

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, 2020

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	8,633	2,468	16,049	4,739	24,664	7,918
50 or more employees	8,080	1,622	15,769	4,080	23,690	5,979
Total	8,155	1,736	15,800	4,151	23,782	6,160
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	6,816	1,318	12,318	5,565	17,869	8,484
50 or more employees	6,877	1,212	14,487	3,992	20,963	5,591
Total	6,866	1,232	14,134	4,248	20,489	6,034
Chicago-Naperville-Elgin, IL-IN-WI:						
Less than 50 employees	6,938	1,635	15,897	5,868	22,995	6,898
50 or more employees	7,454	1,752	15,779	4,027	22,211	6,365
Total	7,389	1,737	15,789	4,195	22,295	6,421
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	7,065	1,138	12,666	6,425	15,620	7,386
50 or more employees	7,009	1,449	14,230	3,961	22,050	6,577
Total	7,017	1,410	14,064	4,223	21,409	6,657
Houston-The Woodlands-Sugar Land, TX:						
Less than 50 employees	6,998	1,982	13,298	5,364	19,703	10,039
50 or more employees	7,565	1,795	15,638	4,492	22,424	6,364
Total	7,483	1,822	15,502	4,543	22,111	6,787
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	7,008	1,937	14,568	4,432	20,894	5,496
50 or more employees	7,167	1,664	14,325	4,066	20,606	6,447
Total	7,146	1,702	14,355	4,111	20,640	6,334
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	7,545	948	12,056	1,821	19,841	2,400
50 or more employees	7,203	1,793	14,015	4,529	21,991	7,383
Total	7,243	1,693	13,821	4,260	21,825	6,998
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	8,081	1,136	15,844	4,486 *	21,443	6,347 *
50 or more employees	6,941	1,932	12,498	4,416	18,482	6,809
Total	7,143	1,791	12,877	4,424	18,938	6,738
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	7,256	1,573	14,004	5,760	19,290	9,820
50 or more employees	7,262	1,721	14,601	4,219	20,919	6,121
Total	7,261	1,706	14,572	4,295	20,849	6,278
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	7,981	2,206	16,479	5,078	25,160	4,909 *
50 or more employees	7,383	1,457	14,406	3,456	22,272	5,623
Total	7,446	1,535	14,612	3,617	22,601	5,542
San Francisco-Oakland-Hayward, CA:						
Less than 50 employees	7,815	873 *	11,380	4,009 *	18,045	4,534 *
50 or more employees	7,565	1,267	17,122	3,413	24,167	5,019
Total	7,625	1,174	16,818	3,445	23,374	4,956
Phoenix-Mesa-Scottsdale, AZ:						
Less than 50 employees	5,622	1,856	10,022	3,926	15,286	6,383
50 or more employees	6,611	1,584	12,784	3,869	19,999	5,551
Total	6,488	1,618	12,611	3,872	19,628	5,616
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	7,415	534 *	12,598	3,447	18,321	5,340 *
50 or more employees	6,814	1,525	12,482	3,470	18,387	5,648
Total	6,907	1,371	12,490	3,468	18,379	5,611
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	5,567	814 *	14,521	3,107	21,806	3,132 *
50 or more employees	7,054	1,602	14,430	3,923	21,038	6,057
Total	6,905	1,523	14,438	3,849	21,133	5,693
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	7,268	1,061	13,621	4,642	20,922	5,075
50 or more employees	7,423	1,196	13,250	3,284	19,394	4,192
Total	7,393	1,170	13,299	3,464	19,514	4,262
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	7,256	1,624	16,080	4,825	21,102	7,533
50 or more employees	6,605	1,511	13,737	4,091	19,672	5,501
Total	6,703	1,528	13,909	4,145	19,854	5,760
San Diego-Carlsbad, CA:						
Less than 50 employees	5,175	1,733	7,743	2,996 *	16,037	4,599 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	6,417	1,378	12,914	3,769	18,730	5,821
Total	6,280	1,417	11,806	3,604	18,439	5,690
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	6,425	2,218	14,439	6,441	21,175	9,436
50 or more employees	7,094	1,915	15,307	5,978	21,562	8,093
Total	6,988	1,963	15,236	6,016	21,533	8,192
Denver-Aurora-Lakewood, CO:						
Less than 50 employees	6,526	1,466	13,021	4,851	20,660	6,647
50 or more employees	7,056	1,676	14,221	4,156	20,675	5,685
Total	6,975	1,644	14,088	4,234	20,674	5,769
St. Louis, MO-IL:						
Less than 50 employees	6,526	1,042 *	14,519	6,074	16,805	6,689
50 or more employees	7,053	1,749	14,050	4,435	21,426	6,971
Total	6,979	1,650	14,093	4,585	20,969	6,943

