

Group Health Plans Report

Abstract of 2019 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 5/4/2021



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
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HIGHLIGHTS FROM THE 2019 FORM 5500 GROUP HEALTH PLANS REPORT

The universe of group health insurance plans filing a Form 5500 is diverse and complicated. Varying benefit structures, funding arrangements, and relationships to insurance are all major components of the complexity. For this report, EBSA classified private sector, employer-sponsored group health employee benefit plans as either self-insured, fully insured, or having both self-insured and fully insured characteristics (mixed-insured). Appendix A1 at the end of this report provides more information on the classification methodology. Additionally, the methodology for selecting data underlying this report is based upon Form 5500 plan year end dates, meaning all employer-sponsored group health employee benefit plan filings with plan year ending dates in 2019 are included.

In order to address concerns that the COVID-19 public health emergency (PHE) could result in filing delays that would impact the data presented in this Bulletin, EBSA compared the volume and rate of 2019 group health plan filings with historical filing patterns. EBSA's analysis indicated some minor filing delays occurred at the onset of the PHE, but did not find that these delays materially impacted EBSA's data collection or the resulting statistics presented in this report.¹

Findings from private sector, employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2019 are summarized below.

¹ For more information on the filing analysis performed, see Appendix A3.

² For the remainder of this report, health benefits exclude vision and dental benefits consistent with the 2019 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2019-instructions.pdf>.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2022.

Plan Type Characteristics

- In 2019, there were about 66,000 private sector, employer-sponsored group health plans filing the Form 5500. Roughly 30,000, or 46 percent, were self-insured. Approximately 4,000, or 6 percent, were mixed-insured. About 31,000, or 48 percent, were fully insured. (See Table A1.)
- Of the approximately 66,000 group health plans mentioned above, about 20 percent offered only health (other than vision or dental) benefits. Conversely, 80 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits.² Of these approximately 52,000 plans that offer coverages in addition to health coverage, 37 percent were self-insured, 8 percent were mixed-insured, and 55 percent were fully insured. (See Table A1.)
- Ninety-three percent of the self-insured plans that indicated they only provide health benefits did not report any type of insurance on Schedule A. Only 14 percent of self-insured plans providing health and other benefits did the same. This indicates that even for self-insured plans, other benefits were more likely to be fully insured.³
- Forty-eight percent of all private sector, single-employer group health plans that filed a 2019 Form 5500 provided fully insured health benefits to their employees. Multiemployer group health plans were much less likely to provide fully insured health benefits; only 19 percent of those plans did so in 2019. Roughly

³ The statistics in this note were tabulated using the 2019 Group Health Plans Research File, which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

60 percent of multiple-employer plans provided fully insured health benefits. (See Table A2.)

- Approximately 29,000 of the group health plans categorized as self-insured were single-employer plans. About 1,000 were categorized as multiemployer plans, and the remaining 300 were classified as multiple-employer plans. Of the 4,000 group health plans categorized as mixed-insured, the majority were single-employer; approximately 300 were multiemployer plans, and fewer than 100 were multiple-employer plans. Nearly all of the 31,000 group health plans categorized as fully insured were single-employer plans. Of the remaining 800 plans, approximately 300 were multiemployer plans and nearly 500 were multiple-employer plans. (See Table A2.)
- Of the 66,000 group health plans that filed a 2019 Form 5500, approximately 18,000 indicated a funding arrangement of insurance only, more than 2,000 indicated a funding arrangement of a trust only, and 5,000 indicated a funding arrangement of general assets of the sponsor only. The remaining 40,000 group health plan filers indicated some combination of funding arrangements or did not report any arrangement. The most common combination of funding arrangements was general assets of the sponsor and insurance; 30,000 plans reported this arrangement. (See Table A7.)

Number of Participants

- Forty-five percent, or 36 million, of the approximately 79 million participants in group health plans filing a 2019 Form 5500 were covered under self-insured group health plans. (See Table A2.)

- About sixty-two percent of the group health plans categorized as self-insured covered 100 or more participants and did not operate a trust. Approximately 78 percent of all mixed-insured group health plans and nearly all of the fully insured group health plans covered 100 or more participants and did not operate a trust.⁴ (See Table A2.)
- The mean and median number of participants in group health plans were about 1,200 and 200, respectively, in 2019. The means for self-insured, mixed-insured, and fully insured were 1,200, 6,800, and 500, respectively. The medians for self-insured, mixed-insured, and fully insured were 200, 1,400, and 200, respectively. (See Table A9.)

Assets and Liabilities

- In total, group health plans that filed a Form 5500 held about \$262 billion in assets as of the end of 2019. Self-insured group health plans held approximately \$102 billion, mixed-insured group health plans held \$145 billion, and fully insured group health plans held about \$15 billion. (See Table A2.)
- Despite comprising only 6 percent of plans, mixed-insured plans covered 36 percent of end-of-year participants and held about 55 percent of all group health plan assets held in trusts. Therefore, a relatively small number of plans drive many of the aggregate statistics presented in the remainder of this report. (See Table A2.) For instance, of the 20 largest plans by asset size, 13 were mixed-insured and held approximately \$94 billion, or over one-third of total health plan assets.⁵

⁴ However, this is a data restriction that results from the filing exemption provided to welfare benefit plans (other than plans required to file the Form M-1) covering fewer than 100 participants as of the beginning of the plan year which are unfunded, fully insured, or a combination of insured and unfunded, as specified in 29 CFR 2520.104-20. For more information on filing requirements and exemptions, see Appendix A1.

⁵ The statistics in this note were tabulated using the 2019 Group Health Plans Research File which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

- Self-insured group health plans with trusts and covering 100 or more participants held approximately 17 percent of their assets in cash and U.S. Government securities, 21 percent in direct filing entities, 26 percent in mutual fund companies (registered investment companies), 8 percent in debt instruments, and 8 percent in stock. Mixed-insured group health plans with trusts and covering 100 or more participants held approximately 24 percent of their assets in cash and U.S. Government securities, 12 percent in direct filing entities, 9 percent in mutual fund companies, 14 percent in debt instruments, and 11 percent in stock. Fully insured group health plans with trusts and covering 100 or more participants held approximately 18 percent of their assets in cash and U.S. Government securities, 21 percent in direct filing entities, 24 percent in mutual fund companies, 14 percent in debt instruments, and 4 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported \$29 billion in liabilities as of the end of 2019: approximately \$12 billion was reported by self-insured group health plans, \$16 billion by mixed-insured group health plans, and \$1 billion by fully insured group health plans. (See Table A2.)
- The \$12 billion in liabilities reported by self-insured plans represented 19 percent of total benefit payments made by self-insured plans and roughly 18 percent of total contributions to self-insured plans. By definition, plans without trusts report no assets or liabilities. The liabilities reported in no way represent all of the future health and welfare benefit obligations of the group health plans presented in this report. (See Tables A2, A4, and A5.)

Annual Cash Flows

- Overall, group health plans with trusts reported receiving approximately \$154 billion in contributions in 2019, with nearly \$127 billion contributed by the employers and approximately \$26 billion contributed by the plan participants. Roughly \$2 billion was contributed in total to plans with fewer than 100 participants. (See Table A4.)
- In 2019, group health plans filing a Form 5500 that used trusts posted investment income gains of approximately \$25 billion. About \$10 billion was gained by self-insured group health plans, \$13 billion was gained by mixed-insured group health plans, and \$1 billion was gained by fully insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2019 Form 5500, covered 100 or more participants, and used trusts made benefit payments of \$48 billion directly to participants and \$6 billion to insurance carriers. Mixed-insured group health plans of this type made benefit payments to participants totaling about \$59 billion and made payments to insurance carriers of \$16 billion. Fully insured group health plans paid about \$2 billion directly to participants and \$11 billion to insurance carriers for provision of benefits. These payments were funded through a trust. (See Table A5.)
- In total, group health plans filing a 2019 Form 5500 reported about \$8 billion in administrative expenses.⁶ Self-insured group health plans reported approximately \$4 billion, mixed-insured group health plans reported approximately \$4 billion, and fully insured group health plans reported approximately \$600 million. (See Table A5.)

⁶ When applicable, Form 5500 filers report administrative expenses on either Schedule H – Financial Information, Part II – Income and Expense Statement, line number 2(i) – Administrative expenses or on Schedule I – Financial Information, Part I – Income, Expenses,

and Transfers for this Plan Year, line number 2(h). Form 5500-SF filers report administrative expenses in Part III – Financial Information, line number 8(f).

**Table A1. Number of Group Health Plans, Total Participants,
Active Participants, Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2019**

All Plans

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	65,798	79,004	70,630	\$262,391	\$154,213	\$151,701
Health Benefits Only	13,479	5,102	4,330	15,009	7,166	6,482
Health and Other Benefits	52,319	73,902	66,299	247,381	147,047	145,219
Health and Dental	1,518	1,402	1,125	5,328	4,120	3,893
Health and Vision	479	472	363	1,705	1,087	1,167
Health and Non-Health ⁵	2,242	8,241	6,730	18,493	6,372	6,560
Health, Dental, and Vision	2,797	3,876	3,455	14,850	10,466	10,061
Health, Dental, and Non-Health ⁵	5,151	4,582	3,687	21,086	8,482	9,425
Health, Vision, and Non-Health ⁵	681	895	716	5,105	2,588	2,593
Health, Dental, Vision, and Non-Health ⁵	39,451	54,433	50,223	180,815	113,932	111,520

Self-Insured

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	30,181	35,678	31,856	\$102,241	\$63,107	\$59,536
Health Benefits Only	10,623	3,695	3,139	10,460	5,062	4,293
Health and Other Benefits	19,558	31,983	28,717	91,781	58,045	55,244
Health and Dental	741	627	511	2,874	1,791	1,583
Health and Vision	205	302	238	1,026	517	526
Health and Non-Health ⁵	1,234	7,341	6,016	12,783	5,125	5,145
Health, Dental, and Vision	1,477	2,023	1,741	9,369	5,267	4,907
Health, Dental, and Non-Health ⁵	1,966	1,998	1,707	6,681	5,473	5,339
Health, Vision, and Non-Health ⁵	243	377	318	2,214	1,133	1,117
Health, Dental, Vision, and Non-Health ⁵	13,692	19,316	18,187	56,834	38,738	36,627

(continued...)

Table A1. Number of Group Health Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits by type of benefit and type of insurance, 2019

Mixed-Insured

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	4,189	28,361	25,021	\$145,243	\$75,808	\$77,069
Health Benefits Only	248	424	313	3,589	1,833	1,897
Health and Other Benefits	3,941	27,936	24,708	141,654	73,975	75,172
Health and Dental	69	531	408	1,767	2,117	2,070
Health and Vision	15	53	25	577	49	109
Health and Non-Health ⁵	120	317	220	4,626	1,080	1,146
Health, Dental, and Vision	120	1,351	1,252	4,002	4,138	4,166
Health, Dental, and Non-Health ⁵	240	1,559	1,077	13,168	2,501	3,551
Health, Vision, and Non-Health ⁵	58	295	234	395	1,210	1,132
Health, Dental, Vision, and Non-Health ⁵	3,319	23,830	21,492	117,120	62,880	62,998

Fully Insured

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	31,428	14,965	13,753	\$14,906	\$15,299	\$15,096
Health Benefits Only	2,608	983	878	960	271	292
Health and Other Benefits	28,820	13,982	12,875	13,946	15,028	14,804
Health and Dental	708	244	206	687	213	240
Health and Vision	259	117	100	102	521	532
Health and Non-Health ⁵	888	583	494	1,083	167	269
Health, Dental, and Vision	1,200	502	462	1,479	1,060	988
Health, Dental, and Non-Health ⁵	2,945	1,026	903	1,238	508	536
Health, Vision, and Non-Health ⁵	380	223	165	2,496	246	343
Health, Dental, Vision, and Non-Health ⁵	22,440	11,287	10,544	6,861	12,314	11,895

NOTES: Total participants, active participants, and total assets are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² Form 5500-SF filers report both total and active participants. As a result, retired or separated participants are imputed based on the historical distribution of retired or separated participants, either receiving benefits or with vested right to benefits.

³ For the purposes of this report, includes both employer and employee contributions.

⁴ Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

⁵ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability.

SOURCE: 2019 Form 5500 filings.

