

Table IX.A.4 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018-2020

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	6,393	1,504	12,489	3,753	17,905	5,568
Remainder of state	6,317	1,623	13,112	3,964	17,597	5,601
ALASKA:						
Anchorage,AK	8,865	1,355	16,611	4,250	21,959	5,812
Remainder of state	8,380	1,350	16,716	3,264	22,389	4,196
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	6,372	1,571	12,809	3,953	19,736	5,750
Remainder of state	6,693	1,455	13,724	4,281	18,879	5,619
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	6,217	1,571	11,714	4,026	17,022	6,044
Remainder of state	6,125	1,347	12,685	3,869	17,930	5,908
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	6,783	1,269	13,416	3,851	19,971	5,865
Riverside-San Bernardino-Ontario,CA	6,854	1,312	13,735	3,288	19,269	5,287
Sacramento--Roseville--Arden-Arcade,CA	6,638	1,379	14,230	4,251	19,619	5,467
San Diego-Carlsbad,CA	6,365	1,229	12,985	4,155	19,417	5,588
San Francisco-Oakland-Hayward,CA	7,167	1,212	15,709	3,523	21,954	5,040
San Jose-Sunnyvale-Santa Clara,CA	7,202	1,098	13,839	3,330	21,475	5,094
Remainder of state	7,065	1,244	13,890	3,959	20,837	6,202
COLORADO:						
Denver-Aurora-Lakewood,CO	6,584	1,481	13,575	3,923	19,838	5,688
Remainder of state	6,774	1,545	13,958	4,783	20,150	5,918
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	7,589	1,679	15,704	3,776	21,693	5,850
Hartford-West Hartford-East Hartford,CT	7,003	1,770	13,991	4,054	20,527	5,371
New Haven-Milford,CT	8,046	1,672	14,507	3,482	22,418	5,370
Remainder of state	7,465	1,819	15,362	3,434	21,582	5,612
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7,477	1,555	13,717	3,985	21,215	6,545
Remainder of state	7,316	1,722	13,992	4,594	19,755	6,250
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,370	1,434	15,066	4,124	22,205	6,577
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	6,602	1,504	13,108	3,857	19,332	6,041
Orlando-Kissimmee-Sanford,FL	7,051	1,792	13,798	4,211	21,519	7,336
Tampa-St. Petersburg-Clearwater,FL	7,238	1,576	14,541	5,782	20,394	7,900
Remainder of state	6,683	1,618	13,036	4,702	20,152	6,922
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	6,803	1,510	13,644	3,845	19,545	6,080
Remainder of state	6,924	1,459	13,296	3,943	19,092	5,775
HAWAII:						
Urban Honolulu,HI	6,726	811	13,365	3,473	18,831	5,165
Remainder of state	6,741	710	13,386	3,866	19,095	5,264
IDAHO:						
Boise City,ID	6,491	1,091	12,156	3,270	19,460	4,983
Remainder of state	6,367	1,290	12,082	3,581	19,215	5,246
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	7,218	1,689	14,281	3,795	21,177	5,857
Remainder of state	7,215	1,408	14,130	3,593	20,319	5,161
INDIANA:						
Indianapolis-Carmel-Anderson,IN	7,174	1,571	14,368	3,851	20,571	5,455
Remainder of state	6,932	1,515	14,091	3,402	20,152	4,767
IOWA:						
Des Moines-West Des Moines,IA	6,628	1,507	12,791	3,605	18,273	5,622
Remainder of state	6,836	1,641	13,058	3,819	18,735	5,615
KANSAS:						
Kansas City,MO-KS	6,637	1,411	13,506	4,113	19,493	6,534
Wichita,KS	6,216	1,227	13,444	3,369	18,874	5,667
Remainder of state	6,318	1,384	13,330	3,730	19,375	5,709
KENTUCKY:						
Louisville/Jefferson County,KY-IN	6,470	1,705	12,996	3,755	19,277	6,628
Remainder of state	6,908	1,623	13,874	3,672	20,407	5,029

