

Table IX.A.2: Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005

State / Area	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	3,711	898	7,059	1,701	9,935	2,879
Remainder of state	3,289	811	6,204	1,963	9,170	2,641
ALASKA						
Anchorage	5,255	973	9,334	2,553	11,835	3,162
Remainder of state	4,714	720	7,879	1,845	11,099	2,378
ARIZONA						
Phoenix-Mesa-Scottsdale	4,378	752	7,626	1,844	10,259	2,839
Remainder of state	3,950	755	8,035	2,351	10,332	3,113
ARKANSAS						
Little Rock-North Little Rock	3,617	830	5,925	1,830	9,096	2,648
Remainder of state	3,578	782	6,861	1,896	9,216	2,487
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	3,838	632	7,139	1,574	10,122	2,386
Riverside-San Bernardino-Ontario	2,829	561	6,658	1,764	10,196	3,528
Sacramento--Arden-Arcade--Roseville	3,975	477	7,447	1,453	11,279	2,295
San Diego-Carlsbad-San Marcos	4,040	637	8,430	1,686	11,880	2,232
San Francisco-Oakland-Fremont	3,739	535	7,787	1,693	11,061	1,888
San Jose-Sunnyvale-Santa Clara	3,986	378	7,236	1,637	10,279	2,405
Remainder of state	3,933	645	7,254	2,046	10,338	2,571
COLORADO						
Denver-Aurora	3,808	732	7,435	2,332	10,839	2,750
Remainder of state	4,040	755	7,893	1,810	10,873	3,042
CONNECTICUT						
Bridgeport-Stamford-Norwalk	4,269	776	9,001	1,760	11,703	2,610
Hartford-West Hartford-East Hartford	4,289	771	8,225	1,665	11,158	2,354
New Haven-Milford	4,661	731	8,515	1,857	11,728	2,822
Remainder of state	4,433	673	9,810	1,107	13,587	1,811
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	4,631	757	7,890	1,378	10,850	2,226
Remainder of state	4,596	1,360	9,212	2,052	11,482	2,770
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	4,220	765	8,118	2,180	11,623	3,701
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	3,841	950	7,147	2,147	10,535	3,559
Orlando-Kissimmee	3,935	717	7,522	1,907	10,366	3,768
Tampa-St. Petersburg-Clearwater	4,483	909	8,805	2,179	12,090	2,642
Remainder of state	3,991	911	7,517	2,113	10,915	3,677
GEORGIA						
Atlanta-Sandy Springs-Marietta	3,725	658	6,926	1,651	10,246	2,739
Remainder of state	4,067	781	7,173	1,838	10,291	2,999
HAWAII						
Honolulu	3,383	314	6,679	1,508	9,748	2,268
Remainder of state	3,248	276	6,904	1,818	8,498	2,004

IDAHO						
Boise City-Nampa	3,827	622	7,454	1,780	10,113	2,728
Remainder of state	4,197	791	7,541	1,644	10,567	2,725
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	4,060	903	8,029	1,606	10,692	2,230
Remainder of state	3,998	669	7,700	1,742	10,244	2,358
INDIANA						
Indianapolis	4,097	750	8,486	1,705	11,481	2,428
Remainder of state	4,018	678	7,866	1,518	10,333	2,084
IOWA						
Des Moines	3,732	837	7,225	1,913	10,467	2,679
Remainder of state	3,669	734	7,062	1,973	9,003	2,357
KANSAS						
Kansas City, KS portion	3,762	715	6,745	1,792	10,029	2,448
Wichita	3,993	899	7,842	2,092	10,999	2,759
Remainder of state	3,589	604	6,522	1,958	8,689	2,224
KENTUCKY						
Louisville, KY portion	4,092	826	8,716	2,321	11,187	3,287
Remainder of state	3,737	700	6,863	1,512	10,513	2,169
LOUISIANA						
New Orleans-Metairie-Kenner	3,981	875	7,402	2,334	11,479	3,566
Remainder of state	3,906	766	7,215	2,055	10,201	2,974
MAINE						
Portland-South Portland-Biddeford	4,260	856	7,975	2,355	11,678	3,461
Remainder of state	4,317	734	7,895	2,040	10,804	3,106
MARYLAND						
Baltimore-Towson	3,657	1,009	6,638	1,927	10,035	3,190
Washington-Arlington-Alexandria, MD portion	4,269	923	7,360	1,498	11,285	3,155
Remainder of state	3,287	471	6,244	931	10,092	1,973
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	4,259	872	8,004	1,844	11,376	3,027
Remainder of state	4,169	1,042	7,647	1,970	11,609	3,077
MICHIGAN						
Detroit-Warren-Livonia	4,236	770	8,125	1,342	10,877	1,937
Remainder of state	4,339	636	8,843	1,390	11,143	1,841
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	3,966	885	7,856	2,010	10,786	2,773
Remainder of state	3,861	653	7,601	1,506	10,993	2,636
MISSISSIPPI						
Jackson	3,444	646	7,438	1,800	11,130	3,050
Remainder of state	3,388	649	6,626	2,010	9,502	2,709
MISSOURI						
Kansas City, MO portion	3,810	672	7,711	1,540	10,612	2,478
St. Louis, MO portion	3,921	675	7,228	1,708	9,813	2,331
Remainder of state	3,450	644	6,790	1,814	9,517	2,551

