

Group Health Plans Report: January 2012 Update

Abstract of 2008 Form 5500 Annual Reports

Reflecting Statistical Year Filings

U. S. Department of Labor
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Administration
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TECHNICAL NOTE: CHANGES TO PLAN SELECTION METHODOLOGY

The *Group Health Plans Report: January 2012 Update, Abstract of 2008 Form 5500 Annual Reports Reflecting Statistical Year Filings (January 2012 Report)* reflects several changes made after the publication of the *Group Health Plans Report: March 2011, Abstract of 2008 Form 5500 Annual Reports Reflecting Calendar Year Filings (March 2011 Report)*. These changes concern two fundamental operations performed to create the data file that underlies the *Reports*: defining the plan year and the treatment of terminating plans.

EBSA Data Systems

Under the ERISA Filing Acceptance System (EFAST) processing effort, processed Form 5500 filings are loaded into an Oracle relational database called the EFAST Master File (EMF) each month. EMF consists of all Form 5500 Forms and Schedules, as well as generated summary information, for each employee benefit plan year. EBSA receives a subset of the EMF tables through the Electronic Disclosure System (EDS) database which primarily includes unedited Form 5500 Annual Return/Reports for pension plans, welfare plans, and direct filing entities (DFEs) and excludes such items as Form 5500-EZ (One-Participant Plan) filings, and Internal Revenue Service (IRS) entity information. EDS data is further divided into sets of tables based on when filings are processed. Dividing data based on processing date leads to sets of tables that are divided largely based on plan year beginning dates.

For example, approximately 87 percent of filings found in the 2008 EDS tables are for plans with plan year beginning date of January 1, 2008 and plan year ending date of December 31, 2008. Approximately 13 percent of the filings found in the 2008 EDS tables are for plans with plan year ending dates between January 1, 2009 and December 30, 2009. The remaining filings in the 2008 EDS tables are for plans with plan year beginning dates prior to January 1, 2008. Thus, 98 percent of the plans selected from EDS would also be selected if using a strict calendar year definition, i.e. plan filings that indicate a plan year beginning date in the specified year.

Plan Selection for the *March 2011 Report*

In the interest of timely submission of the *2011 Self-Insured Group Health Plans Report to Congress*, EBSA selected all Form 5500 filings found in the 2008 EDS for inclusion in the data underlying the *March 2011 Report*. Selecting Form 5500 plan filings based on the EDS tables results in data that is nearly identical to Form 5500 plan filings selected using a strict calendar year.

Plan Selection for the *January 2012 Report*

EBSA decided to harmonize the plan year definition for the *Group Health Plans Report* with the definition underlying the *Form 5500 Private Pension Plan Research File* used to produce the *Private Pension Plan Bulletin Abstracts*. For purposes of the *Form 5500 Private Pension Plan Research File*, a statistical year definition is used. The statistical year is defined as all Form 5500 filing employee benefit plans with a plan year ending date between January 1 and December 31 of the given year. As a result, all Form 5500 filings for plans

that reported plan year ending dates between January 1, 2008 and December 31, 2008 that were included in the 2007 EDS tables were added to the data analysis. Additionally, the data underlying the *January 2012 Report* includes all Form 5500 filings from the 2008 EDS tables that either (a) reported a plan year ending date between January 1, 2008 and December 31, 2008 or (b) had a missing plan year ending data. As a result, about two-thirds of the Form 5500 plan filings included in the data underlying the *January 2012 Report* are the same filings used in the *March 2011 Report*. One-third of the Form 5500 plan filings included in the data underlying the *January 2012 Report* have a reporting year one year earlier than that reported in the *March 2011 Report*. As a result, some aggregate financial statistics are markedly higher in the *January 2012 Report*.

Terminating Plans

For purposes of the *March 2011 Report*, certain plan filings were excluded from the analysis:

- Terminated plans (“the final return/report,” Part I, B of Form 5500),
- No participants (“Subtotal,” Part II, Item 6d of Form 5500),
- Plans with a terminated trust (“Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes,” Part IV, 5a of Schedule H and Part II, 5a of Schedule I),
- DFEs (“This return/report is for a DFE (specify),” Part I, A of Form 5500),
- ‘Voluntary’ filing plans (plans which are not required to file the Form 5500), and
- Duplicate filings (only the ‘best’ filing is retained).

In the creation of the *January 2012 Report*, the following plan filings are no longer excluded from the analysis:

- Terminated plans (“the final return/report,” Part I, B of Form 5500),
- No participants (“Subtotal,” Part II, Item 6d of Form 5500), and
- Plan with a terminated trust (“Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes,” Part IV, 5a of Schedule H and Part II, 5a of Schedule I).

Table 1 Summary of Plan Selection

Type of Plan Filing	Included in March 2011 Report	Included in January 2012 Report
Terminated plans	No	Yes
No participants	No	Yes
Plans with a terminated trust	No	Yes
DFEs	No	No
‘Voluntary’ filing plans	No	No
Duplicate filings	No	No

A summary of the number of plans now included that were formerly excluded is provided below.

Table 2 Number of Plans Added

Formerly Excluded Category of Plan	Number of Plans
Terminated plans	305
No participants	1,518
Plan with a terminated trust	126

Note: May include double counting of certain plans that can be classified as more than one category of plan.

Change in Aggregate Statistics Due to Change in Plan Selection Methodology

Table 3 shows the aggregate impact of the changes outlined above and corresponds to Table 2 presented on page 5 below.

Table 3 Summary Statistics

March 2011 Report, Original Tabulation

	All Plans	Self-Insured Plans	Mixed-Insured Plans	Fully-Insured Plans
All Plans*	42,000	12,000	5,000	24,000
Participants	65 million	22 million	25 million	18 million
Active Participants	56 million	20 million	20 million	16 million
Large Plans where sponsor pays benefits directly	34,000	9,000	3,000	23,000
Participants	37 million	11 million	10 million	16 million
Active Participants	35 million	11 million	9 million	15 million
Plans holding assets in trust	7,000	4,000	3,000	1,000
Participants	28 million	11 million	15 million	2 million
Active Participants	21 million	9 million	11 million	2 million
Assets	\$125 billion	\$35 billion	\$84 billion	\$7 billion
Contributions	\$137 billion	\$35 billion	\$93 billion	\$9 billion
Benefits ¹	\$135 billion	\$32 billion	\$94 billion	\$9 billion

SOURCE: 2008 Form 5500 filings. Totals may not equal the sum of the components due to rounding.

¹ Benefit payments are reported on the Schedule H and include benefits paid directly to participants or beneficiaries, benefits paid to insurance carriers for the provision of benefits, and benefits paid to others.

Updated Tabulation Incorporating the Change in Plan Year Definition from Calendar Year to Statistical Year

	All Plans	Percent Change From Original	Self-Insured Plans	Percent Change From Original	Mixed-Insured Plans	Percent Change From Original	Fully-Insured Plans	Percent Change From Original
All Plans*	45,000	8%	13,000	7%	6,000	8%	26,000	9%
Participants	69 million	6%	23 million	5%	26 million	3%	20 million	10%
Active Participants	59 million	6%	21 million	5%	21 million	3%	18 million	11%
Large Plans where sponsor pays benefits directly	37,000	8%	9,000	6%	3,000	5%	25,000	8%
Participants	40 million	7%	12 million	8%	11 million	3%	17 million	10%
Active Participants	37 million	7%	11 million	8%	10 million	2%	16 million	10%
Plans holding assets in trust	8,000	11%	4,000	10%	3,000	11%	1,000	12%
Participants	29 million	4%	11 million	2%	15 million	4%	2 million	9%
Active Participants	22 million	4%	9 million	2%	11 million	4%	2 million	12%
Assets	\$131 billion	4%	\$38 billion	9%	\$86 billion	3%	\$7 billion	1%
Contributions	\$144 billion	5%	\$37 billion	5%	\$98 billion	4%	\$10 billion	14%
Benefits ²	\$140 billion	4%	\$33 billion	3%	\$98 billion	4%	\$10 billion	14%

SOURCE: 2008 Form 5500 filings. Totals may not equal the sum of the components due to rounding.

² Benefit payments are reported on the Schedule H and include benefits paid directly to participants or beneficiaries, benefits paid to insurance carriers for the provision of benefits, and benefits paid to others.

January 2012 Report, Updated Tabulation Incorporating the Change in Plan Year Definition from Calendar Year to Statistical Year and the Inclusion of Terminated Plans, Plans With No Participants, and Plans With a Terminated Trust

	All Plans	Percent Change From Original	Self-Insured Plans	Percent Change From Original	Mixed-Insured Plans	Percent Change From Original	Fully-Insured Plans	Percent Change From Original
All Plans*	47,000	13%	14,000	14%	6,000	11%	27,000	12%
Participants	69 million	6%	23 million	5%	26 million	4%	20 million	10%
Active Participants	60 million	7%	21 million	5%	21 million	4%	18 million	11%
Large Plans where sponsor pays benefits directly	38,000	11%	9,000	10%	3,000	5%	26,000	12%
Participants	40 million	8%	12 million	8%	11 million	3%	17 million	11%
Active Participants	37 million	8%	11 million	8%	10 million	3%	16 million	11%
Plans holding assets in trust	9,000	21%	5,000	24%	3,000	17%	1,000	21%
Participants	29 million	4%	11 million	2%	15 million	4%	2 million	10%
Active Participants	22 million	5%	9 million	2%	11 million	5%	2 million	13%
Assets	\$132 billion	5%	\$38 billion	9%	\$87 billion	3%	\$7 billion	3%
Contributions	\$147 billion	7%	\$37 billion	7%	\$99 billion	6%	\$10 billion	19%
Benefits ³	\$143 billion	6%	\$33 billion	5%	\$99 billion	5%	\$10 billion	19%

SOURCE: 2008 Form 5500 filings. Totals may not equal the sum of the components due to rounding.

³ Benefit payments are reported on the Schedule H and include benefits paid directly to participants or beneficiaries, benefits paid to insurance carriers for the provision of benefits, and benefits paid to others.