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	6,726	1,735	13,128	4,016	19,949	6,679
Remainder of state	6,639	1,654	13,093	4,706	18,717	6,914
MAINE:						
Portland-South Portland,ME	6,993	1,473	14,410	3,985	19,784	5,689
Remainder of state	7,474	1,458	14,338	3,782	21,000	5,830
MARYLAND:						
Baltimore-Columbia-Towson,MD	7,184	1,694	14,485	4,006	20,479	6,476
Washington-Arlington-Alexandria,DC-VA-MD-WV	6,873	1,623	13,498	4,594	19,312	6,696
Remainder of state	6,955	1,513	13,424	3,442	19,177	5,601
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	7,409	1,702	14,833	3,771	22,049	5,536
Remainder of state	7,636	1,860	14,792	3,901	21,088	5,547
MICHIGAN:						
Detroit-Warren-Dearborn,MI	6,627	1,459	14,377	3,258	20,144	4,104
Remainder of state	6,507	1,365	13,939	3,286	18,979	4,374
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	6,702	1,476	13,831	4,011	19,776	5,741
Remainder of state	7,170	1,564	14,489	4,229	21,181	5,673
MISSISSIPPI:						
Jackson,MS	6,387	1,594	12,349	4,425	17,352	6,550
Remainder of state	6,220	1,437	12,538	3,908	18,268	6,283
MISSOURI:						
Kansas City,MO-KS	6,970	1,703	13,697	4,100	20,159	5,738
St. Louis,MO-IL	6,953	1,484	13,731	3,926	20,658	6,489
Remainder of state	6,732	1,339	12,803	3,995	19,103	5,832
MONTANA:						
Billings,MT	6,912	1,250	13,890	3,718	20,144	5,490
Remainder of state	6,862	1,144	13,192	3,301	19,647	5,072
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	6,546	1,524	13,284	3,856	18,809	5,436
Remainder of state	7,465	1,572	14,417	4,068	20,451	6,021
NEVADA:						
Las Vegas-Henderson-Paradise,NV	6,232	1,438	12,230	3,751	18,498	5,716
Remainder of state	6,828	1,510	13,302	4,273	19,963	7,555
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	7,672	1,822	15,267	4,189	21,655	5,761
Manchester-Nashua,NH	7,488	1,611	14,767	3,783	20,383	5,207
Remainder of state	7,496	1,577	15,296	4,159	21,903	5,997
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	7,429	1,684	14,989	4,076	21,759	5,987
Remainder of state	7,851	1,702	15,585	3,666	23,971	6,480
NEW MEXICO:						
Albuquerque,NM	6,917	1,554	13,192	4,338	17,929	5,599
Remainder of state	6,951	1,689	13,825	4,107	19,472	6,343
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	8,237	1,654	16,116	3,620	24,019	5,329
Remainder of state	7,270	1,636	14,632	3,629	19,793	5,263
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	6,572	1,358	12,485	3,729	19,178	5,453
Remainder of state	6,777	1,518	12,921	3,897	19,648	6,179
NORTH DAKOTA:						
Fargo,ND-MN	6,630	1,243	12,777	3,593	17,729	5,195
Remainder of state	6,945	1,324	13,260	3,378	18,864	5,545
OHIO:						
Cincinnati,OH-KY-IN	7,099	1,323	14,190	3,114	20,679	4,520
Cleveland-Elyria,OH	7,340	1,523	13,475	3,569	20,047	5,017
Columbus,OH	6,745	1,683	13,911	3,763	19,173	5,354
Remainder of state	6,894	1,614	13,532	3,578	19,594	4,672
OKLAHOMA:						
Oklahoma City,OK	6,698	1,343	13,355	3,980	18,603	5,723
Tulsa,OK	6,973	1,495	13,760	4,102	20,191	6,475
Remainder of state	6,760	1,331	12,874	3,726	19,564	5,489
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	6,647	1,255	13,149	3,586	19,542	5,755
Remainder of state	6,694	961	13,517	3,197	19,534	5,927
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7,080	1,478	13,925	3,821	20,716	6,016
Pittsburgh,PA	6,645	1,259	14,134	3,308	19,441	4,513
Remainder of state	7,235	1,422	14,478	3,368	20,354	4,858
RHODE ISLAND:						
Providence-Warwick,RI-MA	7,208	1,642	14,407	3,909	20,153	5,451
SOUTH CAROLINA:						
Columbia,SC	6,851	1,604	13,138	4,374	19,590	5,605
Remainder of state	6,972	1,556	13,997	4,231	20,683	7,265
SOUTH DAKOTA:						
Sioux Falls,SD	6,863	1,480	13,634	4,170	19,586	6,453
Remainder of state	7,191	1,590	13,763	4,030	20,449	6,083
TENNESSEE:						
Memphis,TN-MS-AR	6,429	1,674	12,705	4,544	19,760	6,234
Nashville-Davidson--Murfreesboro--Franklin,TN	6,354	1,461	12,870	4,116	18,140	5,984
Remainder of state	6,340	1,485	12,756	3,617	18,077	5,072
TEXAS:						
Dallas-Fort Worth-Arlington,TX	6,913	1,422	14,013	4,207	20,566	6,094
Houston-The Woodlands-Sugar Land,TX	7,155	1,607	15,055	4,305	21,529	6,456
San Antonio-New Braunfels,TX	6,043	1,455	12,121	3,911	18,705	5,817
Remainder of state	6,759	1,431	13,292	4,213	19,731	7,111
UTAH:						
Ogden-Clearfield,UT	6,402	1,444	13,640	3,721	18,616	5,197
Provo-Orem,UT	6,268	1,147	12,512	2,830	18,676	4,639
Salt Lake City,UT	6,306	1,397	12,759	3,642	18,740	4,987
Remainder of state	6,326	1,411	13,221	4,058	18,733	5,166
VERMONT:						
Burlington-South Burlington,VT	7,310	1,555	14,729	3,615	20,674	4,805
Remainder of state	7,420	1,626	15,276	3,839	21,856	5,828
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	6,514	1,745	11,705	4,033	18,702	6,667
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,011	1,753	13,846	4,121	20,398	6,436
Remainder of state	6,734	1,596	12,799	3,555	20,106	6,384
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	7,008	986	13,361	2,779	19,459	4,083
Remainder of state	6,967	1,094	12,972	3,245	19,377	5,078
WEST VIRGINIA:						
Charleston,WV	6,913	1,546	13,793	3,672	19,299	5,371
Remainder of state	7,004	1,412	14,860	3,656	21,426	4,674
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	7,130	1,608	14,239	3,476	21,008	5,284
Remainder of state	6,978	1,542	14,572	3,383	20,162	4,823
WYOMING:						
Cheyenne,WY	6,906	1,242	13,347	3,105	19,904	4,438
Remainder of state	7,281	1,389	13,928	3,539	20,318	5,803

