

Table IX.A.2: Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2004

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	3,293	743	6,791	1,594	8,907	2,409
Remainder of state	3,463	720	7,353	1,222	9,517	2,856
ALASKA						
Anchorage	4,608	451	7,788	1,627	10,521	2,459
Remainder of state	4,028	664	7,399	1,966	9,996	1,894
ARIZONA						
Phoenix-Mesa-Scottsdale	3,488	681	6,626	1,912	9,727	2,432
Remainder of state	3,315	614	5,991	1,452	7,200	1,828
ARKANSAS						
Little Rock-North Little Rock	3,449	655	6,289	1,334	9,327	2,789
Remainder of state	3,194	605	6,080	1,650	8,151	2,322
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	3,421	554	6,444	1,578	9,707	2,534
Riverside-San Bernardino-Ontario	3,012	449	6,069	1,591	8,521	2,894
Sacramento--Arden-Arcade--Roseville	3,442	645	6,479	1,539	10,569	2,969
San Diego-Carlsbad-San Marcos	3,191	570	6,813	1,775	9,577	2,644
San Francisco-Oakland-Fremont	4,185	586	7,088	1,589	10,593	2,118
San Jose-Sunnyvale-Santa Clara	3,367	680	6,765	1,758	9,289	2,573
Remainder of state	3,717	482	7,154	1,687	8,880	1,991
COLORADO						
Denver-Aurora	3,605	735	6,896	1,802	9,952	2,789
Remainder of state	3,784	604	6,937	1,616	10,725	2,729
CONNECTICUT						
Bridgeport-Stamford-Norwalk	3,826	741	7,958	1,463	10,943	2,372
Hartford-West Hartford-East Hartford	3,746	736	7,678	1,929	10,808	2,343
New Haven-Milford	4,053	886	8,114	1,601	11,513	1,889
Remainder of state	3,909	731	9,038	1,818	11,152	2,442
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	3,927	643	7,001	1,352	10,822	2,261
Remainder of state	3,598	818	7,196	2,123	9,811	2,684
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	4,218	634	7,924	1,546	11,742	2,653
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	3,862	683	7,721	1,913	10,327	2,718
Orlando-Kissimmee	3,427	621	7,086	1,537	10,528	2,551
Tampa-St. Petersburg-Clearwater	3,941	689	7,281	1,910	10,793	2,497
Remainder of state	3,795	793	7,063	2,205	10,241	3,501
GEORGIA						
Atlanta-Sandy Springs-Marietta	3,289	640	6,559	1,467	9,680	2,589
Remainder of state	3,393	811	6,273	2,102	8,807	2,612
HAWAII						
Honolulu	3,153	288	6,304	1,687	8,351	2,181
Remainder of state	3,027	372	6,265	1,785	9,107	2,798

IDAHO						
Boise City-Nampa	3,457	677	7,454	1,391	8,464	1,969
Remainder of state	3,413	684	6,166	1,526	9,127	2,504
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	3,751	702	7,443	1,722	10,536	2,476
Remainder of state	3,811	656	6,895	1,505	9,858	1,995
INDIANA						
Indianapolis	3,867	810	7,504	1,342	11,159	2,089
Remainder of state	3,447	565	6,533	1,569	9,205	2,116
IOWA						
Des Moines	3,465	576	6,284	1,309	9,774	2,069
Remainder of state	3,593	678	6,724	1,756	9,342	2,418
KANSAS						
Kansas City, KS portion	3,693	824	6,636	1,500	10,299	2,333
Wichita	3,862	944	6,391	1,576	9,306	2,434
Remainder of state	3,614	909	7,407	1,879	8,915	2,354
KENTUCKY						
Louisville, KY portion	3,420	828	7,166	1,908	9,610	2,356
Remainder of state	3,593	647	6,986	1,436	9,981	2,040
LOUISIANA						
New Orleans-Metairie-Kenner	3,959	580	7,688	2,516	10,964	2,913
Remainder of state	3,335	776	7,105	2,169	10,083	2,742
MAINE						
Portland-South Portland-Biddeford	4,121	936	7,449	1,805	11,081	2,720
Remainder of state	4,111	835	7,291	2,324	10,490	2,867
MARYLAND						
Baltimore-Towson	3,706	771	6,609	1,586	9,504	2,892
Washington-Arlington-Alexandria, MD portion	3,766	937	7,636	2,244	10,382	3,423
Remainder of state	3,698	671	6,773	1,027	10,251	2,452
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	4,068	860	7,221	1,630	10,529	2,586
Remainder of state	4,348	958	7,357	1,820	10,647	3,359
MICHIGAN						
Detroit-Warren-Livonia	4,050	573	6,891	1,037	9,612	1,926
Remainder of state	3,760	541	7,622	1,503	9,918	1,608
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	3,755	798	7,522	1,632	10,086	2,491
Remainder of state	3,940	662	6,522	1,697	10,662	1,905
MISSISSIPPI						
Jackson	3,669	616	6,851	1,599	9,498	3,936
Remainder of state	3,586	644	6,855	1,842	9,061	2,655
MISSOURI						
Kansas City, MO portion	3,507	730	7,117	1,273	9,149	2,282
St. Louis, MO portion	3,617	627	6,930	1,661	9,401	2,465
Remainder of state	3,522	609	6,683	1,819	9,058	2,412
MONTANA						
Billings	3,384	491	6,438	2,255	8,103	2,550

