

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, 2018

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ-PA						
Less than 50 employees	8,658	1,575	16,573	4,243	23,865	4,741
50 or more employees	7,621	1,591	15,288	3,570	22,860	5,257
Total	7,826	1,588	15,448	3,654	23,018	5,176
Los Angeles-Long Beach-Anaheim, CA						
Less than 50 employees	5,773	950	12,374	3,434	16,517	5,737
50 or more employees	6,655	1,195	13,058	3,325	19,353	4,860
Total	6,456	1,140	12,960	3,341	18,959	4,982
Chicago-Naperville-Elgin, IL-IN-WI						
Less than 50 employees	7,216	1,499	13,237	2,790	21,705	6,931
50 or more employees	6,971	1,652	13,092	3,278	20,266	5,254
Total	7,005	1,631	13,104	3,236	20,420	5,434
Dallas-Fort Worth-Arlington, TX						
Less than 50 employees	7,079	1,295	10,615	5,118	19,392	7,346
50 or more employees	6,352	1,335	13,654	4,201	19,164	5,692
Total	6,446	1,330	13,443	4,264	19,179	5,806
Houston-The Woodlands-Sugar Land, TX						
Less than 50 employees	6,096	1,017	14,639	3,876	18,249	6,184
50 or more employees	6,940	1,472	14,628	4,031	20,099	5,689
Total	6,827	1,411	14,629	4,015	19,890	5,745
Washington-Arlington-Alexandria, DC-VA-MD-WV						
Less than 50 employees	7,081	1,515	13,742	5,232	19,927	8,486
50 or more employees	6,961	1,620	13,949	4,154	20,423	6,325
Total	6,984	1,600	13,914	4,339	20,360	6,602
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD						
Less than 50 employees	6,212	1,406	14,099	3,463	20,572	6,707
50 or more employees	7,254	1,418	14,122	3,279	22,046	6,358
Total	7,051	1,415	14,119	3,305	21,830	6,409
Miami-Fort Lauderdale-West Palm Beach, FL						
Less than 50 employees	6,983	1,477	16,969	3,402	20,211	5,922
50 or more employees	5,804	1,407	12,408	3,688	17,596	5,467
Total	6,001	1,419	12,977	3,652	17,852	5,512
Atlanta-Sandy Springs-Roswell, GA						
Less than 50 employees	6,431	1,514	12,708	3,827	15,758	7,381
50 or more employees	6,616	1,494	13,023	3,499	18,798	5,794
Total	6,595	1,496	12,990	3,534	18,584	5,906
Boston-Cambridge-Newton, MA-NH						
Less than 50 employees	7,092	1,689	13,958	4,253	18,990	5,188
50 or more employees	7,512	1,851	15,281	4,039	22,995	5,858
Total	7,445	1,825	15,119	4,065	22,401	5,758
San Francisco-Oakland-Hayward, CA						
Less than 50 employees	6,744	785	15,515	3,004	20,884	3,759
50 or more employees	6,752	1,259	12,936	3,894	20,579	5,228
Total	6,750	1,134	13,216	3,797	20,642	4,924
Phoenix-Mesa-Scottsdale, AZ						
Less than 50 employees	6,182	1,313	11,880	4,170	17,748	5,167
50 or more employees	6,180	1,650	12,876	3,920	19,342	5,914
Total	6,180	1,601	12,747	3,952	19,130	5,815
Riverside-San Bernardino-Ontario, CA						
Less than 50 employees	5,795	563 *	10,147	1,820 *	13,981	5,910 *
50 or more employees	6,301	1,434	13,821	3,524	19,017	5,301
Total	6,247	1,342	13,569	3,407	18,169	5,404
Detroit-Warren-Dearborn, MI						
Less than 50 employees	6,845	1,392	10,979	2,336	16,635	3,044 *
50 or more employees	6,300	1,543	13,445	3,477	17,969	4,068
Total	6,360	1,526	13,200	3,364	17,821	3,955

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, 2018 (cont.)

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Seattle-Tacoma-Bellevue, WA						
Less than 50 employees	6,182	1,015	11,970	4,561	16,872	6,732
50 or more employees	6,751	868	12,892	2,319	18,926	3,108
Total	6,618	903	12,794	2,556	18,663	3,573
Minneapolis-St. Paul-Bloomington, MN-WI						
Less than 50 employees	6,163	1,420	11,010	4,330	16,920	7,015
50 or more employees	6,629	1,525	13,417	3,674	19,314	5,584
Total	6,550	1,507	13,281	3,711	19,005	5,769
San Diego-Carlsbad, CA						
Less than 50 employees	6,296	1,574 *	14,370	6,669 *	16,060	7,235 *
50 or more employees	7,220	1,404	13,587	3,212	20,425	5,233
Total	7,085	1,429	13,671	3,581	20,096	5,384
Tampa-St. Petersburg-Clearwater, FL						
Less than 50 employees	7,207	1,396	11,784	6,912	18,794	2,336 *
50 or more employees	8,189	1,604	15,577	5,244	22,523	7,765
Total	8,093	1,583	15,128	5,441	22,119	7,176
Denver-Aurora-Lakewood, CO						
Less than 50 employees	5,721	550	11,092	2,870 *	14,537	4,544
50 or more employees	6,293	1,394	12,601	3,426	18,796	5,067
Total	6,190	1,241	12,435	3,365	18,270	5,002
St. Louis, MO-IL						
Less than 50 employees	7,853	1,676 *	12,431	3,196	14,847	3,578 *
50 or more employees	7,054	1,275	13,703	3,247	21,478	5,190
Total	7,195	1,346	13,495	3,238	19,934	4,814

