

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, 2019

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	8,212	1,505	17,955	3,302	22,982	5,828
50 or more employees	7,911	1,703	15,502	3,617	23,093	5,313
Total	7,966	1,667	15,871	3,569	23,079	5,378
Los Angeles-Long Beach-Anaheim, CA						
Less than 50 employees	6,903	1,040	11,653	3,663	19,977	6,184
50 or more employees	7,089	1,558	13,512	4,116	20,622	6,727
Total	7,048	1,443	13,238	4,049	20,530	6,649
Chicago-Naperville-Elgin, IL-IN-WI						
Less than 50 employees	7,774	2,178	14,999	4,669	20,836	7,485
50 or more employees	7,241	1,588	14,050	3,827	21,098	5,291
Total	7,336	1,693	14,228	3,985	21,049	5,703
Dallas-Fort Worth-Arlington, TX						
Less than 50 employees	7,123	1,366	16,083	6,242	16,776	5,955 *
50 or more employees	7,378	1,555	14,464	3,976	21,531	5,853
Total	7,353	1,536	14,566	4,119	21,118	5,862
Houston-The Woodlands-Sugar Land, TX						
Less than 50 employees	7,441	2,309	14,161	7,405	24,298	9,656
50 or more employees	7,142	1,497	15,143	3,949	22,333	6,454
Total	7,184	1,613	15,031	4,344	22,587	6,869
Washington-Arlington-Alexandria, DC-VA-MD-WV						
Less than 50 employees	6,744	1,612	12,891	4,460	19,493	6,488
50 or more employees	7,141	1,590	14,108	4,284	21,001	6,872
Total	7,051	1,595	13,870	4,318	20,659	6,785
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD						
Less than 50 employees	8,308	1,522	13,684	3,787	24,426	6,452
50 or more employees	7,294	1,519	14,851	3,899	20,095	5,479
Total	7,483	1,520	14,694	3,884	20,745	5,625
Miami-Fort Lauderdale-West Palm Beach, FL						
Less than 50 employees	7,946	1,517	14,264	3,077 *	24,849	8,161
50 or more employees	6,633	1,360	13,203	3,767	20,538	5,870
Total	6,888	1,391	13,319	3,691	21,558	6,412
Atlanta-Sandy Springs-Roswell, GA						
Less than 50 employees	6,584	1,685	16,271	3,096 *	14,907	7,410
50 or more employees	6,583	1,300	13,020	3,926	19,735	5,921
Total	6,583	1,348	13,534	3,795	19,278	6,062
Boston-Cambridge-Newton, MA-NH						
Less than 50 employees	7,828	1,502	16,221	4,163	23,861	5,164
50 or more employees	7,316	1,800	14,597	3,626	20,849	5,346
Total	7,392	1,756	14,804	3,694	21,163	5,327
San Francisco-Oakland-Hayward, CA						
Less than 50 employees	6,449	1,775 *	23,715	4,171	23,122	8,217
50 or more employees	7,216	1,190	15,807	3,274	21,090	4,526
Total	7,028	1,333	16,730	3,379	21,498	5,268
Phoenix-Mesa-Scottsdale, AZ						
Less than 50 employees	5,964	1,468	11,193	3,712	18,106	7,030
50 or more employees	6,578	1,486	13,254	4,071	21,145	5,710
Total	6,454	1,482	13,101	4,044	20,781	5,868
Riverside-San Bernardino-Ontario, CA						
Less than 50 employees	8,528	2,567 *	21,130	1,858 *	24,239	4,494 *
50 or more employees	7,268	935	14,750	3,110	21,253	4,825
Total	7,477	1,206	15,593	2,945	21,483	4,800
Detroit-Warren-Dearborn, MI						
Less than 50 employees	6,184	804	13,322	4,376	15,715	2,820
50 or more employees	6,715	1,424	15,675	2,461	22,060	3,176
Total	6,628	1,322	15,483	2,617	21,258	3,131

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, 2019 (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	6,216	656	11,752	2,634 *	16,949	7,481 *
50 or more employees	7,133	929	14,037	2,328	20,522	3,853
Total	6,983	884	13,921	2,344	20,080	4,301
Minneapolis-St. Paul-Bloomington, MN-WI						
Less than 50 employees	6,778	1,488	14,342	3,635	17,690	5,222
50 or more employees	6,945	1,346	14,471	4,279	21,196	5,714
Total	6,915	1,371	14,457	4,210	20,661	5,639
San Diego-Carlsbad, CA						
Less than 50 employees	5,951	855	11,516	7,614	14,982	5,831
50 or more employees	6,070	1,042 *	13,436	4,576	20,198	5,658
Total	6,059	1,023 *	13,268	4,843	19,563	5,679
Tampa-St. Petersburg-Clearwater, FL						
Less than 50 employees	4,526	951	9,010	3,058	15,549	4,462
50 or more employees	6,970	1,346	14,145	6,093	18,856	8,597
Total	6,741	1,309	13,682	5,819	18,462	8,104
Denver-Aurora-Lakewood, CO						
Less than 50 employees	6,459	1,321	13,855	6,552 *	18,314	4,844 *
50 or more employees	6,637	1,595	14,146	3,885	20,528	6,276
Total	6,611	1,555	14,117	4,147	20,348	6,159
St. Louis, MO-IL						
Less than 50 employees	6,213	1,102 *	10,769	3,219	15,933	7,078
50 or more employees	6,856	1,438	14,101	4,017	21,235	7,593
Total	6,743	1,379	13,543	3,883	20,509	7,522

