

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, 2005

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	4,961	599	9,047	2,033	12,141	2,155
50 or more employees	4,320	789	8,602	1,718	11,732	2,674
Total	4,513	732	8,700	1,787	11,819	2,564
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	3,791	480	6,872	1,661	10,247	3,453
50 or more employees	3,853	681	7,195	1,556	10,102	2,217
Total	3,838	632	7,139	1,574	10,122	2,386
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	3,876	612	8,473	2,056	11,068	2,807
50 or more employees	4,127	957	7,919	1,501	10,602	2,127
Total	4,076	888	8,025	1,608	10,676	2,235
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	4,839	888	9,403	2,240	10,998	2,680 *
50 or more employees	4,133	760	7,763	1,537	11,347	2,525
Total	4,275	786	8,042	1,657	11,294	2,549
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	3,983	459	10,844	1,625	10,659	4,865
50 or more employees	4,124	672	8,390	1,852	11,620	2,332
Total	4,094	627	8,734	1,820	11,509	2,624
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	4,337	681	7,319	2,033	11,224	3,114
50 or more employees	3,709	1,021	7,118	2,167	10,462	3,607
Total	3,841	950	7,147	2,147	10,535	3,559
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	4,860	471	7,451	1,918 *	10,464	4,610
50 or more employees	4,030	686	7,864	1,895	11,750	2,817
Total	4,181	647	7,835	1,896	11,571	3,067
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	4,086	963	7,688	2,393	10,157	2,909
50 or more employees	4,299	823	7,737	1,607	11,494	3,068
Total	4,248	857	7,731	1,705	11,256	3,040
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	3,550	568	4,581	1,161 *	9,456	2,717
50 or more employees	3,757	674	7,284	1,726	10,341	2,742
Total	3,725	658	6,926	1,651	10,246	2,739
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	4,273	805	9,583	1,125	11,177	1,947
50 or more employees	4,224	759	7,900	1,375	10,819	1,935
Total	4,236	770	8,125	1,342	10,877	1,937

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

Less than 50 employees	4,442	943	9,455	2,289 *	11,485	2,708 *
50 or more employees	4,202	870	7,897	1,842	11,340	3,097
Total	4,258	887	8,054	1,887	11,366	3,026

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

Less than 50 employees	3,687	283 *	6,887	1,967	9,650	1,516 *
50 or more employees	3,761	641	8,018	1,623	11,315	1,955
Total	3,739	535	7,787	1,693	11,061	1,888

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

Less than 50 employees	3,727	626 *	6,061	1,291 *	8,903	4,027 *
50 or more employees	2,522	540 *	7,003	2,038	10,505	3,409
Total	2,829	561	6,658	1,764	10,196	3,528

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	3,476	716	7,853	2,161	9,434	4,001
50 or more employees	4,499	756	7,607	1,817	10,358	2,698
Total	4,378	752	7,626	1,844	10,259	2,839

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	3,635	297	7,283	1,335 *	9,991	3,299
50 or more employees	4,217	443	7,893	1,481	11,069	1,922
Total	4,055	402	7,782	1,454	10,898	2,141

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

Less than 50 employees	3,856	783	7,567	2,757	10,537	3,642
50 or more employees	3,983	909	7,909	1,874	10,842	2,580
Total	3,958	885	7,856	2,010	10,786	2,773

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

Less than 50 employees	3,511	618 *	6,778	1,088 *	8,540	2,867 *
50 or more employees	4,128	640	8,531	1,723	12,141	2,182
Total	4,040	637	8,430	1,686	11,880	2,232

ST. LOUIS, MO-IL MSA

Less than 50 employees	3,604 *	634 *	5,715 *	2,544 *	9,895	1,544 *
50 or more employees	3,939	655	7,382	1,569	9,788	2,433
Total	3,862	650	7,108	1,729	9,808	2,270

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	4,389	781	9,384	2,942	13,357	4,274
50 or more employees	3,453	1,072	6,111	1,733	9,568	3,038
Total	3,657	1,009	6,638	1,927	10,035	3,190

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

Less than 50 employees	5,350	921 *	11,794	1,902 *	15,282	2,788 *
50 or more employees	4,278	906	8,199	2,236	11,479	2,614
Total	4,483	909	8,805	2,179	12,090	2,642

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.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, 2005

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	212	107	384	305	557	436
50 or more employees	183	89	810	222	825	301
Total	92	56	312	149	300	216
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	160	76	230	272	545	443
50 or more employees	119	84	178	139	200	141
Total	100	59	177	125	179	146
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	177	129	353	387	642	371
50 or more employees	175	217	252	107	346	144
Total	145	182	203	161	352	134
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	538	154	1,145	495	1,140	1,372 *
50 or more employees	258	82	361	185	566	311
Total	175	104	194	128	239	175
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	248	114	2,009	356	1,402	1,174
50 or more employees	182	65	359	99	430	232
Total	174	63	540	83	384	263
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	339	169	432	303	564	651
50 or more employees	151	101	263	191	511	273
Total	166	110	251	164	480	311
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	390	117	1,340	616 *	1,400	1,042
50 or more employees	95	82	167	264	359	337
Total	131	59	177	282	424	334
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	189	164	430	394	829	526
50 or more employees	122	108	294	251	399	402
Total	96	88	205	148	363	259
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	303	147	718	374 *	777	575
50 or more employees	210	69	676	163	586	140
Total	171	61	330	81	477	148
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	168	187	606	281	360	407
50 or more employees	228	135	761	223	557	295
Total	139	141	682	202	392	282

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

Less than 50 employees	192	171	1,939	743 *	444	1,093 *
50 or more employees	107	64	306	223	257	397
Total	83	50	301	209	237	298

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

Less than 50 employees	205	132 *	470	415	710	465 *
50 or more employees	279	73	364	216	512	363
Total	201	61	314	210	486	301

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

Less than 50 employees	488	377 *	1,332	431 *	1,756	1,237 *
50 or more employees	365	212 *	443	268	594	537
Total	345	127	451	325	642	621

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	546	133	1,636	442	599	527
50 or more employees	507	63	401	166	297	270
Total	474	46	392	159	269	230

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	128	66	825	523 *	515	754
50 or more employees	220	52	411	167	373	250
Total	134	38	360	87	412	302

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

Less than 50 employees	159	161	993	561	918	489
50 or more employees	95	67	197	146	263	172
Total	95	69	191	201	213	138

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

Less than 50 employees	477	200 *	1,125	437 *	1,405	1,093 *
50 or more employees	235	72	999	262	407	311
Total	279	89	984	268	405	273

ST. LOUIS, MO-IL MSA

Less than 50 employees	1,323 *	211 *	1,721 *	805 *	2,480	558 *
50 or more employees	765	158	1,907	429	2,144	602
Total	235	40	353	208	490	208

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	235	162	663	811	992	899
50 or more employees	214	152	464	238	564	349
Total	166	139	479	254	645	395

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

Less than 50 employees	524	449 *	2,642	811 *	1,973	1,348 *
50 or more employees	398	147	866	416	791	349
Total	354	189	708	421	717	364

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.

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