

Table 30. Health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015

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

Characteristics	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		
Worker characteristics								
All workers	92	\$3,000	\$3,000	\$5,000	\$7,500	\$9,700	8	—
Management, professional, and related	91	3,000	3,000	5,000	8,000	9,700	9	—
Management, business, and financial	91	—	—	5,200	7,500	9,700	9	—
Professional and related	92	3,000	3,000	5,000	8,000	9,700	—	—
Service	88	3,000	—	5,000	—	9,700	—	—
Sales and office	88	3,000	—	5,000	7,500	10,700	—	—
Sales and related	87	3,000	4,400	5,000	5,400	7,500	—	—
Office and administrative support	88	3,000	3,000	5,000	8,000	10,700	—	—
Natural resources, construction, and maintenance	98	3,000	3,000	4,000	6,000	9,000	—	—
Installation, maintenance, and repair	97	3,000	3,000	4,000	—	10,700	—	—
Production, transportation, and material moving	98	2,000	—	6,000	8,000	11,700	—	—
Production	98	2,000	3,800	—	8,000	11,700	—	—
Transportation and material moving	97	—	3,000	6,000	8,000	—	—	—
Full time	92	3,000	3,000	5,000	7,500	9,700	8	—
Part time	91	3,000	3,000	—	—	10,700	—	—
Union	87	3,000	4,000	5,000	6,000	12,400	—	—
Nonunion	92	3,000	3,000	5,000	8,000	9,700	8	—
Average wage within the following categories ² :								
Second 25 percent	94	3,000	—	5,000	8,500	10,700	—	—
Third 25 percent	91	—	4,000	5,000	7,500	10,700	9	—
Highest 25 percent	90	3,000	3,000	5,000	7,500	9,700	10	—
Highest 10 percent	91	3,000	3,000	4,500	7,500	9,000	9	—
Establishment characteristics								
Goods-producing industries:								
Manufacturing	98	—	4,000	5,200	7,000	11,700	—	—
Service-providing industries:								
Trade, transportation, and utilities	89	3,000	3,000	5,000	8,000	9,700	9	—
Retail trade	86	3,000	4,500	5,000	6,000	—	—	—
Financial activities	91	2,000	3,000	4,400	6,700	—	—	—
Finance and insurance	91	2,000	3,000	4,400	8,000	10,700	—	—
Credit intermediation and related activities ..	94	2,000	3,000	—	8,000	10,700	—	—
Insurance carriers and related activities	88	—	—	—	5,000	—	—	—
Professional and business services	99	3,000	4,000	6,000	9,000	9,700	—	—
Education and health services	82	3,000	3,000	4,700	9,000	10,700	18	—
Educational services	88	2,000	3,000	4,000	—	9,400	12	—
Junior colleges, colleges, and universities ...	80	2,000	—	3,500	4,000	6,000	20	—
Health care and social assistance	81	3,000	3,000	5,000	9,700	12,400	19	—

See footnotes at end of table.

Table 30. Health maintenance organizations: Amount of annual family out-of-pocket maximum,¹ private industry workers, 2015—continued

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

Characteristics	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		
1 to 99 workers	93	\$3,000	\$3,000	\$5,000	\$9,000	\$10,700	—	—
50 to 99 workers	98	—	3,000	4,600	7,000	9,400	—	—
100 workers or more	90	3,000	3,800	5,000	6,700	9,700	10	—
100 to 499 workers	92	3,000	4,000	5,000	7,000	8,500	8	—
500 workers or more	85	—	3,000	5,000	6,000	12,400	—	—
Geographic areas								
Northeast	85	2,000	—	5,000	8,000	12,400	15	—
New England	97	2,000	—	4,000	—	—	—	—
Middle Atlantic	79	—	4,500	6,000	8,500	12,400	21	—
South	91	3,000	4,500	5,000	9,000	12,400	—	—
South Atlantic	87	3,000	4,600	5,000	9,000	—	—	—
West South Central	97	3,000	—	7,000	8,500	12,700	—	—
Midwest	93	3,000	3,800	4,700	9,700	10,700	—	—
East North Central	96	3,000	4,000	4,700	—	9,700	—	—
West North Central	69	3,000	3,000	—	9,700	12,500	—	—
West	95	3,000	3,000	4,500	7,000	9,000	5	—
Mountain	98	3,000	—	7,000	7,500	9,000	—	—
Pacific	95	3,000	3,000	4,500	6,000	9,000	—	—

¹ The out-of-pocket maximum is the annual limit on the amount of covered expenses that a participant or a family must pay after the deductible has been satisfied. Once reached, covered expenses are fully reimbursed for the rest of the year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2015."

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/eps/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.