

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>ALABAMA</b>						
Birmingham-Hoover	5,614	1,617	9,513	2,503	17,396	4,557
Remainder of state	5,499	1,459	10,804	3,433	15,430	4,753
<b>ALASKA</b>						
Anchorage	7,658	1,265	14,353	2,744	22,051	5,016
Remainder of state	8,360	1,432	16,443	3,169	23,337	4,509
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	6,017	1,238	11,818	2,988	17,422	5,044
Remainder of state	6,138	1,430	11,765	3,285	17,671	6,085
<b>ARKANSAS</b>						
Little Rock-North Little Rock-Conway	5,413	1,416	10,587	3,324	15,605	4,915
Remainder of state	5,317	1,175	9,721	3,201	14,600	4,918
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Anaheim	5,871	1,120	12,058	3,136	17,074	4,900
Riverside-San Bernardino-Ontario	5,653	1,131	12,169	4,132	17,056	5,240
Sacramento--Roseville--Arden-Arcade	5,731	1,319	11,047	3,131	17,805	4,516
San Diego-Carlsbad	5,641	1,398	12,199	3,367	15,665	5,118
San Francisco-Oakland-Hayward	6,845	1,376	11,911	3,622	18,977	5,095
San Jose-Sunnyvale-Santa Clara	7,422	1,079	14,192	3,052	18,396	4,716
Remainder of state	5,876	904	11,744	2,639	17,566	4,247
<b>COLORADO</b>						
Denver-Aurora-Lakewood	6,068	1,415	12,388	3,857	17,453	5,050
Remainder of state	5,827	1,341	12,585	3,308	17,468	4,481
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	6,228	1,380	12,214	2,455	18,582	5,603
Hartford-West Hartford-East Hartford	6,486	1,674	13,090	4,431	17,940	5,093
New Haven-Milford	6,711	1,479	13,634	3,040	19,030	4,473
Remainder of state	7,510	1,463	15,055	4,668	20,143	5,823
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	6,434	1,371	12,318	3,447	19,428	5,399
Remainder of state	6,661	1,462	11,860	3,813	16,824	5,381
<b>DISTRICT OF COLUMBIA</b>						
Washington-Arlington-Alexandria, DC portion	6,504	1,493	12,948	3,400	18,864	5,476
<b>FLORIDA</b>						
Miami-Fort Lauderdale-West Palm Beach	6,738	1,512	12,017	3,960	17,885	6,555
Orlando-Kissimmee-Sanford	6,140	1,864	12,485	4,878	17,030	8,273
Tampa-St. Petersburg-Clearwater	6,057	1,835	11,751	4,197	18,106	6,761
Remainder of state	5,995	1,414	11,711	4,116	18,233	5,350
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Roswell	6,029	1,428	11,214	3,346	18,095	5,784
Remainder of state	6,100	1,377	12,575	3,491	18,544	4,987
<b>HAWAII</b>						
Urban Honolulu	6,012	672	11,651	3,264	16,906	4,503
Remainder of state	5,422	796	11,039	3,155	14,706	3,901
<b>IDAHO</b>						
Boise City	5,478	815	11,205	2,964	16,049	4,814
Remainder of state	5,755	951	12,583	3,520	19,187	5,587
<b>ILLINOIS</b>						
Chicago-Naperville-Elgin, IL portion	6,278	1,522	12,645	3,751	18,757	5,265
Remainder of state	6,243	1,397	12,592	3,595	17,558	4,389
<b>INDIANA</b>						
Indianapolis-Carmel-Anderson	6,254	1,221	12,683	2,948	18,007	4,959
Remainder of state	6,067	1,324	12,298	2,538	17,991	3,852
<b>IOWA</b>						
Des Moines-West Des Moines	5,769	1,211	10,664	2,970	16,459	4,211
Remainder of state	5,935	1,275	11,449	2,692	16,021	4,335