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2019**

All Plans																
Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer
Number of Plans	65,798	63,369	1,621	808	30,181	28,903	1,012	266	4,189	3,826	308	55	31,428	30,640	301	487
Health Benefits Only	13,479	13,296	67	116	10,623	10,527	43	53	248	240	5	3	2,608	2,529	19	60
Health and Other Benefits	52,319	50,073	1,554	692	19,558	18,376	969	213	3,941	3,586	303	52	28,820	28,111	282	427
Total Participants, End of Year (thousands)²	79,004	70,839	5,422	2,743	35,678	31,567	3,204	907	28,361	25,880	1,687	793	14,965	13,391	531	1,043
Health Benefits Only	5,102	4,779	143	180	3,695	3,449	130	116	424	417	4	3	983	913	9	61
Health and Other Benefits	73,902	66,059	5,279	2,564	31,983	28,118	3,074	791	27,936	25,463	1,683	790	13,982	12,478	522	982
Assets (millions)	\$262,391	\$159,994	\$97,852	\$4,545	\$102,241	\$43,168	\$56,565	\$2,508	\$145,243	\$108,440	\$35,524	\$1,279	\$14,906	\$8,386	\$5,762	\$758
Health Benefits Only	15,009	11,973	2,849	187	10,460	7,808	2,503	149	3,589	3,250	339	**/	960	915	7	38
Health and Other Benefits	247,381	148,022	95,003	4,357	91,781	35,360	54,062	2,358	141,654	105,190	35,185	1,279	13,946	7,471	5,755	720
Liabilities (millions)	\$28,996	\$11,637	\$16,319	\$1,040	\$11,556	\$2,848	\$7,973	\$735	\$16,306	\$8,482	\$7,649	\$176	\$1,134	\$307	\$697	\$129
Health Benefits Only	909	549	218	143	552	210	211	131	344	338	6	**/	13	1	1	11
Health and Other Benefits	28,087	11,088	16,101	898	11,003	2,638	7,762	604	15,963	8,144	7,643	176	1,121	307	696	118

Plans with 100 or More Participants and Trusts

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer
Number of Plans	3,597	1,898	1,440	259	2,420	1,342	940	138	652	333	293	26	525	223	207	95
Health Benefits Only	454	383	39	32	386	331	31	24	32	27	4	1	36	25	4	7
Health and Other Benefits	3,143	1,515	1,401	227	2,034	1,011	909	114	620	306	289	25	489	198	203	88
Total Participants, End of Year (thousands)²	22,279	15,433	5,371	1,476	11,923	8,046	3,195	682	7,975	6,130	1,679	166	2,382	1,257	497	628
Health Benefits Only	901	671	134	95	664	461	129	74	188	182	4	1	49	28	1	20
Health and Other Benefits	21,379	14,762	5,236	1,380	11,259	7,585	3,066	608	7,787	5,948	1,675	164	2,333	1,229	496	608
Assets (millions)	\$260,626	\$158,416	\$97,692	\$4,517	\$100,776	\$41,810	\$56,473	\$2,493	\$145,107	\$108,330	\$35,498	\$1,278	\$14,743	\$8,275	\$5,721	\$747
Health Benefits Only	14,390	11,368	2,835	187	9,940	7,302	2,489	149	3,526	3,186	339	**/	924	880	7	37
Health and Other Benefits	246,235	147,048	94,857	4,331	90,835	34,508	53,983	2,344	141,581	105,144	35,159	1,278	13,819	7,395	5,714	709
Liabilities (millions)	\$28,910	\$11,562	\$16,309	\$1,039	\$11,482	\$2,779	\$7,969	\$735	\$16,302	\$8,479	\$7,647	\$176	\$1,126	\$305	\$693	\$128
Health Benefits Only	859	499	218	142	504	161	211	131	343	337	6	**/	13	1	1	11
Health and Other Benefits	28,051	11,063	16,091	896	10,978	2,617	7,758	603	15,959	8,142	7,641	176	1,114	305	692	117

(continued...)

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2019**

Plans with 100 or More Participants and No Trusts

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Number of Plans	52,728	52,137	67	524	18,729	18,600	15	114	3,267	3,238	2	27	30,732	30,299	50	383
Health Benefits Only	5,298	5,202	16	80	2,705	2,675	2	28	60	58	-	2	2,533	2,469	14	50
Health and Other Benefits	47,430	46,935	51	444	16,024	15,925	13	86	3,207	3,180	2	25	28,199	27,830	36	333
Total Participants, End of Year (thousands)²	56,584	55,271	46	1,266	23,630	23,399	7	225	20,377	19,742	7	628	12,577	12,130	33	414
Health Benefits Only	4,117	4,024	9	84	2,951	2,909	*/	41	233	231	-	2	933	884	8	41
Health and Other Benefits	52,467	51,247	38	1,183	20,679	20,489	6	183	20,144	19,511	7	626	11,644	11,246	24	373
Assets (millions)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities (millions)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Plans with Fewer Than 100 Participants and Trusts³

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Number of Plans	9,473	9,334	114	25	9,032	8,961	57	14	270	255	13	2	171	118	44	9
Health Benefits Only	7,727	7,711	12	4	7,532	7,521	10	1	156	155	1	-	39	35	1	3
Health and Other Benefits	1,746	1,623	102	21	1,500	1,440	47	13	114	100	12	2	132	83	43	6
Total Participants, End of Year (thousands)²	141	134	5	1	126	123	2	*/	9	8	1	-	6	4	2	1
Health Benefits Only	85	84	1	*/	80	80	*/	*/	3	3	*/	-	1	1	*/	*/
Health and Other Benefits	56	50	5	1	45	43	2	*/	5	5	1	-	5	3	2	*/
Assets (millions)	\$1,765	\$1,578	\$160	\$27	\$1,465	\$1,358	\$92	\$15	\$137	\$109	\$26	\$1	\$163	\$111	\$41	\$11
Health Benefits Only	619	604	14	1	520	506	14	*/	63	63	*/	-	36	35	*/	*/
Health and Other Benefits	1,146	974	146	27	946	852	79	15	73	46	26	1	127	76	41	11
Liabilities (millions)	\$86	\$75	\$10	\$1	\$74	\$69	\$4	*/	\$5	\$3	\$2	*/	\$8	\$2	\$4	\$1
Health Benefits Only	50	50	*/	*/	49	48	*/	*/	1	1	*/	-	*/	*/	*/	*/
Health and Other Benefits	36	25	10	1	25	21	4	*/	4	2	2	*/	7	2	4	1

NOTES: Participants, assets, and liabilities are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2019
(thousands)**

All Plans

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	70,630	63,840	4,353	2,436	31,856	28,570	2,429	856	25,021	22,809	1,439	772	13,753	12,461	485	808
Retired or Separated Participants Receiving Benefits, End of Year	7,752	6,436	1,014	302	3,500	2,722	730	48	3,146	2,883	243	20	1,106	831	41	233
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	622	562	55	5	323	275	44	3	194	188	5	1	106	99	5	2
Total Participants, End of Year	79,004	70,839	5,422	2,743	35,678	31,567	3,204	907	28,361	25,880	1,687	793	14,965	13,391	531	1,043

Plans with 100 or More Participants and Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	17,070	11,547	4,303	1,219	9,421	6,359	2,421	641	6,059	4,467	1,431	161	1,590	722	450	418
Retired or Separated Participants Receiving Benefits, End of Year	4,976	3,709	1,013	254	2,368	1,599	730	39	1,866	1,618	243	5	742	491	41	210
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	234	177	55	3	135	88	44	2	50	45	5	*/	50	44	5	*/
Total Participants, End of Year	22,279	15,433	5,371	1,476	11,923	8,046	3,195	682	7,975	6,130	1,679	166	2,382	1,257	497	628

(continued...)

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2019
(thousands)**

Plans with 100 or More Participants and No Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	53,438	52,176	46	1,216	22,327	22,105	7	215	18,954	18,335	7	611	12,158	11,736	32	390
Retired or Separated Participants Receiving Benefits, End of Year	2,759	2,711	*/	48	1,116	1,107	*/	9	1,280	1,264	*/	16	363	340	*/	23
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	387	384	*/	3	187	186	-	*/	144	143	-	1	56	55	*/	2
Total Participants, End of Year	56,584	55,271	46	1,266	23,630	23,399	7	225	20,377	19,742	7	628	12,577	12,130	33	414

Plans with Fewer Than 100 Participants and Trusts³

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	122	117	4	1	109	106	2	*/	8	8	1	-	5	3	2	*/
Retired or Separated Participants Receiving Benefits, End of Year	17	17	1	*/	16	16	*/	*/	*/	*/	*/	-	1	*/	*/	-
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1	1	*/	*/	1	1	*/	*/	*/	*/	*/	-	*/	*/	*/	*/
Total Participants, End of Year	141	134	5	1	126	123	2	*/	9	8	1	-	6	4	2	1

NOTES: Participants are tabulated as of the end of the plan year.
Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² Form 5500-SF filers report both total and active participants. As a result, retired or separated participants are imputed based on the historical distribution of retired or separated participants, either receiving benefits or with vested right to benefits.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2019**
(millions)

All Plans with Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$154,207	\$79,798	\$63,102	\$11,308	\$63,106	\$22,841	\$34,509	\$5,756	\$75,808	\$50,370	\$23,387	\$2,051	\$15,294	\$6,587	\$5,206	\$3,501
Employer Contributions	126,615	57,903	59,184	9,528	53,668	16,800	31,990	4,878	60,294	36,528	22,145	1,621	12,652	4,575	5,048	3,029
Participant Contributions	25,640	20,694	3,286	1,660	8,512	5,726	1,947	839	14,583	12,960	1,194	429	2,545	2,008	145	392
Contributions from Others (Including Rollovers)	1,940	1,188	632	119	913	303	572	39	931	882	48	1	96	4	13	79
Noncash Contributions	13	13	-	-	13	13	-	-	-	-	-	-	**/	**/	-	-
INVESTMENT INCOME²	\$24,626	\$17,483	\$6,829	\$314	\$9,901	\$5,475	\$4,261	\$165	\$13,455	\$11,094	\$2,280	\$81	\$1,270	\$913	\$288	\$69

Plans with 100 or More Participants and Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$152,331	\$78,083	\$62,966	\$11,283	\$61,497	\$21,324	\$34,422	\$5,750	\$75,625	\$50,211	\$23,373	\$2,041	\$15,209	\$6,547	\$5,170	\$3,492
Employer Contributions	125,046	56,480	59,062	9,504	52,316	15,533	31,911	4,873	60,147	36,404	22,133	1,611	12,582	4,543	5,018	3,021
Participant Contributions	25,349	20,418	3,273	1,659	8,269	5,490	1,941	839	14,549	12,928	1,193	429	2,531	2,001	139	392
Contributions from Others (Including Rollovers)	1,926	1,175	632	119	901	292	571	39	929	880	48	1	96	3	13	79
Noncash Contributions	10	10	-	-	10	10	-	-	-	-	-	-	**/	**/	-	-
INVESTMENT INCOME²	\$24,395	\$17,282	\$6,799	\$313	\$9,706	\$5,306	\$4,236	\$164	\$13,438	\$11,080	\$2,278	\$81	\$1,250	\$897	\$286	\$68

(continued...)

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2019**
(millions)

Plans with Fewer Than 100 Participants and Trusts ³

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$1,876	\$1,716	\$136	\$25	\$1,609	\$1,517	\$87	\$5	\$182	\$158	\$13	\$11	\$85	\$40	\$36	\$9
Employer Contributions	1,569	1,424	122	23	1,352	1,268	79	5	147	124	13	11	70	32	30	8
Participant Contributions	291	276	13	2	243	236	7	1	33	33	1	**/	14	8	6	1
Contributions from Others (Including Rollovers)	14	13	1	**/	11	11	1	**/	2	2	-	-	**/	**/	**/	-
Noncash Contributions	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-
INVESTMENT INCOME ²	\$231	\$200	\$30	\$1	\$195	\$169	\$25	**/	\$17	\$15	\$2	**/	\$20	\$16	\$2	\$1

NOTES: The panel for plans with 100 or more participants and no trusts was not reported as these plans are not required to file a Schedule H; thus, these plans have no financial information to report. Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² For Schedule H filers, Investment Income is equal to the sum of all income items on the Schedule H except for Contributions and Other Income. For Schedule I and Form 5500-SF filers, Investment Income is equal to the Other Income line item of the Schedule I or Form 5500-SF.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2019**
(millions)

All Plans with Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$151,697	\$83,147	\$57,740	\$10,811	\$59,536	\$22,398	\$31,749	\$5,389	\$77,069	\$53,846	\$21,318	\$1,905	\$15,092	\$6,903	\$4,672	\$3,516
Directly to Participants or Beneficiaries (Including Rollovers)	109,419	61,664	41,971	5,784	48,687	17,826	26,225	4,635	58,756	42,699	15,462	596	1,976	1,139	284	553
To Insurance Carriers for the Provision of Benefits	33,215	18,001	10,433	4,781	6,012	2,970	2,433	609	15,997	9,432	5,257	1,309	11,205	5,599	2,744	2,863
Other ³	9,064	3,481	5,336	246	4,838	1,601	3,091	145	2,316	1,715	600	1	1,910	165	1,645	101
ADMINISTRATIVE EXPENSES⁴	\$8,400	\$4,385	\$3,376	\$640	\$3,961	\$1,512	\$2,040	\$409	\$3,843	\$2,618	\$1,127	\$98	\$597	\$255	\$208	\$133
Professional Fees	938	384	437	118	505	164	259	83	340	183	148	8	94	37	30	27
Contract Administrator Fees	3,636	2,296	1,015	325	1,536	718	612	206	1,857	1,441	356	61	243	138	47	58
Investment Advisory and Management Fees	603	418	176	9	166	51	107	8	391	329	61	1	47	38	9	**/
Other	3,222	1,286	1,748	188	1,754	579	1,063	112	1,255	664	563	28	213	42	123	48

Plans with 100 or More Participants and Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$150,071	\$81,663	\$57,620	\$10,787	\$58,157	\$21,100	\$31,672	\$5,385	\$76,900	\$53,698	\$21,308	\$1,894	\$15,014	\$6,865	\$4,641	\$3,508
Directly to Participants or Beneficiaries (Including Rollovers)	108,650	60,958	41,911	5,781	47,971	17,172	26,167	4,633	58,703	42,647	15,460	596	1,976	1,139	283	553
To Insurance Carriers for the Provision of Benefits	33,140	17,962	10,413	4,765	5,994	2,956	2,429	609	15,970	9,416	5,255	1,298	11,177	5,591	2,728	2,858
Other ³	8,281	2,743	5,297	241	4,191	973	3,075	143	2,228	1,635	592	**/	1,862	135	1,629	97
ADMINISTRATIVE EXPENSES⁴	\$8,295	\$4,294	\$3,363	\$638	\$3,877	\$1,437	\$2,032	\$408	\$3,826	\$2,603	\$1,126	\$97	\$592	\$254	\$206	\$132
Professional Fees	935	383	434	117	502	163	257	82	339	183	148	8	93	37	29	27
Contract Administrator Fees	3,623	2,285	1,013	324	1,530	713	611	206	1,851	1,435	356	60	242	138	47	58
Investment Advisory and Management Fees	602	418	175	9	165	51	106	8	391	329	60	1	46	38	9	**/
Other	3,135	1,207	1,741	187	1,680	510	1,058	112	1,245	656	562	27	210	41	121	48

(continued...)