INTRODUCTION

The majority of the U.S. population receives their health insurance coverage through their employer. In 2009, employer-sponsored health insurance covered 56 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers) may fund the health insurance coverage they offer their workers.²

What Is a Self-Insured Group Health Plan?

Sponsors may purchase a group insurance policy from a state-licensed insurance carrier or similar organization and pay premiums directly to the insurer. Plans 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 but the plan’s remaining health benefits may be 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

be self-insured, fully-insured, or a mixture of both 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. 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 premiums⁴ to the insurance carrier: The plan either establishes a trust for the express purpose of receiving contributions for the payment of insurance premiums or pays the premiums directly from the plan sponsor’s general assets.

Self-insured – In the case of a self-insured health plan, the sponsor generally assumes the financial risks associated with covering the health benefit expenses of the plan’s participants. Benefits in a self-insured plan may be paid as needed directly from the general assets of the sponsoring employer or paid from a trust⁵ to which employer and/or employee contributions have been made. While some self-insured plans are self-administered, employers usually enter into a contract with a third party administrator (TPA) or use another outside entity to

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2010 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.

³ Definitions of Health Insurance Terms, at <http://www.bls.gov/ncs/ebs/sp/healthterms.pdf>. Last viewed February 24, 2011.

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.

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 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), as the stop-loss carrier will reimburse the plan or employer for losses above the policies attachment points.⁶

Form 5500 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, and pays claims up to an agreed-upon limit, after which the insurance carrier is responsible. Under a minimum premium arrangement, the insurance carrier usually is also responsible for processing claims and administrative services. See e.g., U.S. Department of Labor, Bureau of Labor Statistics, *Definitions of Health Insurance Terms*, at <http://www.bls.gov/ncs/ebs/sp/healthterms.pdf>. Last viewed February 24, 2011.

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 to allow 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. The Agencies have changed the Form 5500 over time. Today, filing the Form 5500 together with any required Schedules and Attachments (the "Form 5500") generally satisfies these annual 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 includes plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain exceptions tied to plans' size, funding arrangement, and sector. These exceptions are listed below:⁸

- Welfare plans with fewer than 100 participants as of the beginning of the plan year ("small" plans) that are unfunded, fully-insured, or a combination of insured and unfunded⁹;

⁷ See ERISA Section 101 *et seq.*, 29 U.S.C. 1021 *et seq.* and accompanying regulations. The data used for this report were taken from the Form 5500 data for plan years 2008 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 include information about total fees and commissions paid with respect to the purchase of insurance.

⁸ 29 C.F.R. 2520.104-1 *et seq.*

⁹ 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

- Welfare plans maintained outside the U. S. that serve mostly nonresident aliens;
- Governmental plans;
- Unfunded or insured welfare plans maintained for a select group of management or highly compensated employees only;
- Plans maintained only to comply with workers' compensation, unemployment compensation, or disability insurance laws;
- 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;
- Welfare benefit plans maintained solely for only the owner and/or spouse who wholly own a trade or business or the partners and/or spouses of partners in a partnership.

A small plan that receives employee (or former employee) contributions during the plan year and does not use the contributions to pay insurance premiums or uses a trust or separately maintained fund to hold plan assets or act as a conduit for the transfer of plan assets during the year is required to file; except that a small plan with employee contributions that are used to pay benefits instead of insurance premiums which is associated with a cafeteria plan under

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.

Internal Revenue Code section 125 may be treated for annual reporting purposes as an unfunded welfare plan if it meets certain Department requirements.

For purposes of this report, Form 5500 health plans are categorized as being self-insured, fully-insured, or a mix of both self-insured and fully-insured ("mixed-insured"). The Department used information from the 2008 Form 5500 on plans' funding arrangements, together with information from Schedule A "Insurance Information," Schedule H "Financial Information," and Schedule I "Financial Information - Small Plan" to categorize the plans as follows:

- (1) Self-insured. The plan does not include information on a health insurance policy or contract in any Schedule A filed as part of the Form 5500 and the filing either:
 - (a) indicates the plan is funded through a trust or general assets of the sponsor, or
 - (b) the filing includes a Schedule H or Schedule I.
- (2) Mixed-insured. The plan does not meet the requirements in (1) and
 - (a) 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, or
 - (b) the filing's Schedule H indicates that benefits were paid directly to participants or
 - (c) the plan attaches a Schedule I.
- (3) Fully-insured. The plan does not meet the criteria in (1) or (2).

For purposes of this report, private sector employer-sponsored health plans were also divided into six distinct categories based on the Form 5500 filing requirements:

- Small plans that fully-insure their health plan;

- Small plans (covering fewer than 100 participants as of the beginning of the year) that self-insure but do not have a trust;
- Small plans that self-insure their health plan, and use a trust to hold the plan assets;
- Large plans (covering 100 or more participants as of the beginning of the year) that fully-insure health plans;
- Large plans that self-insure and use a trust to hold the plan assets; and
- 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 5500.¹⁰ All large welfare plans that fully-insure or self-insure benefits without a trust must file, but are only required to file the main Form 5500 and the Schedule A to report information about insurance contracts.

The following tables summarize Form 5500 data for health plans that file. In many cases, the reported data reflect adjustments made to correct inaccuracies within the data. For 2008 and prior plan year filings, some plans filed paper copies of the Form 5500 and these filings were scanned in order to compile data. During the scanning process, information from the forms was not always accurately captured. Therefore, the data presented in the following tables have been edited to accurately reflect the original information provided. In addition

to inaccuracies introduced by scanning, some filings are received with logical inconsistencies. For instance, some plans which are categorized as fully-insured due to the presence of a Schedule A for health insurance do not report being funded by insurance. Many of these inconsistencies have been corrected by imputing Form 5500 information based on other information reported. It should be noted here, however, that information from Schedule A is always reported as filed, i.e., no Schedule A information has been edited or imputed.

¹⁰ 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. Those small plans that use a trust to self-insure their health benefits are required to file a simplified Form 5500 that includes more abbreviated financial information about the plan's operation.

Table 4 Form 5500 Group Health Plans Summary Information, 2008

	All Plans	Self-Insured Plans	Mixed-Insured Plans	Fully-Insured Plans
All Plans*	47,000	14,000	6,000	27,000
Participants	69 million	23 million	26 million	20 million
Active Participants	60 million	21 million	21 million	18 million
Large Plans where sponsor pays benefits directly	38,000	9,000	3,000	25,000
Participants	40 million	12 million	11 million	17 million
Active Participants	37 million	11 million	10 million	16 million
Plans holding assets in trust	9,000	5,000	3,000	1,000
Participants	29 million	11 million	16 million	2 million
Active Participants	22 million	9 million	11 million	2 million
Assets	\$132 billion	\$39 billion	\$87 billion	\$7 billion
Contributions	\$147 billion	\$37 billion	\$99 billion	\$10 billion
Benefits ¹¹	\$143 billion	\$33 billion	\$99 billion	\$10 billion

SOURCE: 2008 Form 5500 filings. Totals may not equal the sum of the components due to rounding.

¹¹ Benefit payments are reported on the Schedule H and include benefits paid directly to participants or beneficiaries, benefits paid to insurance carriers for the provision of benefits, and benefits paid to others.

HIGHLIGHTS FROM THE 2008 FORM 5500 REPORTS

The universe of group health insurance plans filing a Form 5500 is a diverse and complicated one. Varying benefit structures, funding arrangements, and relationships to insurance all lend to this complexity. Of the more than 47,000 group health insurance plans that filed a Form 5500 in 2008, 80 percent offered benefits in addition to health benefits. These additional benefits included dental, vision, life, disability, etc. One-fourth of the filing plans that offer health and one or more other benefits self-insure their health benefits, 14 percent can be described as having self-insured and fully-insured characteristics (mixed-insurance) for their health benefits, and 60 percent have fully-insured their health benefits. Additionally, 59 percent of all single employer plans that filed a Form 5500 provide fully-insured health benefits. Multiemployer plans are much less likely to provide fully-insured health benefits; only 25 percent of those plans did so in 2008.

Other findings from health plans filing Form 5500 series welfare reports for plan year 2008 are summarized below.

- In 2008, more than 14,000, or 30 percent, of the approximately 47,000 group health plans that filed a Form 5500 can be categorized as self-insured. Of the remaining 33,000 group health plans that filed, approximately 6,000 can be categorized as mixed-insured, and 27,000 can be categorized as fully-insured. (See Table A1)
- Approximately 13,000 of the plans categorized as self-insured are single employer plans; the remaining 1,000 are multiemployer plans. Of the 6,000 plans categorized as

mixed-insured, 5,000 are single employer, and 1,000 are multiemployer. Approximately 26,000 plans categorized as fully-insured are single employer; the remaining 1,000 plans are multiemployer. (See Table A2)

- More than 9,000 filing plans categorized as self-insured, 68 percent, covered 100 or more participants and did not operate a trust. Fewer than 3,000 mixed-insured plans, 46 percent, covered 100 or more participants and did not operate a trust, and 26,000 fully-insured plans, 96 percent, covered more than 100 participants and did not operate a trust. (See Table A2)
- Approximately 38,000 health plans that filed a Form 5500 offered an additional welfare benefit: approximately 69 percent of the self-insured health plans, 89 percent of the mixed-insured health plans, and 85 percent of the fully-insured health plans offered a benefit in addition to health insurance. (See Table A1)
- Of the almost 27,000 fully-insured health plans filing a Form 5500, approximately 26,000 plans, 98 percent, are single employer plans. Most, 86 percent, of mixed-insured health plans are single employer. (See Table A2)
- In total, health plans that filed a Form 5500 held about \$132 billion in assets as of the end of 2008. Self-insured plans held almost \$38 billion; mixed-insured plans held almost \$87 billion; and the remaining \$7 billion was held by fully-insured plans. (See Table A2)
- Self-insured group health plans covering 100 or more participants held approximately 32 percent of their assets in cash and U.S. Government Securities, 18 percent in direct filing entities, 16 percent in mutual fund companies (registered investment companies), 10 percent in debt instruments, and 9 percent in stock. Mixed-insured group health plans covering 100 or more participants held

approximately 17 percent of their assets in cash and U.S. Government Securities, 35 percent in direct filing entities, 10 percent in mutual fund companies (registered investment companies), 7 percent in debt instruments, and 12 percent in stock. Fully-insured group health plans covering 100 or more participants held approximately 22 percent of their assets in cash and U.S. Government Securities, 26 percent in direct filing entities, 10 percent in mutual fund companies (registered investment companies), 8 percent in debt instruments, and 10 percent in stock. (See Table A6)

- Form 5500 health plan filers reported almost \$23 billion in liabilities as of the end of 2008: more than \$7 billion was reported by self-insured plans, \$14 billion by mixed-insured plans, and \$1 billion by fully-insured plans. (See Table A2)
- Of the over 69 million participants in filing health plans, approximately 34 percent, or 23 million, were covered under self-insured plans.¹² (See Table A2)
- Of the 47,000 group health plans that filed, approximately 18,000 indicated a funding arrangement of insurance only, more than 3,000 indicated a funding arrangement of a trust only, and fewer than 16,000 indicated a funding arrangement of general assets of the sponsor and insurance. The remaining 10,000 filers indicated some other combination of funding arrangements or did not report any arrangement. (See Table A7)
- Overall, filing health plans reported on their 2008 Form 5500 receiving approximately \$147 billion in contributions in 2008, more than \$118 billion contributed by the employer and \$26 billion contributed by the plan participants.

