

**Table IX.B.2(2009) Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2009**

| <b>METRO 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>New York-Northern New Jersey-Long Island, NY-NJ-PA</b> |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,375                 | 1,069                      | 10,917                           | 2,281                                 | 13,431                | 3,380                      |
| 50 or more employees                                      | 5,162                 | 1,022                      | 9,428                            | 2,187                                 | 14,281                | 2,858                      |
| Total                                                     | 5,210                 | 1,033                      | 9,681                            | 2,203                                 | 14,144                | 2,942                      |
| <b>Los Angeles-Long Beach-Santa Ana, CA</b>               |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 4,292                 | 679                        | 8,321                            | 2,019                                 | 11,454                | 4,252                      |
| 50 or more employees                                      | 4,317                 | 812                        | 8,151                            | 2,120                                 | 12,187                | 3,304                      |
| Total                                                     | 4,311                 | 779                        | 8,178                            | 2,104                                 | 12,073                | 3,452                      |
| <b>Chicago-Naperville-Joliet, IL-IN-WI</b>                |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,022                 | 1,107                      | 9,869                            | 2,718                                 | 13,757                | 3,639                      |
| 50 or more employees                                      | 4,783                 | 1,020                      | 9,187                            | 2,301                                 | 13,846                | 3,517                      |
| Total                                                     | 4,828                 | 1,036                      | 9,269                            | 2,351                                 | 13,836                | 3,530                      |
| <b>Dallas-Fort Worth-Arlington, TX</b>                    |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 4,274                 | 814 *                      | 12,110                           | 7,062                                 | 12,984                | 5,321                      |
| 50 or more employees                                      | 4,809                 | 1,151                      | 9,344                            | 2,111                                 | 13,532                | 3,489                      |
| Total                                                     | 4,744                 | 1,110                      | 9,569                            | 2,514                                 | 13,483                | 3,653                      |
| <b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>        |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,095                 | 714                        | 9,766                            | 2,809                                 | 13,318                | 3,097                      |
| 50 or more employees                                      | 4,985                 | 1,114                      | 9,475                            | 2,231                                 | 13,759                | 3,441                      |
| Total                                                     | 5,009                 | 1,027                      | 9,526                            | 2,333                                 | 13,673                | 3,374                      |
| <b>Houston-Sugar Land-Baytown, TX</b>                     |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,330                 | 645 *                      | 9,353                            | 2,085                                 | 17,548                | 3,263 *                    |
| 50 or more employees                                      | 4,651                 | 1,273                      | 9,352                            | 2,156                                 | 12,972                | 3,984                      |
| Total                                                     | 4,732                 | 1,198                      | 9,352                            | 2,149                                 | 13,229                | 3,943                      |
| <b>Miami-Fort Lauderdale-Pompano Beach, FL</b>            |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 4,586                 | 757                        | 9,045                            | 3,459                                 | 12,015                | 3,983                      |
| 50 or more employees                                      | 4,398                 | 976                        | 9,027                            | 2,286                                 | 13,406                | 3,660                      |
| Total                                                     | 4,449                 | 916                        | 9,030                            | 2,443                                 | 13,134                | 3,723                      |
| <b>Atlanta-Sandy Springs-Marietta, GA</b>                 |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,125                 | 855 *                      | 10,187                           | 3,931                                 | 11,308                | 4,240 *                    |
| 50 or more employees                                      | 4,669                 | 1,005                      | 8,867                            | 2,324                                 | 13,706                | 3,502                      |
| Total                                                     | 4,719                 | 989                        | 9,002                            | 2,488                                 | 13,526                | 3,558                      |
| <b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>       |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,089                 | 859                        | 10,631                           | 2,539                                 | 13,328                | 4,565                      |
| 50 or more employees                                      | 4,556                 | 1,039                      | 9,271                            | 2,406                                 | 13,323                | 3,534                      |
| Total                                                     | 4,678                 | 998                        | 9,481                            | 2,426                                 | 13,324                | 3,708                      |
| <b>Boston-Cambridge-Quincy, MA-NH</b>                     |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,380                 | 1,461                      | 11,526                           | 3,494                                 | 14,664                | 5,194                      |
| 50 or more employees                                      | 5,321                 | 1,292                      | 10,493                           | 2,734                                 | 14,682                | 3,811                      |
| Total                                                     | 5,333                 | 1,326                      | 10,593                           | 2,807                                 | 14,679                | 4,052                      |
| <b>Detroit-Warren-Livonia, MI</b>                         |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,269                 | 1,116                      | 10,650                           | 2,981                                 | 13,924                | 4,128                      |