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2019**
(millions)

Plans with Fewer Than 100 Participants and Trusts ⁵

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS ²	\$1,626	\$1,483	\$119	\$23	\$1,380	\$1,297	\$78	\$5	\$169	\$148	\$10	\$11	\$78	\$38	\$32	\$8
Directly to Participants or Beneficiaries																
(Including Rollovers)	769	707	60	2	715	655	58	2	53	52	1	-	1	**/	1	-
To Insurance Carriers for the Provision of Benefits	74	38	21	15	18	14	3	**/	28	16	1	10	29	8	16	5
Other ³	783	738	39	5	646	629	16	2	88	80	7	**/	48	30	15	3
ADMINISTRATIVE EXPENSES ⁴	\$105	\$91	\$12	\$2	\$84	\$75	\$8	\$1	\$17	\$14	\$1	\$1	\$5	\$2	\$2	\$1
Professional Fees	4	1	2	1	3	1	2	**/	1	**/	**/	**/	1	**/	**/	**/
Contract Administrator Fees	13	11	2	1	6	5	1	**/	6	6	**/	**/	1	**/	**/	**/
Investment Advisory and Management Fees	1	**/	1	**/	1	**/	**/	**/	**/	-	**/	**/	**/	**/	**/	-
Other	87	79	7	1	74	69	5	**/	10	8	1	**/	3	1	1	**/

NOTES: The Plans with 100 or More Participants and No Trusts panel was not reported because these plans are not required to file a Schedule H, and thus have no financial information to report.
Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

³ For Schedule H filers, Other is equal to line 2e(3). For Schedule I filers, Other is equal to line 2e. For Form 5500-SF filers, Other is equal to line 8d.

⁴ For Schedule H filers, Other is equal to line 2i(4). For Schedule I filers, Other is equal to line 2h. For Form 5500-SF filers, Other is equal to line 8f.

⁵ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A6. Balance Sheet of Group Health Plans with 100 or More Participants and Trusts
by type of insurance and type of plan, 2019**
(millions)

Assets ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
TOTAL ASSETS	\$260,626	\$158,416	\$97,692	\$4,517	\$100,776	\$41,810	\$56,473	\$2,493	\$145,107	\$108,330	\$35,498	\$1,278	\$14,743	\$8,275	\$5,721	\$747
Cash	23,115	11,977	9,840	1,298	9,128	2,746	5,730	652	12,389	8,783	3,151	455	1,598	448	958	191
Receivables	15,358	6,814	8,169	375	6,979	1,602	5,207	171	7,580	4,946	2,495	139	799	266	468	66
U.S. Government Securities	32,355	19,286	12,283	785	8,449	2,248	5,711	490	22,867	16,630	6,012	225	1,039	409	560	70
Debt Instruments	30,897	17,385	13,115	397	8,451	2,048	6,126	278	20,444	13,748	6,595	100	2,002	1,589	394	19
Stock	25,452	19,071	6,237	144	8,471	4,099	4,307	66	16,398	14,560	1,766	72	582	412	164	6
Partnership/Joint Venture Interests	20,785	16,296	4,484	5	4,128	1,085	3,038	5	16,420	15,118	1,302	-	237	93	145	-
Real Estate	697	186	511	-	455	49	406	-	183	101	82	-	58	36	23	-
Loans	1,401	3	1,398	**/	56	2	54	**/	1,344	1	1,343	**/	**/	-	**/	-
Assets in Direct Filing Entities	41,310	26,422	14,294	593	21,297	12,724	8,363	209	16,943	12,174	4,720	49	3,070	1,524	1,211	335
Assets in Registered Investment Companies	42,782	19,561	22,499	722	25,833	10,890	14,476	467	13,381	6,618	6,549	214	3,568	2,053	1,474	41
Assets in Insurance Co. General Accounts	4,420	3,590	810	19	3,078	2,526	534	17	1,036	825	211	-	306	239	65	2
Other	22,054	17,824	4,051	178	4,449	1,791	2,520	138	16,120	14,825	1,271	24	1,484	1,208	260	16

Percentage Distribution of Assets ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Cash	9%	8%	10%	29%	9%	7%	10%	26%	9%	8%	9%	36%	11%	5%	17%	26%
Receivables	6%	4%	8%	8%	7%	4%	9%	7%	5%	5%	7%	11%	5%	3%	8%	9%
U.S. Government Securities	12%	12%	13%	17%	8%	5%	10%	20%	16%	15%	17%	18%	7%	5%	10%	9%
Debt Instruments	12%	11%	13%	9%	8%	5%	11%	11%	14%	13%	19%	8%	14%	19%	7%	3%
Stock	10%	12%	6%	3%	8%	10%	8%	3%	11%	13%	5%	6%	4%	5%	3%	1%
Partnership/Joint Venture Interests	8%	10%	5%	0%	4%	3%	5%	0%	11%	14%	4%	0%	2%	1%	3%	0%
Real Estate	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	4%	0%	0%	0%	0%	0%
Assets in Direct Filing Entities	16%	17%	15%	13%	21%	30%	15%	8%	12%	11%	13%	4%	21%	18%	21%	45%
Assets in Registered Investment Companies	16%	12%	23%	16%	26%	26%	26%	19%	9%	6%	18%	17%	24%	25%	26%	6%
Assets in Insurance Co. General Accounts	2%	2%	1%	0%	3%	6%	1%	1%	1%	1%	1%	0%	2%	3%	1%	0%
Other	8%	11%	4%	4%	4%	4%	4%	6%	11%	14%	4%	2%	10%	15%	5%	2%

NOTES: Assets are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ Asset categories in this table represent consolidated categories from the Schedule H. Cash consists of interest- and noninterest-bearing cash. Receivables consists of employer and participant contributions and other receivables. Debt instruments consists of preferred and other debt instruments. Stock consists of common and preferred stock. Loans consists of participant loans and loans (other than to participants). Assets in direct filing entities consists of assets in master trusts, common trusts, pooled separate accounts, and 103-12 investment entities. Other consists of Employer Securities (line 1d(1)), Employer Real Property (line 1d(2)), Buildings and Other Property Used in Plan Operation (line 1e), and Other (line 1c(15)) of the Schedule H.

² For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2019**

All Plans Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	65,798	63,369	1,621	808	30,181	28,903	1,012	266	4,189	3,826	308	55	31,428	30,640	301	487
Insurance	18,124	17,803	59	262	462	455	3	4	71	68	2	1	17,591	17,280	54	257
Trust	2,134	1,057	985	92	1,615	954	624	37	252	43	204	5	267	60	157	50
Trust and Insurance	2,203	1,509	535	159	1,476	1,019	363	94	430	313	96	21	297	177	76	44
General Assets of the Sponsor	5,272	5,222	6	44	3,933	3,896	6	31	116	115	-	1	1,223	1,211	-	12
General Assets of the Sponsor and Insurance	29,694	29,439	26	229	14,508	14,414	10	84	3,188	3,159	3	26	11,998	11,866	13	119
Trust and General Assets of the Sponsor	196	187	2	7	168	160	2	6	22	22	-	-	6	5	-	1
Trust, General Assets of the Sponsor, and Insurance	439	418	8	13	287	275	4	8	110	106	3	1	42	37	1	4
Not Reported ²	7,736	7,734	-	2	7,732	7,730	-	2	-	-	-	-	4	4	-	-
Benefit Arrangement																
Total	65,798	63,369	1,621	808	30,181	28,903	1,012	266	4,189	3,826	308	55	31,428	30,640	301	487
Insurance	19,200	18,770	95	335	594	570	11	13	132	118	7	7	18,474	18,082	77	315
Trust	1,019	820	181	18	1,007	815	175	17	10	4	6	-	2	1	-	1
Trust and Insurance	3,193	1,716	1,301	176	2,053	1,140	804	109	660	353	287	20	480	223	210	47
General Assets of the Sponsor	3,713	3,681	3	29	3,620	3,591	3	26	10	9	-	1	83	81	-	2
General Assets of the Sponsor and Insurance	30,324	30,064	28	232	14,729	14,631	12	86	3,250	3,221	3	26	12,345	12,212	13	120
Trust and General Assets of the Sponsor	139	134	1	4	138	133	1	4	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	474	450	12	12	308	293	6	9	126	120	5	1	40	37	1	2
Not Reported ²	7,736	7,734	-	2	7,732	7,730	-	2	-	-	-	-	4	4	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2019**

Plans with 100 or More Participants and Trusts

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	3,597	1,898	1,440	259	2,420	1,342	940	138	652	333	293	26	525	223	207	95
Insurance	69	56	8	5	19	17	-	2	17	15	1	1	33	24	7	2
Trust	1,422	424	917	81	949	338	581	30	240	35	201	4	233	51	135	47
Trust and Insurance	1,427	772	503	152	959	517	351	91	264	157	87	20	204	98	65	41
General Assets of the Sponsor	21	20	1	-	15	14	1	-	2	2	-	-	4	4	-	-
General Assets of the Sponsor and Insurance	91	87	2	2	69	66	1	2	13	12	1	-	9	9	-	-
Trust and General Assets of the Sponsor	160	151	2	7	136	128	2	6	19	19	-	-	5	4	-	1
Trust, General Assets of the Sponsor, and Insurance	377	358	7	12	243	232	4	7	97	93	3	1	37	33	-	4
Not Reported ²	30	30	-	-	30	30	-	-	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	3,597	1,898	1,440	259	2,420	1,342	940	138	652	333	293	26	525	223	207	95
Insurance	181	90	33	58	40	30	6	4	28	18	4	6	113	42	23	48
Trust	404	235	155	14	396	234	149	13	7	1	6	-	1	-	-	1
Trust and Insurance	2,354	946	1,238	170	1,500	616	777	107	487	191	277	19	367	139	184	44
General Assets of the Sponsor	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	107	103	2	2	83	80	1	2	17	16	1	-	7	7	-	-
Trust and General Assets of the Sponsor	105	100	1	4	105	100	1	4	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	413	391	11	11	263	249	6	8	113	107	5	1	37	35	-	2
Not Reported ²	30	30	-	-	30	30	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2019**

Plans with 100 or More Participants and No Trusts

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	52,728	52,137	67	524	18,729	18,600	15	114	3,267	3,238	2	27	30,732	30,299	50	383
Insurance	17,941	17,646	38	257	411	408	1	2	4	4	-	-	17,526	17,234	37	255
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,241	5,192	5	44	3,913	3,877	5	31	110	109	-	1	1,218	1,206	-	12
General Assets of the Sponsor and Insurance	29,542	29,295	24	223	14,405	14,315	9	81	3,153	3,125	2	26	11,984	11,855	13	116
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	4	4	-	-	-	-	-	-	-	-	-	-	4	4	-	-
Benefit Arrangement																
Total	52,728	52,137	67	524	18,729	18,600	15	114	3,267	3,238	2	27	30,732	30,299	50	383
Insurance	18,864	18,557	38	269	504	498	1	5	48	48	-	-	18,312	18,011	37	264
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	3,707	3,675	3	29	3,614	3,585	3	26	10	9	-	1	83	81	-	2
General Assets of the Sponsor and Insurance	30,153	29,901	26	226	14,611	14,517	11	83	3,209	3,181	2	26	12,333	12,203	13	117
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	4	4	-	-	-	-	-	-	-	-	-	-	4	4	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2019**

