

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.

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

Characteristics	High deductible health plans	Non-high deductible health plans
All workers	0.7	0.7
Worker characteristic		
Management, professional, and related	0.8	0.8
Professional and related	0.8	0.8
Teachers	1.0	1.1
Primary, secondary, and special education school teachers	1.3	1.3
Service	1.0	1.1
Protective service	1.4	1.4
Sales and office	0.9	1.1
Office and administrative support	1.0	1.1
Natural resources, construction, and maintenance	1.4	1.4
Production, transportation, and material moving	2.3	2.4
Full time	0.7	0.7
Part time	1.8	1.8
Union	0.6	0.6
Nonunion	1.0	1.1
Average wage within the following categories: ²		
Lowest 25 percent	1.2	1.4
Lowest 10 percent	2.3	2.9
Second 25 percent	0.7	0.7
Third 25 percent	0.9	1.0
Highest 25 percent	0.8	0.8
Highest 10 percent	0.4	0.5
Establishment characteristic		
Service-providing industries	0.7	0.7
Education and health services	0.9	0.9
Educational services	0.9	1.0
Elementary and secondary schools	1.2	1.2
Junior colleges, colleges, and universities ...	0.9	1.2
Health care and social assistance	1.5	1.5
Hospitals	–	1.8
Public administration	1.0	1.0
1 to 99 workers	2.2	2.1
1 to 49 workers	–	2.3
50 to 99 workers	3.9	3.8
100 workers or more	0.7	0.7
100 to 499 workers	1.1	1.4
500 workers or more	0.8	0.8
State government	0.5	0.7
Local government	0.9	0.9

See footnotes at end of table.

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

Characteristics	High deductible health plans	Non-high deductible health plans
Geographic area		
New England	—	1.7
Middle Atlantic	—	0.6
East North Central	2.4	2.2
West North Central	2.4	3.1
South Atlantic	1.6	1.9
West South Central	2.8	2.8
Mountain	—	4.8
Pacific	—	1.2

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 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.

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Table 37. High deductible health plans:¹ Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1,200	\$1,500	\$2,000	\$2,500	\$3,000
Worker characteristic					
Management, professional, and related	1,200	1,500	2,000	2,500	3,000
Professional and related	1,200	1,500	2,000	2,500	3,000
Teachers	1,200	1,500	2,000	2,400	3,000
Primary, secondary, and special education school teachers	1,200	1,500	2,000	2,400	3,000
Service	1,200	1,500	2,000	2,500	3,000
Protective service	1,200	1,500	2,000	2,500	–
Sales and office	1,200	1,300	2,000	2,500	3,000
Office and administrative support	1,200	1,300	1,800	2,500	3,000
Natural resources, construction, and maintenance	1,250	1,500	–	2,500	3,000
Production, transportation, and material moving	1,200	1,500	–	2,500	2,500
Full time	1,200	1,500	2,000	2,500	3,000
Part time	1,500	1,500	2,000	–	–
Union	1,250	1,500	2,000	2,500	3,000
Nonunion	1,200	1,500	2,000	2,500	3,000
Average wage within the following categories: ²					
Lowest 25 percent	1,200	1,500	2,000	2,500	3,000
Lowest 10 percent	1,200	1,500	2,000	2,500	–
Second 25 percent	1,250	1,500	1,800	2,500	3,000
Third 25 percent	1,200	1,300	1,500	2,400	3,000
Highest 25 percent	1,200	1,300	2,000	2,500	3,000
Highest 10 percent	1,200	1,250	1,500	2,300	–
Establishment characteristic					
Service-providing industries	1,200	1,500	2,000	2,500	3,000
Education and health services	1,200	1,500	2,000	2,500	3,000
Educational services	1,200	1,500	1,800	2,400	3,000
Elementary and secondary schools	1,200	1,500	2,000	2,500	3,000
Junior colleges, colleges, and universities	1,250	1,250	1,550	2,000	–
Health care and social assistance	1,500	1,500	2,500	3,000	3,000
Public administration	1,200	1,500	2,000	2,500	–
1 to 99 workers	1,250	1,500	2,000	2,500	3,000
50 to 99 workers	1,250	1,500	2,000	2,500	2,500
100 workers or more	1,200	1,500	1,800	2,500	3,000
100 to 499 workers	1,200	1,500	2,400	3,000	–
500 workers or more	1,200	1,300	1,500	2,300	3,000
State government	1,200	1,250	1,700	2,500	3,000
Local government	1,200	1,500	2,000	2,500	3,000

See footnotes at end of table.

Table 37. High deductible health plans:¹ Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area					
East North Central	\$1,500	\$2,000	\$2,500	\$3,000	—
West North Central	1,200	1,500	1,500	2,500	\$3,000
South Atlantic	1,200	1,250	1,500	2,000	3,000
West South Central	1,200	1,250	2,000	2,400	2,500

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 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.

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Table 37. Standard errors for high deductible health plans:¹ 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
Worker characteristic					
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: ²					
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	–
Establishment characteristic					
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:¹ 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
Geographic area					
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

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 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.