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>KANSAS</b>						
Kansas City, KS portion	6,071	1,447	11,633	3,145	17,205	4,729
Wichita	5,160	1,132	10,665	3,267	15,556	5,656
Remainder of state	5,935	1,213	11,788	3,216	16,966	4,231
<b>KENTUCKY</b>						
Louisville/Jefferson County, KY portion	5,797	1,493	12,601	3,217	17,088	5,060
Remainder of state	5,734	1,166	11,201	2,673	16,401	4,520
<b>LOUISIANA</b>						
New Orleans-Metairie	5,981	1,098	11,637	3,756	18,393	5,939
Remainder of state	5,640	1,353	11,577	3,737	16,829	5,760
<b>MAINE</b>						
Portland-South Portland	6,173	1,480	11,861	3,221	18,078	4,734
Remainder of state	6,243	1,259	12,543	3,711	17,890	4,662
<b>MARYLAND</b>						
Baltimore-Columbia-Towson	6,828	1,715	13,272	3,892	19,114	5,625
Washington-Arlington-Alexandria, MD portion	5,674	1,357	11,268	3,459	18,210	5,388
Remainder of state	5,843	1,279	11,582	3,394	16,444	5,077
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Newton, MA portion	6,712	1,625	13,796	4,001	19,997	5,624
Remainder of state	6,360	1,799	13,008	3,178	16,712	3,823
<b>MICHIGAN</b>						
Detroit-Warren-Dearborn	6,227	1,310	12,779	2,699	18,153	3,724
Remainder of state	5,494	1,140	11,533	2,638	15,992	3,132
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	5,700	1,395	11,382	2,974	17,712	5,114
Remainder of state	6,544	1,356	12,160	2,808	17,293	4,331
<b>MISSISSIPPI</b>						
Jackson	5,661	1,398	10,942	3,622	15,940	4,956
Remainder of state	5,635	1,401	10,836	3,459	15,686	5,611
<b>MISSOURI</b>						
Kansas City, MO portion	6,234	1,307	11,100	4,068	17,370	5,693
St. Louis, MO portion	5,986	1,445	11,038	3,486	16,465	5,745
Remainder of state	5,464	1,078	11,011	4,193	16,168	6,687
<b>MONTANA</b>						
Billings	6,238	1,570	12,228	3,938	18,848	5,731
Remainder of state	6,503	1,307	11,798	3,513	17,331	5,489
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	5,857	1,519	11,359	3,610	16,122	4,645
Remainder of state	6,289	1,401	12,090	3,420	17,095	4,965
<b>NEVADA</b>						
Las Vegas-Henderson-Paradise	5,344	1,217	10,004	2,935	15,643	4,930
Remainder of state	5,950	1,293	11,228	3,302	17,585	5,561
<b>NEW HAMPSHIRE</b>						
Boston-Cambridge-Newton, NH portion	6,255	1,921	13,322	4,188	18,509	5,424
Manchester-Nashua	6,643	1,809	14,467	3,524	19,329	5,602
Remainder of state	7,018	1,332	14,577	3,341	19,334	4,562
<b>NEW JERSEY</b>						
New York-Newark-Jersey City, NJ portion	6,315	1,727	12,237	3,539	17,956	5,590
Remainder of state	6,968	1,796	13,327	4,123	19,042	6,332
<b>NEW MEXICO</b>						
Albuquerque	5,884	1,271	11,977	3,580	16,980	5,509
Remainder of state	6,496	1,319	10,766	3,359	16,936	5,427
<b>NEW YORK</b>						
New York-Newark-Jersey City, NY portion	6,854	1,366	13,161	3,253	20,185	4,683
Remainder of state	6,222	1,343	12,417	3,546	18,164	4,674

