

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	6,206	1,311	12,133	3,618	17,718	5,683
Remainder of state	6,046	1,505	12,376	3,494	18,089	5,152
ALASKA						
Anchorage	8,360	1,074	16,332	3,713	21,161	5,094
Remainder of state	8,579	1,319	15,557	3,126	22,236	3,785
ARIZONA						
Phoenix-Mesa-Scottsdale	6,180	1,601	12,747	3,952	19,130	5,815
Remainder of state	6,382	1,410	12,910	3,531	17,947	5,681
ARKANSAS						
Little Rock-North Little Rock-Conway	6,098	1,508	11,813	3,907	17,283	5,606
Remainder of state	5,927	1,324	11,870	3,813	18,341	5,787
CALIFORNIA						
Los Angeles-Long Beach-Anaheim	6,456	1,140	12,960	3,341	18,959	4,982
Riverside-San Bernardino-Ontario	6,247	1,342	13,569	3,407	18,169	5,404
Sacramento--Roseville--Arden-Arcade	6,101	1,574	13,633	4,596	19,145	5,717
San Diego-Carlsbad	7,085	1,429	13,671	3,581	20,096	5,384
San Francisco-Oakland-Hayward	6,750	1,134	13,216	3,797	20,642	4,924
San Jose-Sunnyvale-Santa Clara	6,628	1,191	13,545	3,755	20,142	6,531
Remainder of state	6,552	1,168	13,309	3,293	19,969	5,829
COLORADO						
Denver-Aurora-Lakewood	6,190	1,241	12,435	3,365	18,270	5,002
Remainder of state	6,342	1,352	12,898	3,431	18,368	4,915
CONNECTICUT						
Bridgeport-Stamford-Norwalk	7,237	1,575	15,264	3,649	22,159	5,464
Hartford-West Hartford-East Hartford	6,989	1,822	13,847	3,606	19,518	4,876
New Haven-Milford	7,652	1,568	12,466	3,090	21,704	5,971
Remainder of state	7,215	1,685	13,514	3,866	19,702	5,227
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	6,685	1,326	13,547	3,724	20,174	5,637
Remainder of state	7,187	1,370	12,676	3,924	19,956	5,861
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	7,230	1,369	15,008	4,002	21,810	6,358
FLORIDA						
Miami-Fort Lauderdale-West Palm Beach	6,001	1,419	12,977	3,652	17,852	5,512
Orlando-Kissimmee-Sanford	6,477	1,698	12,922	3,837	19,412	5,799
Tampa-St. Petersburg-Clearwater	8,093	1,583	15,128	5,441	22,119	7,176
Remainder of state	6,565	1,393	12,915	3,642	19,079	6,043
GEORGIA						
Atlanta-Sandy Springs-Roswell	6,595	1,496	12,990	3,534	18,584	5,906
Remainder of state	7,146	1,442	13,622	4,072	18,556	5,727
HAWAII						
Urban Honolulu	6,456	877	13,022	3,078	17,408	5,509
Remainder of state	6,513	515	12,193	3,044	18,646	5,427
IDAHO						
Boise City	6,336	959	12,440	3,021	19,162	4,661
Remainder of state	6,016	1,435	11,965	3,266	16,580	5,558
ILLINOIS						
Chicago-Naperville-Elgin, IL portion	6,998	1,638	13,087	3,241	20,426	5,485
Remainder of state	7,526	1,259	14,794	3,468	20,337	4,979
INDIANA						
Indianapolis-Carmel-Anderson	6,725	1,372	12,749	3,734	17,927	5,197
Remainder of state	6,800	1,388	14,212	3,295	20,063	4,347
IOWA						
Des Moines-West Des Moines	6,263	1,484	12,805	3,954	16,257	4,991
Remainder of state	6,944	1,622	13,094	3,628	18,936	5,202

