic area									
New England	26	73	1	—	99	—	32	66	3
Middle Atlantic	26	74	—	—	100	—	14	86	—
East North Central	28	72	—	12	88	—	41	59	(¹)
West North Central	57	43	—	37	63	—	92	—	—
South Atlantic	34	66	—	22	78	—	77	23	—
West South Central	28	72	—	—	80	—	93	7	—
Mountain	47	50	3	36	64	—	83	—	—
Pacific	10	90	—	—	98	—	95	4	(¹)

¹ Less than 0.5.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.