

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, 2004

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	4,038	409	8,027	1,257	11,210	2,020 *
50 or more employees	4,041	679	7,700	1,472	11,251	1,819
Total	4,040	610	7,759	1,433	11,244	1,851
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	3,422	344	6,750	1,461	9,426	2,383
50 or more employees	3,420	638	6,382	1,602	9,766	2,566
Total	3,421	554	6,444	1,578	9,707	2,534
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	3,953	655	8,150	1,801	10,344	2,113
50 or more employees	3,670	718	7,204	1,676	10,480	2,544
Total	3,724	706	7,344	1,694	10,457	2,470
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	4,006	623	7,941	1,900	11,358	3,073
50 or more employees	3,808	707	7,099	1,564	10,902	2,379
Total	3,863	684	7,329	1,656	10,999	2,526
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	4,387	914	7,892	2,595	9,968	1,892 *
50 or more employees	3,606	750	6,930	1,965	10,724	2,674
Total	3,764	783	7,054	2,046	10,585	2,531
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	3,628	567	8,478	2,283	9,295	3,547
50 or more employees	3,955	729	7,565	1,837	10,585	2,511
Total	3,862	683	7,721	1,913	10,327	2,718
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	4,333	757	6,880	2,540	11,908	5,104
50 or more employees	3,783	793	7,386	1,877	10,051	2,810
Total	3,905	785	7,330	1,950	10,306	3,126
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	4,311	569	7,140	2,107	10,133	3,527
50 or more employees	4,022	878	7,664	2,113	11,161	3,233
Total	4,108	786	7,584	2,112	11,010	3,276
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	3,268	442 *	6,297	1,434	9,232	2,525
50 or more employees	3,294	690	6,611	1,474	9,741	2,598
Total	3,289	640	6,559	1,467	9,680	2,589
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	4,241	506	8,999	2,345	11,134	2,563
50 or more employees	3,992	593	6,581	845	9,310	1,800
Total	4,050	573	6,891	1,037	9,612	1,926

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

Less than 50 employees	4,559	1,067	8,978	2,210	11,565	2,571
50 or more employees	3,933	822	7,092	1,622	10,356	2,638
Total	4,049	867	7,285	1,682	10,579	2,626

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

Less than 50 employees	3,795	504 *	8,383	1,082 *	10,784	1,487 *
50 or more employees	4,377	627	6,808	1,699	10,533	2,318
Total	4,185	586	7,088	1,589	10,593	2,118

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

Less than 50 employees	2,910	577	8,369	1,193 *	9,357	2,854 *
50 or more employees	3,042	412	5,845	1,629	8,265	2,906
Total	3,012	449	6,069	1,591	8,521	2,894

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	3,449	406	7,656	1,765	8,618	2,289 *
50 or more employees	3,497	743	6,487	1,932	9,867	2,450
Total	3,488	681	6,626	1,912	9,727	2,432

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	3,798	533	7,542	1,841	9,778	3,586
50 or more employees	3,739	435 *	7,373	1,614	11,080	3,181
Total	3,755	463	7,404	1,655	10,702	3,299

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

Less than 50 employees	3,580	625	6,201	1,692	9,663	2,566
50 or more employees	3,795	838	7,621	1,627	10,187	2,472
Total	3,755	798	7,523	1,631	10,093	2,489

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

Less than 50 employees	2,804	661	6,983	3,226	9,331	4,335
50 or more employees	3,352	532	6,791	1,591	9,627	2,301
Total	3,191	570	6,813	1,775	9,577	2,644

ST. LOUIS, MO-IL MSA

Less than 50 employees	3,676	458 *	7,961	1,455 *	9,514	2,079 *
50 or more employees	3,576	659	6,682	1,584	9,404	2,339
Total	3,603	606	6,906	1,561	9,422	2,298

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	4,087	868	7,773	3,045 *	10,762	4,853
50 or more employees	3,627	751	6,462	1,402	9,208	2,431
Total	3,706	771	6,609	1,586	9,504	2,892

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

Less than 50 employees	4,155	387 *	7,495	1,876	10,853	2,399 *
50 or more employees	3,900	747	7,258	1,914	10,784	2,511
Total	3,941	689	7,281	1,910	10,793	2,497

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.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, 2004

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	239	88	344	303	756	661 *
50 or more employees	157	56	126	135	343	211
Total	79	41	125	65	212	190
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	103	50	369	270	465	538
50 or more employees	80	49	164	171	189	181
Total	61	39	138	153	186	175
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	102	99	653	342	488	477
50 or more employees	144	90	306	280	330	189
Total	99	68	271	231	294	143
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	276	111	601	396	455	689
50 or more employees	169	53	301	98	361	188
Total	80	74	247	105	311	205
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	350	170	907	754	897	1,518 *
50 or more employees	177	96	270	207	336	386
Total	160	88	250	230	330	290
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	190	105	902	417	1,318	617
50 or more employees	232	62	349	366	390	415
Total	174	63	336	243	288	348
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	337	199	1,141	509	1,050	979
50 or more employees	117	64	373	155	306	262
Total	157	78	334	172	372	287
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	178	98	308	321	730	426
50 or more employees	182	104	313	203	400	354
Total	141	62	246	98	253	221
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	192	204 *	640	332	568	578
50 or more employees	94	62	320	128	220	250
Total	92	42	281	122	240	226
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	110	147	383	618	516	667
50 or more employees	255	76	172	175	214	231
Total	209	54	299	231	239	195

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

Less than 50 employees	214	171	1,920	582	511	509
50 or more employees	131	43	377	143	289	209
Total	105	50	347	139	238	198

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

Less than 50 employees	237	181 *	1,181	345 *	1,420	543 *
50 or more employees	342	86	302	262	469	494
Total	268	104	287	221	385	444

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

Less than 50 employees	268	166	1,748	551 *	1,511	905 *
50 or more employees	339	113	284	297	611	446
Total	241	121	324	299	620	427

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	307	76	1,201	464	599	816 *
50 or more employees	96	52	280	125	324	169
Total	97	47	221	140	291	211

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	150	144	418	390	475	541
50 or more employees	77	166 *	237	245	289	633
Total	66	121	232	246	344	488

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

Less than 50 employees	190	146	870	511	389	382
50 or more employees	114	94	292	82	416	274
Total	103	95	256	72	347	229

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

Less than 50 employees	345	113	1,585	871	938	1,031
50 or more employees	170	96	404	110	496	284
Total	235	64	344	301	366	500

ST. LOUIS, MO-IL MSA

Less than 50 employees	701	197 *	2,235	485 *	2,383	653 *
50 or more employees	927	185	1,864	465	2,453	710
Total	117	50	304	121	261	161

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	222	221	548	935 *	508	1,161
50 or more employees	175	91	474	166	590	486
Total	174	109	448	271	495	523

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

Less than 50 employees	463	151 *	1,417	490	1,819	1,051 *
50 or more employees	480	72	455	452	939	327
Total	380	43	360	309	818	348

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.