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Table 38. Non-high deductible health plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	100	73	\$150	\$250	\$350	\$500	\$1,000	27
Worker characteristic								
Management, professional, and related	100	74	150	250	350	600	1,000	26
Professional and related	100	75	150	250	350	600	1,000	25
Teachers	100	77	–	250	–	600	1,000	23
Primary, secondary, and special education school teachers	100	78	–	250	500	600	1,000	22
Service	100	74	150	225	400	500	1,000	26
Protective service	100	72	–	225	350	500	750	28
Sales and office	100	71	200	250	350	500	1,000	29
Office and administrative support	100	71	200	250	350	500	1,000	29
Natural resources, construction, and maintenance	100	77	–	200	300	500	–	23
Production, transportation, and material moving	100	68	–	250	400	500	1,000	32
Full time	100	74	150	250	350	575	1,000	26
Part time	100	70	–	–	300	500	–	30
Union	100	65	100	200	250	500	600	35
Nonunion	100	82	200	250	500	600	1,000	18
Average wage within the following categories: ¹								
Lowest 25 percent	100	82	200	250	500	600	1,000	18
Lowest 10 percent	100	84	200	300	500	1,000	1,000	16
Second 25 percent	100	73	150	200	350	500	1,000	27
Third 25 percent	100	73	150	250	350	500	1,000	27
Highest 25 percent	100	69	100	225	345	500	850	31
Highest 10 percent	100	63	100	200	300	500	–	37
Establishment characteristic								
Service-providing industries	100	73	150	250	350	500	1,000	27
Education and health services	100	76	150	250	400	600	1,000	24
Educational services	100	76	150	250	–	600	1,000	24
Elementary and secondary schools	100	77	–	250	500	600	1,000	23
Junior colleges, colleges, and universities	100	74	–	250	350	–	1,000	26
Health care and social assistance	100	78	150	200	350	500	–	22
Hospitals	100	80	150	200	350	575	1,000	20
Public administration	100	69	140	225	300	500	–	31
1 to 99 workers	100	81	140	250	–	600	1,000	19
1 to 49 workers	100	80	150	250	500	600	1,000	20
50 to 99 workers	100	81	–	225	350	–	1,000	19
100 workers or more	100	73	150	250	350	500	1,000	27
100 to 499 workers	100	83	–	225	350	500	1,000	17
500 workers or more	100	69	–	250	350	600	1,000	31
State government	100	69	–	250	350	600	1,000	31
Local government	100	75	150	250	–	500	1,000	25

See footnotes at end of table.

Table 38. Non-high deductible health plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Total	With deductible	Amount of annual deductible					With no deductible
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic area								
New England	100	57	\$100	—	\$250	\$250	—	43
Middle Atlantic	100	77	100	—	250	—	—	23
East North Central	100	80	100	\$200	250	400	\$500	20
South Atlantic	100	78	200	250	—	600	800	22
West South Central	100	87	250	350	500	500	750	13
Mountain	100	61	250	300	—	500	1,000	39
Pacific	100	40	—	225	300	500	—	60

¹ 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.

Table 38. Standard errors for non-high deductible health plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.2	\$5	\$8	\$36	\$148	\$97	1.2
Worker characteristic							
Management, professional, and related	1.3	10	0	49	71	109	1.3
Professional and related	1.3	0	0	88	53	63	1.3
Teachers	1.4	–	0	–	20	45	1.4
Primary, secondary, and special education school teachers	1.3	–	16	128	20	90	1.3
Service	1.5	10	32	86	119	59	1.5
Protective service	2.0	–	31	67	0	111	2.0
Sales and office	1.9	29	11	37	101	152	1.9
Office and administrative support	1.9	43	20	43	133	106	1.9
Natural resources, construction, and maintenance	2.2	–	5	26	20	–	2.2
Production, transportation, and material moving	3.8	–	29	118	60	42	3.8
Full time	1.2	11	0	42	91	78	1.2
Part time	3.6	–	–	80	0	–	3.6
Union	1.2	0	0	0	0	90	1.2
Nonunion	1.6	24	20	78	96	0	1.6
Average wage within the following categories: ¹							
Lowest 25 percent	2.0	47	10	115	140	0	2.0
Lowest 10 percent	2.9	42	50	42	200	0	2.9
Second 25 percent	1.9	5	49	28	106	186	1.9
Third 25 percent	1.6	23	0	26	141	184	1.6
Highest 25 percent	1.1	9	31	44	0	219	1.1
Highest 10 percent	1.7	0	43	53	20	–	1.7
Establishment characteristic							
Service-providing industries	1.2	5	8	37	149	100	1.2
Education and health services	1.3	10	0	113	40	20	1.3
Educational services	1.3	17	0	–	28	0	1.3
Elementary and secondary schools	1.2	–	5	72	20	77	1.2
Junior colleges, colleges, and universities	3.3	–	10	91	–	0	3.3
Health care and social assistance	3.2	26	40	0	88	–	3.2
Hospitals	4.1	3	12	55	163	145	4.1
Public administration	1.9	38	29	61	0	–	1.9
1 to 99 workers	3.0	37	0	–	93	111	3.0
1 to 49 workers	4.3	34	0	132	59	174	4.3
50 to 99 workers	4.2	–	37	95	–	96	4.2
100 workers or more	1.2	10	13	34	139	118	1.2
100 to 499 workers	1.9	–	27	43	20	178	1.9
500 workers or more	1.3	–	7	48	100	154	1.3
State government	3.1	–	23	10	127	182	3.1
Local government	1.0	15	5	–	130	87	1.0

See footnotes at end of table.

Table 38. Standard errors for non-high deductible health plans: Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—Continued

Characteristics	With deductible	Amount of annual deductible					With no deductible
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic area							
New England	6.0	\$0	—	\$0	\$0	—	6.0
Middle Atlantic	1.0	0	—	0	—	—	1.0
East North Central	3.4	0	\$35	30	87	\$145	3.4
South Atlantic	3.4	7	0	—	0	0	3.4
West South Central	2.5	0	0	0	0	67	2.5
Mountain	5.2	0	34	—	0	272	5.2
Pacific	1.8	—	42	40	0	—	1.8

¹ 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.

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