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	6,757	1,326	13,790	3,399	19,499	5,549
Wichita	5,920	1,321	12,683	3,132	18,807	5,104
Remainder of state	6,100	1,163	13,496	3,331	18,299	5,117
KENTUCKY						
Louisville/Jefferson County, KY portion	6,316	1,597	12,434	3,929	17,820	6,697
Remainder of state	6,817	1,645	13,358	3,628	19,709	4,992
LOUISIANA						
New Orleans-Metairie	6,575	1,450	12,782	3,632	20,232	5,798
Remainder of state	6,519	1,649	13,121	4,482	18,707	6,595
MAINE						
Portland-South Portland	6,818	1,402	14,059	3,847	19,208	5,119
Remainder of state	6,903	1,506	13,007	3,940	20,041	5,733
MARYLAND						
Baltimore-Columbia-Towson	6,372	1,602	13,306	3,384	19,161	5,819
Washington-Arlington-Alexandria, MD portion	6,950	1,542	12,798	4,727	19,297	6,993
Remainder of state	6,979	1,691	14,072	3,189	19,432	5,458
MASSACHUSETTS						
Boston-Cambridge-Newton, MA portion	7,419	1,851	15,123	4,036	22,485	5,759
Remainder of state	7,495	2,020	15,020	4,033	20,302	5,549
MICHIGAN						
Detroit-Warren-Dearborn	6,360	1,526	13,200	3,364	17,821	3,955
Remainder of state	6,289	1,354	14,035	3,399	18,514	4,490
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	6,538	1,515	13,288	3,718	18,985	5,811
Remainder of state	7,245	1,688	14,143	4,132	20,126	7,074
MISSISSIPPI						
Jackson	6,120	1,293	11,337	3,264	17,424	6,066
Remainder of state	5,961	1,382	11,355	3,169	17,377	5,607
MISSOURI						
Kansas City, MO portion	6,407	1,605	13,415	4,287	20,477	6,032
St. Louis, MO portion	7,164	1,365	13,563	3,230	20,438	4,675
Remainder of state	6,325	1,328	11,821	3,235	17,158	4,769
MONTANA						
Billings	6,847	1,139	13,325	3,494	19,887	5,227
Remainder of state	6,866	1,109	13,113	3,174	19,532	5,203
NEBRASKA						
Omaha-Council Bluffs, NE portion	6,605	1,497	12,990	3,763	18,420	5,631
Remainder of state	7,083	1,285	13,345	3,447	19,590	5,205
NEVADA						
Las Vegas-Henderson-Paradise	5,838	1,365	10,906	3,059	18,240	6,195
Remainder of state	6,853	1,314	13,350	3,693	18,745	6,443
NEW HAMPSHIRE						
Boston-Cambridge-Newton, NH portion	7,743	1,514	15,045	4,516	20,959	5,747
Manchester-Nashua	6,943	1,654	14,615	3,761	19,775	5,003
Remainder of state	7,589	1,677	14,871	4,065	21,241	6,106
NEW JERSEY						
New York-Newark-Jersey City, NJ portion	7,486	1,571	14,847	3,793	22,014	5,735
Remainder of state	7,560	1,664	14,707	3,154	23,086	7,716
NEW MEXICO						
Albuquerque	6,553	1,677	12,537	4,394	16,788	4,627
Remainder of state	6,726	1,389	12,990	3,132	18,886	4,815
NEW YORK						
New York-Newark-Jersey City, NY portion	7,974	1,595	15,787	3,576	23,531	4,890
Remainder of state	7,192	1,538	14,312	3,643	18,263	5,267