Remainder of state	3,766	609	6,657	1,623	9,274	2,139
NEBRASKA						
Omaha-Council Bluffs, NE portion	3,576	731	6,845	1,852	10,044	2,289
Remainder of state	3,896	741	7,541	1,629	9,770	2,858
NEVADA						
Las Vegas-Paradise	3,788	606	7,617	1,449	9,698	2,399
Remainder of state	4,009	642	6,684	2,410	10,360	3,078
NEW HAMPSHIRE						
Boston-Cambridge-Quincy, NH portion	3,779	978	7,897	2,175	11,693	3,490
Manchester-Nashua	4,292	1,005	8,618	1,946	10,381	3,138
Remainder of state	4,126	831	8,841	1,964	11,505	2,734
NEW JERSEY						
New York-Northern New Jersey-Long Island, NJ portion	3,930	575	7,690	1,457	11,526	1,676
Remainder of state	3,682	768	7,300	1,703	10,850	3,079
NEW MEXICO						
Albuquerque	3,284	660	6,353	1,668	8,917	2,306
Remainder of state	3,533	556	7,948	1,187	10,387	1,524
NEW YORK						
New York-Northern New Jersey-Long Island, NY portion	4,106	632	7,809	1,423	11,056	1,970
Remainder of state	3,459	847	6,684	1,647	9,304	2,289
NORTH CAROLINA						
Charlotte-Gastonia-Concord	3,580	870	6,872	2,024	9,698	3,745
Remainder of state	3,544	631	6,808	1,752	10,402	2,753
NORTH DAKOTA						
Fargo, ND portion	3,246	511 *	5,737	1,281 *	7,812	2,011
Remainder of state	3,412	732	6,393	1,917	7,792	2,315
OHIO						
Cincinnati-Middletown, OH portion	3,613	644	6,401	1,469	9,277	2,089
Cleveland-Elyria-Mentor	3,822	591	6,734	1,030	9,173	1,631
Columbus	3,724	814	7,281	1,461	9,895	3,056
Remainder of state	3,864	687	6,838	1,525	9,729	2,032
OKLAHOMA						
Oklahoma City	4,063	621	7,115	1,994	10,413	3,306
Tulsa	3,540	527	6,476	1,507	8,964	2,269
Remainder of state	3,288	577	7,123	2,161	9,138	2,343
OREGON						
Portland-Vancouver-Beaverton, OR portion	3,698	443	7,117	1,498	10,190	2,250
Remainder of state	3,717	405	6,654	1,538	9,356	2,602
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	3,916	651	7,475	1,550	11,186	2,354
Pittsburgh	3,547	764	7,553	1,488	9,983	1,960
Remainder of state	3,572	608	7,185	1,678	9,039	1,829
RHODE ISLAND						
Providence-New Bedford-Fall River, RI portion	4,368	794	8,356	1,782	10,220	2,309
SOUTH CAROLINA						
Columbia	4,061	732	7,737	1,978	10,766	2,559
Remainder of state	3,728	731	6,905	1,742	9,877	2,776

SOUTH DAKOTA

Sioux Falls	3,219	620	6,931	2,134	9,480	2,403
Remainder of state	3,550	766	7,008	2,008	10,265	2,360

TENNESSEE

Memphis, TN portion	3,671	752	6,864	2,090	9,906	2,597
Nashville-Davidson--Murfreesboro	3,312	860 *	6,384	1,849	10,312	3,048
Remainder of state	3,771	887	6,942	1,727	10,927	3,278