¹² However, this is a data restriction that results from the filing exemption provided to welfare benefit plans covering fewer than 100 participants (small plans) which are unfunded, fully-insured, or a combination of insured and unfunded.

Approximately \$145 billion of these contributions were contributed to large plans that used a trust. (See Table A4)

- In 2008, health plans filing a Form 5500 that used trusts posted investment income losses of over \$26 billion of which less than \$4 billion was lost by self-insured health plans, \$22 billion by mixed-insured health plans, and \$1 billion by fully-insured health plans. (See Table A4)
- Self-insured health plans that filed made benefit payments of about \$27 billion directly to participants and almost \$4 billion to insurance carriers for the provision of other insured benefits. Mixed-insured health plans made benefit payments to participants totaling about \$69 billion and made payments to insurance carriers of \$27 billion. Fully-insured health plans made no benefit payments to participants and made payments to insurance carriers of approximately \$10 billion. (See Table A5)
- In total, filing health plans reported approximately \$9 billion in administrative expenses.¹³ Self-insured plans reported over \$2 billion; mixed-insured plans reported less than \$6 billion; and fully-insured plans reported under \$550 million. (See Table A5)

¹³ Administrative expenses are reported on the Form 5500 Schedule H - Financial Information, Part II - Income and Expense Statement, line number 2(i) - Administrative expenses. For 2008 and earlier, Schedule I filers report administrative expenses as other expenses. Therefore, administrative expenses for Schedule I filers are not reported here. For 2009 and later, Schedule I filers will report administrative expenses separately. Plans report all administrative expenses, expenses incurred in the general operations of the plan, paid by or charged to the plan. Therefore, the reported administrative expenses would not include any expenses paid directly by the employer sponsoring the plan.

**Table A1. Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan and type of insurance, 2008**

All Plans

Type of Plan	Number of Plans	Total Participants (thousands) 1/	Active Participants (thousands)	Total Assets (millions) 2/	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	47,066	69,420	59,656	\$131,615	\$146,907	\$142,781
Health Benefits Only	9,194	8,081	7,014	9,572	9,866	9,541
Health and Other Benefits	37,872	61,339	52,642	122,044	137,041	133,240
Health and Dental	2,960	3,408	2,491	8,052	5,983	6,406
Health and Vision	802	624	524	2,854	922	1,029
Health and Non-Health 5/	3,970	9,249	7,939	9,648	8,501	7,686
Health, Dental, and Vision	2,722	4,792	4,118	7,894	13,629	12,874
Health, Dental, and Non-Health 5/	10,741	9,701	8,877	10,384	18,231	17,284
Health, Vision, and Non-Health 5/	736	1,328	966	2,206	1,637	1,487
Health, Dental, Vision, and Non-Health 5/	15,941	32,237	27,727	81,006	88,140	86,472

Self-Insured

Type of Plan	Number of Plans	Total Participants (thousands) 1/	Active Participants (thousands)	Total Assets (millions) 2/	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	14,020	23,493	20,716	\$37,855	\$37,313	\$33,050
Health Benefits Only	4,402	3,911	3,548	3,190	2,468	2,141
Health and Other Benefits	9,618	19,582	17,168	34,665	34,845	30,909
Health and Dental	873	1,147	977	2,320	2,273	1,961
Health and Vision	221	144	121	427	382	395
Health and Non-Health 5/	1,324	7,489	6,437	4,732	4,896	4,339
Health, Dental, and Vision	1,258	1,657	1,485	1,814	2,386	2,140
Health, Dental, and Non-Health 5/	1,975	1,959	1,772	3,253	4,150	3,869
Health, Vision, and Non-Health 5/	191	657	390	1,110	747	645
Health, Dental, Vision, and Non-Health 5/	3,776	6,529	5,986	21,009	20,010	17,559

(continued...)

**Table A1. Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan and type of insurance, 2008**

Mixed-Insured

Type of Plan	Number of Plans	Total Participants (thousands) 1/	Active Participants (thousands)	Total Assets (millions) 2/	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	6,129	26,166	20,775	\$86,802	\$99,253	\$99,458
Health Benefits Only	674	1,582	1,326	5,494	6,380	6,537
Health and Other Benefits	5,455	24,584	19,449	81,307	92,873	92,921
Health and Dental	364	1,437	743	5,379	3,062	3,837
Health and Vision	63	196	142	2,395	447	544
Health and Non-Health 5/	683	890	686	4,681	3,374	3,108
Health, Dental, and Vision	301	1,890	1,569	4,082	10,037	9,122
Health, Dental, and Non-Health 5/	1,220	4,246	3,773	6,807	13,497	12,846
Health, Vision, and Non-Health 5/	127	442	355	1,084	861	818
Health, Dental, Vision, and Non-Health 5/	2,697	15,484	12,181	56,878	61,595	62,647

Fully-Insured

Type of Plan	Number of Plans	Total Participants (thousands) 1/	Active Participants (thousands)	Total Assets (millions) 2/	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	26,917	19,761	18,165	\$6,959	\$10,341	\$10,273
Health Benefits Only	4,118	2,588	2,140	887	1,018	863
Health and Other Benefits	22,799	17,174	16,025	6,071	9,323	9,410
Health and Dental	1,723	824	771	353	647	608
Health and Vision	518	284	261	32	92	90
Health and Non-Health 5/	1,963	870	816	235	231	239
Health, Dental, and Vision	1,163	1,245	1,064	1,997	1,206	1,612
Health, Dental, and Non-Health 5/	7,546	3,496	3,331	324	584	570
Health, Vision, and Non-Health 5/	418	229	221	12	29	25
Health, Dental, Vision, and Non-Health 5/	9,468	10,225	9,560	3,119	6,535	6,266

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

2/ Excludes funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits.

3/ Includes both employer and employee contributions.

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

5/ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability among others. See [2008 Instructions for Form 5500](#).

SOURCE: 2008 Form 5500 filings

**Table A2. Number of Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2008**

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	47,066	44,483	2,583	14,020	12,967	1,053	6,129	5,242	887	26,917	26,274	643
Health Benefits Only	9,194	8,975	219	4,402	4,297	105	674	644	30	4,118	4,034	84
Health & Other Benefits	37,872	35,508	2,364	9,618	8,670	948	5,455	4,598	857	22,799	22,240	559
Participants (thousands) 3/	69,420	62,791	6,629	23,493	20,522	2,971	26,166	23,208	2,958	19,761	19,061	700
Health Benefits Only	8,081	7,709	372	3,911	3,732	179	1,582	1,554	28	2,588	2,423	165
Health & Other Benefits	61,339	55,082	6,257	19,582	16,789	2,792	24,584	21,654	2,930	17,174	16,639	535
Assets (millions) 4/	\$131,615	\$87,033	\$44,582	\$37,855	\$14,967	\$22,888	\$86,802	\$67,007	\$19,794	\$6,959	\$5,058	\$1,900
Health Benefits Only	9,572	8,651	921	3,190	2,984	206	5,494	5,410	84	887	256	631
Health & Other Benefits	122,044	78,382	43,661	34,665	11,983	22,682	81,307	61,597	19,710	6,071	4,802	1,269
Liabilities (millions) 5/	\$22,598	\$11,853	\$10,746	\$7,107	\$2,034	\$5,074	\$14,430	\$9,141	\$5,289	\$1,061	\$677	\$383
Health Benefits Only	1,015	911	104	184	149	35	723	720	4	108	42	65
Health & Other Benefits	21,584	10,942	10,642	6,924	1,885	5,039	13,707	8,422	5,285	953	635	318

Plans with 100 or more Participants & Trusts

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	5,445	3,719	1,726	2,231	1,419	812	2,220	1,475	745	994	825	169
Health Benefits Only	652	592	60	307	277	30	183	171	12	162	144	18
Health & Other Benefits	4,793	3,127	1,666	1,924	1,142	782	2,037	1,304	733	832	681	151
Participants (thousands) 3/	28,969	22,915	6,054	11,148	8,384	2,764	15,531	12,648	2,883	2,290	1,884	407
Health Benefits Only	1,834	1,596	237	717	599	118	881	871	9	236	126	110
Health & Other Benefits	27,135	21,319	5,816	10,431	7,785	2,646	14,650	11,776	2,874	2,054	1,757	296
Assets (millions) 4/	\$130,495	\$86,049	\$44,446	\$37,203	\$14,398	\$22,806	\$86,346	\$66,594	\$19,752	\$6,946	\$5,057	\$1,889
Health Benefits Only	9,113	8,200	912	2,990	2,790	200	5,237	5,154	82	886	256	630
Health & Other Benefits	121,383	77,848	43,534	34,214	11,608	22,606	81,109	61,440	19,669	6,060	4,801	1,259
Liabilities (millions) 5/	\$22,521	\$11,795	\$10,726	\$7,057	\$1,997	\$5,060	\$14,407	\$9,124	\$5,283	\$1,056	\$674	\$383
Health Benefits Only	996	893	102	173	140	33	719	715	4	104	38	65
Health & Other Benefits	21,526	10,901	10,624	6,885	1,857	5,027	13,688	8,409	5,280	953	635	317

(continued...)