MONTANA

Billings	4,253	601	8,990	2,165	11,441	1,987
Remainder of state	3,791	532	7,108	2,013	9,663	2,189

NEBRASKA

Omaha-Council Bluffs, NE portion	3,172	694	6,868	1,747	8,525	2,104
Remainder of state	4,053	738	7,491	1,628	10,255	2,516

NEVADA

Las Vegas-Paradise	3,675	662	6,994	1,611	9,988	2,421
Remainder of state	3,943	763	7,352	1,740	10,051	3,459

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	4,242	1,078	8,425	2,202	11,186	3,001
Manchester-Nashua	3,968	1,015	7,857	2,085	11,433	3,055
Remainder of state	4,307	790	9,040	2,113	12,717	2,628

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	4,401	799	8,845	1,793	11,357	2,726
Remainder of state	4,144	975	7,295	1,691	11,567	2,799

NEW MEXICO

Albuquerque	3,853	777	7,650	2,029	10,645	2,469
Remainder of state	3,748	820	7,545	2,239	10,625	3,086

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	4,577	694	8,595	1,783	12,105	2,463
Remainder of state	3,690	923	7,242	1,742	9,903	2,853

NORTH CAROLINA

Charlotte-Gastonia-Concord	3,859	668	7,557	1,894	10,757	3,140
Remainder of state	3,785	685	7,470	2,096	9,301	2,503

NORTH DAKOTA

Fargo, ND portion	3,489	536	5,622	1,878	8,528	2,527
Remainder of state	3,415	803	5,804	1,539	8,275	2,782

OHIO

Cincinnati-Middletown, OH portion	4,247	722	7,551	1,506	11,296	2,297
Cleveland-Elyria-Mentor	3,897	850	7,680	1,593	10,058	2,178
Columbus	3,831	639	6,404	1,413	10,059	2,610
Remainder of state	3,874	612	7,102	1,251	10,906	2,069

OKLAHOMA

Oklahoma City	4,434	630	8,130	2,146	11,491	3,052
Tulsa	3,928	649	7,516	1,740	10,900	2,874
Remainder of state	3,828	776	7,774	1,684	10,505	2,616

OREGON

Portland-Vancouver-Beaverton, OR portion	4,121	501	7,672	1,817	11,434	2,755
Remainder of state	3,944	507	7,312	2,273	9,925	2,988

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	4,282	668	8,301	1,518	11,302	2,437
Pittsburgh	4,038	682	8,125	1,782	10,621	2,195
Remainder of state	4,211	640	8,069	1,437	11,239	1,914

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	4,417	840	9,398	1,495	11,924	2,581
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SOUTH CAROLINA

Columbia	3,979	706	6,870	1,932	11,269	2,424
Remainder of state	3,933	796	7,443	1,884	10,198	2,022

SOUTH DAKOTA

Sioux Falls	3,756	932	7,708	2,107	10,863	4,116
Remainder of state	3,837	679	7,616	1,742	9,804	2,691

TENNESSEE

Memphis, TN portion	3,703	869	6,336	1,874	10,571	2,760
Nashville-Davidson--Murfreesboro	3,749	647	6,880	1,740	10,091	2,627
Remainder of state	3,906	839	7,479	1,737	10,385	2,795

TEXAS

Dallas-Fort Worth-Arlington	4,094	627	8,734	1,820	11,509	2,624
Houston-Sugar Land-Baytown	4,181	647	7,835	1,896	11,571	3,067
San Antonio	4,088	704	8,298	2,202	12,047	3,114
Remainder of state	4,082	571	7,192	2,005	11,520	2,589