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NORTH CAROLINA						
Charlotte-Concord-Gastonia, NC portion	6,406	1,206	12,731	3,628	19,019	5,290
Remainder of state	6,320	1,321	11,692	3,507	17,903	6,199
NORTH DAKOTA						
Fargo, ND portion	6,353	1,160	12,018	3,237	17,493	4,884
Remainder of state	6,803	1,293	12,579	3,460	17,241	5,043
OHIO						
Cincinnati, OH portion	6,631	1,355	13,341	3,530	19,837	5,304
Cleveland-Elyria	6,878	1,445	13,612	3,449	20,125	5,093
Columbus	6,964	1,888	14,268	3,835	19,197	5,453
Remainder of state	6,749	1,690	13,657	3,393	19,516	4,607
OKLAHOMA						
Oklahoma City	6,619	1,338	12,582	4,006	18,828	4,992
Tulsa	7,103	1,448	14,499	3,988	19,628	5,708
Remainder of state	6,196	1,106	11,891	3,284	17,686	5,068
OREGON						
Portland-Vancouver-Hillsboro, OR portion	6,502	1,179	12,014	3,750	19,161	5,923
Remainder of state	6,365	914	13,456	2,986	18,799	5,903
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	6,963	1,375	14,013	3,432	21,738	5,983
Pittsburgh	6,709	1,235	14,387	3,855	19,482	3,966
Remainder of state	6,672	1,380	14,130	3,398	19,298	4,920
RHODE ISLAND						
Providence-Warwick, RI portion	7,018	1,807	14,004	4,066	18,623	5,493
SOUTH CAROLINA						
Columbia	6,681	1,366	12,992	3,445	21,268	4,745
Remainder of state	6,714	1,443	12,860	3,183	18,875	5,415
SOUTH DAKOTA						
Sioux Falls	6,784	1,574	13,303	3,857	19,780	6,287
Remainder of state	7,035	1,518	13,132	3,515	19,695	5,470
TENNESSEE						
Memphis, TN portion	5,519	1,497	10,920	4,551	18,377	6,309
Nashville-Davidson--Murfreesboro--Franklin	5,930	1,246	12,497	4,088	17,680	5,387
Remainder of state	6,096	1,480	12,254	3,834	17,516	5,448
TEXAS						
Dallas-Fort Worth-Arlington	6,446	1,330	13,443	4,264	19,179	5,806
Houston-The Woodlands-Sugar Land	6,827	1,411	14,629	4,015	19,890	5,745
San Antonio-New Braunfels	5,809	1,428	11,878	3,451	18,660	5,310
Remainder of state	6,792	1,508	13,321	4,717	19,573	6,515
UTAH						
Ogden-Clearfield	5,786	1,245	13,222	3,320	17,542	5,145
Provo-Orem	5,858	750	12,034	2,887	18,128	4,403
Salt Lake City	6,231	1,286	12,342	3,196	18,107	4,531
Remainder of state	6,218	1,275	13,308	3,571	18,104	4,655
VERMONT						
Burlington-South Burlington	6,878	1,436	13,071	3,326	18,636	4,919
Remainder of state	6,946	1,469	14,277	3,610	21,035	5,585
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	6,465	1,818	12,250	4,373	18,837	5,957
Washington-Arlington-Alexandria, VA portion	6,844	1,814	14,091	4,255	20,267	6,485
Remainder of state	6,590	1,675	12,356	3,666	19,137	6,990
WASHINGTON						
Seattle-Tacoma-Bellevue	6,618	903	12,794	2,556	18,663	3,573
Remainder of state	6,698	1,052	12,078	2,563	19,017	4,425
WEST VIRGINIA						
Charleston	7,128	1,780	12,910	3,918	20,597	7,320
Remainder of state	6,844	1,251	14,021	3,047	20,721	4,051

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	6,688	1,569	13,824	3,482	20,654	5,430
Remainder of state	6,869	1,607	14,516	3,463	19,133	4,768
WYOMING						
Cheyenne	6,532	1,240	12,346	2,792	19,624	5,195
Remainder of state	6,852	1,427	12,684	3,101	19,297	5,208