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)**

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
<b>NORTH CAROLINA</b>						
Charlotte-Concord-Gastonia, NC portion	5,557	1,106	10,965	3,642	17,604	5,504
Remainder of state	5,781	1,222	11,249	3,485	16,737	4,561
<b>NORTH DAKOTA</b>						
Fargo, ND portion	5,755	1,253	11,345	3,648	16,438	5,340
Remainder of state	6,367	1,102	11,410	3,024	16,976	4,158
<b>OHIO</b>						
Cincinnati, OH portion	6,374	1,298	12,473	3,197	18,489	4,903
Cleveland-Elyria	6,422	1,388	12,759	3,035	17,750	3,934
Columbus	5,483	1,452	12,202	3,034	16,261	5,151
Remainder of state	6,461	1,329	12,928	3,085	17,463	3,498
<b>OKLAHOMA</b>						
Oklahoma City	6,016	1,086	11,582	3,480	17,130	5,353
Tulsa	5,685	1,330	11,206	3,395	15,560	4,836
Remainder of state	5,649	1,185	11,908	3,186	17,049	4,987
<b>OREGON</b>						
Portland-Vancouver-Hillsboro, OR portion	5,812	970	12,529	2,993	17,341	3,791
Remainder of state	6,237	1,124	11,912	3,311	16,617	5,176
<b>PENNSYLVANIA</b>						
Philadelphia-Camden-Wilmington, PA portion	6,389	1,228	13,395	3,254	19,116	5,015
Pittsburgh	5,898	1,439	12,071	3,312	16,732	4,649
Remainder of state	6,197	1,382	12,660	3,103	17,536	4,189
<b>RHODE ISLAND</b>						
Providence-Warwick, RI portion	6,665	1,614	13,387	3,563	18,010	5,035
<b>SOUTH CAROLINA</b>						
Columbia	5,749	1,269	11,210	3,283	16,576	5,159
Remainder of state	5,808	1,383	11,340	3,131	17,884	4,978
<b>SOUTH DAKOTA</b>						
Sioux Falls	5,957	1,239	12,947	3,925	17,670	5,704
Remainder of state	5,837	1,177	11,523	3,596	16,640	5,111
<b>TENNESSEE</b>						
Memphis, TN portion	5,449	1,208	11,296	3,213	16,057	4,721
Nashville-Davidson--Murfreesboro--Franklin	5,679	1,330	12,176	3,339	17,140	5,080
Remainder of state	5,464	1,151	11,062	3,251	16,695	4,241
<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	6,179	1,390	12,057	4,128	17,816	5,795
Houston-The Woodlands-Sugar Land	5,768	1,147	12,029	3,398	17,361	4,668
San Antonio-New Braunfels	5,650	1,537	11,318	4,447	17,170	6,988
Remainder of state	5,771	1,042	12,190	3,804	17,488	6,126
<b>UTAH</b>						
Ogden-Clearfield	5,368	1,287	9,762	2,931	15,344	4,548
Provo-Orem	5,773	1,338	11,751	2,608	17,232	4,281
Salt Lake City	6,308	1,130	11,045	2,571	16,964	3,741
Remainder of state	6,503	961	12,473	2,674	19,907	3,220
<b>VERMONT</b>						
Burlington-South Burlington	6,428	1,417	12,486	3,440	17,321	4,640
Remainder of state	6,269	1,379	13,110	3,363	18,129	4,829
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	6,831	1,769	13,054	3,263	19,619	6,428
Washington-Arlington-Alexandria, VA portion	6,117	1,370	11,689	3,711	18,323	6,454
Remainder of state	5,749	1,409	11,057	3,436	16,402	4,746
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	6,516	937	12,084	2,802	18,136	5,320
Remainder of state	6,249	1,088	13,644	4,392	18,590	4,512
<b>WEST VIRGINIA</b>						
Charleston	7,064	1,382	13,141	3,143	17,492	5,415
Remainder of state	6,242	1,184	11,921	2,855	17,238	3,972

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2016 (cont.)**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>WISCONSIN</b>						
Milwaukee-Waukesha-West Allis	6,606	1,320	13,596	3,173	17,465	3,615
Remainder of state	6,293	1,436	12,920	3,050	17,482	3,897
<b>WYOMING</b>						
Cheyenne	6,748	1,558	13,193	4,488	20,123	8,259
Remainder of state	6,467	1,132	12,842	3,723	19,561	4,575