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

* Figure does not meet standard of reliability or precision.

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

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, 2020

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	314	263	569	766	1,262	1,170
50 or more employees	206	73	425	211	586	273
Total	183	74	384	206	544	273
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	476	341	1,398	1,368	2,293	2,515
50 or more employees	246	98	445	316	626	542
Total	219	102	446	354	657	636
Chicago-Naperville-Elgin, IL-IN-WI:						
Less than 50 employees	393	178	1,359	621	1,351	935
50 or more employees	175	71	543	183	661	303
Total	162	66	509	182	608	289
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	447	292	1,621	1,097	2,022	1,924
50 or more employees	265	92	399	321	674	370
Total	239	90	402	315	673	381
Houston-The Woodlands-Sugar Land, TX:						
Less than 50 employees	545	436	1,041	1,153	1,485	2,553
50 or more employees	260	106	462	582	872	547
Total	238	110	443	552	795	612
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	268	254	1,340	994	1,578	1,012
50 or more employees	159	152	353	289	615	550
Total	142	136	351	283	574	497
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	565	205	941	499	1,315	703
50 or more employees	235	220	675	438	1,220	673
Total	216	199	618	408	1,151	660
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	793	302	1,431	1,535 *	1,918	2,916 *
50 or more employees	427	171	287	483	694	655
Total	379	159	335	462	659	712
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	641	365	1,313	1,555	1,305	1,443
50 or more employees	258	153	438	384	781	691
Total	241	144	422	379	750	673
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	285	303	821	658	1,817	1,511 *
50 or more employees	221	140	460	289	612	411
Total	204	135	441	279	637	406
San Francisco-Oakland-Hayward, CA:						
Less than 50 employees	596	275 *	1,213	1,560 *	1,718	2,276 *
50 or more employees	567	119	2,261	264	2,914	498
Total	452	113	2,189	265	2,695	523
Phoenix-Mesa-Scottsdale, AZ:						
Less than 50 employees	430	303	1,243	787	1,237	792
50 or more employees	184	102	399	234	895	395
Total	169	98	393	226	903	366
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	1,058	277 *	1,145	796	2,350	2,072 *
50 or more employees	215	159	430	365	1,061	571
Total	250	152	409	344	975	560
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	528	254 *	1,583	730	2,970	1,177 *
50 or more employees	331	80	546	318	946	472
Total	303	77	517	297	914	473
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	357	193	1,408	1,161	1,596	1,326
50 or more employees	411	160	654	505	845	936
Total	339	134	599	476	798	876
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	351	234	1,089	941	1,181	1,191
50 or more employees	338	86	476	228	685	322
Total	302	81	464	218	624	318
San Diego-Carlsbad, CA:						
Less than 50 employees	550	425	1,146	1,387 *	2,549	2,539 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	313	163	597	442	659	667
Total	287	151	703	462	667	657
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	1,058	478	3,483	1,643	3,833	1,415
50 or more employees	332	301	1,279	1,210	681	1,009
Total	332	264	1,211	1,118	692	944
Denver-Aurora-Lakewood, CO:						
Less than 50 employees	876	357	3,025	836	2,163	1,412
50 or more employees	183	198	330	413	668	403
Total	211	177	456	377	638	392
St. Louis, MO-IL:						
Less than 50 employees	457	324 *	935	862	1,645	1,770
50 or more employees	290	112	586	229	702	452
Total	257	109	537	233	667	442

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

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