

**Table IX.A.2: Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2002**

<b>State / Area</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>ALABAMA</b>						
Birmingham-Hoover	2,839	689	5,166	753 *	7,390	2,588
Remainder of state	2,989	592	6,048	1,017	7,653	1,982
<b>ALASKA **</b>						
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	2,965	589	5,463	1,330	7,897	2,158
Remainder of state	3,029	462	5,745	958	8,217	2,169
<b>ARKANSAS **</b>						
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Santa Ana	2,848	493	5,453	1,206	8,222	2,086
Riverside-San Bernardino-Ontario	2,482	453	5,346	1,402	7,995	3,361
Sacramento--Arden-Arcade--Roseville	3,009	569	5,546	881	8,034	2,455
San Diego-Carlsbad-San Marcos	3,169	359	5,193	1,028	7,755	1,316 *
San Francisco-Oakland-Fremont	2,963	409	6,130	1,143	8,828	1,964
San Jose-Sunnyvale-Santa Clara	3,430	442	5,994	1,431	9,687	1,492
Remainder of state	2,927	347	5,689	978	7,978	1,741
<b>COLORADO</b>						
Denver-Aurora	3,335	612	6,144	1,222	8,968	2,269
Remainder of state	3,233	547	5,805	1,760	7,741	1,866
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	3,370	481	8,016	1,288	9,756	1,940
Hartford-West Hartford-East Hartford	3,437	744	6,804	1,387	8,446	2,221
New Haven-Milford	3,356	800	6,698	1,326 *	9,120	2,443
Remainder of state	3,283	450	6,317	864 *	9,085	1,173 *
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	3,221	484	5,626	933	8,232	1,639
Remainder of state	3,646	526	6,321	1,429	8,989	2,166
<b>DISTRICT OF COLUMBIA **</b>						
<b>FLORIDA</b>						
Miami-Fort Lauderdale-Miami Beach	3,094	556	6,049	925 *	9,294	1,779 *
Orlando-Kissimmee	3,222	542	5,584	1,161 *	8,264	2,163
Tampa-St. Petersburg-Clearwater	3,537	522	5,799	1,265	8,822	2,183 *
Remainder of state	3,271	588	5,956	1,469	8,541	2,363
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Marietta	3,019	720	5,118	1,294	8,005	2,257
Remainder of state	3,135	583	5,802	1,615	7,817	2,237
<b>HAWAII</b>						
Honolulu	2,737	276	5,572	806	8,072	1,999
Remainder of state	2,688	212	4,811	1,072	7,146	1,935
<b>IDAHO **</b>						
<b>ILLINOIS</b>						
Chicago-Naperville-Joliet, IL portion	3,387	635	6,880	1,408	8,886	2,058
Remainder of state	3,694	546	6,078	1,155	9,730	1,862

<b>INDIANA</b>						
Indianapolis	3,337	746	6,304	1,705	8,466	1,712
Remainder of state	3,198	511	5,878	982	8,120	1,455
<b>IOWA</b>						
Des Moines	3,134	535	6,132	1,298	7,404	2,020
Remainder of state	3,122	497	5,929	1,132	7,969	1,732
<b>KANSAS</b>						
Kansas City, KS portion	2,780	531	5,838	1,376	8,729	2,068
Wichita	3,095	491	6,213	1,472	7,909	1,640 *
Remainder of state	2,975	544	5,690	1,205	8,047	1,827
<b>KENTUCKY</b>						
Louisville, KY portion	2,901	590	5,897	1,062	8,311	1,829
Remainder of state	3,159	717	6,044	967	8,438	1,930
<b>LOUISIANA</b>						
New Orleans-Metairie-Kenner	3,202	639	5,936	1,433	8,316	2,330
Remainder of state	3,258	610	5,689	1,733	8,401	2,229
<b>MAINE</b>						
Portland-South Portland-Biddeford	3,675	836	7,095	1,723	9,284	2,909
Remainder of state	3,550	571	6,912	2,015	9,105	2,590
<b>MARYLAND</b>						
Baltimore-Towson	3,203	671	6,570	1,082	9,033	2,758
Washington-Arlington-Alexandria, MD portion	3,063	619	5,717	1,298	8,606	2,346
Remainder of state	3,291	825	5,953	1,771	8,277	2,438
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Quincy, MA portion	3,306	711	6,228	1,333	8,723	2,026
Remainder of state	3,525	698	6,742	1,412	9,000	2,096
<b>MICHIGAN</b>						
Detroit-Warren-Livonia	3,199	426	6,574	929	8,185	1,269
Remainder of state	3,291	562	6,504	967	8,667	1,435
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	3,320	678	6,615	1,503	9,209	2,213
Remainder of state	3,224	648	5,840	1,032	8,301	1,686
<b>MISSISSIPPI</b>						
Jackson	3,156	631	5,431	1,478	7,395	2,238
Remainder of state	2,881	512	5,623	1,048	7,559	1,656
<b>MISSOURI</b>						
Kansas City, MO portion	2,928	479	5,443	1,180	7,660	1,310
St. Louis, MO portion	2,889	435	6,081	1,244	7,889	1,893
Remainder of state	3,179	589	5,978	1,300	7,815	2,427
<b>MONTANA</b>						
Billings	3,239	641	5,213	1,165	7,637	2,356
Remainder of state	2,879	387	5,777	1,114	7,726	1,865
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	4,235	654	5,972	1,227	8,719	2,013
Remainder of state	3,229	621	6,219	1,353	8,593	2,241

