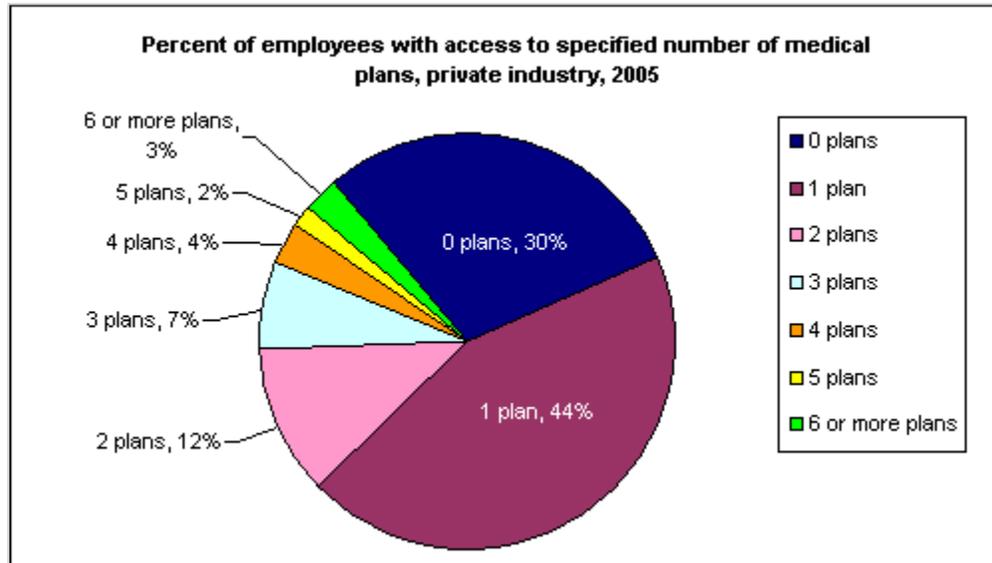


Medical Plan Choices in Private Industry, 2005

by [Carl Barsky](#)

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- About 7 in 10 workers in private industry were offered medical insurance through their employers in March 2005. (This means that employers paid all or part of the cost of a medical plan.)
- Approximately three-fourths of all workers in private industry had no choice in medical insurance plan, either because they were not offered a plan (30 percent) or because they were offered only one plan (44 percent).
- Among workers who did have an option, the most common was a choice between two plans (12 percent), followed, in successively lower percentages, by choices among three, four, or five plans. Only about 3 percent were offered more than five plans.

NOTE: Stand-alone dental, vision, and prescription plans were not counted as a medical plan choice. The data here may slightly underestimate the amount of choice. The data used to calculate these estimates include only plans to which at least one of the employees studied subscribes. In rare instances an establishment may offer a plan in which none of the employees selected from that establishment participate. Therefore, the data in this presentation may slightly underestimate the number of choices for some observations. Also, standard errors have not been calculated for NCS benefits estimates. Consequently, none of the statistical inferences made in this report could be verified by a statistical test.

SOURCE: Data are derived from internal files of the 2005 [National Compensation Survey \(NCS\)](#). Published 2005 benefits data are available from "[National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2005](#)," Summary 05-01 (Bureau of Labor Statistics, August 2005); available on the Internet at <http://www.bls.gov/ncs/ebs/sp/ebsm0003.pdf>.

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Data for Chart: Percent of employees with access to specified number of medical plans, private industry, 2005

Number of medical plans	Percent of employees with access
0 plans	30
1 plan	44
2 plans	12
3 plans	7
4 plans	4
5 plans	2
6 or more plans	3

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