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

Table IX.A.4 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018-2020

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	176	101	391	269	662	412
Remainder of state	122	61	312	136	359	265
ALASKA:						
Anchorage,AK	301	113	361	203	486	446
Remainder of state	250	89	448	191	672	309
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	101	54	235	177	405	234
Remainder of state	175	99	555	357	707	525
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	240	82	306	182	603	460
Remainder of state	115	55	267	173	405	260
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	107	51	229	180	362	284
Riverside-San Bernardino-Ontario,CA	311	111	783	208	810	377
Sacramento--Roseville--Arden-Arcade,CA	247	122	423	447	738	458
San Diego-Carlsbad,CA	144	222	386	367	525	416
San Francisco-Oakland-Hayward,CA	213	98	1,023	229	1,389	493
San Jose-Sunnyvale-Santa Clara,CA	301	100	463	272	677	465
Remainder of state	166	76	375	355	436	531
COLORADO:						
Denver-Aurora-Lakewood,CO	131	94	304	226	385	366
Remainder of state	133	77	453	738	447	378
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	185	115	490	266	540	298
Hartford-West Hartford-East Hartford,CT	156	84	378	257	427	292
New Haven-Milford,CT	260	134	1,292	432	797	375
Remainder of state	277	115	828	394	958	317
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	171	51	351	179	370	568
Remainder of state	290	86	570	383	839	410
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	95	45	226	148	305	242
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	160	67	311	197	504	375
Orlando-Kissimmee-Sanford,FL	252	125	450	303	1,459	478
Tampa-St. Petersburg-Clearwater,FL	368	136	834	723	957	830
Remainder of state	150	73	302	330	424	393
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	125	69	291	179	327	258
Remainder of state	280	82	518	215	802	349
HAWAII:						
Urban Honolulu,HI	90	51	273	303	351	297
Remainder of state	155	106	579	454	723	404
IDAHO:						
Boise City,ID	138	71	426	260	553	283
Remainder of state	166	90	322	235	608	369
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	86	52	273	122	336	249
Remainder of state	156	59	517	187	505	299
INDIANA:						
Indianapolis-Carmel-Anderson,IN	158	92	371	288	477	281
Remainder of state	131	53	279	175	495	297
IOWA:						
Des Moines-West Des Moines,IA	248	84	448	175	509	304
Remainder of state	98	48	258	125	334	181
KANSAS:						
Kansas City,MO-KS	152	90	279	200	403	328
Wichita,KS	178	68	427	177	521	265
Remainder of state	157	72	364	197	596	352
KENTUCKY:						
Louisville/Jefferson County,KY-IN	148	107	303	181	413	380
Remainder of state	127	118	229	188	380	284

