

Table IX.B.2: Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2002

Metro Area	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA						
Less than 50 employees	3,967	555	7,234	963	10,044	1,574 *
50 or more employees	3,393	640	6,553	1,130	9,337	2,075
Total	3,516	622	6,698	1,094	9,470	1,981
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	3,121	315	5,459	1,223	6,990	1,691
50 or more employees	2,750	557	5,452	1,203	8,483	2,170
Total	2,848	493	5,453	1,206	8,222	2,086
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	3,585	483	7,039	1,485	8,515	2,137
50 or more employees	3,354	658	6,782	1,360	8,954	2,003
Total	3,405	620	6,826	1,382	8,884	2,024
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	3,961	440 *	7,178	1,441	10,458	1,974 *
50 or more employees	3,219	635	6,545	974	8,428	1,846
Total	3,358	598	6,616	1,027	8,693	1,863
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	3,378	471	6,884	2,387	8,759	2,720
50 or more employees	3,307	534	6,027	1,277	8,973	2,085
Total	3,317	525	6,089	1,358	8,953	2,143
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	3,328	385	7,115	612 *	8,944	1,654
50 or more employees	3,054	585	5,945	956 *	9,320	1,788 *
Total	3,094	556	6,049	925 *	9,294	1,779 *
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	3,867	389	6,345	1,444	9,737	4,121
50 or more employees	3,502	628	5,714	1,365	9,250	2,260
Total	3,566	586	5,777	1,373	9,289	2,409
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	3,736	539	7,168	1,563	9,179	2,889
50 or more employees	2,986	634	5,432	1,541	8,115	2,707
Total	3,182	609	5,728	1,545	8,267	2,733
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	2,966	661	5,455	1,622	7,760	3,052
50 or more employees	3,030	732	5,045	1,223	8,038	2,150
Total	3,019	720	5,118	1,294	8,005	2,257
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	3,793	429	7,391	775 *	8,598	1,557
50 or more employees	3,051	425	6,434	955	8,098	1,209
Total	3,199	426	6,574	929	8,185	1,269

**BOSTON-CAMBRIDGE-QUINCY, MA-NH
MSA**

Less than 50 employees	3,595	658	7,332	1,053 *	9,831	1,803
50 or more employees	3,204	732	6,085	1,410	8,547	2,098
Total	3,292	715	6,254	1,362	8,759	2,049

**SAN FRANCISCO-OAKLAND-FREMONT,
CA MSA**

Less than 50 employees	3,288	230	6,573	982 *	7,742	1,608
50 or more employees	2,848	472	6,058	1,170	9,004	2,021
Total	2,963	409	6,130	1,143	8,828	1,964

**RIVERSIDE-SAN BERNARDINO-ONTARIO,
CA MSA**

Less than 50 employees	2,452	684 *	4,642	670 *	7,136	4,257
50 or more employees	2,495	353	5,544	1,608	8,232	3,115
Total	2,482	453	5,346	1,402	7,995	3,361

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	3,223	607	5,797	1,722	7,440	2,113
50 or more employees	2,917	586	5,421	1,281	7,975	2,165
Total	2,965	589	5,463	1,330	7,897	2,158

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	2,975	218	6,099	1,130 *	8,992	2,422
50 or more employees	3,499	278	6,686	1,024 *	9,093	1,476
Total	3,347	261	6,588	1,042	9,076	1,637

**MINNEAPOLIS-ST. PAUL-BLOOMINGTON,
MN-WI MSA**

Less than 50 employees	3,543	621	6,963	1,612	9,510	2,461
50 or more employees	3,189	702	6,442	1,450	9,029	2,120
Total	3,305	676	6,589	1,496	9,163	2,216

**SAN DIEGO-CARLSBAD-SAN MARCOS,
CA MSA**

Less than 50 employees	2,501	234 *	5,337	1,005 *	5,868	1,333 *
50 or more employees	3,353	394	5,154	1,034	7,949	1,314 *
Total	3,169	359	5,193	1,028	7,755	1,316 *