**Table A2. Number of Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2008**

Plans with 100 or more Participants & No Trusts

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	38,111	37,487	624	9,471	9,345	126	2,827	2,783	44	25,813	25,359	454
Health Benefits Only	7,196	7,078	118	3,015	2,972	43	251	240	11	3,930	3,866	64
Health & Other Benefits	30,915	30,409	506	6,456	6,373	83	2,576	2,543	33	21,883	21,493	390
Participants (thousands) 3/	40,361	39,792	568	12,296	12,091	204	10,597	10,525	71	17,468	17,176	293
Health Benefits Only	6,219	6,086	133	3,175	3,114	61	694	675	18	2,350	2,296	54
Health & Other Benefits	34,141	33,706	435	9,121	8,977	144	9,903	9,850	53	15,118	14,880	238
Assets (millions) 4/	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities (millions) 5/	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-

Plans with fewer than 100 Participants & Trusts 6/

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	3,510	3,277	233	2,318	2,203	115	1,082	984	98	110	90	20
Health Benefits Only	1,346	1,305	41	1,080	1,048	32	240	233	7	26	24	2
Health & Other Benefits	2,164	1,972	192	1,238	1,155	83	842	751	91	84	66	18
Participants (thousands) 3/	90	84	7	49	47	3	38	35	4	2	2	*/
Health Benefits Only	28	27	1	20	19	1	8	7	*/	1	1	*/
Health & Other Benefits	62	57	6	30	28	2	31	27	4	2	2	*/
Assets (millions) 4/	\$1,120	\$984	\$136	\$652	\$570	\$82	\$456	\$413	\$42	\$12	\$1	\$11
Health Benefits Only	459	450	9	200	194	6	258	256	2	1	*/	1
Health & Other Benefits	661	534	127	451	376	76	198	157	41	11	1	10
Liabilities (millions) 5/	\$77	\$58	\$19	\$50	\$37	\$13	\$23	\$17	\$6	\$4	\$4	*/
Health Benefits Only	19	17	2	11	9	2	4	4	-	4	4	*/
Health & Other Benefits	58	40	18	39	27	11	19	13	6	1	*/	*/

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple employer collectively bargained plans.

3/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

4/ Excludes funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits.

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

6/ Includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants

*/ Fewer than \$500,000

SOURCE: 2008 Form 5500 filings

**Table A3. Number of Participants in Health Plans
by type of insurance, plan, and participant, 2008**
(numbers in thousands)

All Plans

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants	59,656	54,324	5,332	20,716	18,414	2,303	20,775	18,398	2,377	18,165	17,513	652
Retired or separated participants receiving benefits	9,351	8,104	1,247	2,671	2,031	639	5,181	4,617	563	1,499	1,455	45
Other retired or separated participants entitled to future benefits	413	363	50	106	77	29	210	192	18	97	94	3
Total Participants	69,420	62,791	6,629	23,493	20,522	2,971	26,166	23,208	2,958	19,761	19,061	700

Plans with 100 or more Participants & Trusts

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants	22,334	17,555	4,779	9,192	7,086	2,106	11,187	8,880	2,306	1,955	1,588	367
Retired or separated participants receiving benefits	6,370	5,144	1,227	1,878	1,249	629	4,183	3,624	559	309	271	38
Other retired or separated participants entitled to future benefits	265	217	48	78	49	29	161	144	18	26	24	2
Total Participants	28,969	22,915	6,054	11,148	8,384	2,764	15,531	12,648	2,883	2,290	1,884	407

(continued...)

**Table A3. Number of Participants in Health Plans
by type of insurance, plan, and participant, 2008**
(numbers in thousands)

Plans with 100 or more Participants & No Trusts

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants	37,239	36,692	548	11,479	11,284	195	9,552	9,485	67	16,207	15,922	285
Retired or separated participants receiving benefits	2,974	2,955	19	788	779	9	996	992	4	1,190	1,184	6
Other retired or separated participants entitled to future benefits	147	145	2	28	28	*/	48	48	*/	71	70	1
Total Participants	40,361	39,792	568	12,296	12,091	204	10,597	10,525	71	17,468	17,176	293

Plans with fewer than 100 Participants & Trusts 3/

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants	84	78	6	45	43	2	36	33	3	2	2	*/
Retired or separated participants receiving benefits	6	5	1	4	4	1	2	1	*/	*/	*/	*/
Other retired or separated participants entitled to future benefits	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/
Total Participants	90	84	7	49	47	3	38	35	4	2	2	*/

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple employer collectively bargained plans.

3/ Includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants

SOURCE: 2008 Form 5500 filings

**Table A4. Selected Income of Health Plans
by type of insurance and plan, 2008**
(numbers in millions)

All Plans with Trusts

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$146,907	\$103,156	\$43,751	\$37,313	\$18,763	\$18,550	\$99,253	\$76,827	\$22,426	\$10,341	\$7,566	\$2,775
Employer contributions	118,495	78,196	40,299	30,468	13,498	16,970	79,417	58,729	20,688	8,610	5,968	2,642
Participant contributions	26,238	23,187	3,051	5,294	4,028	1,265	19,265	17,585	1,681	1,679	1,574	105
Contributions from others (including rollovers)	2,131	1,731	401	1,524	1,210	315	555	497	58	52	24	28
Noncash Contributions	43	43	**/	27	27	**/	16	16	**/	-	-	-
INVESTMENT INCOME 3/	-\$26,753	-\$24,725	-\$2,028	-\$3,546	-\$2,538	-\$1,008	-\$21,765	-\$20,844	-\$922	-\$1,442	-\$1,343	-\$98

Plans with 100 or more Participants & Trusts

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$144,696	\$101,406	\$43,290	\$36,531	\$18,085	\$18,446	\$98,058	\$75,972	\$22,086	\$10,107	\$7,349	\$2,758
Employer contributions	116,762	76,893	39,869	29,840	12,964	16,876	78,480	58,113	20,367	8,442	5,816	2,626
Participant contributions	25,789	22,768	3,022	5,147	3,892	1,256	19,017	17,355	1,663	1,625	1,521	104
Contributions from others (including rollovers)	2,103	1,704	399	1,518	1,204	314	544	488	56	40	12	28
Noncash Contributions	42	42	**/	26	26	**/	16	16	**/	-	-	-
INVESTMENT INCOME 3/	-\$27,205	-\$25,167	-\$2,038	-\$4,071	-\$3,061	-\$1,010	-\$21,696	-\$20,768	-\$929	-\$1,437	-\$1,338	-\$99

(continued...)

**Table A4. Selected Income of Health Plans
by type of insurance and plan, 2008**
(numbers in millions)

Plans with fewer than 100 Participants & Trusts 4/

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$2,211	\$1,749	\$462	\$781	\$677	\$104	\$1,195	\$855	\$340	\$235	\$217	\$18
Employer contributions	1,733	1,303	430	628	534	94	936	616	320	169	153	16
Participant contributions	449	419	30	146	137	10	248	230	18	54	53	2
Contributions from others (including rollovers)	28	27	2	6	6	**/	11	9	1	12	12	**/
Noncash Contributions	1	1	-	1	1	-	**/	**/	-	-	-	-
INVESTMENT INCOME 3/	\$452	\$442	\$10	\$525	\$523	\$2	-\$69	-\$76	\$7	-\$4	-\$5	\$1

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

Note: 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.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple employer collectively bargained plans.

3/ For Schedule I filers, Investment Income is equal to the Other Income line item of the Schedule I.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Fewer than \$500,000

SOURCE: 2008 Form 5500 filings.

Table A5. Selected Expenses of Health Plans
by type of insurance and plan, 2008
(numbers in millions)

All Plans with Trusts

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
BENEFIT PAYMENTS	\$142,781	\$104,150	\$38,631	\$33,050	\$17,352	\$15,699	\$99,458	\$79,162	\$20,295	\$10,273	\$7,636	\$2,637
Directly to participants or beneficiaries (including rollovers)	96,683	70,155	26,528	27,325	13,628	13,697	69,359	56,527	12,831	-	-	-
To insurance carriers for the provision of benefits	40,433	31,391	9,041	3,774	2,942	831	27,109	21,030	6,079	9,550	7,419	2,131
Other 3/	5,666	2,604	3,062	1,952	782	1,170	2,990	1,605	1,385	724	217	507
ADMINISTRATIVE EXPENSES 4/	\$8,530	\$5,934	\$2,596	\$2,478	\$1,234	\$1,244	\$5,523	\$4,255	\$1,269	\$529	\$446	\$83
Professional fees	1,249	885	364	331	168	163	834	649	184	84	67	17
Contract administrator fees	4,385	3,532	853	1,038	636	402	3,016	2,594	422	331	302	29
Investment advisory and management fees	285	187	98	82	30	52	186	144	42	17	13	4
Other	2,611	1,331	1,280	1,027	401	627	1,488	868	620	96	63	33

Plans with 100 or more Participants & Trusts

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
BENEFIT PAYMENTS	\$140,714	\$102,494	\$38,219	\$32,382	\$16,745	\$15,637	\$98,279	\$78,318	\$19,961	\$10,052	\$7,431	\$2,621
Directly to participants or beneficiaries (including rollovers)	95,608	69,329	26,279	26,953	13,293	13,660	68,654	56,036	12,618	-	-	-
To insurance carriers for the provision of benefits	39,911	30,993	8,918	3,705	2,885	820	26,875	20,892	5,982	9,331	7,215	2,116
Other 3/	5,195	2,173	3,022	1,724	567	1,157	2,750	1,390	1,360	721	216	505
ADMINISTRATIVE EXPENSES 4/	\$8,420	\$5,858	\$2,562	\$2,442	\$1,209	\$1,233	\$5,467	\$4,219	\$1,248	\$511	\$430	\$81
Professional fees	1,220	868	352	328	167	161	823	649	175	68	52	16
Contract administrator fees	4,328	3,487	841	1,017	618	399	2,980	2,567	413	330	302	28
Investment advisory and management fees	280	183	97	81	29	52	183	141	42	17	13	4
Other	2,592	1,319	1,273	1,016	394	622	1,480	862	618	96	63	33

(continued...)