Plans with Fewer Than 100 Participants and Trusts ³

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	9,473	9,334	114	25	9,032	8,961	57	14	270	255	13	2	171	118	44	9
Insurance	114	101	13	-	32	30	2	-	50	49	1	-	32	22	10	-
Trust	712	633	68	11	666	616	43	7	12	8	3	1	34	9	22	3
Trust and Insurance	776	737	32	7	517	502	12	3	166	156	9	1	93	79	11	3
General Assets of the Sponsor	10	10	-	-	5	5	-	-	4	4	-	-	1	1	-	-
General Assets of the Sponsor and Insurance	61	57	-	4	34	33	-	1	22	22	-	-	5	2	-	3
Trust and General Assets of the Sponsor	36	36	-	-	32	32	-	-	3	3	-	-	1	1	-	-
Trust, General Assets of the Sponsor, and Insurance	62	60	1	1	44	43	-	1	13	13	-	-	5	4	1	-
Not Reported ²	7,702	7,700	-	2	7,702	7,700	-	2	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	9,473	9,334	114	25	9,032	8,961	57	14	270	255	13	2	171	118	44	9
Insurance	155	123	24	8	50	42	4	4	56	52	3	1	49	29	17	3
Trust	615	585	26	4	611	581	26	4	3	3	-	-	1	1	-	-
Trust and Insurance	839	770	63	6	553	524	27	2	173	162	10	1	113	84	26	3
General Assets of the Sponsor	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	64	60	-	4	35	34	-	1	24	24	-	-	5	2	-	3
Trust and General Assets of the Sponsor	34	34	-	-	33	33	-	-	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	61	59	1	1	45	44	-	1	13	13	-	-	3	2	1	-
Not Reported ²	7,702	7,700	-	2	7,702	7,700	-	2	-	-	-	-	-	-	-	-

NOTES: Values in this table are representative of the indication of funding arrangement (Form 5500 line 9(a)) and benefit arrangement (Form 5500 line 9(b)) as originally reported by the plans. Plans were categorized under three subpanels: (1) Plans with 100 or More Participants and Trusts, (2) Plans with 100 or More Participants and No Trusts, and (3) Plans with Fewer Than 100 Participants and Trusts. These categories were based on the response to either the funding arrangement indicator, benefit arrangement indicator, or the inclusion of a financial schedule. Thus, this table shows a positive number of plans on the "Insurance" rows in the panels for plans with trusts.

¹ For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² The Form 5500-SF does not require plans to report on the funding nor benefit arrangements.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2019**

All Plans

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	65,798	79,004	30,181	35,678	4,189	28,361	31,428	14,965
	Single-Employer ¹	63,369	70,839	28,903	31,567	3,826	25,880	30,640	13,391
	Multiemployer	1,621	5,422	1,012	3,204	308	1,687	301	531
	Multiple-Employer	808	2,743	266	907	55	793	487	1,043
Noncollectively Bargained Plans	Total	62,716	65,425	28,377	29,587	3,587	22,547	30,752	13,290
	Single-Employer ¹	61,937	63,119	28,122	28,748	3,537	21,842	30,278	12,529
	Multiple-Employer	779	2,306	255	839	50	705	474	761
Collectively Bargained Plans	Total	3,082	13,579	1,804	6,091	602	5,813	676	1,675
	Single-Employer ¹	1,432	7,720	781	2,820	289	4,038	362	862
	Multiemployer	1,621	5,422	1,012	3,204	308	1,687	301	531
	Multiple-Employer	29	437	11	68	5	88	13	282

Plans with 100 or More Participants and Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	3,597	22,279	2,420	11,923	652	7,975	525	2,382
	Single-Employer ¹	1,898	15,433	1,342	8,046	333	6,130	223	1,257
	Multiemployer	1,440	5,371	940	3,195	293	1,679	207	497
	Multiple-Employer	259	1,476	138	682	26	166	95	628
Noncollectively Bargained Plans	Total	1,861	13,682	1,304	7,830	281	4,424	276	1,427
	Single-Employer ¹	1,618	12,615	1,173	7,208	258	4,337	187	1,070
	Multiple-Employer	243	1,066	131	622	23	87	89	357
Collectively Bargained Plans	Total	1,736	8,598	1,116	4,093	371	3,551	249	955
	Single-Employer ¹	280	2,818	169	838	75	1,793	36	187
	Multiemployer	1,440	5,371	940	3,195	293	1,679	207	497
	Multiple-Employer	16	409	7	60	3	79	6	271

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2019**

Plans with 100 or More Participants and No Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	52,728	56,584	18,729	23,630	3,267	20,377	30,732	12,577
	Single-Employer ¹	52,137	55,271	18,600	23,399	3,238	19,742	30,299	12,130
	Multiemployer	67	46	15	7	2	7	50	33
	Multiple-Employer	524	1,266	114	225	27	628	383	414
Noncollectively Bargained Plans	Total	51,530	51,609	18,125	21,635	3,051	18,115	30,354	11,859
	Single-Employer ¹	51,019	50,370	18,015	21,418	3,026	17,497	29,978	11,456
	Multiple-Employer	511	1,239	110	217	25	618	376	403
Collectively Bargained Plans	Total	1,198	4,975	604	1,995	216	2,262	378	718
	Single-Employer ¹	1,118	4,901	585	1,981	212	2,245	321	674
	Multiemployer	67	46	15	7	2	7	50	33
	Multiple-Employer	13	28	4	8	2	9	7	11

Plans with Fewer Than 100 Participants and Trusts³

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	9,473	141	9,032	126	270	9	171	6
	Single-Employer ¹	9,334	134	8,961	123	255	8	118	4
	Multiemployer	114	5	57	2	13	1	44	2
	Multiple-Employer	25	1	14	*/	2	-	9	1
Noncollectively Bargained Plans	Total	9,325	134	8,948	122	255	8	122	4
	Single-Employer ¹	9,300	133	8,934	122	253	8	113	3
	Multiple-Employer	25	1	14	*/	2	-	9	1
Collectively Bargained Plans	Total	148	7	84	3	15	1	49	2
	Single-Employer ¹	34	1	27	1	2	*/	5	*/
	Multiemployer	114	5	57	2	13	1	44	2
	Multiple-Employer	0	0	0	0	0	0	0	0

NOTES: Participants are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2019**

All Plans																
Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	65,798	63,369	1,621	808	30,181	28,903	1,012	266	4,189	3,826	308	55	31,428	30,640	301	487
None or Not Reported	1,557	1,518	19	20	744	720	16	8	8	5	1	2	805	793	2	10
1-49	8,569	8,519	45	5	8,183	8,162	18	3	192	187	5	-	194	170	22	2
50-99	1,918	1,845	52	21	927	895	24	8	81	74	7	-	910	876	21	13
100-249	24,969	24,639	160	170	6,634	6,503	87	44	438	425	11	2	17,897	17,711	62	124
250-499	12,674	12,268	260	146	4,974	4,785	157	32	490	450	34	6	7,210	7,033	69	108
500-999	6,941	6,504	308	129	3,616	3,369	203	44	568	515	49	4	2,757	2,620	56	81
1,000-4,999	6,946	6,149	569	228	4,022	3,551	383	88	1,499	1,335	139	25	1,425	1,263	47	115
5,000 or More	2,224	1,927	208	89	1,081	918	124	39	913	835	62	16	230	174	22	34
Per Plan Statistics																
Mean Number of Participants	1,201	1,118	3,345	3,395	1,182	1,092	3,166	3,410	6,770	6,764	5,477	14,426	476	437	1,765	2,141
Median Number of Participants	211	204	920	621	209	195	1,011	903	1,366	1,324	1,547	2,157	195	193	407	461

Plans with Trusts																
Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	13,070	11,232	1,554	284	11,452	10,303	997	152	922	588	306	28	696	341	251	104
None or Not Reported	243	217	18	8	223	203	15	5	8	5	1	2	12	9	2	1
1-49	8,443	8,393	45	5	8,150	8,129	18	3	190	185	5	-	103	79	22	2
50-99	787	724	51	12	659	629	24	6	72	65	7	-	56	30	20	6
100-249	746	583	139	24	539	441	83	15	80	67	11	2	127	75	45	7
250-499	587	326	233	28	402	241	151	10	79	40	34	5	106	45	48	13
500-999	612	276	299	37	434	210	200	24	73	24	49	-	105	42	50	13
1,000-4,999	1,107	427	562	118	751	309	382	60	233	82	137	14	123	36	43	44
5,000 or More	545	286	207	52	294	141	124	29	187	120	62	5	64	25	21	18
Per Plan Statistics																
Mean Number of Participants	1,715	1,386	3,459	5,200	1,052	793	3,207	4,490	8,659	10,439	5,489	5,920	3,431	3,698	1,987	6,044
Median Number of Participants	13	9	968	1,432	10	8	1,025	1,383	681	161	1,537	1,554	352	175	441	1,438

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2019**

Plans with No Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	52,728	52,137	67	524	18,729	18,600	15	114	3,267	3,238	2	27	30,732	30,299	50	383
None or Not Reported	1,314	1,301	1	12	521	517	1	3	-	-	-	-	793	784	-	9
1-49	126	126	-	-	33	33	-	-	2	2	-	-	91	91	-	-
50-99	1,131	1,121	1	9	268	266	-	2	9	9	-	-	854	846	1	7
100-249	24,223	24,056	21	146	6,095	6,062	4	29	358	358	-	-	17,770	17,636	17	117
250-499	12,087	11,942	27	118	4,572	4,544	6	22	411	410	-	1	7,104	6,988	21	95
500-999	6,329	6,228	9	92	3,182	3,159	3	20	495	491	-	4	2,652	2,578	6	68
1,000-4,999	5,839	5,722	7	110	3,271	3,242	1	28	1,266	1,253	2	11	1,302	1,227	4	71
5,000 or More	1,679	1,641	1	37	787	777	-	10	726	715	-	11	166	149	1	16
Per Plan Statistics																
Mean Number of Participants	1,073	1,060	692	2,417	1,262	1,258	442	1,971	6,237	6,097	3,558	23,246	409	400	652	1,081
Median Number of Participants	245	244	329	438	357	356	318	519	1,518	1,502	3,558	4,178	194	193	327	397

NOTES: Participants are tabulated as of the end of the plan year.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2019**

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	65,798	63,369	1,621	808	30,181	28,903	1,012	266	4,189	3,826	308	55	31,428	30,640	301	487
Agriculture	746	726	6	14	486	472	5	9	20	19	1	-	240	235	-	5
Mining	690	685	2	3	386	381	2	3	41	41	-	-	263	263	-	-
Construction	4,818	4,178	607	33	2,760	2,349	397	14	263	126	135	2	1,795	1,703	75	17
Manufacturing	12,593	12,425	98	70	5,929	5,855	49	25	970	945	20	5	5,694	5,625	29	40
Transportation	2,176	2,030	133	13	1,065	976	83	6	158	132	26	-	953	922	24	7
Communications and Information	1,961	1,933	15	13	850	840	8	2	204	196	4	4	907	897	3	7
Utilities	636	624	2	10	394	386	-	8	65	63	-	2	177	175	2	-
Wholesale Trade	3,728	3,673	23	32	1,791	1,766	15	10	202	198	2	2	1,735	1,709	6	20
Retail Trade	4,336	4,204	74	58	1,923	1,850	53	20	227	211	14	2	2,186	2,143	7	36
Finance, Insurance, and Real Estate	6,841	6,242	402	197	3,130	2,785	268	77	465	388	60	17	3,246	3,069	74	103
Services	25,733	25,281	153	299	10,812	10,662	72	78	1,504	1,454	31	19	13,417	13,165	50	202
Misc. Organizations ²	1,534	1,363	105	66	653	580	59	14	70	53	15	2	811	730	31	50
Industry Not Reported	6	5	1	-	2	1	1	-	-	-	-	-	4	4	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	3,597	1,898	1,440	259	2,420	1,342	940	138	652	333	293	26	525	223	207	95
Agriculture	19	13	3	3	18	13	2	3	1	-	1	-	-	-	-	-
Mining	26	25	1	-	20	19	1	-	3	3	-	-	3	3	-	-
Construction	722	130	578	14	475	91	377	7	152	17	133	2	95	22	68	5
Manufacturing	462	369	78	15	308	259	39	10	97	78	18	1	57	32	21	4
Transportation	187	66	119	2	123	46	76	1	35	10	25	-	29	10	18	1
Communications and Information	63	48	12	3	39	31	7	1	16	12	3	1	8	5	2	1
Utilities	148	142	-	6	107	102	-	5	34	33	-	1	7	7	-	-
Wholesale Trade	99	72	22	5	66	49	15	2	15	13	2	-	18	10	5	3
Retail Trade	162	85	66	11	122	65	50	7	25	12	13	-	15	8	3	4
Finance, Insurance, and Real Estate	742	264	365	113	492	179	255	58	124	52	58	14	126	33	52	41
Services	771	594	116	61	518	421	64	33	130	97	27	6	123	76	25	22
Misc. Organizations ²	195	90	79	26	131	67	53	11	20	6	13	1	44	17	13	14
Industry Not Reported	1	-	1	-	1	-	1	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2019**