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	152	97	373	231	453	392
Remainder of state	138	60	263	186	462	304
MAINE:						
Portland-South Portland,ME	114	54	243	136	238	160
Remainder of state	130	81	361	162	373	315
MARYLAND:						
Baltimore-Columbia-Towson,MD	153	62	325	175	430	289
Washington-Arlington-Alexandria,DC-VA-MD-WV	193	91	432	281	471	449
Remainder of state	365	182	770	242	1,003	612
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	148	72	437	158	658	193
Remainder of state	159	87	452	232	563	295
MICHIGAN:						
Detroit-Warren-Dearborn,MI	146	70	610	251	812	390
Remainder of state	139	48	289	112	397	188
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	136	48	238	162	344	294
Remainder of state	152	78	311	253	532	474
MISSISSIPPI:						
Jackson,MS	206	126	483	350	570	409
Remainder of state	102	66	372	273	448	311
MISSOURI:						
Kansas City,MO-KS	200	118	350	261	796	355
St. Louis,MO-IL	175	95	333	194	560	544
Remainder of state	176	74	345	216	497	322
MONTANA:						
Billings,MT	181	101	466	276	624	459
Remainder of state	114	57	279	189	476	345
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	147	51	305	121	473	324
Remainder of state	148	61	349	174	449	258
NEVADA:						
Las Vegas-Henderson-Paradise,NV	127	60	323	292	390	308
Remainder of state	207	138	393	342	862	929
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	290	102	539	261	553	385
Manchester-Nashua,NH	200	77	379	188	525	270
Remainder of state	152	80	330	210	353	309
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	134	65	246	217	489	298
Remainder of state	215	119	528	356	761	672
NEW MEXICO:						
Albuquerque,NM	142	101	320	312	609	334
Remainder of state	157	138	401	191	462	338
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	140	56	311	132	431	201
Remainder of state	125	61	345	148	381	206
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	162	107	420	261	458	324
Remainder of state	77	58	196	120	230	240
NORTH DAKOTA:						
Fargo,ND-MN	137	79	339	247	358	301
Remainder of state	89	49	221	109	244	229
OHIO:						
Cincinnati,OH-KY-IN	213	73	453	183	707	283
Cleveland-Elyria,OH	205	67	380	250	531	242
Columbus,OH	252	137	467	212	1,006	455
Remainder of state	144	68	318	200	385	199
OKLAHOMA:						
Oklahoma City,OK	148	68	475	313	453	388
Tulsa,OK	212	70	410	248	503	505
Remainder of state	181	119	328	391	576	338
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	154	82	329	185	372	368
Remainder of state	168	52	350	174	420	487
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	114	104	389	249	429	331
Pittsburgh,PA	149	97	364	215	580	347
Remainder of state	150	56	289	135	519	182
RHODE ISLAND:						
Providence-Warwick,RI-MA	81	48	193	114	262	155
SOUTH CAROLINA:						
Columbia,SC	249	188	409	449	808	393
Remainder of state	101	83	255	227	526	694
SOUTH DAKOTA:						
Sioux Falls,SD	127	58	306	187	476	234
Remainder of state	113	64	267	147	353	206
TENNESSEE:						
Memphis,TN-MS-AR	229	136	531	388	500	656
Nashville-Davidson--Murfreesboro--Franklin,TN	136	60	320	200	448	276
Remainder of state	107	57	240	189	309	271
TEXAS:						
Dallas-Fort Worth-Arlington,TX	142	58	267	193	357	231
Houston-The Woodlands-Sugar Land,TX	155	60	288	222	746	321
San Antonio-New Braunfels,TX	197	81	581	266	518	243
Remainder of state	123	65	260	199	335	377
UTAH:						
Ogden-Clearfield,UT	346	108	692	257	782	347
Provo-Orem,UT	189	106	402	197	493	323
Salt Lake City,UT	120	55	258	172	323	237
Remainder of state	233	191	514	650	1,039	605
VERMONT:						
Burlington-South Burlington,VT	119	60	245	194	276	180
Remainder of state	121	63	289	154	417	367
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	159	172	622	370	471	704
Washington-Arlington-Alexandria,DC-VA-MD-WV	158	115	356	248	531	409
Remainder of state	126	82	239	180	424	397
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	144	74	323	296	486	661
Remainder of state	183	77	408	298	539	480
WEST VIRGINIA:						
Charleston,WV	293	98	548	182	701	438
Remainder of state	148	51	346	192	525	269
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	150	80	387	181	464	302
Remainder of state	118	52	251	122	327	231
WYOMING:						
Cheyenne,WY	318	89	496	276	575	579
Remainder of state	144	75	334	179	373	289

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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