Table A5. Selected Expenses of Health Plans
by type of insurance and plan, 2008
(numbers in millions)

Plans with fewer than 100 Participants & Trusts 5/

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
BENEFIT PAYMENTS	\$2,068	\$1,656	\$412	\$668	\$607	\$61	\$1,179	\$844	\$334	\$221	\$205	\$16
Directly to participants or beneficiaries (including rollovers)	1,076	826	250	372	335	37	704	491	213	-	-	-
To insurance carriers for the provision of benefits	522	399	123	69	57	11	234	137	97	219	204	15
Other 3/	470	431	39	228	215	13	240	215	25	3	1	1
ADMINISTRATIVE EXPENSES 4/	\$110	\$77	\$33	\$36	\$25	\$11	\$57	\$36	\$21	\$18	\$16	\$2
Professional fees	29	17	12	3	1	2	10	1	10	16	15	1
Contract administrator fees	58	45	13	21	18	3	36	27	9	1	**/	1
Investment advisory and management fees	4	3	1	1	**/	**/	3	3	1	**/	**/	**/
Other	19	12	7	11	6	5	7	5	2	1	**/	1

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

Note: 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.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple employer collectively bargained plans.

3/ For Schedule I filers, Other Benefit Payments is equal to Benefits Paid reported on Schedule I.

4/ For 2008 and earlier, Schedule I filers report administrative expenses as other expenses. Therefore, administrative expenses for Schedule I filers are not reported here. For 2009 and later, Schedule I filers will report administrative expenses separately.

5/ Includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Fewer than \$500,000.

SOURCE: 2008 Form 5500 filings.

**Table A6. Balance Sheet of Health Plans with 100 or more Participants & Trusts
by type of insurance and plan, 2008**
(numbers in millions)

Assets 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
TOTAL ASSETS	\$130,495	\$86,049	\$44,446	\$37,203	\$14,398	\$22,806	\$86,346	\$66,594	\$19,752	\$6,946	\$5,057	\$1,889
Cash	14,795	7,139	7,656	5,559	1,990	3569	8,585	4811	3,774	650	338	312
Receivables	9,245	4,847	4,398	2,782	714	2068	5,698	3596	2,102	764	536	228
US Government Securities	13,384	3,862	9,523	6,442	1,225	5217	6,054	2125	3929	888	512	376
Debt Instruments	10,287	4,767	5,521	3,649	719	2930	6,079	3719	2,360	559	329	230
Stock	14,746	11,550	3,196	3,299	1,298	2,001	10,720	9,613	1,107	727	639	88
Partnership/Joint venture interests	4,108	3,613	495	600	262	338	3,496	3341	154	12	10	2
Real Estate	224	96	127	91	33	58	117	62	55	15	1	14
Loans	569	216	353	344	4	339	139	126	14	86	86	-
Assets in direct filing entities	38,872	33,840	5,032	6,693	4,229	2464	30,390	27894	2,496	1,788	1717	71
Assets in registered investment companies	15,342	9,277	6,064	5,852	2,817	3035	8,802	5993	2,809	688	468	220
Assets in insurance co. general accounts	2,918	2,582	336	269	261	8	2,432	2305	127	216	16	200
Other	6,007	4,260	1,747	1,623	847	776	3,833	3007	825	552	406	146

Percentage Distribution of Assets 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Cash	11%	8%	17%	15%	14%	16%	10%	7%	19%	9%	7%	17%
Receivables	7%	6%	10%	7%	5%	9%	7%	5%	11%	11%	11%	12%
US Government Securities	10%	4%	21%	17%	9%	23%	7%	3%	20%	13%	10%	20%
Debt Instruments	8%	6%	12%	10%	5%	13%	7%	6%	12%	8%	7%	12%
Stock	11%	13%	7%	9%	9%	9%	12%	14%	6%	10%	13%	5%
Partnership/Joint venture interests	3%	4%	1%	2%	2%	1%	4%	5%	1%	0%	0%	0%
Real Estate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Loans	0%	0%	1%	1%	0%	1%	0%	0%	0%	1%	2%	#VALUE!
Assets in direct filing entities	30%	39%	11%	18%	29%	11%	35%	42%	13%	26%	34%	4%
Assets in registered investment companies	12%	11%	14%	16%	20%	13%	10%	9%	14%	10%	9%	12%
Assets in insurance co. general accounts	2%	3%	1%	1%	2%	0%	3%	3%	1%	3%	0%	11%
Other	5%	5%	4%	4%	6%	3%	4%	5%	4%	8%	8%	8%

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

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 the other line item on Schedule H, employer securities, employer real property and buildings used.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple employer collectively bargained plans.

SOURCE: 2008 Form 5500 filings.

**Table A7. Number of Health Plans
by type of insurance, plan, and method of funding, 2008**

All Plans												
Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Funding Arrangement 3/												
Total	47,066	44,483	2,583	14,020	12,967	1,053	6,129	5,242	887	26,917	26,274	643
Insurance	18,152	17,770	382	79	73	6	1,548	1,491	57	16,525	16,206	319
Trust	3,409	2,249	1,160	2,547	1,941	606	695	239	456	167	69	98
Trust and Insurance	2,731	2,090	641	1,051	789	262	1,465	1,134	331	215	167	48
General Assets of the Sponsor	6,140	6,029	111	5,276	5,187	89	166	162	4	698	680	18
General Assets of the Sponsor and Insurance	15,887	15,635	252	4,776	4,705	71	1,926	1,897	29	9,185	9,033	152
Trust and General Assets of the Sponsor	195	183	12	147	138	9	34	34	-	14	11	3
Trust, General Assets of the Sponsor, and Insurance	433	417	16	137	129	8	255	250	5	41	38	3
Not reported	119	110	9	7	5	2	40	35	5	72	70	2
Benefit Arrangement 3/												
Total	47,066	44,483	2,583	14,020	12,967	1,053	6,129	5,242	887	26,917	26,274	643
Insurance	19,063	18,589	474	144	127	17	1,697	1,609	88	17,222	16,853	369
Trust	2,228	1,896	332	2,154	1,844	310	66	45	21	8	7	1
Trust and Insurance	3,841	2,444	1,397	1,514	964	550	2,040	1,304	736	287	176	111
General Assets of the Sponsor	5,352	5,256	96	5,099	5,010	89	39	38	1	214	208	6
General Assets of the Sponsor and Insurance	15,893	15,639	254	4,835	4,765	70	1,986	1,954	32	9,072	8,920	152
Trust and General Assets of the Sponsor	130	123	7	125	118	7	3	3	-	2	2	-
Trust, General Assets of the Sponsor, and Insurance	440	426	14	142	134	8	258	254	4	40	38	2
Not reported	119	110	9	7	5	2	40	35	5	72	70	2

(continued...)

**Table A7. Number of Health Plans
by type of insurance, plan, and method of funding, 2008**

Plans with 100 or more Participants & Trusts

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/

Funding Arrangement 3/

Total	5,445	3,719	1,726	2,231	1,419	812	2,220	1,475	745	994	825	169
Insurance	610	566	44	44	40	4	183	167	16	383	359	24
Trust	1,643	631	1,012	943	423	520	553	145	408	147	63	84
Trust and Insurance	1,948	1,352	596	749	497	252	1,000	701	299	199	154	45
General Assets of the Sponsor	214	200	14	114	105	9	54	51	3	46	44	2
General Assets of the Sponsor and Insurance	486	452	34	150	137	13	173	159	14	163	156	7
Trust and General Assets of the Sponsor	147	138	9	108	102	6	25	25	-	14	11	3
Trust, General Assets of the Sponsor, and Insurance	385	372	13	120	113	7	225	222	3	40	37	3
Not reported	12	8	4	3	2	1	7	5	2	2	1	1

Benefit Arrangement 3/

Total	5,445	3,719	1,726	2,231	1,419	812	2,220	1,475	745	994	825	169
Insurance	809	709	100	55	44	11	239	208	31	515	457	58
Trust	628	364	264	584	339	245	37	19	18	7	6	1
Trust and Insurance	2,864	1,570	1,294	1,114	593	521	1,492	817	675	258	160	98
General Assets of the Sponsor	112	102	10	99	90	9	7	6	1	6	6	-
General Assets of the Sponsor and Insurance	540	503	37	169	156	13	206	191	15	165	156	9
Trust and General Assets of the Sponsor	85	80	5	82	77	5	1	1	-	2	2	-
Trust, General Assets of the Sponsor, and Insurance	395	383	12	125	118	7	231	228	3	39	37	2
Not reported	12	8	4	3	2	1	7	5	2	2	1	1

(continued...)

**Table A7. Number of Health Plans
by type of insurance, plan, and method of funding, 2008**

Plans with 100 or more Participants & No Trusts

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/

Funding Arrangement 3/

Total	38,111	37,487	624	9,471	9,345	126	2,827	2,783	44	25,813	25,359	454
Insurance	17,211	16,890	321	20	20	-	1,096	1,068	28	16,095	15,802	293
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,572	5,484	88	4,890	4,818	72	45	45	-	637	621	16
General Assets of the Sponsor and Insurance	15,229	15,018	211	4,561	4,507	54	1,656	1,643	13	9,012	8,868	144
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Undetermined	99	95	4	-	-	-	30	27	3	69	68	1

Benefit Arrangement 3/

Total	38,111	37,487	624	9,471	9,345	126	2,827	2,783	44	25,813	25,359	454
Insurance	17,827	17,493	334	67	65	2	1,118	1,091	27	16,642	16,337	305
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,027	4,949	78	4,805	4,733	72	16	16	-	206	200	6
General Assets of the Sponsor and Insurance	15,158	14,950	208	4,599	4,547	52	1,663	1,649	14	8,896	8,754	142
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Undetermined	99	95	4	-	-	-	30	27	3	69	68	1

(continued...)