Plans with 100 or More Participants and No Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	52,728	52,137	67	524	18,729	18,600	15	114	3,267	3,238	2	27	30,732	30,299	50	383
Agriculture	540	526	3	11	286	277	3	6	15	15	-	-	239	234	-	5
Mining	614	611	-	3	321	318	-	3	33	33	-	-	260	260	-	-
Construction	2,591	2,571	2	18	861	853	1	7	81	81	-	-	1,649	1,637	1	11
Manufacturing	11,131	11,071	8	52	4,681	4,663	3	15	831	827	-	4	5,619	5,581	5	33
Transportation	1,741	1,731	-	10	708	704	-	4	116	116	-	-	917	911	-	6
Communications and Information	1,518	1,508	-	10	440	439	-	1	184	181	-	3	894	888	-	6
Utilities	393	389	1	3	202	199	-	3	26	26	-	-	165	164	1	-
Wholesale Trade	3,038	3,010	1	27	1,148	1,140	-	8	174	172	-	2	1,716	1,698	1	17
Retail Trade	3,541	3,491	5	45	1,193	1,181	1	11	182	180	-	2	2,166	2,130	4	32
Finance, Insurance, and Real Estate	5,087	5,004	11	72	1,683	1,671	1	11	313	310	-	3	3,091	3,023	10	58
Services	21,458	21,196	28	234	6,933	6,884	6	43	1,268	1,254	2	12	13,257	13,058	20	179
Misc. Organizations ²	1,072	1,025	8	39	273	271	-	2	44	43	-	1	755	711	8	36
Industry Not Reported	4	4	-	-	-	-	-	-	-	-	-	-	4	4	-	-

Plans with Fewer Than 100 Participants and Trusts³

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	9,473	9,334	114	25	9,032	8,961	57	14	270	255	13	2	171	118	44	9
Agriculture	187	187	-	-	182	182	-	-	4	4	-	-	1	1	-	-
Mining	50	49	1	-	45	44	1	-	5	5	-	-	-	-	-	-
Construction	1,505	1,477	27	1	1,424	1,405	19	-	30	28	2	-	51	44	6	1
Manufacturing	1,000	985	12	3	940	933	7	-	42	40	2	-	18	12	3	3
Transportation	248	233	14	1	234	226	7	1	7	6	1	-	7	1	6	-
Communications and Information	380	377	3	-	371	370	1	-	4	3	1	-	5	4	1	-
Utilities	95	93	1	1	85	85	-	-	5	4	-	1	5	4	1	-
Wholesale Trade	591	591	-	-	577	577	-	-	13	13	-	-	1	1	-	-
Retail Trade	633	628	3	2	608	604	2	2	20	19	1	-	5	5	-	-
Finance, Insurance, and Real Estate	1,012	974	26	12	955	935	12	8	28	26	2	-	29	13	12	4
Services	3,504	3,491	9	4	3,361	3,357	2	2	106	103	2	1	37	31	5	1
Misc. Organizations ²	267	248	18	1	249	242	6	1	6	4	2	-	12	2	10	-
Industry Not Reported	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-

¹ For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2019**
(thousands)

All Plans

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	79,004	70,839	5,422	2,743	35,678	31,567	3,204	907	28,361	25,880	1,687	793	14,965	13,391	531	1,043
1-49	87	86	1	*/	79	78	1	*/	4	3	*/	-	5	4	1	*/
50-99	156	150	4	2	71	68	2	1	6	5	1	-	79	76	2	1
100-249	4,056	4,000	27	29	1,107	1,085	15	8	74	72	2	*/	2,875	2,843	10	21
250-499	4,424	4,274	96	54	1,775	1,705	58	12	180	165	13	2	2,470	2,404	26	40
500-999	4,810	4,490	227	94	2,541	2,361	148	32	413	372	37	3	1,856	1,757	41	58
1,000-4,999	14,653	12,895	1,264	495	8,434	7,374	863	197	3,554	3,181	312	61	2,666	2,339	89	238
5,000 or More	50,817	44,944	3,803	2,070	21,671	18,896	2,117	658	24,131	22,081	1,323	727	5,015	3,968	363	684

Plans with Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	22,420	15,568	5,376	1,477	12,048	8,169	3,197	682	7,983	6,138	1,680	166	2,388	1,261	499	629
1-49	84	83	1	*/	78	78	1	*/	4	3	*/	-	2	1	1	*/
50-99	57	52	4	1	47	45	2	*/	5	5	1	-	4	2	2	*/
100-249	120	92	24	4	86	69	14	3	13	11	2	*/	21	12	8	1
250-499	212	115	86	11	145	86	56	4	29	14	13	2	38	16	18	5
500-999	444	195	220	29	313	149	146	18	54	17	37	-	77	29	37	11
1,000-4,999	2,501	980	1,246	275	1,704	700	862	142	534	199	305	30	264	81	80	103
5,000 or More	19,002	14,052	3,794	1,157	9,675	7,043	2,117	515	7,345	5,889	1,323	133	1,982	1,120	354	508

Plans with No Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	56,584	55,271	46	1,266	23,630	23,399	7	225	20,377	19,742	7	628	12,577	12,130	33	414
1-49	3	3	-	-	1	1	-	-	*/	*/	-	-	2	2	-	-
50-99	99	98	*/	1	24	23	-	*/	1	1	-	-	75	74	*/	1
100-249	3,936	3,908	3	24	1,021	1,015	1	5	61	61	-	-	2,854	2,832	2	20
250-499	4,212	4,159	10	44	1,630	1,619	2	8	151	151	-	*/	2,431	2,388	8	35
500-999	4,366	4,295	6	65	2,228	2,212	2	14	359	355	-	3	1,779	1,728	4	48
1,000-4,999	12,152	11,915	18	220	6,730	6,674	1	55	3,019	2,982	7	30	2,402	2,258	9	135
5,000 or More	31,815	30,893	9	913	11,997	11,854	-	143	16,786	16,192	-	594	3,033	2,848	9	176

NOTES: Participants are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2019**
(thousands)

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	79,004	70,839	5,422	2,743	35,678	31,567	3,204	907	28,361	25,880	1,687	793	14,965	13,391	531	1,043
Agriculture	449	413	9	28	312	298	6	8	59	56	3	-	79	59	-	19
Mining	506	505	1	1	310	308	1	1	100	100	-	-	97	97	-	-
Construction	2,694	1,298	1,365	30	1,384	598	769	17	751	231	518	2	559	470	77	11
Manufacturing	14,069	13,296	240	533	5,771	5,550	133	88	5,709	5,474	95	139	2,589	2,271	12	306
Transportation	4,221	3,167	1,040	14	2,111	1,522	578	10	1,616	1,225	391	-	495	420	71	4
Communications and Information	3,483	3,245	183	54	1,144	1,046	78	21	1,951	1,849	72	30	388	351	33	4
Utilities	1,179	1,081	1	97	823	729	-	94	277	274	-	3	79	79	1	-
Wholesale Trade	2,301	2,205	70	26	898	837	54	7	844	827	12	4	560	541	4	15
Retail Trade	10,691	10,190	450	51	3,157	2,861	279	17	6,446	6,278	163	5	1,088	1,051	7	29
Finance, Insurance, and Real Estate	8,546	6,660	1,209	677	4,063	2,943	798	321	2,892	2,467	303	121	1,592	1,250	108	234
Services	24,971	23,171	714	1,086	10,207	9,549	399	259	7,630	7,035	113	481	7,135	6,587	202	346
Misc. Organizations ³	5,890	5,604	140	146	5,499	5,327	108	64	88	65	16	8	303	213	16	74
Industry Not Reported	2	2	*/	-	*/	*/	*/	-	-	-	-	-	2	2	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	22,279	15,433	5,371	1,476	11,923	8,046	3,195	682	7,975	6,130	1,679	166	2,382	1,257	497	628
Agriculture	45	31	8	6	42	31	5	6	3	-	3	-	-	-	-	-
Mining	31	30	1	-	20	20	1	-	1	1	-	-	9	9	-	-
Construction	1,457	77	1,363	16	825	45	768	12	546	25	518	2	87	7	77	3
Manufacturing	2,463	1,861	237	365	882	696	131	54	1,094	956	95	42	488	208	11	269
Transportation	1,475	428	1,040	7	703	119	578	7	656	265	391	-	116	45	71	*/
Communications and Information	1,158	954	183	22	201	103	78	20	916	843	72	1	41	8	33	*/
Utilities	651	559	-	92	484	394	-	89	159	156	-	3	8	8	-	-
Wholesale Trade	257	177	69	11	120	63	54	3	105	93	12	-	33	21	3	8
Retail Trade	2,401	1,940	448	13	421	136	278	7	1,873	1,710	163	-	107	94	6	7
Finance, Insurance, and Real Estate	3,284	1,506	1,196	582	1,608	514	797	297	1,332	933	303	96	343	59	96	189
Services	3,757	2,809	693	255	1,403	882	396	125	1,266	1,145	106	15	1,088	782	192	114
Misc. Organizations ³	5,300	5,062	132	106	5,214	5,044	108	62	23	1	16	6	63	17	9	38
Industry Not Reported	*/	-	*/	-	*/	-	*/	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2019**
(thousands)

Plans with 100 or More Participants and No Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	56,584	55,271	46	1,266	23,630	23,399	7	225	20,377	19,742	7	628	12,577	12,130	33	414
Agriculture	403	381	1	22	269	266	1	2	56	56	-	-	79	59	-	19
Mining	475	474	-	1	288	288	-	1	98	98	-	-	88	88	-	-
Construction	1,212	1,198	*/	14	537	531	*/	5	205	205	-	-	471	462	*/	9
Manufacturing	11,585	11,416	2	167	4,872	4,837	1	34	4,613	4,516	-	97	2,100	2,062	1	37
Transportation	2,741	2,734	-	7	1,403	1,399	-	4	960	960	-	-	379	375	-	3
Communications and Information	2,320	2,287	-	33	939	939	-	*/	1,035	1,006	-	29	346	343	-	4
Utilities	525	520	1	5	337	332	-	5	117	117	-	-	71	71	1	-
Wholesale Trade	2,037	2,021	*/	15	771	767	-	4	738	734	-	4	527	520	*/	6
Retail Trade	8,281	8,241	2	38	2,727	2,716	*/	10	4,572	4,567	-	5	981	958	1	23
Finance, Insurance, and Real Estate	5,248	5,141	12	94	2,443	2,418	*/	24	1,558	1,533	-	25	1,247	1,190	12	45
Services	21,169	20,317	21	831	8,762	8,625	4	133	6,361	5,887	7	466	6,046	5,804	10	232
Misc. Organizations ³	586	539	7	40	282	280	-	2	64	63	-	1	240	196	7	36
Industry Not Reported	2	2	-	-	-	-	-	-	-	-	-	-	2	2	-	-

Plans with Fewer Than 100 Participants and Trusts ⁴

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	141	134	5	1	126	123	2	*/	9	8	1	-	6	4	2	1
Agriculture	1	1	-	-	1	1	-	-	*/	*/	-	-	*/	*/	-	-
Mining	1	1	*/	-	1	1	*/	-	*/	*/	-	-	-	-	-	-
Construction	25	24	1	*/	23	22	1	-	1	1	*/	-	1	1	*/	*/
Manufacturing	20	19	1	*/	17	17	*/	-	2	2	*/	-	1	1	*/	*/
Transportation	5	4	1	*/	4	4	*/	*/	*/	*/	*/	-	*/	*/	*/	-
Communications and Information	5	4	*/	-	4	4	*/	-	*/	*/	*/	-	*/	*/	*/	-
Utilities	3	3	*/	-	3	3	-	-	*/	*/	-	-	*/	*/	*/	-
Wholesale Trade	8	8	-	-	7	7	-	-	*/	*/	-	-	*/	*/	-	-
Retail Trade	9	9	*/	*/	9	8	*/	*/	1	1	*/	-	*/	*/	-	-
Finance, Insurance, and Real Estate	14	12	1	1	12	11	*/	*/	1	1	*/	-	1	*/	1	*/
Services	46	45	*/	*/	42	41	*/	*/	3	3	*/	-	1	1	*/	-
Misc. Organizations ³	4	3	1	-	3	3	*/	-	*/	*/	*/	-	*/	*/	*/	-
Industry Not Reported	*/	*/	-	-	*/	*/	-	-	-	-	-	-	-	-	-	-

NOTES: Participants are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

³ Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

⁴ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2019**

All Plans

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	65,798	79,004	30,181	35,678	4,189	28,361	31,428	14,965
No Insurance	12,675	7,530	12,675	7,530	-	-	-	-
Health Only	1,640	1,466	-	-	196	761	1,444	704
Stop-Loss Only	960	677	960	677	-	-	-	-
Other ³	12,315	21,541	12,315	21,541	-	-	-	-
Health and Stop-Loss	84	110	-	-	35	95	49	14
Health and Other ³	32,446	37,221	-	-	3,227	23,524	29,219	13,697
Stop-Loss and Other ³	4,231	5,930	4,231	5,930	-	-	-	-
Health, Stop-Loss, and Other ³	1,447	4,529	-	-	731	3,980	716	549

