

**Table 37. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0	\$96	\$332	\$20	\$0
<b>Worker characteristic</b>					
Management, professional, and related .....	0	149	279	98	0
Professional and related .....	0	185	307	115	0
Teachers .....	0	334	485	284	196
Primary, secondary, and special education school teachers .....	0	293	489	211	219
Service .....	0	230	502	0	0
Protective service .....	0	255	411	98	–
Sales and office .....	14	136	449	0	344
Office and administrative support .....	14	111	397	0	329
Natural resources, construction, and maintenance .....	47	39	–	244	0
Production, transportation, and material moving .....	22	0	–	135	0
Full time .....	0	192	373	20	0
Part time .....	0	71	290	–	–
Union .....	22	39	392	0	0
Nonunion .....	0	281	395	44	0
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	20	39	39	0	0
Lowest 10 percent .....	52	10	98	294	–
Second 25 percent .....	64	0	329	0	533
Third 25 percent .....	0	117	59	501	349
Highest 25 percent .....	0	227	120	186	0
Highest 10 percent .....	0	100	179	492	–
<b>Establishment characteristic</b>					
Service-providing industries .....	0	96	332	20	0
Education and health services .....	0	126	278	78	0
Educational services .....	0	359	351	197	277
Elementary and secondary schools .....	0	301	405	164	170
Junior colleges, colleges, and universities .....	47	110	148	257	–
Health care and social assistance .....	0	0	106	636	0
Public administration .....	34	147	595	140	–
1 to 99 workers .....	10	0	113	55	139
50 to 99 workers .....	196	0	233	473	636
100 workers or more .....	0	282	354	44	0
100 to 499 workers .....	0	78	404	572	–
500 workers or more .....	10	223	224	361	597
State government .....	37	98	231	68	439
Local government .....	0	68	288	20	0

See footnotes at end of table.

**Table 37. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Geographic area</b>					
East North Central .....	\$0	\$537	\$0	\$519	—
West North Central .....	294	0	311	405	\$0
South Atlantic .....	73	0	0	452	519
West South Central .....	0	35	565	347	310

<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 \$1,200 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).