**Table A7. Number of Health Plans
by type of insurance, plan, and method of funding, 2008**

Plans with fewer than 100 Participants & Trusts 4/

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/

Funding Arrangement 3/

Total	3,510	3,277	233	2,318	2,203	115	1,082	984	98	110	90	20
Insurance	331	314	17	15	13	2	269	256	13	47	45	2
Trust	1,766	1,618	148	1,604	1,518	86	142	94	48	20	6	14
Trust and Insurance	783	738	45	302	292	10	465	433	32	16	13	3
General Assets of the Sponsor	354	345	9	272	264	8	67	66	1	15	15	-
General Assets of the Sponsor and Insurance	172	165	7	65	61	4	97	95	2	10	9	1
Trust and General Assets of the Sponsor	48	45	3	39	36	3	9	9	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	48	45	3	17	16	1	30	28	2	1	1	-
Undetermined	8	7	1	4	3	1	3	3	-	1	1	-

Benefit Arrangement 3/

Total	3,510	3,277	233	2,318	2,203	115	1,082	984	98	110	90	20
Insurance	427	387	40	22	18	4	340	310	30	65	59	6
Trust	1,600	1,532	68	1,570	1,505	65	29	26	3	1	1	-
Trust and Insurance	977	874	103	400	371	29	548	487	61	29	16	13
General Assets of the Sponsor	213	205	8	195	187	8	16	16	-	2	2	-
General Assets of the Sponsor and Insurance	195	186	9	67	62	5	117	114	3	11	10	1
Trust and General Assets of the Sponsor	45	43	2	43	41	2	2	2	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	45	43	2	17	16	1	27	26	1	1	1	-
Undetermined	8	7	1	4	3	1	3	3	-	1	1	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

Note: Values in this table are representative of the indication of funding arrangement (Form 5500 line item 9(a)) and benefit arrangement (Form 5500 line item 9(b)) as originally reported by the plans. Plans were categorized into the three subpanels of (1) plans with 100 or more Participants & Trusts, (2) Plans with 100 or more Participants & No Trust, and (3) Plans with fewer than 100 Participants & Trusts 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 rows for Insurance only in the panels for Plans with Trusts.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple employer collectively bargained plans.

3/ Funding arrangements were adjusted to match the categorization of the plans as self-insured, partially insured, or insured.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing data

SOURCE: 2008 Form 5500 filings.

**Table A8. Number of Health Plans and Total Participants
by collective bargaining status, type of insurance, and plan, 2008**

All Plans		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	47,066	69,420	14,020	23,493	6,129	26,166	26,917	19,761
	Single Employer 1/	44,483	62,791	12,967	20,522	5,242	23,208	26,274	19,061
	Multiemployer 2/	2,583	6,629	1,053	2,971	887	2,958	643	700
Noncollectively bargained plans	Total	43,678	56,538	12,390	18,095	5,070	19,652	26,218	18,791
	Single Employer 1/	43,678	56,538	12,390	18,095	5,070	19,652	26,218	18,791
Collective bargaining plans	Total	3,388	12,882	1,630	5,398	1,059	6,514	699	970
	Single Employer 1/	805	6,253	577	2,427	172	3,556	56	270
	Multiemployer 2/	2,583	6,629	1,053	2,971	887	2,958	643	700

Plans with 100 or more Participants & Trusts

All Plans		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	5,445	28,969	2,231	11,148	2,220	15,531	994	2,290
	Single Employer 1/	3,719	22,915	1,419	8,384	1,475	12,648	825	1,884
	Multiemployer 2/	1,726	6,054	812	2,764	745	2,883	169	407
Noncollectively bargained plans	Total	3,335	18,362	1,251	7,657	1,310	9,092	774	1,613
	Single Employer 1/	3,335	18,362	1,251	7,657	1,310	9,092	774	1,613
Collective bargaining plans	Total	2,110	10,607	980	3,491	910	6,439	220	677
	Single Employer 1/	384	4,553	168	727	165	3,555	51	270
	Multiemployer 2/	1,726	6,054	812	2,764	745	2,883	169	407

(continued...)

**Table A8. Collective Bargaining Status of Health Plans, Total Participants, and Assets
by type of insurance and plan, 2008**

Plans with 100 or more Participants & No Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	38,111	40,361	9,471	12,296	2,827	10,597	25,813	17,468
	Single Employer 1/	37,487	39,792	9,345	12,091	2,783	10,525	25,359	17,176
	Multiemployer 2/	624	568	126	204	44	71	454	293
Noncollectively bargained plans	Total	37,112	38,094	8,971	10,393	2,783	10,525	25,358	17,175
	Single Employer 1/	37,112	38,094	8,971	10,393	2,783	10,525	25,358	17,175
Collective bargaining plans	Total	999	2,267	500	1,903	44	71	455	293
	Single Employer 1/	375	1,698	374	1,698	-	-	1	*/
	Multiemployer 2/	624	568	126	204	44	71	454	293

Plans with fewer than 100 Participants & Trusts 4/

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	3,510	90	2,318	49	1,082	38	110	2
	Single Employer 1/	3,277	84	2,203	47	984	35	90	2
	Multiemployer 2/	233	7	115	3	98	4	20	*/
Noncollectively bargained plans	Total	3,231	82	2,168	46	977	34	86	2
	Single Employer 1/	3,231	82	2,168	46	977	34	86	2
Collective bargaining plans	Total	279	8	150	4	105	4	24	*/
	Single Employer 1/	46	1	35	1	7	*/	4	*/
	Multiemployer 2/	233	7	115	3	98	4	20	*/

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple employer collectively bargained plans.

3/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants

- Missing data

SOURCE: 2008 Form 5500 filings.

**Table A9. Distribution of Health Plans
by type of insurance, plan, and number of participants, 2008**

All Plans

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	47,066	44,483	2,583	14,020	12,967	1,053	6,129	5,242	887	26,917	26,274	643
None or not reported	1,601	1,501	100	778	728	50	138	112	26	685	661	24
1-49	2,171	2,089	82	1,518	1,472	46	583	549	34	70	68	2
50-99	1,588	1,504	84	599	569	30	389	349	40	600	586	14
100-249	17,849	17,408	441	3,857	3,732	125	1,050	951	99	12,942	12,725	217
250-499	9,872	9,423	449	2,487	2,325	162	845	728	117	6,540	6,370	170
500-999	5,898	5,422	476	1,900	1,714	186	782	607	175	3,216	3,101	115
1,000-4,999	6,045	5,345	700	2,189	1,852	337	1,476	1,194	282	2,380	2,299	81
5,000 or more	2,042	1,791	251	692	575	117	866	752	114	484	464	20
Per Plan Statistics												
Mean number of participants	1,474	1,411	2,562	1,676	1,583	2,821	4,269	4,427	3,335	733	725	1,073
Median number of participants	254	246	612	265	249	779	523	464	810	234	232	317

Plans with Trusts

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	8,955	6,996	1,959	4,549	3,622	927	3,302	2,459	843	1,104	915	189
None or not reported	689	600	89	485	437	48	138	112	26	66	51	15
1-49	2,049	1,969	80	1,451	1,406	45	579	545	34	19	18	1
50-99	772	708	64	382	360	22	365	327	38	25	21	4
100-249	1,479	1,271	208	520	436	84	534	448	86	425	387	38
250-499	1,014	724	290	418	285	133	362	253	109	234	186	48
500-999	907	531	376	415	245	170	345	175	170	147	111	36
1,000-4,999	1,321	698	623	617	300	317	571	299	272	133	99	34
5,000 or more	724	495	229	261	153	108	408	300	108	55	42	13
Per Plan Statistics												
Mean number of participants	3,245	3,287	3,094	2,461	2,328	2,984	4,715	5,158	3,425	2,077	2,061	2,154
Median number of participants	181	116	797	92	47	865	268	158	848	262	240	412

(continued...)

**Table A9. Distribution of Health Plans
by type of insurance, plan, and number of participants, 2008**

Plans with No Trusts

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	38,111	37,487	624	9,471	9,345	126	2,827	2,783	44	25,813	25,359	454
None or not reported	912	901	11	293	291	2	-	-	-	619	610	9
1-49	122	120	2	67	66	1	4	4	-	51	50	1
50-99	816	796	20	217	209	8	24	22	2	575	565	10
100-249	16,370	16,137	233	3,337	3,296	41	516	503	13	12,517	12,338	179
250-499	8,858	8,699	159	2,069	2,040	29	483	475	8	6,306	6,184	122
500-999	4,991	4,891	100	1,485	1,469	16	437	432	5	3,069	2,990	79
1,000-4,999	4,724	4,647	77	1,572	1,552	20	905	895	10	2,247	2,200	47
5,000 or more	1,318	1,296	22	431	422	9	458	452	6	429	422	7
Per Plan Statistics												
Mean number of participants	1,058	1,061	895	1,298	1,294	1,623	3,748	3,782	1,617	676	677	623
Median number of participants	262	262	304	320	320	319	893	899	425	233	232	293

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple employer collectively bargained plans.

- Missing data

SOURCE: 2008 Form 5500 filings.