Plans with 100 or More Participants and Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	3,597	22,279	2,420	11,923	652	7,975	525	2,382
No Insurance	624	1,622	624	1,622	-	-	-	-
Health Only	68	711	-	-	28	515	40	196
Stop-Loss Only	341	440	341	440	-	-	-	-
Other ³	598	6,556	598	6,556	-	-	-	-
Health and Stop-Loss	28	74	-	-	22	72	6	3
Health and Other ³	766	7,129	-	-	333	5,044	433	2,085
Stop-Loss and Other ³	857	3,305	857	3,305	-	-	-	-
Health, Stop-Loss, and Other ³	315	2,443	-	-	269	2,345	46	98

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2019**

Plans with 100 or More Participants and No Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	52,728	56,584	18,729	23,630	3,267	20,377	30,732	12,577
No Insurance	3,652	5,810	3,652	5,810	-	-	-	-
Health Only	1,423	752	-	-	56	245	1,367	508
Stop-Loss Only	364	225	364	225	-	-	-	-
Other ³	11,602	14,981	11,602	14,981	-	-	-	-
Health and Stop-Loss	49	35	-	-	8	24	41	12
Health and Other ³	31,490	30,084	-	-	2,821	18,477	28,669	11,607
Stop-Loss and Other ³	3,111	2,614	3,111	2,614	-	-	-	-
Health, Stop-Loss, and Other ³	1,037	2,082	-	-	382	1,631	655	451

Plans with Fewer Than 100 Participants and Trusts ⁴

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	9,473	141	9,032	126	270	9	171	6
No Insurance	8,399	98	8,399	98	-	-	-	-
Health Only	149	3	-	-	112	2	37	1
Stop-Loss Only	255	12	255	12	-	-	-	-
Other ³	115	4	115	4	-	-	-	-
Health and Stop-Loss	7	*/	-	-	5	*/	2	*/
Health and Other ³	190	8	-	-	73	3	117	5
Stop-Loss and Other ³	263	12	263	12	-	-	-	-
Health, Stop-Loss, and Other ³	95	4	-	-	80	4	15	*/

NOTES: Participants are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ Type of Insurance Contracts represents information reported on Schedule A. This information is reported as filed on Schedule A with the following exception. For fully insured and mixed-insured plans that do not attach a Schedule A for health insurance contracts, Schedule A is assumed to indicate one health insurance contract. The result is that fully insured and mixed-insured plans that would be listed under the categories of (a) No Insurance, (b) Stop-Loss Only, (c) Other, or (d) Stop-Loss and Other instead are listed under the categories of (e) Health Only, (f) Health and Stop-Loss, (g) Health and Other, and (h) Health, Stop-Loss, and Other.

² For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

³ Other insurance contracts include dental, vision, life, temporary disability, long-term disability, supplemental unemployment, and prescription drug.

⁴ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2019**

All Plans																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	65,798	63,369	1,621	808	30,181	28,903	1,012	266	4,189	3,826	308	55	31,428	30,640	301	487
None or Not Reported	30,181	28,903	1,012	266	30,181	28,903	1,012	266	-	-	-	-	-	-	-	-
1	23,923	23,223	348	352	-	-	-	-	2,548	2,343	170	35	21,375	20,880	178	317
2	7,568	7,311	151	106	-	-	-	-	794	716	69	9	6,774	6,595	82	97
3-5	3,502	3,354	88	60	-	-	-	-	621	555	58	8	2,881	2,799	30	52
6-10	462	429	18	15	-	-	-	-	171	159	10	2	291	270	8	13
11-25	139	131	3	5	-	-	-	-	48	46	1	1	91	85	2	4
26 or More	23	18	1	4	-	-	-	-	7	7	-	-	16	11	1	4

Plans with 100 or More Participants and Trusts																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	3,597	1,898	1,440	259	2,420	1,342	940	138	652	333	293	26	525	223	207	95
None or Not Reported	2,420	1,342	940	138	2,420	1,342	940	138	-	-	-	-	-	-	-	-
1	650	310	269	71	-	-	-	-	331	156	158	17	319	154	111	54
2	252	100	128	24	-	-	-	-	136	65	67	4	116	35	61	20
3-5	191	90	83	18	-	-	-	-	130	70	57	3	61	20	26	15
6-10	47	28	16	3	-	-	-	-	32	21	10	1	15	7	6	2
11-25	26	20	3	3	-	-	-	-	17	15	1	1	9	5	2	2
26 or More	11	8	1	2	-	-	-	-	6	6	-	-	5	2	1	2

(continued...)

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2019**

Plans with 100 or More Participants and No Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	52,728	52,137	67	524	18,729	18,600	15	114	3,267	3,238	2	27	30,732	30,299	50	383
None or Not Reported	18,729	18,600	15	114	18,729	18,600	15	114	-	-	-	-	-	-	-	-
1	22,883	22,570	40	273	-	-	-	-	1,958	1,940	1	17	20,925	20,630	39	256
2	7,275	7,189	7	79	-	-	-	-	650	646	-	4	6,625	6,543	7	75
3-5	3,303	3,257	4	42	-	-	-	-	489	483	1	5	2,814	2,774	3	37
6-10	413	400	1	12	-	-	-	-	138	137	-	1	275	263	1	11
11-25	113	111	-	2	-	-	-	-	31	31	-	-	82	80	-	2
26 or More	12	10	-	2	-	-	-	-	1	1	-	-	11	9	-	2

Plans with Fewer Than 100 Participants and Trusts ³

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	9,473	9,334	114	25	9,032	8,961	57	14	270	255	13	2	171	118	44	9
None or Not Reported	9,032	8,961	57	14	9,032	8,961	57	14	-	-	-	-	-	-	-	-
1	390	343	39	8	-	-	-	-	259	247	11	1	131	96	28	7
2	41	22	16	3	-	-	-	-	8	5	2	1	33	17	14	2
3-5	8	7	1	-	-	-	-	-	2	2	-	-	6	5	1	-
6-10	2	1	1	-	-	-	-	-	1	1	-	-	1	-	1	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Number of Health Insurance Contracts represents information reported on Schedule A. The instructions provide that a plan should file a Schedule A for each insurance contract held by the plan. A plan may have more than one insurance contract. This information is reported as filed on Schedule A with the following exceptions. For fully insured and mixed-insured plans which do not attach a Schedule A for health insurance contracts, Schedule A is assumed to indicate one health insurance contract. The result is that for fully insured and mixed-insured plans for which there is no Schedule A record of a health insurance contract, one is added to the contract count of the given plan.

² For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2019**
(thousands)

All Plans																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	79,004	70,839	5,422	2,743	35,678	31,567	3,204	907	28,361	25,880	1,687	793	14,965	13,391	531	1,043
None or Not Reported	35,678	31,567	3,204	907	35,678	31,567	3,204	907	-	-	-	-	-	-	-	-
1	14,323	12,550	858	914	-	-	-	-	6,791	5,945	508	338	7,532	6,606	350	576
2	6,766	6,235	337	194	-	-	-	-	3,881	3,529	284	68	2,885	2,706	52	126
3-5	9,022	7,673	867	482	-	-	-	-	6,948	5,922	789	236	2,074	1,751	78	246
6-10	6,372	6,073	120	179	-	-	-	-	5,479	5,232	97	150	893	841	24	29
11-25	5,355	5,287	12	56	-	-	-	-	4,519	4,509	9	1	836	778	3	55
26 or More	1,488	1,453	24	11	-	-	-	-	744	744	-	-	745	710	24	11

Plans with 100 or More Participants and Trusts																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	22,279	15,433	5,371	1,476	11,923	8,046	3,195	682	7,975	6,130	1,679	166	2,382	1,257	497	628
None or Not Reported	11,923	8,046	3,195	682	11,923	8,046	3,195	682	-	-	-	-	-	-	-	-
1	2,065	801	836	427	-	-	-	-	1,230	622	505	103	835	179	331	324
2	1,030	570	334	126	-	-	-	-	764	432	284	47	266	138	50	78
3-5	1,843	777	853	214	-	-	-	-	1,488	691	785	13	354	86	68	200
6-10	1,481	1,359	117	5	-	-	-	-	1,225	1,127	97	1	256	232	21	4
11-25	2,728	2,704	12	12	-	-	-	-	2,534	2,524	9	1	194	180	3	11
26 or More	1,211	1,176	24	10	-	-	-	-	734	734	-	-	477	442	24	10

(continued...)

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2019**
(thousands)

Plans with 100 or More Participants and No Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	56,584	55,271	46	1,266	23,630	23,399	7	225	20,377	19,742	7	628	12,577	12,130	33	414
None or Not Reported	23,630	23,399	7	225	23,630	23,399	7	225	-	-	-	-	-	-	-	-
1	12,246	11,739	20	486	-	-	-	-	5,552	5,315	3	235	6,693	6,424	18	251
2	5,734	5,664	2	68	-	-	-	-	3,117	3,097	-	20	2,617	2,567	2	48
3-5	7,179	6,896	14	268	-	-	-	-	5,459	5,232	4	223	1,720	1,664	10	45
6-10	4,891	4,714	3	174	-	-	-	-	4,254	4,105	-	149	637	609	3	25
11-25	2,627	2,583	-	44	-	-	-	-	1,985	1,985	-	-	642	598	-	44
26 or More	277	277	-	*/	-	-	-	-	10	10	-	-	268	267	-	*/

Plans with Fewer Than 100 Participants and Trusts ⁴

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	141	134	5	1	126	123	2	*/	9	8	1	-	6	4	2	1
None or Not Reported	126	123	2	*/	126	123	2	*/	-	-	-	-	-	-	-	-
1	13	10	2	*/	-	-	-	-	8	8	*/	-	4	3	1	*/
2	2	1	1	*/	-	-	-	-	*/	*/	*/	-	2	1	1	*/
3-5	*/	*/	*/	-	-	-	-	-	*/	*/	-	-	*/	*/	*/	-
6-10	*/	-	*/	-	-	-	-	-	-	-	-	-	*/	-	*/	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

NOTES: Participants are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ Number of Health Insurance Contracts represents information reported on Schedule A. The instructions provide that a plan should file a Schedule A for each insurance contract held by the plan. A plan may have more than one insurance contract. This information is reported as filed on Schedule A with the following exceptions. For fully insured and mixed-insured plans which do not attach a Schedule A for health insurance contracts, Schedule A is assumed to indicate one health insurance contract. The result is that for fully insured and mixed-insured plans for which there is no Schedule A record of a health insurance contract, one is added to the contract count of the given plan.

² For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

³ For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

⁴ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2019
(millions)

All Plans

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$190,229	\$170,695	\$10,209	\$9,326	\$24,277	\$21,874	\$1,699	\$704	\$42,511	\$35,763	\$5,540	\$1,208	\$123,441	\$113,058	\$2,971	\$7,413
Health Only	49,927	42,101	5,703	2,123	-	-	-	-	12,598	8,117	3,941	541	37,328	33,984	1,762	1,582
Stop-Loss Only	4,995	4,246	569	181	3,384	2,831	388	165	875	690	171	14	737	725	10	2
Other ³	51,705	47,861	2,105	1,739	20,079	18,298	1,291	490	18,782	17,863	553	366	12,844	11,700	261	883
Health and Stop-Loss	120	116	-	3	-	-	-	-	2	2	-	-	118	114	-	3
Health and Other ³	81,121	74,343	1,736	5,041	-	-	-	-	10,052	8,918	870	265	71,069	65,426	866	4,777
Stop-Loss and Other ³	2,335	2,008	90	238	814	745	20	49	201	174	5	22	1,320	1,089	64	167
Health, Stop-Loss, and Other ³	26	19	7	-	-	-	-	-	-	-	-	-	26	19	7	-

Plans with 100 or More Participants and Trusts

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$32,096	\$17,383	\$9,939	\$4,774	\$5,291	\$3,092	\$1,686	\$514	\$14,845	\$9,004	\$5,523	\$318	\$11,959	\$5,287	\$2,730	\$3,942
Health Only	12,224	5,955	5,615	654	-	-	-	-	7,258	3,180	3,939	140	4,966	2,775	1,676	514
Stop-Loss Only	1,288	582	562	143	1,015	500	383	132	255	73	171	11	19	10	9	-
Other ³	9,688	6,731	2,073	884	3,959	2,342	1,284	333	4,120	3,530	546	44	1,609	859	242	508
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ³	8,242	3,778	1,594	2,870	-	-	-	-	3,160	2,190	862	108	5,082	1,588	732	2,763
Stop-Loss and Other ³	647	337	88	222	318	250	19	49	52	31	5	15	277	56	64	157
Health, Stop-Loss, and Other ³	7	-	7	-	-	-	-	-	-	-	-	-	7	-	7	-

(continued...)