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

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	316	156	1,366	682	954	788
50 or more employees	189	88	361	220	603	273
Total	165	77	388	214	540	260
Los Angeles-Long Beach-Anaheim, CA						
Less than 50 employees	499	211	1,130	671	1,116	1,106
50 or more employees	219	90	494	419	819	529
Total	204	86	454	370	719	479
Chicago-Naperville-Elgin, IL-IN-WI						
Less than 50 employees	379	338	697	691	992	1,420
50 or more employees	127	107	323	261	364	264
Total	124	108	294	249	351	349
Dallas-Fort Worth-Arlington, TX						
Less than 50 employees	533	312	1,649	1,356	1,795	2,283 *
50 or more employees	299	92	506	253	722	350
Total	274	89	486	255	694	375
Houston-The Woodlands-Sugar Land, TX						
Less than 50 employees	570	333	1,157	570	2,632	1,820
50 or more employees	277	110	637	295	1,450	472
Total	253	114	582	289	1,327	456
Washington-Arlington-Alexandria, DC-VA-MD-WV						
Less than 50 employees	263	222	927	649	920	880
50 or more employees	191	95	452	288	447	483
Total	158	89	404	266	406	423
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD						
Less than 50 employees	444	305	826	814	1,891	1,193
50 or more employees	222	86	568	247	1,030	381
Total	205	90	505	240	931	375
Miami-Fort Lauderdale-West Palm Beach, FL						
Less than 50 employees	779	269	1,946	957 *	4,386	2,183
50 or more employees	273	127	670	372	940	874
Total	265	116	619	347	1,272	906
Atlanta-Sandy Springs-Roswell, GA						
Less than 50 employees	523	382	1,614	1,227 *	2,051	1,783
50 or more employees	244	129	650	254	507	325
Total	223	122	657	302	544	340
Boston-Cambridge-Newton, MA-NH						
Less than 50 employees	290	266	1,107	636	1,336	1,445
50 or more employees	187	83	552	197	496	231
Total	166	81	506	191	485	257
San Francisco-Oakland-Hayward, CA						
Less than 50 employees	402	651 *	5,764	1,230	2,713	2,051
50 or more employees	436	249	1,606	529	3,130	1,352
Total	349	255	1,629	494	2,617	1,299
Phoenix-Mesa-Scottsdale, AZ						
Less than 50 employees	445	294	1,035	886	2,175	1,682
50 or more employees	218	83	615	420	809	387
Total	194	89	574	395	757	401
Riverside-San Bernardino-Ontario, CA						
Less than 50 employees	1,051	1,011 *	2,640	1,285 *	2,127	2,096 *
50 or more employees	875	145	1,456	321	1,651	814
Total	719	247	1,334	342	1,508	767
Detroit-Warren-Dearborn, MI						
Less than 50 employees	544	198	1,417	792	745	681
50 or more employees	314	149	1,624	540	1,741	803
Total	279	130	1,523	520	1,687	700

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Seattle-Tacoma-Bellevue, WA						
Less than 50 employees	343	194	1,058	889 *	2,177	2,529 *
50 or more employees	181	133	424	420	654	820
Total	164	113	405	403	633	852
Minneapolis-St. Paul-Bloomington, MN-WI						
Less than 50 employees	401	227	1,278	1,072	1,480	1,106
50 or more employees	202	76	409	387	752	700
Total	181	75	390	371	704	620
San Diego-Carlsbad, CA						
Less than 50 employees	665	195	1,955	1,756	1,600	1,572
50 or more employees	195	440 *	559	714	1,010	1,032
Total	188	393 *	584	686	1,077	928
Tampa-St. Petersburg-Clearwater, FL						
Less than 50 employees	272	112	641	366	1,529	1,312
50 or more employees	794	275	1,790	1,639	2,217	1,924
Total	699	248	1,610	1,488	1,946	1,695
Denver-Aurora-Lakewood, CO						
Less than 50 employees	275	288	1,296	2,602 *	1,756	1,475 *
50 or more employees	299	210	607	400	659	1,012
Total	259	184	565	494	634	934
St. Louis, MO-IL						
Less than 50 employees	756	334 *	1,319	798	1,590	1,235
50 or more employees	314	216	564	529	1,203	1,598
Total	299	188	567	463	1,112	1,393

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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