**NEVADA**

Las Vegas-Paradise	3,309	402	5,399	858	7,097	1,495
Remainder of state	3,334	444	6,484	1,615	8,205	2,276

**NEW HAMPSHIRE**

Boston-Cambridge-Quincy, NH portion	3,046	783	6,621	1,757	9,758	2,704
Manchester-Nashua	3,406	653	7,253	1,076	9,880	2,312
Remainder of state	3,291	596	6,720	1,470	9,387	2,314

**NEW JERSEY**

New York-Northern New Jersey-Long Island, NJ portion	3,439	608	6,781	1,140	9,573	2,114
Remainder of state	3,508	674	6,765	1,063	8,836	2,184

**NEW MEXICO**

Albuquerque	2,832	538	5,109	1,261	7,382	1,919
Remainder of state	3,293	535	6,214	1,349	8,291	1,725

**NEW YORK**

New York-Northern New Jersey-Long Island, NY portion	3,562	630	6,635	1,059	9,401	1,892
Remainder of state	2,869	684	5,263	1,548	7,466	1,875

**NORTH CAROLINA**

Charlotte-Gastonia-Concord	3,084	499	5,736	1,382	7,715	2,980
Remainder of state	3,183	590	5,736	1,092	8,096	1,913

**NORTH DAKOTA \*\*****OHIO**

Cincinnati-Middletown, OH portion	2,848	582	5,856	1,364	7,204	1,861
Cleveland-Elyria-Mentor	3,116	547	5,862	832	8,336	1,824
Columbus	3,314	634	5,553	942 *	7,919	1,878
Remainder of state	3,076	626	5,977	1,245	8,362	1,833

**OKLAHOMA**

Oklahoma City	3,062	657	5,248	1,119	8,922	3,074
Tulsa	3,425	589	5,784	1,715	8,212	2,093
Remainder of state	3,318	818	6,394	2,429	8,179	2,261

**OREGON**

Portland-Vancouver-Beaverton, OR portion	2,764	297	5,620	1,145	7,935	1,764
Remainder of state	3,202	458	5,303	1,084	8,504	1,976

**PENNSYLVANIA**

Philadelphia-Camden-Wilmington, PA portion	3,400	585	6,769	986	8,851	1,709
Pittsburgh	2,851	451	6,791	861	7,982	1,717
Remainder of state	3,395	620	6,348	998	7,569	1,566

**RHODE ISLAND \*\*****SOUTH CAROLINA**

Columbia	2,884	473	5,279	989	7,790	2,000
Remainder of state	2,902	529	5,815	1,189	8,095	2,202

**SOUTH DAKOTA \*\*****TENNESSEE**

Memphis, TN portion	3,115	698	6,166	1,467	8,181	1,918
Nashville-Davidson--Murfreesboro	2,954	539	5,770	1,035	8,376	2,017
Remainder of state	2,919	537	5,649	1,340	7,767	2,049

