

Table 36. High deductible¹ and non-high deductible health plans: Summary of plan types,² state and local government workers, National Compensation Survey, 2011

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Non-high deductible health plans
All workers	8	91
Worker characteristic		
Management, professional, and related	8	91
Professional and related	8	91
Teachers	9	90
Primary, secondary, and special education school teachers	10	89
Service	7	92
Protective service	7	93
Sales and office	7	92
Office and administrative support	7	92
Natural resources, construction, and maintenance	8	91
Production, transportation, and material moving	10	87
Full time	8	91
Part time	7	93
Union	4	95
Nonunion	11	88
Average wage within the following categories: ³		
Lowest 25 percent	10	88
Lowest 10 percent	14	84
Second 25 percent	7	93
Third 25 percent	8	91
Highest 25 percent	7	93
Highest 10 percent	3	96
Establishment characteristic		
Service-providing industries	8	91
Education and health services	8	91
Educational services	8	91
Elementary and secondary schools	10	89
Junior colleges, colleges, and universities	4	95
Health care and social assistance	8	92
Hospitals	—	92
Public administration	7	93
1 to 99 workers	11	87
1 to 49 workers	—	91
50 to 99 workers	16	82
100 workers or more	7	92
100 to 499 workers	8	90
500 workers or more	7	92
State government	4	95
Local government	9	90

See footnotes at end of table.

Table 36. High deductible¹ and non-high deductible health plans: Summary of plan types,² state and local government workers, National Compensation Survey, 2011—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Non-high deductible health plans
Geographic area		
New England	—	96
Middle Atlantic	—	99
East North Central	9	88
West North Central	13	84
South Atlantic	8	90
West South Central	16	83
Mountain	—	88
Pacific	—	97

¹ 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 \$1,200 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.

² The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

³ 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: 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.