TEXAS

Dallas-Fort Worth-Arlington	3,764	783	7,054	2,046	10,585	2,531
Houston-Sugar Land-Baytown	3,905	785	7,330	1,950	10,306	3,126
San Antonio	3,602	545	5,648	1,569	10,062	2,897
Remainder of state	3,780	526	6,970	1,795	9,743	2,559

UTAH

Ogden-Clearfield	3,016	764	6,387	2,262	8,323	3,096
Provo-Orem	3,313	511 *	6,326	1,837	10,424	2,768
Salt Lake City	3,125	601	6,248	1,818	8,726	2,450
Remainder of state	2,768	613	5,634	2,114	8,242	2,001 *

VERMONT

Burlington-South Burlington	3,925	688	7,310	1,389	10,534	3,171
Remainder of state	4,219	799	8,035	1,716	10,832	2,193

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	3,455	663	5,831	1,448	8,874	1,734
Washington-Arlington-Alexandria, VA portion	4,215	783	7,445	2,262	11,013	3,484
Remainder of state	3,676	710	6,640	1,431	10,111	2,453

WASHINGTON

Seattle-Tacoma-Bellevue	3,755	463	7,404	1,655	10,702	3,299
Remainder of state	3,350	365	6,822	1,443	9,284	2,109

WEST VIRGINIA

Charleston	4,143	764	7,062	1,536	9,707	1,947
Remainder of state	3,606	569	6,754	1,532	9,566	2,119

WISCONSIN

Milwaukee-Waukesha-West Allis	4,274	861	8,206	2,332	9,853	2,637
Remainder of state	3,758	763	7,250	1,502	10,252	2,032

WYOMING

Cheyenne	3,921	446	9,231	2,019	9,292	3,043
Remainder of state	3,728	686	6,501	1,547	9,731	2,262

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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.A.2: Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2004

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	229	91	629	261	287	294
Remainder of state	128	92	371	186	543	309
ALASKA						
Anchorage	313	60	257	103	444	343
Remainder of state	253	106	510	330	645	340
ARIZONA						
Phoenix-Mesa-Scottsdale	97	47	221	140	291	211
Remainder of state	158	113	479	243	812	510
ARKANSAS						
Little Rock-North Little Rock	175	59	651	120	384	341
Remainder of state	134	54	123	121	381	147
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	61	39	138	153	186	175
Riverside-San Bernardino-Ontario	241	121	324	299	620	427
Sacramento--Arden-Arcade--Roseville	204	114	390	408	609	350
San Diego-Carlsbad-San Marcos	235	64	344	301	366	500
San Francisco-Oakland-Fremont	268	104	287	221	385	444
San Jose-Sunnyvale-Santa Clara	132	64	240	217	440	276
Remainder of state	190	71	372	221	397	176
COLORADO						
Denver-Aurora	132	59	348	132	304	207
Remainder of state	151	33	410	239	432	139
CONNECTICUT						
Bridgeport-Stamford-Norwalk	273	98	482	229	427	269
Hartford-West Hartford-East Hartford	175	95	307	173	407	126
New Haven-Milford	186	95	222	247	415	222
Remainder of state	274	137	670	399	417	626
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	151	46	273	80	290	247
Remainder of state	290	95	435	196	880	246
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	150	49	261	117	355	212
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	174	63	336	243	288	348
Orlando-Kissimmee	100	66	243	173	304	285
Tampa-St. Petersburg-Clearwater	380	43	360	309	818	348
Remainder of state	141	93	403	334	418	307
GEORGIA						
Atlanta-Sandy Springs-Marietta	92	42	281	122	240	226
Remainder of state	184	65	522	218	332	140
HAWAII						
Honolulu	48	32	189	134	228	172
Remainder of state	111	67	254	248	313	295