**Table A10. Distribution of Health Plans
by type of insurance, plan, and industry, 2008**

All Plans

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	47,066	44,483	2,583	14,020	12,967	1,053	6,129	5,242	887	26,917	26,274	643
Agriculture	454	442	12	197	193	4	61	59	2	196	190	6
Mining	506	492	14	227	221	6	64	63	1	215	208	7
Construction	2,699	1,999	700	954	607	347	632	338	294	1,113	1,054	59
Manufacturing	11,300	11,017	283	3,409	3,326	83	1,464	1,373	91	6,427	6,318	109
Transportation	1,462	1,287	175	480	393	87	229	167	62	753	727	26
Communications and information	1,495	1,453	42	438	427	11	194	179	15	863	847	16
Utilities	583	570	13	278	274	4	114	109	5	191	187	4
Wholesale trade	2,399	2,337	62	624	607	17	290	273	17	1,485	1,457	28
Retail trade	2,812	2,674	138	730	685	45	379	340	39	1,703	1,649	54
Finance, insurance & real estate	5,085	4,535	550	1,479	1,218	261	766	568	198	2,840	2,749	91
Services	16,797	16,352	445	4,740	4,612	128	1,754	1,641	113	10,303	10,099	204
Misc. organizations 3/	1,173	1,051	122	374	324	50	143	101	42	656	626	30
Industry not reported	301	274	27	90	80	10	39	31	8	172	163	9

Plans with 100 or more Participants & Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	5,445	3,719	1,726	2,231	1,419	812	2,220	1,475	745	994	825	169
Agriculture	54	50	4	29	29	-	17	15	2	8	6	2
Mining	42	40	2	21	20	1	18	17	1	3	3	-
Construction	816	200	616	383	69	314	361	93	268	72	38	34
Manufacturing	1,055	929	126	428	381	47	420	361	59	207	187	20
Transportation	243	110	133	116	47	69	84	32	52	43	31	12
Communications and information	135	113	22	42	36	6	68	55	13	25	22	3
Utilities	160	152	8	75	73	2	58	54	4	27	25	2
Wholesale trade	205	170	35	70	59	11	94	77	17	41	34	7
Retail trade	307	235	72	109	72	37	129	98	31	69	65	4
Finance, insurance & real estate	923	498	425	391	179	212	385	212	173	147	107	40
Services	1,232	1,049	183	448	380	68	500	413	87	284	256	28
Misc. organizations 3/	249	154	95	114	71	43	75	40	35	60	43	17
Industry not reported	24	19	5	5	3	2	11	8	3	8	8	-

(continued...)

**Table A10. Distribution of Health Plans
by type of insurance, plan, and industry, 2008**

Plans with 100 or more Participants & No Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	38,111	37,487	624	9,471	9,345	126	2,827	2,783	44	25,813	25,359	454
Agriculture	296	290	6	90	88	2	20	20	-	186	182	4
Mining	428	417	11	182	178	4	35	35	-	211	204	7
Construction	1,391	1,359	32	289	279	10	69	68	1	1,033	1,012	21
Manufacturing	9,741	9,608	133	2,677	2,648	29	872	855	17	6,192	6,105	87
Transportation	1,125	1,107	18	304	301	3	114	113	1	707	693	14
Communications and information	1,240	1,226	14	301	299	2	103	103	-	836	824	12
Utilities	324	319	5	131	129	2	32	31	1	161	159	2
Wholesale trade	2,060	2,034	26	476	471	5	145	145	-	1,439	1,418	21
Retail trade	2,282	2,224	58	477	473	4	180	174	6	1,625	1,577	48
Finance, insurance & real estate	3,746	3,681	65	841	825	16	228	224	4	2,677	2,632	45
Services	14,438	14,209	229	3,472	3,431	41	975	961	14	9,991	9,817	174
Misc. organizations 3/	798	786	12	167	165	2	40	40	-	591	581	10
Industry not reported	242	227	15	64	58	6	14	14	-	164	155	9

Plans with fewer than 100 Participants & Trusts 4/

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	3,510	3,277	233	2,318	2,203	115	1,082	984	98	110	90	20
Agriculture	104	102	2	78	76	2	24	24	-	2	2	-
Mining	36	35	1	24	23	1	11	11	-	1	1	-
Construction	492	440	52	282	259	23	202	177	25	8	4	4
Manufacturing	504	480	24	304	297	7	172	157	15	28	26	2
Transportation	94	70	24	60	45	15	31	22	9	3	3	-
Communications and information	120	114	6	95	92	3	23	21	2	2	1	1
Utilities	99	99	-	72	72	-	24	24	-	3	3	-
Wholesale trade	134	133	1	78	77	1	51	51	-	5	5	-
Retail trade	223	215	8	144	140	4	70	68	2	9	7	2
Finance, insurance & real estate	416	356	60	247	214	33	153	132	21	16	10	6
Services	1,127	1,094	33	820	801	19	279	267	12	28	26	2
Misc. organizations 3/	126	111	15	93	88	5	28	21	7	5	2	3
Industry not reported	35	28	7	21	19	2	14	9	5	-	-	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

2/ Includes multiemployer plans and multiple employer collectively bargained plans.

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing data

SOURCE: 2008 Form 5500 filings.

Table A11. Distribution of Participants
by type of insurance, plan, and number of participants, 2008
(numbers in thousands)

All Plans

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	69,395	62,776	6,619	23,492	20,521	2,971	26,166	23,208	2,958	19,737	19,047	690
1-49	38	36	2	24	23	1	12	11	1	2	2	*/
50-99	126	119	6	45	43	2	29	26	3	52	51	1
100-249	2,936	2,861	75	636	614	22	174	158	16	2,126	2,089	37
250-499	3,455	3,293	162	881	822	59	303	259	44	2,271	2,211	59
500-999	4,115	3,773	342	1,343	1,206	137	553	428	125	2,220	2,139	81
1,000-4,999	12,816	11,306	1,510	4,638	3,897	741	3,443	2,838	604	4,736	4,571	165
5,000 or more	45,908	41,388	4,521	15,924	13,915	2,008	21,653	19,488	2,165	8,332	7,984	347

Plans with Trusts

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	29,059	22,999	6,061	11,197	8,431	2,767	15,569	12,682	2,887	2,293	1,886	407
1-49	35	33	2	22	21	1	12	11	1	1	*/	*/
50-99	56	51	5	27	26	2	27	24	3	2	2	*/
100-249	241	206	36	86	71	15	85	71	14	70	63	6
250-499	364	257	107	151	102	49	131	90	41	82	64	17
500-999	649	376	273	299	173	125	247	126	121	104	77	26
1,000-4,999	2,946	1,591	1,355	1,353	658	695	1,302	718	584	291	215	76
5,000 or more	24,769	20,486	4,283	9,259	7,380	1,879	13,766	11,643	2,123	1,744	1,463	281

Plans with No Trusts

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	40,335	39,777	558	12,294	12,090	204	10,597	10,525	71	17,444	17,161	283
1-49	3	3	*/	2	2	*/	*/	*/	-	1	1	*/
50-99	70	68	2	18	17	1	2	2	*/	50	49	1
100-249	2,695	2,655	39	550	543	7	89	87	2	2,056	2,025	31
250-499	3,091	3,036	55	730	720	10	172	169	3	2,189	2,147	42
500-999	3,466	3,397	69	1,044	1,033	11	306	302	4	2,116	2,062	54
1,000-4,999	9,871	9,715	155	3,285	3,239	46	2,141	2,121	20	4,444	4,355	89
5,000 or more	21,139	20,902	237	6,665	6,536	129	7,887	7,845	42	6,587	6,521	66

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple employer collectively bargained plans.

*/ Fewer than 500 participants

- Missing data

SOURCE: 2008 Form 5500 filings.

**Table A12. Distribution of Participants
by type of insurance, plan, and industry, 2008**
(numbers in thousands)

All Plans

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	69,395	62,776	6,619	23,492	20,521	2,971	26,166	23,208	2,958	19,737	19,047	690
Agriculture	364	330	33	181	180	1	84	65	19	98	85	13
Mining	566	557	9	189	187	3	202	201	1	175	170	6
Construction	2,115	806	1,310	838	206	633	814	181	633	463	419	44
Manufacturing	16,366	15,576	790	4,138	3,878	259	7,215	6,789	425	5,014	4,909	106
Transportation	3,235	2,249	986	1,485	761	724	1,031	858	173	719	630	89
Communications and information	3,733	3,541	192	1,015	957	58	2,006	1,894	112	712	690	22
Utilities	1,089	1,068	21	364	353	11	532	524	7	194	190	3
Wholesale trade	1,786	1,702	84	391	349	42	633	600	33	762	753	9
Retail trade	8,114	7,620	493	2,054	1,809	245	4,431	4,212	219	1,629	1,600	30
Finance, insurance & real estate	7,575	6,040	1,536	2,375	1,680	695	2,850	2,069	780	2,351	2,291	60
Services	18,209	17,293	916	5,061	4,830	231	6,006	5,517	489	7,141	6,945	197
Misc. organizations 4/	6,092	5,893	199	5,365	5,303	62	321	281	40	407	309	98
Industry not reported	149	99	50	35	27	8	42	15	27	72	57	15

Plans with 100 or more Participants & Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	28,969	22,915	6,054	11,148	8,384	2,764	15,531	12,648	2,883	2,290	1,884	407
Agriculture	147	127	20	108	108	-	33	14	19	6	4	1
Mining	51	50	1	20	20	*/	30	29	1	1	1	-
Construction	1,430	139	1,292	673	44	629	708	76	632	49	18	31
Manufacturing	5,593	4,989	605	1,116	961	156	4,064	3,673	391	413	355	58
Transportation	1,855	881	974	1,082	361	721	529	356	172	244	163	81
Communications and information	1,663	1,479	185	132	76	56	1,508	1,396	112	24	7	17
Utilities	697	683	14	196	192	5	434	427	6	67	64	3
Wholesale trade	406	330	76	98	58	40	284	250	33	25	22	3
Retail trade	3,224	2,757	466	389	152	237	2,730	2,516	214	105	90	15
Finance, insurance & real estate	3,866	2,373	1,493	1,207	522	685	2,150	1,376	774	509	475	34
Services	4,236	3,533	703	831	664	168	2,751	2,288	463	653	581	72
Misc. organizations 4/	5,758	5,566	192	5,285	5,224	60	281	241	40	192	100	92
Industry not reported	44	11	34	10	3	7	31	4	26	4	4	-

(continued...)