<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	3,317	525	6,089	1,358	8,953	2,143
Houston-Sugar Land-Baytown	3,566	586	5,777	1,373	9,289	2,409
San Antonio	2,992	452	5,509	2,258	7,296	1,184 *
Remainder of state	3,127	500	5,861	1,433	8,530	2,351
<b>UTAH</b>						
Ogden-Clearfield	2,628	571	5,306	1,343	7,433	2,532
Provo-Orem	3,096	667	6,509	1,105	8,676	1,750
Salt Lake City	2,997	535	5,770	1,025	8,232	1,529
Remainder of state	3,221	544	6,525	924 *	8,581	1,330 *
<b>VERMONT **</b>						
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	2,772	636	5,392	1,464	7,830	2,743
Washington-Arlington-Alexandria, DC portion	3,263	600	5,633	1,642	8,007	2,813
Remainder of state	2,874	508	5,427	1,142	7,457	1,918
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	3,347	261	6,588	1,042	9,076	1,637
Remainder of state	3,157	403	5,798	1,249	7,789	1,597
<b>WEST VIRGINIA</b>						
Charleston	3,460	766	7,788	1,835	9,884	2,620
Remainder of state	3,348	610	6,746	1,311	8,805	1,579
<b>WISCONSIN</b>						
Milwaukee-Waukesha-West Allis	3,657	748	6,758	1,342	8,823	1,599
Remainder of state	3,415	593	6,613	949	8,651	1,574
<b>WYOMING</b>						
Casper	3,421	531	5,660	1,560	7,975	2,600
Remainder of state	3,492	474	6,595	1,293	8,628	1,881

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

\* Figure does not meet standard of reliability or precision.

\*\* Insufficient sample size in 2002 to produce estimates for this State.

**Table IX.A.2: Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2002**

<b>State / Area</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>ALABAMA</b>						
Birmingham-Hoover	91	140	712	291 *	294	279
Remainder of state	143	46	391	110	304	159
<b>ALASKA **</b>						
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	78	49	124	118	153	145
Remainder of state	113	70	371	228	617	309
<b>ARKANSAS **</b>						
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Santa Ana	89	47	145	107	358	233
Riverside-San Bernardino-Ontario	107	84	686	323	719	758
Sacramento--Arden-Arcade--Roseville	241	97	373	186	546	573
San Diego-Carlsbad-San Marcos	248	64	210	225	378	423 *
San Francisco-Oakland-Fremont	146	63	365	230	582	212
San Jose-Sunnyvale-Santa Clara	200	72	194	315	426	160
Remainder of state	91	34	151	111	402	212
<b>COLORADO</b>						
Denver-Aurora	95	39	253	171	473	217
Remainder of state	154	50	228	453	309	217
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	249	64	364	169	503	380
Hartford-West Hartford-East Hartford	128	59	302	97	328	178
New Haven-Milford	69	137	248	398 *	379	264
Remainder of state	177	118	403	762 *	520	738 *
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	154	56	348	123	549	169
Remainder of state	116	91	303	375	368	338
<b>DISTRICT OF COLUMBIA **</b>						
<b>FLORIDA</b>						
Miami-Fort Lauderdale-Miami Beach	110	84	509	325 *	510	541 *
Orlando-Kissimmee	233	136	893	452 *	841	579
Tampa-St. Petersburg-Clearwater	204	76	179	284	331	862 *
Remainder of state	88	69	155	150	297	202
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Marietta	118	80	400	110	307	137
Remainder of state	172	81	199	228	254	303
<b>HAWAII</b>						
Honolulu	123	47	125	155	438	325
Remainder of state	139	41	319	146	467	350
<b>IDAHO **</b>						
<b>ILLINOIS</b>						
Chicago-Naperville-Joliet, IL portion	91	45	332	102	283	115
Remainder of state	179	70	299	161	566	289