IDAHO						
Boise City-Nampa	250	143	488	221	366	224
Remainder of state	132	105	352	270	578	321
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	104	70	271	231	313	140
Remainder of state	81	85	227	154	227	187
INDIANA						
Indianapolis	116	112	245	152	265	362
Remainder of state	121	59	288	136	308	174
IOWA						
Des Moines	456	63	377	174	1,090	356
Remainder of state	57	59	309	101	219	200
KANSAS						
Kansas City, KS portion	134	80	277	206	362	414
Wichita	203	133	201	288	405	309
Remainder of state	160	182	565	277	513	268
KENTUCKY						
Louisville, KY portion	165	121	419	243	869	290
Remainder of state	143	48	230	141	222	185
LOUISIANA						
New Orleans-Metairie-Kenner	393	78	1,225	490	582	554
Remainder of state	91	99	309	225	496	184
MAINE						
Portland-South Portland-Biddeford	120	109	309	160	338	327
Remainder of state	131	150	323	326	618	479
MARYLAND						
Baltimore-Towson	174	109	448	271	495	523
Washington-Arlington-Alexandria, MD portion	123	109	506	149	295	500
Remainder of state	140	156	791	324	652	464
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	116	56	372	154	230	205
Remainder of state	272	73	433	292	377	270
MICHIGAN						
Detroit-Warren-Livonia	209	54	299	231	239	195
Remainder of state	109	61	262	269	233	118
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	103	95	257	72	349	229
Remainder of state	265	90	322	327	880	457
MISSISSIPPI						
Jackson	236	149	481	165	590	916
Remainder of state	187	70	215	267	385	379
MISSOURI						
Kansas City, MO portion	188	153	243	245	313	205
St. Louis, MO portion	123	47	345	110	235	229
Remainder of state	166	65	426	189	481	318
MONTANA						
Billings	233	102	364	271	689	407
Remainder of state	159	69	237	239	317	360

NEBRASKA

Omaha-Council Bluffs, NE portion	88	101	474	292	301	363
Remainder of state	216	82	635	240	403	424

NEVADA

Las Vegas-Paradise	239	71	442	179	341	232
Remainder of state	297	68	474	375	548	676

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	167	122	245	226	409	358
Manchester-Nashua	254	112	420	144	477	235
Remainder of state	104	96	249	208	467	481

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	155	50	126	100	298	223
Remainder of state	214	119	413	229	375	481

NEW MEXICO

Albuquerque	84	64	193	158	297	214
Remainder of state	248	59	815	251	795	455

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	72	58	219	78	245	237
Remainder of state	56	56	207	73	191	202

NORTH CAROLINA

Charlotte-Gastonia-Concord	174	129	247	315	697	739
Remainder of state	113	51	388	110	376	282

NORTH DAKOTA

Fargo, ND portion	231	219 *	696	488 *	1,008	442
Remainder of state	293	121	706	412	703	300

OHIO

Cincinnati-Middletown, OH portion	237	85	334	169	516	202
Cleveland-Elyria-Mentor	184	117	770	194	464	185
Columbus	297	136	348	319	461	480
Remainder of state	142	115	330	177	338	178

OKLAHOMA

Oklahoma City	164	97	359	243	323	231
Tulsa	171	35	214	101	325	224
Remainder of state	155	70	321	409	604	535

OREGON

Portland-Vancouver-Beaverton, OR portion	80	48	313	244	290	189
Remainder of state	170	47	380	154	664	496

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	144	112	258	157	361	273
Pittsburgh	108	87	307	196	421	234
Remainder of state	85	47	204	154	282	248

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	153	63	328	153	376	243
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SOUTH CAROLINA

Columbia	272	156	450	481	955	623
Remainder of state	162	53	226	103	178	127

SOUTH DAKOTA

Sioux Falls	140	100	815	336	457	442
Remainder of state	122	75	514	194	436	522

TENNESSEE

Memphis, TN portion	297	80	340	342	981	486
Nashville-Davidson--Murfreesboro	225	277 *	165	156	571	283
Remainder of state	145	109*	395	181	615	372

TEXAS

Dallas-Fort Worth-Arlington	160	88	250	230	330	290
Houston-Sugar Land-Baytown	157	78	334	172	372	287
San Antonio	275	83	413	314	615	297
Remainder of state	172	59	283	143	434	242

UTAH

Ogden-Clearfield	167	93	411	293	1,195	674
Provo-Orem	370	216 *	915	387	878	311
Salt Lake City	162	73	346	218	308	176
Remainder of state	202	126	556	571	320	613 *

VERMONT

Burlington-South Burlington	89	178	353	357	359	327*
Remainder of state	114	98	227	229	296	188

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	180	99	691	248	669	370
Washington-Arlington-Alexandria, VA portion	241	104	308	182	380	318
Remainder of state	133	80	422	108	646	169

WASHINGTON

Seattle-Tacoma-Bellevue	66	121	232	246	344	488
Remainder of state	71	56	219	148	470	298

WEST VIRGINIA

Charleston	376	208	756	286	1,056	330
Remainder of state	162	46	385	157	402	282

WISCONSIN

Milwaukee-Waukesha-West Allis	218	90	401	368	456	375
Remainder of state	82	59	259	171	291	100

WYOMING

Cheyenne	598	119	2,192	578	1,484	664
Remainder of state	218	99	573	187	360	189

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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.