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, 2006

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	5,108	852	10,091	2,131	13,603	2,683
50 or more employees	4,588	903	9,041	1,642	12,520	2,688
Total	4,730	889	9,230	1,731	12,744	2,687
Los Angeles-Long Beach-Santa Ana, CA MSA						
Less than 50 employees	3,996	555	7,562	2,155	10,510	3,017
50 or more employees	3,807	731	7,518	1,989	11,455	2,987
Total	3,858	684	7,523	2,010	11,330	2,991
Chicago-Naperville-Joliet, IL-IN-WI MSA						
Less than 50 employees	4,706	835	7,942	1,686	11,595	3,714
50 or more employees	4,233	897	8,389	1,872	12,080	2,893
Total	4,334	884	8,320	1,843	11,987	3,049
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA						
Less than 50 employees	4,492	656	8,406	2,383 *	12,578	4,014
50 or more employees	4,168	886	8,098	2,027	11,653	2,875
Total	4,247	830	8,158	2,095	11,820	3,080
Dallas-Fort Worth-Arlington, TX MSA						
Less than 50 employees	4,843	1,029	8,567	2,442 *	11,598	3,501
50 or more employees	4,308	694	7,780	1,682	11,953	2,348
Total	4,406	755	7,859	1,758	11,912	2,481
Miami-Fort Lauderdale-Miami Beach, FL MSA						
Less than 50 employees	4,817	839	9,460	2,597	12,721	4,506
50 or more employees	3,662	844	7,628	2,422	10,434	3,269
Total	3,903	843	7,913	2,449	10,768	3,450
Houston-Sugar Land-Baytown, TX MSA						
Less than 50 employees	4,305	519	8,552	3,481	11,110	3,845
50 or more employees	4,301	839	8,475	2,088	12,439	3,030
Total	4,302	770	8,482	2,214	12,238	3,153
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA						
Less than 50 employees	4,296	665	8,622	2,082	11,135	3,702
50 or more employees	4,091	918	8,310	1,811	11,772	2,732
Total	4,141	856	8,369	1,862	11,651	2,917

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, 2006

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Atlanta-Sandy Springs-Marietta, GA MSA						
Less than 50 employees	3,862	532 *	7,056	2,232	10,842	2,550
50 or more employees	3,756	859	7,428	2,020	10,824	2,913
Total	3,781	780	7,355	2,062	10,826	2,856
Detroit-Warren-Livonia, MI MSA						
Less than 50 employees	4,359	717	8,157	2,722	11,900	3,472
50 or more employees	4,627	690	8,528	1,052	11,452	1,810
Total	4,553	697	8,463	1,345	11,586	2,305
Boston-Cambridge-Quincy, MA-NH MSA						
Less than 50 employees	4,918	1,386	8,779	2,915	12,417	3,506
50 or more employees	4,407	858	8,310	1,765	12,586	2,920
Total	4,496	950	8,364	1,899	12,558	3,017
San Francisco-Oakland-Fremont, CA MSA						
Less than 50 employees	4,049	461 *	8,692	1,616 *	9,682	599 *
50 or more employees	4,566	719	9,344	1,984	12,989	3,910
Total	4,444	658	9,239	1,925	12,393	3,314
Riverside-San Bernardino-Ontario, CA MSA						
Less than 50 employees	4,853	1,030 *	6,392	1,936	10,586	3,091
50 or more employees	3,646	603	7,355	1,755	11,132	2,640
Total	3,864	680	7,238	1,777	11,024	2,729
Phoenix-Mesa-Scottsdale, AZ MSA						
Less than 50 employees	3,900	519	6,311	2,742	9,684	3,766
50 or more employees	4,624	911	9,219	2,186	12,411	3,377
Total	4,528	859	8,997	2,228	12,123	3,418
Seattle-Tacoma-Bellevue, WA MSA						
Less than 50 employees	3,937	645	9,203	3,050	10,114	2,622
50 or more employees	4,161	687	7,334	1,805	12,295	3,116
Total	4,104	676	7,622	1,996	12,001	3,049
Minneapolis-St. Paul-Bloomington, MN-WI MSA						
Less than 50 employees	4,077	1,081	7,524	3,173	11,559	3,903
50 or more employees	3,951	757	7,398	1,782	11,136	2,896
Total	3,974	816	7,409	1,898	11,198	3,042