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	260	132	655	254	753	744
Remainder of state	162	114	437	205	690	384
ALASKA						
Anchorage	247	116	488	253	705	443
Remainder of state	379	159	831	281	1,025	396
ARIZONA						
Phoenix-Mesa-Scottsdale	168	97	292	318	453	476
Remainder of state	264	152	694	413	985	639
ARKANSAS						
Little Rock-North Little Rock-Conway	246	155	534	311	755	780
Remainder of state	211	87	472	257	737	421
CALIFORNIA						
Los Angeles-Long Beach-Anaheim	132	73	296	200	483	310
Riverside-San Bernardino-Ontario	291	129	1,073	314	807	571
Sacramento--Roseville--Arden-Arcade	270	200	583	591	860	677
San Diego-Carlsbad	212	153	471	451	708	418
San Francisco-Oakland-Hayward	186	101	474	439	634	655
San Jose-Sunnyvale-Santa Clara	217	134	639	361	719	776
Remainder of state	221	106	331	267	430	740
COLORADO						
Denver-Aurora-Lakewood	166	92	342	235	648	342
Remainder of state	181	91	814	397	628	368
CONNECTICUT						
Bridgeport-Stamford-Norwalk	300	131	800	329	860	509
Hartford-West Hartford-East Hartford	205	136	394	244	804	577
New Haven-Milford	412	210	1,889	725	1,586	533
Remainder of state	285	176	647	482	596	757
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	139	80	421	220	438	354
Remainder of state	387	111	592	664	1,244	634
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	147	69	360	219	472	309
FLORIDA						
Miami-Fort Lauderdale-West Palm Beach	193	82	478	257	432	401
Orlando-Kissimmee-Sanford	252	137	464	384	893	494
Tampa-St. Petersburg-Clearwater	539	131	765	498	1,431	1,349
Remainder of state	286	116	653	345	795	515
GEORGIA						
Atlanta-Sandy Springs-Roswell	204	88	387	274	429	293
Remainder of state	261	87	447	248	875	478
HAWAII						
Urban Honolulu	149	108	500	618	548	594
Remainder of state	165	89	445	501	802	683
IDAHO						
Boise City	282	68	637	217	516	311
Remainder of state	179	172	394	337	632	598
ILLINOIS						
Chicago-Naperville-Elgin, IL portion	162	79	474	175	642	521
Remainder of state	451	125	1,492	374	889	764
INDIANA						
Indianapolis-Carmel-Anderson	255	122	656	486	832	786
Remainder of state	260	76	570	263	767	341
IOWA						
Des Moines-West Des Moines	264	143	499	297	688	433
Remainder of state	187	84	521	225	364	302

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, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	231	112	636	292	947	472
Wichita	306	119	854	251	960	265
Remainder of state	234	86	532	254	1,036	393
KENTUCKY						
Louisville/Jefferson County, KY portion	265	172	362	405	632	809
Remainder of state	281	298	409	413	693	607
LOUISIANA						
New Orleans-Metairie	241	126	583	263	763	532
Remainder of state	270	96	475	298	781	377
MAINE						
Portland-South Portland	165	82	518	242	586	281
Remainder of state	221	196	842	362	550	524
MARYLAND						
Baltimore-Columbia-Towson	206	94	355	191	477	395
Washington-Arlington-Alexandria, MD portion	362	123	574	448	788	754
Remainder of state	605	347	1,383	380	1,539	934
MASSACHUSETTS						
Boston-Cambridge-Newton, MA portion	355	124	1,044	286	1,642	316
Remainder of state	227	131	613	256	606	295
MICHIGAN						
Detroit-Warren-Dearborn	185	147	558	346	573	367
Remainder of state	221	70	521	191	749	335
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	130	91	396	273	457	584
Remainder of state	350	130	511	433	1,239	938
MISSISSIPPI						
Jackson	230	157	546	413	938	745
Remainder of state	144	92	740	317	666	379
MISSOURI						
Kansas City, MO portion	250	149	571	502	696	556
St. Louis, MO portion	314	145	522	234	1,058	519
Remainder of state	212	100	440	248	654	408
MONTANA						
Billings	259	183	481	339	891	987
Remainder of state	193	99	525	313	1,082	598
NEBRASKA						
Omaha-Council Bluffs, NE portion	296	112	609	221	756	740
Remainder of state	312	86	507	259	778	371
NEVADA						
Las Vegas-Henderson-Paradise	200	113	487	240	757	682
Remainder of state	378	201	656	351	712	765
NEW HAMPSHIRE						
Boston-Cambridge-Newton, NH portion	724	193	586	576	683	808
Manchester-Nashua	481	126	1,122	274	1,350	402
Remainder of state	216	156	516	585	509	797
NEW JERSEY						
New York-Newark-Jersey City, NJ portion	162	84	396	275	506	393
Remainder of state	175	190	732	490	756	993
NEW MEXICO						
Albuquerque	322	294	672	769	1,396	639
Remainder of state	326	111	841	233	713	376
NEW YORK						
New York-Newark-Jersey City, NY portion	287	105	545	233	918	426
Remainder of state	181	104	392	321	690	394