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.

* 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, 2018

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ-PA						
Less than 50 employees	333	217	800	614	1,215	840
50 or more employees	247	80	419	183	720	340
Total	207	77	379	179	635	315
Los Angeles-Long Beach-Anaheim, CA						
Less than 50 employees	251	116	804	618	1,012	908
50 or more employees	152	88	319	209	535	322
Total	132	73	296	200	483	310
Chicago-Naperville-Elgin, IL-IN-WI						
Less than 50 employees	397	233	1,052	601	1,595	1,760
50 or more employees	170	78	490	177	658	510
Total	156	75	457	170	615	499
Dallas-Fort Worth-Arlington, TX						
Less than 50 employees	426	212	805	894	1,661	1,596
50 or more employees	243	121	522	427	528	440
Total	220	108	502	402	505	430
Houston-The Woodlands-Sugar Land, TX						
Less than 50 employees	491	225	1,512	939	1,146	1,113
50 or more employees	341	92	504	302	1,553	645
Total	306	85	478	288	1,373	588
Washington-Arlington-Alexandria, DC-VA-MD-WV						
Less than 50 employees	442	148	915	736	689	1,075
50 or more employees	216	85	425	216	617	302
Total	195	74	385	225	547	306
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD						
Less than 50 employees	290	181	953	712	789	1,176
50 or more employees	149	87	446	294	572	542
Total	141	79	407	272	511	493
Miami-Fort Lauderdale-West Palm Beach, FL						
Less than 50 employees	397	300	1,685	913	1,474	1,435
50 or more employees	210	77	351	261	430	415
Total	193	82	478	257	432	401
Atlanta-Sandy Springs-Roswell, GA						
Less than 50 employees	350	266	1,321	1,085	1,300	1,171
50 or more employees	225	94	406	276	453	310
Total	204	88	390	273	431	296
Boston-Cambridge-Newton, MA-NH						
Less than 50 employees	361	228	1,272	754	1,392	1,050
50 or more employees	388	130	1,095	290	1,745	298
Total	332	115	981	270	1,557	302
San Francisco-Oakland-Hayward, CA						
Less than 50 employees	422	203	1,139	758	2,093	941
50 or more employees	202	112	506	481	584	797
Total	186	101	474	439	634	655
Phoenix-Mesa-Scottsdale, AZ						
Less than 50 employees	365	188	917	645	1,338	1,229
50 or more employees	187	111	306	352	473	517
Total	168	97	292	318	453	476
Riverside-San Bernardino-Ontario, CA						
Less than 50 employees	662	342 *	2,784	708 *	1,612	2,139 *
50 or more employees	315	135	1,095	331	836	527
Total	291	129	1,073	314	807	571
Detroit-Warren-Dearborn, MI						
Less than 50 employees	493	399	1,656	551	1,132	1,042 *
50 or more employees	198	158	583	377	631	384
Total	185	147	556	347	572	366

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Seattle-Tacoma-Bellevue, WA						
Less than 50 employees	386	254	639	795	982	1,080
50 or more employees	205	87	672	358	821	567
Total	180	90	599	350	714	578
Minneapolis-St. Paul-Bloomington, MN-WI						
Less than 50 employees	329	269	770	558	1,367	1,834
50 or more employees	138	93	398	286	475	605
Total	128	90	387	271	453	575
San Diego-Carlsbad, CA						
Less than 50 employees	770	548 *	2,287	2,416 *	3,319	2,293 *
50 or more employees	202	152	458	379	673	406
Total	212	153	471	450	708	418
Tampa-St. Petersburg-Clearwater, FL						
Less than 50 employees	774	407	1,323	1,153	703	2,430 *
50 or more employees	581	138	766	541	1,579	1,406
Total	538	131	765	497	1,431	1,350
Denver-Aurora-Lakewood, CO						
Less than 50 employees	259	137	1,110	871 *	952	1,073
50 or more employees	191	103	347	242	732	365
Total	162	91	338	235	646	343
St. Louis, MO-IL						
Less than 50 employees	1,060	634 *	1,289	485	1,660	1,881 *
50 or more employees	274	101	543	251	1,018	471
Total	296	139	504	225	1,064	612

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.

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