

Table IX.B.2(2008) Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2008

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	5,288	1,053	9,731	2,909	14,191	3,786 *
50 or more employees	4,712	959	8,557	2,250	13,000	3,319
Total	4,874	986	8,747	2,356	13,200	3,398
Los Angeles-Long Beach-Santa Ana, CA MSA						
Less than 50 employees	4,132	651	8,906	2,109	10,841	3,390
50 or more employees	4,244	829	8,052	2,130	12,353	3,669
Total	4,222	793	8,147	2,128	12,159	3,634
Chicago-Naperville-Joliet, IL-IN-WI MSA						
Less than 50 employees	4,837	985	9,510	2,847	12,914	3,991
50 or more employees	4,475	973	8,894	2,023	12,558	3,068
Total	4,540	975	8,961	2,111	12,602	3,183
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA						
Less than 50 employees	4,849	726	9,482	2,658	13,477	3,614
50 or more employees	4,646	925	9,009	2,269	13,263	3,329
Total	4,697	875	9,086	2,333	13,303	3,382
Dallas-Fort Worth-Arlington, TX MSA						
Less than 50 employees	4,263	641	8,189	2,675	8,530	3,127
50 or more employees	4,274	836	9,038	2,213	13,123	3,331
Total	4,272	798	8,909	2,283	12,332	3,296
Miami-Fort Lauderdale-Miami Beach, FL MSA						
Less than 50 employees	5,057	737	8,923	3,205	12,941	4,931
50 or more employees	4,473	1,096	8,022	2,114	13,038	3,999
Total	4,626	1,002	8,114	2,225	13,025	4,125
Houston-Sugar Land-Baytown, TX MSA						
Less than 50 employees	4,563	570 *	9,790	3,123	15,540	5,636
50 or more employees	4,190	866	7,696	2,808	11,500	4,282
Total	4,234	831	7,838	2,829	11,828	4,392
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA						
Less than 50 employees	4,794	857	8,902	2,472	14,000	3,990
50 or more employees	4,411	951	8,681	2,557	12,339	3,878
Total	4,487	932	8,711	2,546	12,587	3,895
Atlanta-Sandy Springs-Marietta, GA MSA						
Less than 50 employees	3,786	775	8,524	2,446	10,491	3,842
50 or more employees	3,868	796	8,044	2,486	11,567	3,855
Total	3,857	793	8,073	2,483	11,454	3,854
Detroit-Warren-Livonia, MI MSA						
Less than 50 employees	4,085	563	8,858	1,973	11,573	1,983 *
50 or more employees	4,276	875	8,390	1,644	11,544	3,110
Total	4,237	811	8,458	1,691	11,550	2,886
Boston-Cambridge-Quincy, MA-NH MSA						
Less than 50 employees	5,298	1,232	12,339	2,302	14,090	3,560
50 or more employees	4,644	1,049	9,334	2,284	13,781	3,346
Total	4,765	1,083	9,510	2,285	13,835	3,384
San Francisco-Oakland-Fremont, CA MSA						
Less than 50 employees	4,349	421	6,967	1,519	9,885	2,361
50 or more employees	4,498	628	8,798	1,752	13,122	2,894
Total	4,459	573	8,510	1,715	12,576	2,804
Riverside-San Bernardino-Ontario, CA MSA						
Less than 50 employees	3,870	475 *	7,400	2,832	12,611	3,094 *
50 or more employees	4,090	771	7,515	1,932	11,680	3,226
Total	4,055	724	7,499	2,062	11,801	3,209
Phoenix-Mesa-Scottsdale, AZ MSA						
Less than 50 employees	4,017	422 *	7,504	2,881 *	10,090	3,557
50 or more employees	4,185	879	8,692	2,400	12,625	4,342
Total	4,160	811	8,588	2,442	12,357	4,259

Table IX.B.2(2008) Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2008 (cont.)

METRO AREA	Single premium	Single contribution	Employee- plus-one premium	Employee- plus-one contribution	Family premium	Family contribution
Seattle-Tacoma-Bellevue, WA MSA						
Less than 50 employees	4,112	515 *	8,308	1,717	10,671	2,116
50 or more employees	4,592	568	9,025	2,084	14,070	3,760
Total	4,456	553	8,904	2,021	13,379	3,426
Minneapolis-St. Paul-Bloomington, MN-WI MSA						
Less than 50 employees	4,373	458	9,930	1,696	11,772	4,544
50 or more employees	4,297	990	8,435	2,253	12,830	3,364
Total	4,312	888	8,566	2,205	12,675	3,536
San Diego-Carlsbad-San Marcos, CA MSA						
Less than 50 employees	3,783	746	7,942	3,250	7,629	3,485
50 or more employees	3,912	949	8,074	2,515	11,212	3,203
Total	3,872	886	8,046	2,674	10,495	3,259
St. Louis, MO-IL MSA						
Less than 50 employees	4,539	739 *	7,566	2,113 *	11,013	2,789 *
50 or more employees	4,426	1,146	8,632	2,277	12,346	2,694
Total	4,454	1,046	8,500	2,256	12,186	2,706
Baltimore-Towson, MD MSA						
Less than 50 employees	4,048	787	8,467	2,665	10,337	4,083
50 or more employees	4,595	1,126	9,082	2,332	13,117	4,240
Total	4,500	1,067	8,983	2,385	12,704	4,217
Tampa-St. Petersburg-Clearwater, FL MSA						
Less than 50 employees	4,101	967 *	8,370	2,580	12,773	6,027
50 or more employees	4,552	1,215	7,986	2,708	12,552	4,866
Total	4,436	1,151	8,033	2,692	12,588	5,052