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, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NORTH CAROLINA						
Charlotte-Concord-Gastonia, NC portion	311	118	868	469	915	525
Remainder of state	139	59	368	174	400	368
NORTH DAKOTA						
Fargo, ND portion	197	107	575	306	551	491
Remainder of state	172	74	427	173	443	319
OHIO						
Cincinnati, OH portion	269	115	859	243	962	509
Cleveland-Elyria	221	103	396	227	970	212
Columbus	342	177	494	260	796	431
Remainder of state	191	150	488	382	634	424
OKLAHOMA						
Oklahoma City	243	125	459	375	608	393
Tulsa	267	91	809	307	674	482
Remainder of state	288	184	566	380	725	629
OREGON						
Portland-Vancouver-Hillsboro, OR portion	206	107	418	348	662	526
Remainder of state	252	86	474	294	509	743
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	185	89	505	308	628	506
Pittsburgh	376	213	734	665	1,413	795
Remainder of state	225	101	430	248	772	334
RHODE ISLAND						
Providence-Warwick, RI portion	143	86	288	191	535	310
SOUTH CAROLINA						
Columbia	482	310	779	507	1,800	436
Remainder of state	135	163	409	206	519	517
SOUTH DAKOTA						
Sioux Falls	193	79	426	309	396	300
Remainder of state	204	90	408	219	511	361
TENNESSEE						
Memphis, TN portion	294	247	709	458	913	823
Nashville-Davidson--Murfreesboro--Franklin	160	79	427	289	754	316
Remainder of state	131	113	438	269	523	411
TEXAS						
Dallas-Fort Worth-Arlington	220	108	502	402	505	430
Houston-The Woodlands-Sugar Land	306	85	478	288	1,374	588
San Antonio-New Braunfels	369	155	1,136	319	1,030	331
Remainder of state	237	135	425	390	448	530
UTAH						
Ogden-Clearfield	422	121	945	301	1,115	831
Provo-Orem	379	125	924	323	1,215	495
Salt Lake City	209	101	397	253	490	438
Remainder of state	513	211	1,085	446	2,388	662
VERMONT						
Burlington-South Burlington	228	134	491	244	545	390
Remainder of state	196	96	446	256	781	478
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	341	386	867	785	783	816
Washington-Arlington-Alexandria, VA portion	368	143	725	374	1,033	434
Remainder of state	165	144	358	274	470	572
WASHINGTON						
Seattle-Tacoma-Bellevue	180	90	599	350	714	578
Remainder of state	288	128	749	495	1,128	775
WEST VIRGINIA						
Charleston	331	105	735	359	829	668
Remainder of state	326	93	546	277	964	479

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, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	228	149	852	328	799	621
Remainder of state	177	102	422	214	521	533
WYOMING						
Cheyenne	430	144	531	380	899	485
Remainder of state	198	155	442	303	829	450

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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