<b>INDIANA</b>						
Indianapolis	198	145	145	394	452	110
Remainder of state	154	47	211	109	190	123
<b>IOWA</b>						
Des Moines	188	47	248	238	501	254
Remainder of state	86	45	163	152	173	180
<b>KANSAS</b>						
Kansas City, KS portion	129	66	247	297	210	226
Wichita	239	123	502	372	607	563 *
Remainder of state	47	41	190	138	208	194
<b>KENTUCKY</b>						
Louisville, KY portion	97	78	369	217	302	235
Remainder of state	51	65	240	173	195	184
<b>LOUISIANA</b>						
New Orleans-Metairie-Kenner	153	112	179	316	212	262
Remainder of state	209	54	254	116	303	160
<b>MAINE</b>						
Portland-South Portland-Biddeford	122	77	295	83	458	315
Remainder of state	120	68	184	303	344	213
<b>MARYLAND</b>						
Baltimore-Towson	70	42	98	158	156	189
Washington-Arlington-Alexandria, MD portion	69	44	186	130	292	139
Remainder of state	91	100	183	235	327	278
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Quincy, MA portion	94	47	313	171	224	196
Remainder of state	131	90	295	202	335	265
<b>MICHIGAN</b>						
Detroit-Warren-Livonia	168	58	305	129	360	216
Remainder of state	88	46	204	152	222	165
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	96	39	237	91	228	89
Remainder of state	172	99	234	147	181	244
<b>MISSISSIPPI</b>						
Jackson	219	97	252	244	375	196
Remainder of state	122	47	241	139	220	141
<b>MISSOURI</b>						
Kansas City, MO portion	129	106	531	304	426	372
St. Louis, MO portion	102	49	311	173	368	429
Remainder of state	121	115	546	123	364	285
<b>MONTANA</b>						
Billings	286	159	584	298	1,180	511
Remainder of state	171	85	187	95	246	352
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	392	87	220	140	351	148
Remainder of state	81	29	256	93	247	163

**NEVADA**

Las Vegas-Paradise	126	53	228	152	387	243
Remainder of state	127	70	453	170	332	254

**NEW HAMPSHIRE**

Boston-Cambridge-Quincy, NH portion	167	112	240	292	398	354
Manchester-Nashua	116	60	266	151	341	296
Remainder of state	148	68	204	165	291	225

**NEW JERSEY**

New York-Northern New Jersey-Long Island, NJ	152	54	216	113	318	265
Remainder of state	176	94	303	223	453	402

**NEW MEXICO**

Albuquerque	130	52	368	119	535	165
Remainder of state	73	67	292	324	308	321

**NEW YORK**

New York-Northern New Jersey-Long Island, NY	66	24	238	105	237	175
Remainder of state	73	41	297	250	278	185

**NORTH CAROLINA**

Charlotte-Gastonia-Concord	136	60	642	281	361	671
Remainder of state	100	85	187	203	240	242

**NORTH DAKOTA \*\*****OHIO**

Cincinnati-Middletown, OH portion	165	39	339	158	683	300
Cleveland-Elyria-Mentor	42	49	206	239	279	256
Columbus	242	80	392	353 *	364	278
Remainder of state	106	85	262	148	328	130

**OKLAHOMA**

Oklahoma City	154	99	276	235	552	324
Tulsa	119	51	251	182	294	192
Remainder of state	231	146	351	419	408	327

**OREGON**

Portland-Vancouver-Beaverton, OR portion	178	76	284	167	324	302
Remainder of state	101	99	269	151	409	375

**PENNSYLVANIA**

Philadelphia-Camden-Wilmington, PA portion	47	53	257	172	262	153
Pittsburgh	81	123	350	185	315	262
Remainder of state	162	120	252	130	254	157

**RHODE ISLAND \*\*****SOUTH CAROLINA**

Columbia	90	67	324	201	234	154
Remainder of state	68	62	100	87	167	211

**SOUTH DAKOTA \*\*****TENNESSEE**

Memphis, TN portion	145	50	296	341	353	240
Nashville-Davidson--Murfreesboro	153	100	288	126	316	348
Remainder of state	89	66	373	241	266	205

<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	117	58	227	117	179	301
Houston-Sugar Land-Baytown	291	62	428	129	785	284
San Antonio	166	122	254	431	876	556 *
Remainder of state	112	49	297	181	519	244
<b>UTAH</b>						
Ogden-Clearfield	220	111	442	302	333	292
Provo-Orem	229	136	536	242	665	161
Salt Lake City	145	95	182	85	335	165
Remainder of state	251	115	534	356 *	566	437 *
<b>VERMONT **</b>						
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	251	141	344	278	465	286
Washington-Arlington-Alexandria, VA portion	172	66	384	231	294	242
Remainder of state	166	56	196	100	224	211
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	137	48	229	244	300	235
Remainder of state	188	62	306	175	517	223
<b>WEST VIRGINIA</b>						
Charleston	221	144	586	518	721	350
Remainder of state	108	41	326	176	273	222
<b>WISCONSIN</b>						
Milwaukee-Waukesha-West Allis	178	90	386	185	417	207
Remainder of state	126	38	306	196	354	178
<b>WYOMING</b>						
Casper	241	88	701	339	469	318
Remainder of state	162	48	272	157	321	175

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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