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

**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, 2016**

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
<b>ALABAMA</b>						
Birmingham-Hoover	241	219	774	235	650	366
Remainder of state	166	84	424	384	552	369
<b>ALASKA</b>						
Anchorage	232	122	761	311	883	522
Remainder of state	467	165	906	366	1,065	695
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	186	88	638	186	452	323
Remainder of state	264	137	541	269	1,135	696
<b>ARKANSAS</b>						
Little Rock-North Little Rock-Conway	294	119	878	465	575	657
Remainder of state	154	81	494	301	802	387
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Anaheim	123	72	273	286	496	532
Riverside-San Bernardino-Ontario	219	97	563	512	706	575
Sacramento--Roseville--Arden-Arcade	411	141	699	397	1,086	574
San Diego-Carlsbad	206	97	624	253	1,124	527
San Francisco-Oakland-Hayward	208	154	631	444	759	501
San Jose-Sunnyvale-Santa Clara	368	145	687	353	1,233	456
Remainder of state	204	83	474	199	581	315
<b>COLORADO</b>						
Denver-Aurora-Lakewood	197	108	347	248	379	291
Remainder of state	234	104	541	320	638	398
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	312	200	667	348	667	1,416
Hartford-West Hartford-East Hartford	191	120	496	337	727	683
New Haven-Milford	254	127	530	262	932	408
Remainder of state	691	142	746	736	1,347	821
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	158	87	383	279	432	508
Remainder of state	441	181	789	434	689	466
<b>DISTRICT OF COLUMBIA</b>						
Washington-Arlington-Alexandria, DC portion	117	81	470	200	358	253
<b>FLORIDA</b>						
Miami-Fort Lauderdale-West Palm Beach	368	164	465	301	754	647
Orlando-Kissimmee-Sanford	213	185	566	404	930	740
Tampa-St. Petersburg-Clearwater	188	192	649	463	591	981
Remainder of state	179	103	346	445	456	480
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Roswell	182	97	547	230	566	340
Remainder of state	180	92	517	327	675	361
<b>HAWAII</b>						
Urban Honolulu	127	81	214	244	435	323
Remainder of state	147	111	389	439	582	386
<b>IDAHO</b>						
Boise City	326	95	604	265	705	296
Remainder of state	262	97	516	314	1,008	743
<b>ILLINOIS</b>						
Chicago-Naperville-Elgin, IL portion	198	75	419	192	604	264
Remainder of state	194	106	759	270	699	304
<b>INDIANA</b>						
Indianapolis-Carmel-Anderson	348	114	775	254	945	453
Remainder of state	175	73	488	281	883	425
<b>IOWA</b>						
Des Moines-West Des Moines	240	89	526	228	447	388
Remainder of state	173	78	339	265	481	259

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<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>KANSAS</b>						
Kansas City, KS portion	196	145	387	254	649	418
Wichita	580	121	1,153	411	1,241	965
Remainder of state	178	97	441	214	742	324
<b>KENTUCKY</b>						
Louisville/Jefferson County, KY portion	241	160	867	621	905	914
Remainder of state	206	70	309	154	448	286
<b>LOUISIANA</b>						
New Orleans-Metairie	143	108	785	378	663	491
Remainder of state	248	83	513	224	736	372
<b>MAINE</b>						
Portland-South Portland	165	85	524	244	482	293
Remainder of state	200	145	606	489	502	359
<b>MARYLAND</b>						
Baltimore-Columbia-Towson	405	148	711	291	879	355
Washington-Arlington-Alexandria, MD portion	231	87	443	210	698	312
Remainder of state	457	146	602	412	1,089	652
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Newton, MA portion	144	82	389	201	547	293
Remainder of state	320	192	1,197	320	1,115	479
<b>MICHIGAN</b>						
Detroit-Warren-Dearborn	233	84	499	289	614	285
Remainder of state	242	83	674	161	727	258
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	159	75	338	218	526	445
Remainder of state	212	78	439	222	683	289
<b>MISSISSIPPI</b>						
Jackson	298	182	653	399	1,403	847
Remainder of state	174	153	486	253	430	357
<b>MISSOURI</b>						
Kansas City, MO portion	210	112	377	396	577	630
St. Louis, MO portion	194	101	404	252	571	474
Remainder of state	227	119	478	469	695	747
<b>MONTANA</b>						
Billings	267	191	489	382	1,180	441
Remainder of state	232	154	509	289	814	419
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	193	164	373	349	514	587
Remainder of state	207	92	396	244	539	285
<b>NEVADA</b>						
Las Vegas-Henderson-Paradise	170	72	374	159	562	400
Remainder of state	265	165	648	405	979	696
<b>NEW HAMPSHIRE</b>						
Boston-Cambridge-Newton, NH portion	264	162	703	391	976	533
Manchester-Nashua	253	232	645	258	1,134	1,237
Remainder of state	285	89	670	223	760	320
<b>NEW JERSEY</b>						
New York-Newark-Jersey City, NJ portion	149	128	329	212	393	306
Remainder of state	226	218	530	404	846	961
<b>NEW MEXICO</b>						
Albuquerque	146	96	332	338	456	401
Remainder of state	267	104	929	237	854	569
<b>NEW YORK</b>						
New York-Newark-Jersey City, NY portion	135	81	450	207	532	245
Remainder of state	212	82	470	458	623	382