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008

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	334	190	762	477	551	1,371 *
50 or more employees	201	88	220	324	510	428
Total	111	42	280	182	263	313
Los Angeles-Long Beach-Santa Ana, CA MSA						
Less than 50 employees	79	69	963	446	451	596
50 or more employees	226	76	194	104	264	190
Total	188	58	257	122	233	177
Chicago-Naperville-Joliet, IL-IN-WI MSA						
Less than 50 employees	236	201	552	553	674	389
50 or more employees	155	55	353	127	442	89
Total	142	48	274	102	389	104
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA						
Less than 50 employees	498	216	1,070	408	637	742
50 or more employees	207	80	307	228	524	287
Total	69	98	258	214	328	288
Dallas-Fort Worth-Arlington, TX MSA						
Less than 50 employees	487	132	1,049	592	1,636	613
50 or more employees	114	72	410	127	497	316
Total	138	56	404	89	537	255
Miami-Fort Lauderdale-Miami Beach, FL MSA						
Less than 50 employees	239	110	1,082	703	891	616
50 or more employees	232	110	553	328	627	894
Total	196	70	532	298	488	602
Houston-Sugar Land-Baytown, TX MSA						
Less than 50 employees	331	201 *	768	832	2,015	1,635
50 or more employees	169	105	394	211	378	351
Total	113	74	311	178	484	386
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA						
Less than 50 employees	240	152	591	443	754	611
50 or more employees	178	100	233	215	571	238
Total	113	50	264	130	498	284
Atlanta-Sandy Springs-Marietta, GA MSA						
Less than 50 employees	213	155	1,126	537	621	960
50 or more employees	146	74	438	260	237	536
Total	121	61	424	228	234	351
Detroit-Warren-Livonia, MI MSA						
Less than 50 employees	158	72	456	412	556	638 *
50 or more employees	227	49	374	99	507	284
Total	181	40	312	102	406	202
Boston-Cambridge-Quincy, MA-NH MSA						
Less than 50 employees	245	129	2,012	678	416	714
50 or more employees	194	58	420	266	335	191
Total	165	70	360	249	261	125
San Francisco-Oakland-Fremont, CA MSA						
Less than 50 employees	309	79	1,145	356	1,220	664
50 or more employees	216	92	435	257	470	343
Total	193	61	325	238	383	243
Riverside-San Bernardino-Ontario, CA MSA						
Less than 50 employees	530	225 *	1,506	707	2,425	1,000 *
50 or more employees	117	66	273	297	573	371
Total	97	52	270	283	546	277
Phoenix-Mesa-Scottsdale, AZ MSA						
Less than 50 employees	238	132 *	1,081	1,172 *	370	555
50 or more employees	142	80	390	267	607	399
Total	97	81	343	235	539	374

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Seattle-Tacoma-Bellevue, WA MSA						
Less than 50 employees	195	165 *	463	421	814	518
50 or more employees	232	86	431	199	443	435
Total	175	66	314	159	467	255
Minneapolis-St. Paul-Bloomington, MN-WI MSA						
Less than 50 employees	263	128	1,454	323	658	671
50 or more employees	153	67	316	101	305	165
Total	131	69	342	91	418	123
San Diego-Carlsbad-San Marcos, CA MSA						
Less than 50 employees	372	217	696	745	1,067	759
50 or more employees	130	106	266	358	792	721
Total	146	102	323	381	741	565
St. Louis, MO-IL MSA						
Less than 50 employees	1,078	248 *	2,144	878 *	2,878	952 *
50 or more employees	558	175	1,854	632	2,096	471
Total	166	153	253	211	193	169
Baltimore-Towson, MD MSA						
Less than 50 employees	189	162	577	731	1,344	816
50 or more employees	191	61	220	125	566	407
Total	152	70	169	158	503	392
Tampa-St. Petersburg-Clearwater, FL MSA						
Less than 50 employees	284	379 *	1,465	697	1,931	1,057
50 or more employees	286	186	505	173	831	483
Total	162	256	466	172	758	467

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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