UTAH

Ogden-Clearfield	3,145	744	6,587	1,292	8,919	2,039
Provo-Orem	3,558	804	7,711	1,658	11,262	3,649
Salt Lake City	3,748	786	7,249	1,596	10,031	2,428
Remainder of state	3,724	876	8,189	2,200	11,262	2,493

VERMONT

Burlington-South Burlington	4,375	811	7,771	1,835	11,142	2,490
Remainder of state	4,404	689	9,161	1,763	11,565	2,568

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	3,399	740	6,380	1,626	10,163	2,370
Washington-Arlington-Alexandria, VA portion	4,262	855	7,948	1,665	11,038	2,584
Remainder of state	3,545	697	7,299	1,710	10,092	2,790

WASHINGTON

Seattle-Tacoma-Bellevue	4,055	402	7,782	1,454	10,898	2,141
Remainder of state	3,863	360	7,722	1,696	11,337	3,359

WEST VIRGINIA

Charleston	4,176	728	7,244	1,175	11,520	1,976
Remainder of state	4,114	634	7,537	1,689	10,687	1,934

WISCONSIN

Milwaukee-Waukesha-West Allis	4,355	750	8,582	1,680 *	12,001	1,972
Remainder of state	4,136	931	7,691	1,694	10,404	2,410

WYOMING

Cheyenne	4,257	801	7,053	1,341	11,722	2,548
Remainder of state	4,414	648	8,080	1,593	11,435	2,180

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2005 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, 2005

State / Area	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	90	67	487	288	340	301
Remainder of state	154	93	465	227	457	189
ALASKA						
Anchorage	295	141	444	283	601	346
Remainder of state	415	144	518	225	611	477
ARIZONA						
Phoenix-Mesa-Scottsdale	474	46	392	159	269	230
Remainder of state	546	137	547	449	710	477
ARKANSAS						
Little Rock-North Little Rock	241	168	746	517	535	266
Remainder of state	142	96	210	219	377	268
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	100	59	177	125	179	146
Riverside-San Bernardino-Ontario	345	127	451	325	642	621
Sacramento--Arden-Arcade--Roseville	223	91	368	245	192	389
San Diego-Carlsbad-San Marcos	279	89	984	268	405	273
San Francisco-Oakland-Fremont	201	61	314	210	486	301
San Jose-Sunnyvale-Santa Clara	207	37	404	268	727	459
Remainder of state	140	38	203	151	378	251
COLORADO						
Denver-Aurora	94	83	158	208	256	369
Remainder of state	93	71	245	312	446	322
CONNECTICUT						
Bridgeport-Stamford-Norwalk	168	81	411	244	358	257
Hartford-West Hartford-East Hartford	146	78	300	143	294	317
New Haven-Milford	191	167	306	350	644	362
Remainder of state	319	95	1,678	186	1,821	500
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	229	79	271	222	448	291
Remainder of state	267	280	825	371	698	511
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	95	87	229	190	310	407
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	166	110	251	164	480	311
Orlando-Kissimmee	54	110	562	403	860	707
Tampa-St. Petersburg-Clearwater	354	189	708	421	717	364
Remainder of state	142	79	278	183	328	335
GEORGIA						
Atlanta-Sandy Springs-Marietta	171	61	330	81	477	148
Remainder of state	108	120	394	213	482	358
HAWAII						
Honolulu	77	32	140	122	244	184
Remainder of state	155	26	201	212	329	288

IDAHO						
Boise City-Nampa	232	136	449	341	666	707
Remainder of state	289	123	614	312	330	171
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	152	191	212	156	340	165
Remainder of state	148	93	251	241	305	276
INDIANA						
Indianapolis	186	51	427	199	554	261
Remainder of state	90	45	293	155	293	203
IOWA						
Des Moines	218	64	451	148	546	165
Remainder of state	146	53	232	203	147	131
KANSAS						
Kansas City, KS portion	189	73	429	356	208	237
Wichita	165	165	512	319	848	362
Remainder of state	142	62	399	251	534	288
KENTUCKY						
Louisville, KY portion	104	151	629	317	736	366
Remainder of state	157	26	406	71	296	98
LOUISIANA						
New Orleans-Metairie-Kenner	152	202	246	345	479	350
Remainder of state	74	44	351	234	293	217
MAINE						
Portland-South Portland-Biddeford	266	160	359	247	440	323
Remainder of state	152	43	496	131	597	213
MARYLAND						
Baltimore-Towson	166	139	479	254	645	395
Washington-Arlington-Alexandria, MD portion	310	192	352	262	677	435
Remainder of state	370	131	1,070	205	1,041	388
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	94	54	403	256	252	321
Remainder of state	98	91	247	218	250	253
MICHIGAN						
Detroit-Warren-Livonia	139	141	682	202	392	282
Remainder of state	170	73	351	143	306	143
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	92	69	191	201	213	138
Remainder of state	192	53	516	244	457	276
MISSISSIPPI						
Jackson	224	83	824	362	652	223
Remainder of state	125	42	325	152	229	266
MISSOURI						
Kansas City, MO portion	262	166	402	169	540	228
St. Louis, MO portion	286	51	398	225	500	202
Remainder of state	189	71	463	154	413	253