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2019
(millions)

Plans with 100 or More Participants and No Trusts

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$157,773	\$153,066	\$227	\$4,481	\$18,849	\$18,659	\$7	\$183	\$27,527	\$26,680	\$11	\$836	\$111,397	\$107,726	\$209	\$3,462
Health Only	37,631	36,097	68	1,465	-	-	-	-	5,307	4,908	**/	398	32,324	31,189	68	1,067
Stop-Loss Only	3,603	3,565	3	35	2,268	2,235	2	31	618	616	1	2	717	715	1	2
Other ³	41,967	41,093	27	848	16,090	15,934	4	152	14,653	14,325	6	322	11,224	10,834	16	374
Health and Stop-Loss	120	116	-	3	-	-	-	-	2	2	-	-	118	114	-	3
Health and Other ³	72,771	70,526	128	2,118	-	-	-	-	6,818	6,702	4	112	65,954	63,823	124	2,007
Stop-Loss and Other ³	1,661	1,648	1	11	491	490	1	**/	128	127	-	1	1,041	1,031	-	9
Health, Stop-Loss, and Other ³	19	19	-	-	-	-	-	-	-	-	-	-	19	19	-	-

Plans with Fewer Than 100 Participants and Trusts ⁴

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$361	\$246	\$44	\$72	\$136	\$123	\$6	\$8	\$139	\$79	\$6	\$54	\$85	\$44	\$32	\$10
Health Only	72	48	20	4	-	-	-	-	33	28	2	3	39	20	18	1
Stop-Loss Only	104	98	4	2	101	95	4	2	2	2	-	-	1	1	-	-
Other ³	49	37	6	7	30	23	2	5	9	8	1	**/	10	6	3	1
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ³	108	40	15	53	-	-	-	-	75	26	4	45	33	15	11	8
Stop-Loss and Other ³	28	22	**/	6	5	5	-	-	21	15	**/	6	2	2	-	-
Health, Stop-Loss, and Other ³	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

NOTES: The premium reported for each plan is equal to the maximum of the following Schedule A values: (1) earned premium on line 9a(4) of Part III, (2) the total premiums or subscription charges paid to carrier on line 10a of Part III, (3) the total amount of commissions paid to agents, brokers, and other persons on line 2a of Part I, (4) the total amount of fees paid to agents, brokers, and other persons on line 2b of Part I, (5) the premiums paid to carrier on line 6b of Part II, (6) the incurred claims on line 9b(3) of Part III, or (7) the claims charged on line 9b(4) of Part III. These values are reported as filed with no adjustment.

Some totals do not equal the sum of the components due to rounding.

¹ Premiums paid by Type of Insurance Contracts is reported as found on Schedule A without adjustment. As a result, for fully insured and mixed-insured plans for which there are no Schedule A insurance contracts, no premium information is recorded.

² For the purposes of this report, includes single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

³ Other insurance contracts include dental, vision, life, temporary disability, long-term disability, supplemental unemployment, and prescription drug.

⁴ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2019, employer-sponsored health insurance covered roughly 55 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers and less often, unions) may fund the health insurance coverage they offer their workers.²

What Is a Self-Insured Group Health Plan?

Sponsors may “fully insure” benefits through the purchase a group insurance policy from a state-licensed insurance carrier or similar organization and pay premiums directly to the insurer. Plans also may set aside assets in a dedicated trust to fund the health plan, an arrangement known as a “funded” arrangement for Form 5500 reporting purposes. Alternatively, plan sponsors may pay the plan’s benefits directly out of their general assets, an arrangement known as “unfunded” for Form 5500 reporting purposes. In addition, these funding arrangements – insured, funded, and unfunded – may be combined in multiple ways. For example, a group insurance policy may cover a subset of the plan’s health benefits while the plan’s remaining health benefits are paid out of the plan sponsor’s general assets. Plans may use assets held in a dedicated trust to pay insurance premiums or to pay plan benefits directly. Whether a plan is considered to

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2020 Current Population Survey Annual Social and Economic Supplement.

² Upon establishment of a welfare plan, the plan sponsor decides how the plan will be structured – including how the plan benefits will be paid.

be self-insured, fully insured, or mixed-insured is a function of how the benefits are provided under the plan.

Fully insured – A fully insured plan provides health benefits by purchasing a group health insurance policy or contract from a state-licensed insurance carrier or similar organization, such as Blue Cross Blue Shield or a health maintenance organization. The insurance carrier then assumes financial responsibility for the covered health benefit claims of the plan’s participants and associated administrative costs.³ An employer with a fully insured health plan chooses how to transfer insurance premiums to the insurance carrier.⁴ The plan sponsor may either establish a trust for paying insurance premiums or pay premiums directly from its general assets.

Self-insured – In the case of a self-insured health plan, the sponsor generally assumes the financial risks associated with covering the benefits of the plan’s participants. Benefits in a self-insured plan may be paid directly from the general assets of the plan sponsor or from a trust to which employer and/or employee contributions have been made.⁵ While some self-insured plans are self-administered, employers usually enter into a contract with a third-party administrator or other outside entity to handle enrollment, pay claims, collect premiums, provide customer service, and perform other administrative duties.

The financial risk for self-insured benefit claims may be borne partially or entirely by the employer offering the self-insured plan. To protect against unexpectedly large claims, self-insured

³ Definitions of Health Insurance Terms, at <http://www.bls.gov/ncs/ebs/sp/healthterms.pdf>.

⁴ The premium payments could be paid entirely by the employer, entirely by employee contributions, or partly from the employer and partly from employee contributions.

⁵ Some employers may invest plan assets in a separate insurance company account instead of holding plan assets and investing through a trust.

plans or employers sponsoring such plans may obtain stop-loss insurance coverage. Stop-loss coverage limits the liability (stops the loss) the plan or employer bears for each covered person's health care costs (in the case of policies with individual or specific attachment points) or for the total expenses of the plan (aggregate attachment points). The stop-loss carrier reimburses the plan or the employer for losses above the policy's attachment points.⁶

Mixed-insured – A mixed-insured plan contains both fully insured and self-insured components. For example, an employer may offer its employees a choice between a fully insured HMO option and a self-insured PPO option. If both plan components were reported on a single Form 5500 filing, the plan would be considered mixed-insured.

Form 5500 Group Health Plan Filing Requirements

The Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and the Internal Revenue Code of 1986, as amended (“Code”), establish certain reporting and filing obligations for private sector employee benefit plans. Plans generally are required to file an annual return/report concerning, among other things, the financial condition and operations of the plan.

⁶ An employer may also purchase a “minimum premium” arrangement in which the employer pays a fraction of the fully insured premium to cover non-claim expenses, such as administration and claims processing. Under this arrangement, the employer pays claims up to an agreed-upon limit, and the insurer pays the rest. Under a minimum premium arrangement, the insurance carrier usually is also responsible for processing claims and administrative services.

⁷ See ERISA section 101, 29 U.S.C § 1021, and accompanying regulations. The data used for this report were taken from the Form 5500 data for plan

In 1975, the Department of Labor (the “Department”), the Internal Revenue Service, and the Pension Benefit Guaranty Corporation (collectively, the “Agencies”) jointly developed the Form 5500 Series for employers who sponsor an employee benefit plan for their employees to satisfy the annual reporting requirements under Title I and Title IV of ERISA and under the Code. As statutory and regulatory requirements have changed, the Agencies have changed the Form 5500. Today, filing the Form 5500 together with any required Schedules and Attachments (the “Form 5500”) generally satisfies a plan's reporting requirements.⁷

The Form 5500 is an important source of information on ERISA-covered, private sector, employer-sponsored benefit plans and their operation, funding, assets, and investments. The majority of Form 5500 reports are filed for employee pension benefit plans. Welfare benefit plans (which include plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain exceptions based on plan size and funding arrangement. These exceptions are listed below:

- Welfare plans maintained outside the United States that serve mostly nonresident aliens
- Welfare plans (other than plans required to file the Form M-1) with fewer than 100 participants as of the beginning of the plan year that are unfunded, fully insured, or a combination of insured and unfunded⁸

years 2019 and earlier. For plan years beginning on or after January 1, 2009, certain eligible small plans are able to file the Form 5500-SF “Short Form Annual Return/Report of Small Employee Benefit Plan.” Small plans using the Form 5500-SF answer a question whether there were any fees and commissions paid with respect to the purchase of insurance, and if so, provide the total amount. See, 2019 Form 5500-SF, Line 10e.

⁸ An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or employee organization that sponsors the plan. A combination unfunded/insured welfare benefit plan has

- Governmental plans
- Unfunded or insured welfare plans maintained for a select group of management or highly compensated employees only
- Plans maintained to comply with workers' compensation, unemployment compensation, or disability insurance laws only
- Welfare benefit plans that participate in a group insurance arrangement that files a Form 5500 on behalf of the participating plans
- Apprenticeship or training plans meeting certain conditions
- Certain unfunded welfare benefit plans financed by dues
- Church plans
- A welfare benefit plan maintained solely for (1) an individual or an individual and his or her spouse, who wholly own a trade or business, whether incorporated or unincorporated, or (2) partners or the partners and the partners' spouses in a partnership

A small welfare plan (covering fewer than 100 participants as of the end of the year) that receives employee (or former employee) contributions during the plan year and does not (1) use contributions to pay insurance premiums or (2) hold plan assets in a trust or other separately maintained fund must generally file the Form 5500. An exception to this rule is a small plan associated with a cafeteria plan under Code section 125, with employee contributions that are used to pay benefits instead of insurance premiums. This type of plan may be treated for annual reporting purposes as an unfunded welfare plan if it meets certain Department requirements.⁹

its benefits partially as an unfunded plan and partially as a fully insured plan. An example of such a plan is a welfare benefit plan that provides unfunded medical benefits and life insurance benefits. See 2019 Form 5500 Instructions.

Data Used for this Report

The data included in this report consists of all Form 5500s filed by welfare plans providing health benefits that had plan year ending dates in 2019. Certain filings are excluded in order to reflect the filing requirements described above:

- Plans filing the Form 5500 with fewer than 100 participants as of the beginning of the plan year that filed without a Schedule H or I, or with a Schedule H or I that have zero or blank values for total assets, liabilities, net assets, income, and expenses;
- Plans that filed the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year that have zero or blank values for total assets, liabilities, net assets, income, and expenses;
- Plans that filed the Form 5500 or Form 5500-SF with zero participants as of the beginning and the end of the plan year;
- Plans that report health benefit features but appear not to actually provide health benefits based on the plan and sponsor name;¹⁰
- Direct Filing Entities (other than Group Insurance Arrangements); and
- Duplicate filings or filings that were subsequently amended.

For purposes of this report, group health plans that file the Form 5500 are categorized as being self-insured, fully insured, or mixed-insured. The Department used information from the 2019 Form 5500 on plans' funding arrangements, together with information from Schedule A "Insurance Information," Schedule

⁹ See DOL Technical Release 92-01, 57 Fed. Reg. 23272 (Jun. 2, 1992) and 58 Fed. Reg. 45359 (Aug. 27, 1993).

¹⁰ For a more detailed explanation of this exclusion criterion, see the current Form 5500 Group Health Plan Research File User Guide, available at <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

H “Financial Information,” and Schedule I “Financial Information - Small Plan” to categorize the plans. In general, plans are classified based on whether their filings include evidence of health insurance and/or evidence of a trust.

Evidence of Health Insurance. Schedules A filed as part of the Form 5500 that specify “Health (other than dental or vision)” benefits or reflect an “HMO contract,” “PPO contract,” or “Indemnity contract” are considered evidence of health insurance. For classification purposes, Schedule A insurance contracts are not considered health insurance policies or contracts if the per capita annualized premium amount reported is less than 30 percent of the average cost of single health coverage in the United States.¹¹

Evidence of a Trust. Information on a plan’s trust, if any, should be reported on a Schedule H or Schedule I. In addition to assets and liabilities, the Schedule H or I lists contributions and expenses (such as benefit payments directly to participants and payments to insurance carriers). For classification purposes, Schedules H or I filings that include at least some information on assets, liabilities, income, or expenses are considered evidence of a trust. A Schedule H or I that is blank (not common since the introduction of electronic filing) or reports compliance issues only is not considered evidence of a trust.

- (1) Evidence of a trust; no evidence of health insurance
 - (a) All plans with filings with evidence of a trust and no evidence of health insurance are classified as **self-insured**.
- (2) Evidence of a trust; evidence of health insurance

- (a) Plans reporting trust payments to insurance carriers within 20 percent of total premiums for all insurance contracts
 - i) Plans reporting payments directly to participants that are more than 30 percent of the average cost of single health coverage in the United States are classified as **mixed-insured**.
 - ii) All other plans are classified as **fully insured**.
- (b) Plans reporting trust payments to insurance carriers that differ by more than 20 percent of total premiums for all insurance contracts
 - i) Plans with payments to insurance carriers within 50 percent of total payments for all insurance contracts are classified as **self-insured**.
 - ii) Plans with health insurance contracts indicating experience-rated charges but no premiums are classified as **self-insured**.
 - iii) Plans not classified as self-insured via (i) or (ii) above reporting payments directly to participants that are more than 30 percent of the average cost of single health coverage in the United States are classified as **mixed-insured**.
 - iv) All other plans are classified as **fully insured**.
- (3) No evidence of a trust; no evidence of health insurance
 - (a) Plans filing the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year are classified as **self-insured**.
 - (b) Plans filing the Form 5500-SF with 100 or more participants as of the beginning of the plan year and reported nonzero total assets, liabilities, or net assets are classified as **self-insured**.