| 50 or more employees                                      | 4,598                 | 1,079                      | 9,069                            | 1,890                                 | 12,442                | 2,984                      |
| Total                                                     | 4,767                 | 1,089                      | 9,251                            | 2,015                                 | 12,715                | 3,195                      |
| <b>Phoenix-Mesa-Scottsdale, AZ</b>                        |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 3,711                 | 798                        | 7,521                            | 2,617                                 | 10,783                | 4,675                      |
| 50 or more employees                                      | 4,530                 | 929                        | 9,312                            | 2,303                                 | 13,059                | 3,495                      |
| Total                                                     | 4,408                 | 910                        | 9,169                            | 2,328                                 | 12,849                | 3,604                      |
| <b>San Francisco-Oakland-Fremont, CA</b>                  |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 5,143                 | 665                        | 9,342                            | 1,748                                 | 11,994                | 1,919 *                    |
| 50 or more employees                                      | 5,419                 | 841                        | 9,260                            | 2,567                                 | 13,346                | 3,590                      |
| Total                                                     | 5,374                 | 813                        | 9,266                            | 2,511                                 | 13,223                | 3,438                      |
| <b>Riverside-San Bernardino-Ontario, CA</b>               |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                                    | 3,823                 | 392 *                      | 7,672                            | 2,172                                 | 10,073                | 2,980 *                    |
| 50 or more employees                                      | 4,523                 | 877                        | 8,245                            | 2,562                                 | 11,853                | 3,761                      |
| Total                                                     | 4,365                 | 767                        | 8,159                            | 2,503                                 | 11,491                | 3,603                      |

**Table IX.B.2(2009) Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2009 (cont.)**

| <b>METRO 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>Seattle-Tacoma-Bellevue, WA</b>             |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                         | 4,359                 | 661                        | 8,902                            | 2,740                                 | 12,281                | 4,391                      |
| 50 or more employees                           | 4,636                 | 681                        | 9,119                            | 2,405                                 | 13,093                | 3,445                      |
| Total                                          | 4,566                 | 676                        | 9,084                            | 2,458                                 | 12,940                | 3,623                      |
| <b>Minneapolis-St. Paul-Bloomington, MN-WI</b> |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                         | 4,893                 | 863                        | 8,507                            | 2,816                                 | 11,622                | 4,478                      |
| 50 or more employees                           | 4,406                 | 1,008                      | 8,411                            | 2,144                                 | 12,936                | 3,681                      |
| Total                                          | 4,514                 | 976                        | 8,422                            | 2,223                                 | 12,668                | 3,843                      |
| <b>San Diego-Carlsbad-San Marcos, CA</b>       |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                         | 3,993                 | 906                        | 9,686                            | 4,329                                 | 10,733                | 5,216                      |
| 50 or more employees                           | 4,427                 | 861                        | 10,474                           | 3,302                                 | 12,687                | 3,301                      |
| Total                                          | 4,310                 | 873                        | 10,366                           | 3,443                                 | 12,401                | 3,581                      |
| <b>St. Louis, MO-IL</b>                        |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                         | 4,345                 | 378                        | 7,392                            | 1,708                                 | 10,960                | 2,505 *                    |
| 50 or more employees                           | 4,193                 | 1,009                      | 8,678                            | 2,408 *                               | 13,057                | 4,050                      |
| Total                                          | 4,218                 | 904                        | 8,539                            | 2,333                                 | 12,692                | 3,781                      |
| <b>Tampa-St. Petersburg-Clearwater, FL</b>     |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                         | 4,509                 | 818                        | 9,916                            | 5,523                                 | 10,161                | 3,490                      |
| 50 or more employees                           | 4,633                 | 1,138                      | 9,696                            | 2,907                                 | 14,314                | 4,184                      |
| Total                                          | 4,613                 | 1,087                      | 9,709                            | 3,061                                 | 13,916                | 4,117                      |
| <b>Baltimore-Towson, MD</b>                    |                       |                            |                                  |                                       |                       |                            |
| Less than 50 employees                         | 4,543                 | 925                        | 9,203                            | 2,594 *                               | 12,513                | 4,641                      |
| 50 or more employees                           | 5,112                 | 1,190                      | 10,751                           | 2,069                                 | 14,502                | 3,435                      |
| Total                                          | 4,999                 | 1,137                      | 10,577                           | 2,128                                 | 14,257                | 3,583                      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

| <b>METRO AREA</b>                                         | <b>Single premium</b> | <b>Single contribution</b> | <b>Employee-plus-one contribution</b> | <b>Employee-plus-one contribution</b> | <b>Family premium</b> | <b>Family contribution</b> |
|-----------------------------------------------------------|-----------------------|----------------------------|---------------------------------------|---------------------------------------|-----------------------|----------------------------|