ST. LOUIS, MO-IL MSA

Less than 50 employees	2,794	232 *	5,724	2,270 *	6,864	2,687 *
50 or more employees	3,052	468	6,267	1,069 *	8,316	1,644 *
Total	3,001	421	6,189	1,242	8,127	1,779

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	3,211	657	6,617	1,469	8,623	2,930
50 or more employees	3,201	676	6,563	1,029	9,097	2,731
Total	3,203	671	6,570	1,082	9,033	2,758

**TAMPA-ST. PETERSBURG-CLEARWATER,
FL MSA**

Less than 50 employees	4,545	289 *	5,385	1,454 *	9,941	1,924 *
50 or more employees	3,158	610	5,873	1,232 *	8,657	2,221
Total	3,537	522	5,799	1,265	8,822	2,183 *

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.

Table IX.B.2: Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2002

Metro Area	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA						
Less than 50 employees	185	113	297	255	453	514 *
50 or more employees	180	57	301	149	354	234
Total	49	25	165	80	194	151
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	272	73	507	209	436	244
50 or more employees	102	60	135	152	620	245
Total	89	47	145	107	358	233
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	107	132	303	287	371	286
50 or more employees	96	45	355	95	318	106
Total	62	50	320	95	257	121
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	152	134 *	375	392	614	599 *
50 or more employees	167	66	389	99	556	173
Total	46	43	235	146	271	154
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	342	109	839	468	544	748
50 or more employees	181	65	256	130	215	306
Total	117	58	227	117	179	301
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	414	111	875	234 *	1,514	467
50 or more employees	119	82	477	392 *	602	737 *
Total	110	84	509	325 *	510	541 *
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	304	77	940	388	1,014	734
50 or more employees	368	81	514	129	832	224
Total	291	62	428	129	785	284
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	802	141	1,198	435	1,313	692
50 or more employees	142	94	435	243	718	633
Total	86	37	187	142	251	200
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	110	152	229	284	317	516
50 or more employees	160	86	481	108	378	125
Total	118	80	400	110	307	137
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	225	119	869	301 *	528	434
50 or more employees	188	53	303	147	356	203
Total	168	58	305	129	360	216

**BOSTON-CAMBRIDGE-QUINCY, MA-NH
MSA**

Less than 50 employees	92	91	936	372 *	629	269
50 or more employees	130	48	307	144	245	196
Total	88	46	282	157	220	189

**SAN FRANCISCO-OAKLAND-FREMONT,
CA MSA**

Less than 50 employees	319	67	487	330 *	728	294
50 or more employees	132	80	367	255	562	258
Total	146	63	365	230	582	212

**RIVERSIDE-SAN BERNARDINO-ONTARIO,
CA MSA**

Less than 50 employees	187	299 *	1,165	455 *	1,041	846
50 or more employees	80	58	702	352	610	781
Total	107	84	686	323	719	758

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	185	155	587	336	345	420
50 or more employees	82	43	124	116	134	148
Total	78	49	124	118	153	145

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	119	31	452	363 *	445	367
50 or more employees	157	61	191	365 *	343	265
Total	137	48	229	244	300	235

**MINNEAPOLIS-ST. PAUL-BLOOMINGTON,
MN-WI MSA**

Less than 50 employees	191	64	463	322	466	298
50 or more employees	71	65	206	105	183	118
Total	99	39	228	91	235	90

**SAN DIEGO-CARLSBAD-SAN MARCOS,
CA MSA**

Less than 50 employees	254	98 *	660	394 *	1,068	1,506 *
50 or more employees	299	61	216	191	540	450 *
Total	248	64	210	225	378	423 *

ST. LOUIS, MO-IL MSA

Less than 50 employees	691	87 *	1,593	1,078 *	1,930	893 *
50 or more employees	450	109	770	449 *	1,452	496 *
Total	97	45	209	190	302	432

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	87	134	341	193	319	418
50 or more employees	89	40	145	155	193	215
Total	70	42	98	158	156	189

**TAMPA-ST. PETERSBURG-CLEARWATER,
FL MSA**

Less than 50 employees	345	225 *	982	718 *	1,547	1,054 *
50 or more employees	200	98	308	373 *	955	598
Total	204	76	179	284	331	862 *

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.