

Table 20. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
All workers	100	68	\$1,000	\$1,350	\$1,500	\$2,000	\$3,000	31	(1)
Worker characteristic									
Management, professional, and related	100	70	1,000	1,500	1,500	2,000	3,000	30	(1)
Professional and related	100	68	1,000	1,500	1,500	2,000	3,000	32	(1)
Teachers	100	67	1,000	1,500	1,500	2,000	3,000	33	-
Primary, secondary, and special education school teachers	100	67	-	1,500	1,500	2,300	3,000	33	-
Service	100	65	1,000	1,300	1,500	2,000	3,000	35	(1)
Protective service	100	62	-	1,300	1,500	2,000	3,000	38	(1)
Sales and office	100	72	750	1,200	1,500	2,000	3,000	27	1
Office and administrative support	100	72	-	1,000	1,500	2,000	3,000	27	1
Natural resources, construction, and maintenance	100	69	1,000	1,500	1,500	2,500	3,000	30	1
Production, transportation, and material moving	100	53	-	1,000	1,500	1,500	1,750	40	7
Full time	100	68	1,000	1,350	1,500	2,000	3,000	31	(1)
Part time	100	68	1,000	1,350	1,500	1,500	2,000	32	1
Union	100	64	-	1,300	1,500	1,750	3,000	36	1
Nonunion	100	78	1,000	1,500	1,500	2,000	3,000	22	-
Average wage within the following categories: ²									
Lowest 25 percent	100	79	1,000	1,500	1,500	2,500	3,000	20	1
Lowest 10 percent	100	90	-	1,500	2,000	2,500	3,000	-	-
Second 25 percent	100	68	-	1,300	1,500	2,000	3,000	31	(1)
Third 25 percent	100	68	1,000	1,300	1,500	2,000	3,000	32	1
Highest 25 percent	100	65	1,000	1,500	1,500	2,000	3,000	35	(1)
Highest 10 percent	100	62	-	1,200	1,500	1,500	2,500	38	(1)
Establishment characteristic									
Service-providing industries	100	68	1,000	1,350	1,500	2,000	3,000	31	(1)
Education and health services	100	70	1,000	1,350	1,500	2,000	3,000	30	(1)
Educational services	100	69	1,000	1,500	1,500	2,000	3,000	31	-
Elementary and secondary schools	100	69	1,000	1,500	1,500	2,300	3,000	31	-
Junior colleges, colleges, and universities	100	69	-	1,000	1,500	2,000	3,000	31	-
Health care and social assistance	100	77	-	1,200	1,500	1,500	-	22	1
Hospitals	100	70	-	1,300	1,500	-	-	28	2
Public administration	100	66	-	1,300	1,500	2,000	3,000	34	-
1 to 99 workers	100	83	-	1,500	1,500	-	3,000	17	-
1 to 49 workers	100	75	-	1,500	1,500	2,300	3,000	-	-
50 to 99 workers	100	93	500	-	1,650	-	3,000	7	-
100 workers or more	100	67	1,000	1,350	1,500	2,000	3,000	32	(1)
100 to 499 workers	100	66	500	1,300	1,500	2,000	3,000	34	-
500 workers or more	100	68	1,000	1,400	1,500	2,000	3,000	32	1
State government	100	75	-	1,500	1,500	1,700	3,000	24	1
Local government	100	66	1,000	1,350	1,500	2,000	3,000	34	(1)

See footnotes at end of table.

Table 20. Health maintenance organizations: Amount of annual individual out-of-pocket maximum, state and local government workers, National Compensation Survey, 2011—Continued

(All workers participating in health maintenance organizations = 100 percent)

Characteristics	Total	With out-of-pocket maximum	Amount of out-of-pocket maximum					With no out-of-pocket maximum	Not determinable
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Geographic area									
New England	100	32	\$500	\$500	—	—	—	66	3
Middle Atlantic	100	14	400	400	\$440	\$1,000	\$1,500	86	—
East North Central	100	41	1,300	1,300	1,500	2,950	3,000	59	(¹)
West North Central	100	92	750	—	2,000	2,500	3,000	—	—
South Atlantic	100	77	1,000	1,500	1,500	2,000	3,400	23	—
West South Central	100	93	1,500	1,750	2,500	3,000	3,500	7	—
Mountain	100	83	1,000	2,000	—	3,000	4,000	—	—
Pacific	100	95	1,000	1,500	1,500	1,500	1,650	5	(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.