| <b>New York-Northern New Jersey-Long Island, NY-NJ-PA</b> |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 212                   | 113                        | 606                                   | 521                                   | 490                   | 537                        |
| 50 or more employees                                      | 285                   | 60                         | 451                                   | 165                                   | 717                   | 175                        |
| Total                                                     | 101                   | 63                         | 214                                   | 116                                   | 276                   | 109                        |
| <b>Los Angeles-Long Beach-Santa Ana, CA</b>               |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 242                   | 109                        | 863                                   | 407                                   | 450                   | 310                        |
| 50 or more employees                                      | 103                   | 78                         | 272                                   | 170                                   | 431                   | 240                        |
| Total                                                     | 123                   | 60                         | 320                                   | 143                                   | 348                   | 227                        |
| <b>Chicago-Naperville-Joliet, IL-IN-WI</b>                |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 193                   | 177                        | 180                                   | 342                                   | 824                   | 584                        |
| 50 or more employees                                      | 153                   | 47                         | 168                                   | 198                                   | 246                   | 286                        |
| Total                                                     | 118                   | 51                         | 184                                   | 130                                   | 229                   | 207                        |
| <b>Dallas-Fort Worth-Arlington, TX</b>                    |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 473                   | 252 *                      | 2,178                                 | 1,779                                 | 1,972                 | 1,091                      |
| 50 or more employees                                      | 162                   | 137                        | 458                                   | 367                                   | 476                   | 483                        |
| Total                                                     | 164                   | 122                        | 528                                   | 580                                   | 422                   | 403                        |
| <b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>        |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 252                   | 155                        | 504                                   | 315                                   | 954                   | 662                        |
| 50 or more employees                                      | 258                   | 127                        | 547                                   | 338                                   | 757                   | 377                        |
| Total                                                     | 105                   | 79                         | 296                                   | 238                                   | 254                   | 290                        |
| <b>Houston-Sugar Land-Baytown, TX</b>                     |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 496                   | 213 *                      | 886                                   | 596                                   | 1,522                 | 1,142 *                    |
| 50 or more employees                                      | 184                   | 171                        | 373                                   | 385                                   | 626                   | 550                        |
| Total                                                     | 179                   | 152                        | 312                                   | 299                                   | 534                   | 508                        |
| <b>Miami-Fort Lauderdale-Pompano Beach, FL</b>            |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 260                   | 126                        | 1,201                                 | 717                                   | 1,977                 | 992                        |
| 50 or more employees                                      | 185                   | 179                        | 588                                   | 302                                   | 308                   | 309                        |
| Total                                                     | 164                   | 110                        | 586                                   | 274                                   | 460                   | 250                        |
| <b>Atlanta-Sandy Springs-Marietta, GA</b>                 |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 301                   | 262 *                      | 1,272                                 | 880                                   | 1,267                 | 1,784 *                    |
| 50 or more employees                                      | 216                   | 131                        | 268                                   | 160                                   | 475                   | 303                        |
| Total                                                     | 187                   | 131                        | 253                                   | 109                                   | 405                   | 340                        |
| <b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>       |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 223                   | 83                         | 585                                   | 417                                   | 824                   | 522                        |
| 50 or more employees                                      | 199                   | 96                         | 331                                   | 227                                   | 481                   | 247                        |
| Total                                                     | 128                   | 52                         | 280                                   | 159                                   | 398                   | 171                        |
| <b>Boston-Cambridge-Quincy, MA-NH</b>                     |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 165                   | 112                        | 2,255                                 | 867                                   | 660                   | 551                        |
| 50 or more employees                                      | 121                   | 104                        | 397                                   | 242                                   | 446                   | 298                        |
| Total                                                     | 89                    | 80                         | 369                                   | 237                                   | 398                   | 222                        |
| <b>Detroit-Warren-Livonia, MI</b>                         |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 386                   | 286                        | 975                                   | 453                                   | 883                   | 486                        |