MONTANA						
Billings	504	132	1,671	453	1,277	573
Remainder of state	124	97	281	210	294	254
NEBRASKA						
Omaha-Council Bluffs, NE portion	230	150	377	166	575	347
Remainder of state	153	85	234	86	372	182
NEVADA						
Las Vegas-Paradise	99	69	154	214	350	242
Remainder of state	164	114	524	286	460	517
NEW HAMPSHIRE						
Boston-Cambridge-Quincy, NH portion	189	169	445	232	440	347
Manchester-Nashua	138	94	343	163	379	177
Remainder of state	225	66	347	219	533	199
NEW JERSEY						
New York-Northern New Jersey-Long Island, NJ portion	163	55	592	164	694	254
Remainder of state	160	146	170	240	427	345
NEW MEXICO						
Albuquerque	123	83	184	234	380	221
Remainder of state	208	94	406	315	704	583
NEW YORK						
New York-Northern New Jersey-Long Island, NY portion	87	72	306	236	257	234
Remainder of state	111	106	145	122	365	280
NORTH CAROLINA						
Charlotte-Gastonia-Concord	172	81	287	201	394	343
Remainder of state	111	52	439	187	441	229
NORTH DAKOTA						
Fargo, ND portion	233	102	648	262	328	373
Remainder of state	152	126	355	171	494	389
OHIO						
Cincinnati-Middletown, OH portion	238	74	297	126	650	351
Cleveland-Elyria-Mentor	231	110	534	223	892	400
Columbus	214	53	483	143	886	336
Remainder of state	185	49	250	96	358	397
OKLAHOMA						
Oklahoma City	258	83	537	275	575	311
Tulsa	114	49	306	196	310	335
Remainder of state	212	121	403	249	648	231
OREGON						
Portland-Vancouver-Beaverton, OR portion	255	64	400	121	543	316
Remainder of state	212	96	210	285	305	489
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	223	118	329	155	297	238
Pittsburgh	143	88	298	375	495	554
Remainder of state	234	68	242	137	487	124
RHODE ISLAND						
Providence-New Bedford-Fall River, RI portion	155	66	304	171	582	472

SOUTH CAROLINA

Columbia	160	108	597	330	720	274
Remainder of state	107	59	178	147	317	281

SOUTH DAKOTA

Sioux Falls	135	94	496	252	552	722
Remainder of state	213	96	353	205	374	242

TENNESSEE

Memphis, TN portion	419	159	956	530	1,095	372
Nashville-Davidson--Murfreesboro	215	102	419	89	429	274
Remainder of state	126	82	225	178	314	239

TEXAS

Dallas-Fort Worth-Arlington	174	63	540	83	384	263
Houston-Sugar Land-Baytown	131	59	177	282	424	334
San Antonio	484	107	874	512	791	531
Remainder of state	260	56	302	225	472	523

UTAH

Ogden-Clearfield	293	91	852	254	701	400
Provo-Orem	301	56	472	236	1,064	592
Salt Lake City	201	58	239	173	248	133
Remainder of state	410	147	1,065	452	719	265

VERMONT

Burlington-South Burlington	240	97	520	333	504	316
Remainder of state	232	69	441	214	669	357

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	94	63	412	134	523	505
Washington-Arlington-Alexandria, VA portion	318	110	514	221	626	227
Remainder of state	132	62	215	207	313	129

WASHINGTON

Seattle-Tacoma-Bellevue	134	38	360	87	412	302
Remainder of state	234	58	665	212	360	287

WEST VIRGINIA

Charleston	318	86	1,263	168	771	257
Remainder of state	150	51	361	154	334	183

WISCONSIN

Milwaukee-Waukesha-West Allis	252	82	462	545 *	636	177
Remainder of state	220	70	483	128	430	145

WYOMING

Cheyenne	585	162	1,171	371	1,792	676
Remainder of state	164	62	327	212	475	241

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2005 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.