¹¹ 2019 Employer Health Benefits Survey, Kaiser Family Foundation (Sept. 25, 2019), <http://kff.org/health-costs/report/2019-employer-health-benefits-survey>.

- (c) Plans filing a Schedule A that indicates stop-loss coverage or payments to a third-party administrator are classified as **self-insured**.
 - (d) All other plans are classified as **fully insured**.
- (4) No evidence of a trust; evidence of health insurance
- (a) Plans with filings indicating the number of individuals covered under insurance contracts as reported on the Schedule A is less than half of the total number of participants as of the end of the plan year and that the plan is funded through a trust or general assets of the sponsor are classified as **mixed-insured**.
 - (b) All other plans are classified as **fully insured**.

Private sector, employer-sponsored health plans were also divided into six distinct categories based on the Form 5500 filing requirements.

- (1) Small plans that fully insure their health plan
- (2) Small plans that self-insure but do not have a trust
- (3) Small plans that self-insure their health plan and use a trust to hold the plan assets
- (4) Large plans (covering 100 or more participants as of the end of the year) that fully insure health plans
- (5) Large plans that self-insure and use a trust to hold the plan assets
- (6) Large plans that self-insure but do not operate a trust

Generally, small group health plans that fully insure benefits or self-insure benefits but do not have a trust are not required to

file a Form 5500.¹² All large welfare plans that fully insure or self-insure benefits without a trust must file, but are required to file the Form 5500 and the Schedule A to report information about insurance contracts only.

The tables in this document summarize Form 5500 data for group health plans that file. In a limited number of cases, the filed information has been edited. For example, certain plans did not indicate that the plan was terminating and reported zero participants as of the end of the plan year (or left the field blank) but a positive number of participants at the beginning of the year. In these cases, the beginning of year participation count has been used for the end of year count, and all of these participants have been classified as active participants.

The statistics reported within this document also contain one important imputation. Namely, any plans deemed to be mixed-insured or fully insured are assumed to have at least one health insurance contract even when a Schedule A has not been appropriately filed to provide details on insurance contracts purchased by the plan. Otherwise, all figures reported herein are tabulated without adjustment.

¹² Large plans that use a trust to hold the plan assets to self-insure health benefits are required to file a comprehensive Form 5500, including a Schedule H to report financial information about the plan's operations. Generally, those small plans that use a trust to self-insure their health benefits are not required to file a Schedule H. These filings include more abbreviated financial information about the plan's operation as filed on Schedule I or the Form 5500-SF.

APPENDIX A2: Group Insurance Arrangements

For Form 5500 reporting purposes, a “group insurance arrangement” (GIA) is a type of multiple-employer welfare arrangement that provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.¹ If the arrangement meets all of these conditions, each welfare benefit plan that is part of a GIA is exempt from the requirement to file a Form 5500.² (*See* 29 C.F.R § 2520.104-43.) GIAs often exist for the provision of health benefits, but the GIAs themselves are not technically group health plans. For this reason, statistics for GIAs are not included in the tables for group health plans in Sections A and B of this report.

Although GIAs are not themselves group health plans, they do provide an avenue through which employers may provide group health benefits for their employees. This section presents selected statistics for GIAs that filed the Form 5500 and indicated providing health benefits.

¹ *Instructions for the Form 5500*, U.S. Department of Labor (2019), <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2019-instructions.pdf>.

² *Id.*

Table 1. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, and Total Assets, 2009-2019

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Number of GIAs	62	61	55	57	58	50	50	44	46	42	42
Total Participants, End of Year (thousands) ¹	451	419	439	394	384	334	296	323	313	327	315
Active Participants, End of Year (thousands)	444	413	433	390	379	329	291	319	309	323	312
Total Assets (millions)	\$355	\$432	\$421	\$399	\$422	\$370	\$345	\$303	\$352	\$342	\$290

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.

Additional details on the data included in this table can be found in the 2019 Form 5500 Group Health Plan Research File User Guide, available at: <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

Total participants, active participants, and total assets are tabulated as of the end of the plan year.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

SOURCE: Form 5500 filings.

**Table 2. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits,
Total Participants, Active Participants, Assets, Contributions, and Benefits
by type of benefit, 2019**

Type of Benefit	Number of GIAs	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands)	Total Assets (millions)	Total Contributions (millions) ²	Total Benefits (millions) ³
Total	42	315	312	\$290	\$2,121	\$2,003
Health Benefits Only	5	5	5	3	54	51
Health and Other Benefits	37	310	307	287	2,068	1,952
Health and Dental	2	8	8	25	79	76
Health and Vision	-	-	-	-	-	-
Health and Non-Health ⁴	5	44	43	71	412	413
Health, Dental, and Vision	1	1	1	1	11	10
Health, Dental, and Non-Health ⁴	5	24	23	18	102	103
Health, Vision, and Non-Health ⁴	1	1	1	**/	2	2
Health, Dental, Vision, and Non-Health ⁴	23	232	230	172	1,461	1,347

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.

Total participants, active participants, and total assets are tabulated as of the end of the plan year.

Some totals do not equal the sum of the components due to rounding.

¹ For the purposes of this report, the total includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

² For the purposes of this report, the total includes both employer and employee contributions

³ Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

⁴ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, 2019

(millions)

Selected Income		Selected Expenses	
CONTRIBUTIONS	\$2,121	BENEFIT PAYMENTS ²	\$2,003
Employer Contributions	1,782	Directly to Participants or Beneficiaries (Including Rollovers)	360
Participant Contributions	339	To Insurance Carriers for the Provision of Benefits	1,632
Contributions from Others (Including Rollovers)	**/	Other	11
Noncash Contributions	-		
INVESTMENT INCOME ¹	\$11	ADMINISTRATIVE EXPENSES	\$88
		Professional Fees	26
		Contract Administrator Fees	50
		Investment Advisory and Management Fees	**/
		Other	12

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.

¹ Investment Income is equal to the sum of all income items on the Schedule H except for contributions and other income.

² Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by number of participants, 2019

Total Participants, End of Year ¹	
Total	42
None or Not Reported	2
1-49	-
50-99	-
100-249	3
250-499	1
500-999	4
1,000-4,999	17
5,000 or More	15
Per Plan Statistics	
Mean Number of Participants	7,511
Median Number of Participants	2,711

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement. Participants are tabulated as of the end of the plan year.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by industry, 2019

Industry	
Total	42
Agriculture	-
Mining	-
Construction	2
Manufacturing	-
Transportation	2
Communications and Information	-
Utilities	-
Wholesale Trade	-
Retail Trade	1
Finance, Insurance, and Real Estate	15
Services	3
Misc. Organizations ¹	3
Industry Not Reported	16

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement. Participants are tabulated as of the end of the plan year.

¹ Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

- Missing or not applicable.

SOURCE: 2019 Form 5500 filings.

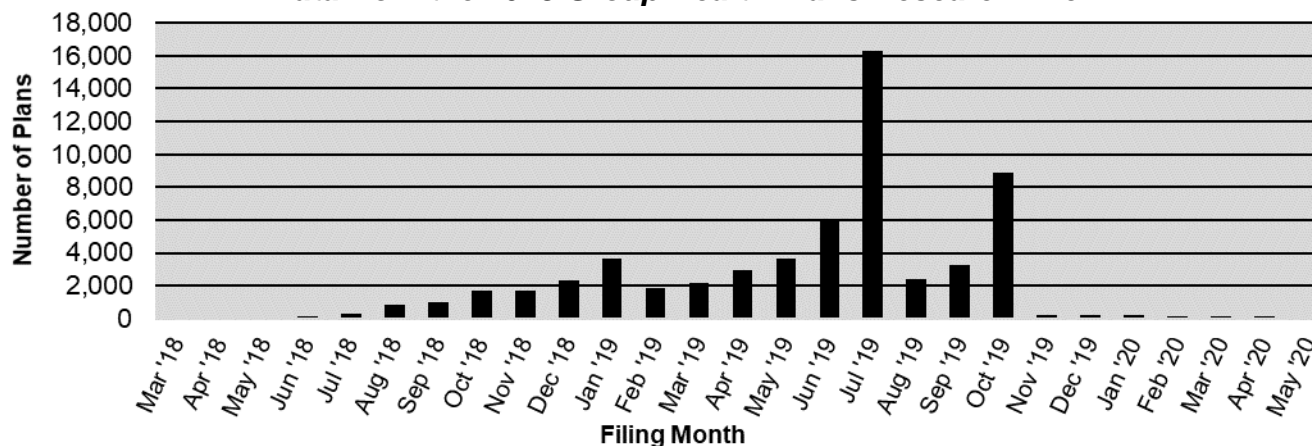
APPENDIX A3: Form 5500 Filing Patterns and the COVID-19 Public Health Emergency

Group health plans that are required to file the Form 5500 must file by the last day of the 7th calendar month after the end of the plan year.¹ Plans may be granted an extension, but the due date may not be extended beyond a total of 9½ months past the end of the plan year.² Most filing plans operate on a calendar year basis with plan ending date on December 31, which leads to the majority of filings occurring between June and October of the following year. The figures below illustrate this pattern for 2018.

**Table 1. Proportion of Plan Filings by Plan Year Ending Date,
Data from the 2018 Group Health Plans Research File**

Plan Year End	Jan '18	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18
Percent of Group Health Plans	1.6%	2.3%	3.5%	5.0%	4.0%	6.5%	2.5%	2.8%	3.7%	2.2%	2.6%	63.4%

**Figure 1. Number of Plans by Filing Month,
Data from the 2018 Group Health Plans Research File**



¹ *Instructions for the Form 5500*, U.S. Department of Labor (2019), <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2019-instructions.pdf>.

² *Id.*

As a result of the COVID-19 public health emergency (PHE), the IRS and DOL offered a relief package that postponed filing deadlines for plans with due dates between April 1, 2020 and July 14, 2020 to a new due date of July 15, 2020.³ In order to address concerns that the PHE could result in filing delays that potentially could impact the statistics presented in this report, EBSA compared actual filing counts with historical filing patterns from prior years. Findings from this analysis indicated some minor filing delays—particularly during the period in which some plans were granted filing relief—but did not suggest that these delays had a material impact on the statistics presented in this report.

Analysis of Actual vs. Expected Filing Patterns

EBSA used raw Form 5500 data to calculate “development factors”—the percent growth rate in the cumulative filings received by month—for each of the Group Health Plans Research Files (“Research Files”) dating back to 2010. The development factors were averaged over several years, then used to estimate an expected filing pattern for group health plans filing the Form 5500. EBSA also tracked filings received with plan years ending in 2019 through February 2020—the month before the PHE was declared—then applied the average development factors to approximate the expected number of filings that would be received by month in the absence of the PHE. This expected filing pattern was then compared with the actual filing pattern for plans included in the 2019 Research File.

Table 2 shows the comparison of actual data from the 2019 Research File to the average expected filing pattern based on data from the previous three Research Files (2016-2018).⁴ The rate of filing was higher than expected in March 2020, then dipped between April and June as some plans received filing relief, before rebounding slightly at the end of the relief period in July. As in prior years, the majority of filings were received between July and October, with the rate of filing dropping considerably thereafter. While some minor filing delays appear to have occurred at the onset of the PHE, this analysis suggests that the cumulative number of filings included in the 2019 Research File is not significantly different from what would be expected in a typical year. Ultimately, EBSA did not find evidence that the PHE caused major filing delays that materially impacted the statistics presented in this report.

Table 2. Actual vs. Expected Cumulate Filings Received with Plan Year End in 2019, by Month

Cumulative Filings Received	Actual	Expected (3-year Average)	Difference	% Diff.
<i>Feb '19</i>	1	1	–	–
<i>Mar '19</i>	5	5	–	–
...
<i>Jan '20</i>	14,823	14,823	–	–
<i>Feb '20</i>	16,775	16,775	–	–
Mar '20	20,168	19,291	877	4.5%
Apr '20	23,174	22,392	782	3.5%
May '20	26,450	26,221	229	0.9%
Jun '20	32,718	32,472	246	0.8%
Jul '20	49,108	48,457	651	1.3%
Aug '20	51,462	51,212	250	0.5%
Sep '20	54,906	54,774	132	0.2%
Oct '20	64,346	64,355	-9	0.0%
Nov '20	64,655	64,577	78	0.1%
Dec '20	64,899	64,778	121	0.2%
Jan '21	65,058	65,015	43	0.1%
Feb '21	65,240	65,210	30	0.0%
Mar '21	65,425	65,396	29	0.0%
Apr '21	65,563	65,563	0	0.0%
May '21	65,798	65,734	64	0.0%

³ See Treasury Regulations under Internal Revenue Code § 7508A and Section 8 of Rev. Proc. 2018-58, 2018-50 I.R.B. 990 and “IRS Notice 2020-23 “Update to Notice 2020-18, Additional Relief for Taxpayers Affected by Ongoing Coronavirus Disease 2019” at <https://www.irs.gov/pub/irs-drop/n-20-23.pdf>.

⁴ EBSA also compared against 5-year (2014-2018) and 9-year (2010-2018) average expected filing patterns, and the results were similar.