

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, 2003

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	4,248	696	7,685	1,875	10,896	2,027 *
50 or more employees	3,690	604	7,124	1,132	9,801	1,823
Total	3,825	626	7,201	1,234	10,004	1,861
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	3,290	318	6,723	1,592 *	8,150	2,854
50 or more employees	3,191	482	6,638	1,794	9,695	2,738
Total	3,211	449	6,649	1,767	9,469	2,755
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	3,917	629	7,156	1,713	9,918	2,755
50 or more employees	3,709	618	7,166	1,330 *	9,871	2,128
Total	3,747	620	7,165	1,366	9,877	2,215
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	3,945	653	8,011	1,497	10,088	3,884
50 or more employees	3,684	623	6,897	1,311	9,490	2,098
Total	3,763	632	7,112	1,347	9,596	2,415
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	4,314	508	6,393	2,158	10,273	3,443
50 or more employees	3,509	541	6,684	1,826	9,454	2,452
Total	3,635	536	6,656	1,858	9,516	2,527
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	4,007	573	7,521	2,440	10,359	3,805
50 or more employees	3,353	901	6,927	2,035	10,401	3,253
Total	3,572	791	6,995	2,082	10,390	3,395
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	3,834	323 *	8,344	2,282	11,287	2,897
50 or more employees	3,228	599	6,830	1,625	10,062	2,623
Total	3,339	549	6,985	1,692	10,204	2,655
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	3,657	658	6,974	2,245	9,506	2,423
50 or more employees	3,449	781	6,585	1,866	9,723	2,899
Total	3,501	750	6,642	1,922	9,682	2,808
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	3,204	539	6,369	1,283	7,899	2,520
50 or more employees	3,557	677	6,766	1,655	10,027	2,406
Total	3,488	650	6,724	1,615	9,825	2,417
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	4,217	472 *	8,089	943 *	10,370	1,794 *
50 or more employees	3,632	556	6,850	1,241	9,688	1,771
Total	3,755	538	7,034	1,196	9,790	1,774

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

Less than 50 employees	3,560	637	7,016	2,003 *	10,312	2,701
50 or more employees	3,514	776	6,681	1,384	9,878	2,240
Total	3,524	745	6,704	1,426	9,955	2,322

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

Less than 50 employees	3,853	273	6,692	1,428	9,650	2,252
50 or more employees	3,228	489	6,443	1,147	9,190	1,846
Total	3,402	429	6,473	1,180	9,323	1,963

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

Less than 50 employees	2,735	254 *	5,476	885 *	7,828	2,116
50 or more employees	3,674	461	5,675	896	8,861	1,545
Total	3,508	425	5,659	895	8,782	1,588

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	3,331	469	6,735	2,412	9,492	3,395
50 or more employees	3,111	602	6,217	1,439	9,001	2,895
Total	3,159	573	6,272	1,542	9,047	2,942

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	3,514	273 *	6,206	1,316	9,092	2,107
50 or more employees	3,537	391	6,684	1,596	9,545	2,255
Total	3,530	355	6,579	1,535	9,451	2,224

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

Less than 50 employees	3,120	564	5,697	3,100	9,800	3,554
50 or more employees	3,666	659	6,563	1,438	10,155	2,372
Total	3,547	638	6,502	1,555	10,105	2,539

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

Less than 50 employees	2,927	568 *	5,552	1,393 *	10,123	1,137 *
50 or more employees	3,497	600	6,264	1,686	8,237	2,031
Total	3,384	593	6,197	1,659	8,476	1,917

ST. LOUIS, MO-IL MSA

Less than 50 employees	3,167	372 *	6,692	1,332 *	8,654	1,336 *
50 or more employees	3,344	609	6,393	1,558 *	9,391	2,170
Total	3,309	561	6,441	1,522	9,292	2,058

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	3,628	712	6,509	2,215	8,890	3,604
50 or more employees	3,341	760	6,533	1,487	9,637	2,392
Total	3,404	749	6,529	1,595	9,513	2,592

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

Less than 50 employees	3,767	571	6,551	2,570	8,669	2,029 *
50 or more employees	3,833	666	6,451	1,709	8,840	2,644
Total	3,821	648	6,461	1,792	8,823	2,582

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 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, 2003

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	284	107	1,017	464	529	786 *
50 or more employees	211	42	235	104	267	125
Total	107	32	182	58	203	110
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	156	41	596	539 *	258	400
50 or more employees	68	27	81	99	230	167
Total	68	28	87	96	206	168
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	228	121	465	228	456	461
50 or more employees	165	141	293	417 *	366	563
Total	128	87	221	270	311	420
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	143	128	525	390	496	559
50 or more employees	212	76	293	192	630	174
Total	115	45	345	73	463	188
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	225	115	885	577	658	804
50 or more employees	143	48	259	175	317	191
Total	122	41	237	153	300	172
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	145	145	657	376	729	556
50 or more employees	109	68	187	216	299	309
Total	110	62	239	188	362	275
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	147	109 *	427	542	711	396
50 or more employees	158	43	444	109	476	196
Total	153	45	442	157	430	172
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	138	113	349	365	764	488
50 or more employees	113	74	364	133	504	256
Total	121	63	280	210	405	229
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	314	159	1,010	377	577	444
50 or more employees	116	50	178	124	413	235
Total	103	57	141	102	356	170
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	273	166 *	640	311 *	570	656 *
50 or more employees	184	60	345	149	353	220
Total	163	87	263	138	316	264

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

Less than 50 employees	169	121	1,561	607 *	608	484
50 or more employees	96	67	289	164	208	131
Total	73	61	208	129	239	113

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

Less than 50 employees	205	80	750	266	727	415
50 or more employees	134	135	228	173	524	188
Total	78	68	190	145	450	177

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

Less than 50 employees	453	108 *	1,332	307 *	1,761	585
50 or more employees	398	77	770	237	746	321
Total	298	71	446	217	679	316

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	129	91	586	332	490	327
50 or more employees	122	41	281	111	366	332
Total	82	38	240	121	305	283

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	138	90 *	329	312	435	492
50 or more employees	87	28	181	194	455	346
Total	87	38	157	192	393	329

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

Less than 50 employees	171	142	927	523	511	358
50 or more employees	285	80	294	89	153	222
Total	216	64	288	130	156	144

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

Less than 50 employees	376	250 *	1,057	424 *	1,447	391 *
50 or more employees	281	107	439	308	565	426
Total	233	89	410	282	579	378

ST. LOUIS, MO-IL MSA

Less than 50 employees	906	112 *	1,999	424 *	2,550	692 *
50 or more employees	795	157	1,746	1,423 *	1,994	589
Total	98	45	424	166	317	318

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	446	198	502	583	1,172	861
50 or more employees	156	90	260	213	415	302
Total	206	95	247	249	459	349

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

Less than 50 employees	523	130	1,074	551	923	612 *
50 or more employees	357	101	308	144	522	451
Total	284	90	310	55	511	343

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 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.