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STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
<b>NORTH CAROLINA</b>						
Charlotte-Concord-Gastonia, NC portion	216	89	554	391	565	577
Remainder of state	147	62	347	229	823	316
<b>NORTH DAKOTA</b>						
Fargo, ND portion	182	114	529	285	862	330
Remainder of state	158	89	550	244	391	330
<b>OHIO</b>						
Cincinnati, OH portion	305	83	645	240	1,040	407
Cleveland-Elyria	232	117	596	305	907	586
Columbus	143	109	537	316	552	344
Remainder of state	213	91	428	197	736	328
<b>OKLAHOMA</b>						
Oklahoma City	232	110	518	232	946	376
Tulsa	216	152	539	315	1,052	590
Remainder of state	330	98	546	280	1,002	601
<b>OREGON</b>						
Portland-Vancouver-Hillsboro, OR portion	188	96	635	274	758	374
Remainder of state	236	132	650	278	581	543
<b>PENNSYLVANIA</b>						
Philadelphia-Camden-Wilmington, PA portion	197	84	529	221	539	413
Pittsburgh	176	117	494	333	454	404
Remainder of state	164	93	415	208	550	247
<b>RHODE ISLAND</b>						
Providence-Warwick, RI portion	122	80	384	207	379	289
<b>SOUTH CAROLINA</b>						
Columbia	262	109	684	278	564	441
Remainder of state	164	74	321	195	537	287
<b>SOUTH DAKOTA</b>						
Sioux Falls	278	94	529	292	481	332
Remainder of state	148	81	402	228	488	267
<b>TENNESSEE</b>						
Memphis, TN portion	302	170	739	347	1,580	696
Nashville-Davidson--Murfreesboro--Franklin	248	218	771	482	828	487
Remainder of state	184	97	326	187	621	296
<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	240	99	311	202	605	373
Houston-The Woodlands-Sugar Land	374	131	494	320	584	337
San Antonio-New Braunfels	305	308	656	494	934	1,317
Remainder of state	170	62	484	183	692	526
<b>UTAH</b>						
Ogden-Clearfield	212	148	377	365	901	717
Provo-Orem	264	159	666	455	1,030	848
Salt Lake City	230	98	426	187	586	378
Remainder of state	613	232	827	302	2,463	837
<b>VERMONT</b>						
Burlington-South Burlington	280	159	381	431	971	667
Remainder of state	275	97	746	219	1,075	313
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	313	215	388	226	905	557
Washington-Arlington-Alexandria, VA portion	213	91	359	244	533	670
Remainder of state	161	100	396	307	430	551
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	218	122	373	211	659	545
Remainder of state	356	169	1,162	670	1,422	829
<b>WEST VIRGINIA</b>						
Charleston	382	166	1,036	369	2,581	865
Remainder of state	275	67	448	223	827	243

**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, 2016 (cont.)**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>WISCONSIN</b>						
Milwaukee-Waukesha-West Allis	235	72	578	273	948	421
Remainder of state	162	89	429	253	932	296
<b>WYOMING</b>						
Cheyenne	437	214	800	608	1,120	1,319
Remainder of state	254	86	641	337	681	416

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.