| 50 or more employees                                      | 314                   | 227                        | 492                                   | 493                                   | 438                   | 552                        |
| Total                                                     | 161                   | 168                        | 390                                   | 428                                   | 292                   | 522                        |
| <b>Phoenix-Mesa-Scottsdale, AZ</b>                        |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 173                   | 163                        | 979                                   | 452                                   | 694                   | 777                        |
| 50 or more employees                                      | 251                   | 76                         | 563                                   | 250                                   | 663                   | 201                        |
| Total                                                     | 217                   | 50                         | 524                                   | 204                                   | 596                   | 225                        |
| <b>San Francisco-Oakland-Fremont, CA</b>                  |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 399                   | 175                        | 1,104                                 | 374                                   | 708                   | 634 *                      |
| 50 or more employees                                      | 291                   | 116                        | 286                                   | 415                                   | 560                   | 337                        |
| Total                                                     | 242                   | 116                        | 264                                   | 382                                   | 419                   | 349                        |
| <b>Riverside-San Bernardino-Ontario, CA</b>               |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                                    | 597                   | 170 *                      | 1,276                                 | 574                                   | 1,634                 | 1,022 *                    |
| 50 or more employees                                      | 166                   | 140                        | 337                                   | 387                                   | 526                   | 452                        |
| Total                                                     | 156                   | 79                         | 276                                   | 305                                   | 518                   | 402                        |

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| <b>METRO AREA</b>                              | <b>Single premium</b> | <b>Single contribution</b> | <b>Employee-plus-one contribution</b> | <b>Employee-plus-one contribution</b> | <b>Family premium</b> | <b>Family contribution</b> |
|------------------------------------------------|-----------------------|----------------------------|---------------------------------------|---------------------------------------|-----------------------|----------------------------|
| <b>Seattle-Tacoma-Bellevue, WA</b>             |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                         | 142                   | 93                         | 623                                   | 541                                   | 454                   | 798                        |
| 50 or more employees                           | 147                   | 84                         | 391                                   | 272                                   | 454                   | 425                        |
| Total                                          | 100                   | 78                         | 308                                   | 278                                   | 378                   | 324                        |
| <b>Minneapolis-St. Paul-Bloomington, MN-WI</b> |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                         | 200                   | 170                        | 1,094                                 | 584                                   | 750                   | 751                        |
| 50 or more employees                           | 174                   | 82                         | 238                                   | 130                                   | 374                   | 333                        |
| Total                                          | 125                   | 71                         | 274                                   | 137                                   | 389                   | 261                        |
| <b>San Diego-Carlsbad-San Marcos, CA</b>       |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                         | 468                   | 254                        | 1,325                                 | 599                                   | 1,816                 | 1,130                      |
| 50 or more employees                           | 286                   | 222                        | 802                                   | 554                                   | 629                   | 504                        |
| Total                                          | 205                   | 104                        | 735                                   | 517                                   | 580                   | 502                        |
| <b>St. Louis, MO-IL</b>                        |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                         | 1,086                 | 110                        | 2,001                                 | 468                                   | 2,912                 | 857 *                      |
| 50 or more employees                           | 784                   | 271                        | 2,589                                 | 727 *                                 | 3,129                 | 1,162                      |
| Total                                          | 141                   | 101                        | 392                                   | 260                                   | 252                   | 372                        |
| <b>Tampa-St. Petersburg-Clearwater, FL</b>     |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                         | 714                   | 227                        | 2,364                                 | 1,380                                 | 2,281                 | 897                        |
| 50 or more employees                           | 238                   | 140                        | 570                                   | 313                                   | 837                   | 453                        |
| Total                                          | 229                   | 120                        | 546                                   | 341                                   | 730                   | 400                        |
| <b>Baltimore-Towson, MD</b>                    |                       |                            |                                       |                                       |                       |                            |
| Less than 50 employees                         | 146                   | 196                        | 601                                   | 893 *                                 | 708                   | 937                        |
| 50 or more employees                           | 306                   | 126                        | 462                                   | 344                                   | 579                   | 593                        |
| Total                                          | 219                   | 86                         | 440                                   | 296                                   | 421                   | 477                        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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