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, 2006

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
San Diego-Carlsbad-San Marcos, CA MSA						
Less than 50 employees	3,855	562	7,055	1,818	10,570	4,428 *
50 or more employees	3,648	682	7,066	2,190	11,099	3,059
Total	3,693	656	7,065	2,149	11,004	3,306
St. Louis, MO-IL MSA						
Less than 50 employees	4,003	605 *	6,868	1,609 *	9,876	2,601 *
50 or more employees	4,003	654	7,097	1,578	12,129	2,410
Total	4,003	647	7,077	1,581	11,915	2,428
Baltimore-Towson, MD MSA						
Less than 50 employees	4,197	771 *	9,596	2,853 *	11,087	2,730
50 or more employees	3,771	1,007	7,678	2,193	11,615	3,546
Total	3,908	931	8,026	2,313	11,508	3,380
Tampa-St. Petersburg-Clearwater, FL MSA						
Less than 50 employees	3,537	737	8,387	1,129 *	9,472	2,712
50 or more employees	4,163	1,009	8,004	2,420	12,382	4,591
Total	4,002	939	8,074	2,184	11,885	4,270

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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, 2006

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	312	206	450	418	524	513
50 or more employees	200	88	245	212	368	376
Total	99	59	157	147	252	120
Los Angeles-Long Beach-Santa Ana, CA MSA						
Less than 50 employees	182	132	898	407	580	435
50 or more employees	119	45	291	97	308	212
Total	113	63	238	97	273	195
Chicago-Naperville-Joliet, IL-IN-WI MSA						
Less than 50 employees	329	127	781	287	797	639
50 or more employees	156	83	270	149	311	190
Total	163	53	227	141	291	227
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA						
Less than 50 employees	251	144	633	726 *	752	677
50 or more employees	445	123	533	204	559	291
Total	163	85	383	246	453	308
Dallas-Fort Worth-Arlington, TX MSA						
Less than 50 employees	527	164	1,212	734 *	740	801
50 or more employees	179	68	334	243	467	319
Total	199	60	267	214	313	332
Miami-Fort Lauderdale-Miami Beach, FL MSA						
Less than 50 employees	269	181	1,354	582	720	627
50 or more employees	102	97	277	274	364	418
Total	128	65	350	209	394	359
Houston-Sugar Land-Baytown, TX MSA						
Less than 50 employees	307	151	978	751	1,313	829
50 or more employees	174	70	426	226	493	222
Total	180	69	364	180	430	149
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA						
Less than 50 employees	203	113	747	301	1,242	756
50 or more employees	205	97	279	197	403	363
Total	83	71	243	201	206	243

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, 2006

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Atlanta-Sandy Springs-Marietta, GA MSA						
Less than 50 employees	212	199 *	931	337	558	409
50 or more employees	230	129	295	166	631	282
Total	192	107	253	131	490	258
Detroit-Warren-Livonia, MI MSA						
Less than 50 employees	249	143	936	537	898	631
50 or more employees	330	123	276	196	470	270
Total	284	82	254	220	475	303
Boston-Cambridge-Quincy, MA-NH MSA						
Less than 50 employees	185	75	987	425	487	608
50 or more employees	116	67	329	213	294	229
Total	77	52	251	187	242	233
San Francisco-Oakland-Fremont, CA MSA						
Less than 50 employees	239	167 *	1,118	826 *	1,229	276 *
50 or more employees	131	52	378	228	488	331
Total	107	52	370	106	478	340
Riverside-San Bernardino-Ontario, CA MSA						
Less than 50 employees	376	320 *	1,191	482	2,044	825
50 or more employees	190	76	380	276	1,223	409
Total	245	113	374	226	1,194	398
Phoenix-Mesa-Scottsdale, AZ MSA						
Less than 50 employees	258	111	541	476	1,395	930
50 or more employees	166	117	471	199	569	290
Total	166	96	470	188	544	296
Seattle-Tacoma-Bellevue, WA MSA						
Less than 50 employees	230	165	1,032	562	716	642
50 or more employees	168	79	305	268	400	378
Total	156	67	258	304	318	292
Minneapolis-St. Paul-Bloomington, MN-WI MSA						
Less than 50 employees	231	187	990	615	686	313
50 or more employees	188	72	412	257	357	343
Total	153	67	341	225	328	283
San Diego-Carlsbad-San Marcos, CA MSA						
Less than 50 employees	291	96	1,110	423	1,329	2,015 *

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, 2006

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	193	134	460	438	1,279	507
Total	138	108	263	329	596	544
St. Louis, MO-IL MSA						
Less than 50 employees	1,195	189 *	2,054	611 *	2,946	880 *
50 or more employees	795	178	1,531	379	2,349	564
Total	175	39	198	127	559	188
Baltimore-Towson, MD MSA						
Less than 50 employees	429	246 *	817	1,075 *	1,243	582
50 or more employees	301	192	382	517	356	376
Total	140	208	316	533	308	340
Tampa-St. Petersburg-Clearwater, FL MSA						
Less than 50 employees	281	157	2,029	550 *	1,619	759
50 or more employees	202	150	481	187	653	291
Total	168	93	422	281	500	379

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.