**Table A12. Distribution of Participants
by type of insurance, plan, and industry, 2008**
(numbers in thousands)

Plans with 100 or more Participants & No Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	40,335	39,777	558	12,294	12,090	204	10,597	10,525	71	17,444	17,161	283
Agriculture	214	200	13	71	70	1	50	50	-	93	80	12
Mining	514	507	8	169	167	2	171	171	-	175	169	6
Construction	672	656	16	159	156	3	99	99	*/	414	401	13
Manufacturing	10,756	10,571	185	3,012	2,909	103	3,144	3,110	34	4,600	4,553	48
Transportation	1,378	1,367	12	402	398	3	501	501	*/	475	467	8
Communications and information	2,067	2,060	7	881	879	2	498	498	-	688	684	5
Utilities	390	383	7	166	160	6	97	96	1	127	126	*/
Wholesale trade	1,376	1,368	8	292	290	2	347	347	-	737	731	6
Retail trade	4,884	4,858	27	1,662	1,655	7	1,698	1,693	5	1,524	1,510	15
Finance, insurance & real estate	3,699	3,658	41	1,163	1,153	9	695	689	6	1,841	1,815	26
Services	13,950	13,737	212	4,215	4,153	63	3,247	3,222	25	6,488	6,363	125
Misc. organizations 4/	332	325	7	78	77	1	39	39	-	215	209	5
Industry not reported	104	88	16	25	24	1	11	11	-	68	53	15

Plans with fewer than 100 Participants & Trusts 5/

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	90	84	7	49	47	3	38	35	4	2	2	*/
Agriculture	4	4	*/	2	2	*/	1	1	-	*/	*/	-
Mining	1	1	*/	1	1	*/	1	1	-	-	-	-
Construction	13	12	2	6	6	1	7	6	1	*/	*/	-
Manufacturing	16	16	*/	9	9	*/	7	7	*/	1	1	*/
Transportation	2	2	1	1	1	*/	1	1	*/	*/	*/	-
Communications and information	3	3	*/	2	2	*/	1	1	*/	*/	*/	-
Utilities	2	2	-	1	1	-	1	1	-	-	-	-
Wholesale trade	4	4	*/	2	2	*/	2	2	-	*/	*/	-
Retail trade	6	6	*/	3	3	*/	3	3	*/	*/	*/	-
Finance, insurance & real estate	11	9	2	5	5	1	5	4	1	*/	*/	*/
Services	24	23	1	14	14	*/	8	8	*/	1	1	*/
Misc. organizations 4/	3	3	*/	2	2	*/	1	1	*/	*/	*/	*/
Industry not reported	1	1	*/	*/	*/	*/	1	*/	*/	-	-	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple employer collectively bargained plans.

4/ Religious, grantmaking, civic, professional, labor, and similar organizations.

5/ Includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants

- Missing data

SOURCE: 2008 Form 5500 filings.

**Table B1. Number of Health Plans and Total Participants
by type of insurance and insurance contract status, 2008**

All Plans								
Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/
Total	47,066	69,420	14,020	23,493	6,129	26,166	26,917	19,761
No Insurance	7,207	8,317	7,207	8,317	-	-	-	-
Health Only	4,131	3,956	-	-	825	1,826	3,306	2,130
Stop-Loss Only	842	608	842	608	-	-	-	-
Other 3/	3,725	12,390	3,725	12,390	-	-	-	-
Health and Stop-Loss	428	354	-	-	187	173	241	181
Health and Other	24,686	36,075	-	-	3,670	21,084	21,016	14,991
Stop-Loss and Other	2,246	2,178	2,246	2,178	-	-	-	-
Health, Stop-Loss, and Other	3,801	5,542	-	-	1,447	3,082	2,354	2,459

Plans with 100 or more Participants & Trusts

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/
Total	5,445	28,969	2,231	11,148	2,220	15,531	994	2,290
No Insurance	723	2,363	723	2,363	-	-	-	-
Health Only	496	1,737	-	-	327	1,368	169	369
Stop-Loss Only	305	303	305	303	-	-	-	-
Other 3/	622	7,678	622	7,678	-	-	-	-
Health and Stop-Loss	77	107	-	-	68	99	9	8
Health and Other	1,926	14,332	-	-	1,223	12,558	703	1,774
Stop-Loss and Other	581	804	581	804	-	-	-	-
Health, Stop-Loss, and Other	715	1,646	-	-	602	1,506	113	139

(continued...)

**Table B1. Number of Health Plans and Total Participants
by type of insurance and insurance contract status, 2008**

Plans with 100 or more Participants & No Trusts

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)
Total	38,111	40,361	9,471	12,296	2,827	10,597	25,813	17,468
No Insurance	4,689	5,922	4,689	5,922	-	-	-	-
Health Only	3,198	2,209	-	-	109	449	3,089	1,760
Stop-Loss Only	437	300	437	300	-	-	-	-
Other 3/	2,793	4,705	2,793	4,705	-	-	-	-
Health and Stop-Loss	311	245	-	-	80	72	231	173
Health and Other	22,221	21,723	-	-	1,964	8,508	20,257	13,215
Stop-Loss and Other	1,552	1,369	1,552	1,369	-	-	-	-
Health, Stop-Loss, and Other	2,910	3,888	-	-	674	1,568	2,236	2,320

Plans with fewer than 100 Participants & Trusts 4/

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)	Number of Plans	Total Participants (thousands)
Total	3,510	90	2,318	49	1,082	38	110	2
No Insurance	1,795	32	1,795	32	-	-	-	-
Health Only	437	10	-	-	389	9	48	1
Stop-Loss Only	100	5	100	5	-	-	-	-
Other 3/	310	7	310	7	-	-	-	-
Health and Stop-Loss	40	2	-	-	39	2	1	*/
Health and Other	539	20	-	-	483	19	56	2
Stop-Loss and Other	113	5	113	5	-	-	-	-
Health, Stop-Loss, and Other	176	8	-	-	171	8	5	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

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 insured and partially insured plans that would be listed under the categories of (a) No Insurance, (b) Stop-Loss, (c) Other, or (d) Stop-Loss and Other instead are listed under the categories of (e) Health, (f) Health and Stop-Loss, and (g) Health, Stop-Loss, and Other.

2/ 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/ Includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants

- Missing Data

SOURCE: 2008 Form 5500 filings.

Table B2. Distribution of Health Plans
by type of insurance, plan, and number of health insurance contracts, 2008

All Plans

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	47,066	44,483	2,583	14,020	12,967	1,053	6,129	5,242	887	26,917	26,274	643
None or not reported	14,020	12,967	1,053	14,020	12,967	1,053	-	-	-	-	-	-
1	20,823	19,884	939	-	-	-	4019	3478	541	16804	16406	398
2	6,425	6,168	257	-	-	-	910	763	147	5515	5405	110
3-5	4,397	4,181	216	-	-	-	734	607	127	3663	3574	89
6-10	957	860	97	-	-	-	283	225	58	674	635	39
11-25	356	340	16	-	-	-	133	122	11	223	218	5
26 or more	88	83	5	-	-	-	50	47	3	38	36	2

Plans with 100 or more Participants & Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	5,445	3,719	1,726	2,231	1,419	812	2,220	1,475	745	994	825	169
None or not reported	2,231	1,419	812	2,231	1,419	812	-	-	-	-	-	-
1	1,953	1,428	525	-	-	-	1306	878	428	647	550	97
2	523	366	157	-	-	-	348	214	134	175	152	23
3-5	422	278	144	-	-	-	309	191	118	113	87	26
6-10	185	114	71	-	-	-	141	90	51	44	24	20
11-25	81	68	13	-	-	-	74	63	11	7	5	2
26 or more	50	46	4	-	-	-	42	39	3	8	7	1

(continued...)

Table B2. Distribution of Health Plans
by type of insurance, plan, and number of health insurance contracts, 2008

Plans with 100 or more Participants & No Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	38,111	37,487	624	9,471	9,345	126	2,827	2,783	44	25,813	25,359	454
None or not reported	9,471	9,345	126	9,471	9,345	126	-	-	-	-	-	-
1	17,908	17,587	321	-	-	-	1837	1802	35	16071	15785	286
2	5,744	5,656	88	-	-	-	416	413	3	5328	5243	85
3-5	3,915	3,854	61	-	-	-	375	374	1	3540	3480	60
6-10	764	740	24	-	-	-	135	130	5	629	610	19
11-25	271	268	3	-	-	-	56	56	-	215	212	3
26 or more	38	37	1	-	-	-	8	8	-	30	29	1

Plans with fewer than 100 Participants & Trusts 4/

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	3,510	3,277	233	2,318	2,203	115	1,082	984	98	110	90	20
None or not reported	2,318	2,203	115	2,318	2,203	115	-	-	-	-	-	-
1	962	869	93	-	-	-	876	798	78	86	71	15
2	158	146	12	-	-	-	146	136	10	12	10	2
3-5	60	49	11	-	-	-	50	42	8	10	7	3
6-10	8	6	2	-	-	-	7	5	2	1	1	-
11-25	4	4	-	-	-	-	3	3	-	1	1	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

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 insured and partially 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 insured and partially 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/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple employer collectively bargained plans.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing Data

SOURCE: 2008 Form 5500 filings.

Table B3. Distribution of Participants
by type of insurance, plan, and number of health insurance contracts, 2008
(numbers in thousands)

All Plans

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	69,395	62,776	6,619	23,492	20,521	2,971	26,166	23,208	2,958	19,737	19,047	690
0	23,492	20,521	2,971	23,492	20,521	2,971	-	-	-	-	-	-
1	15,009	13,423	1,585	-	-	-	7049	5760	1289	7960	7664	296
2	5,604	5,074	530	-	-	-	2514	2054	460	3090	3020	70
3-5	7,081	6,519	562	-	-	-	3711	3345	366	3370	3174	196
6-10	5,560	5,134	426	-	-	-	3746	3394	352	1814	1740	74
11-25	6,862	6,693	169	-	-	-	4608	4464	144	2254	2230	25
26 or more	5,786	5,410	375	-	-	-	4538	4191	347	1248	1219	28

Plans with 100 or more Participants & Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	28,969	22,915	6,054	11,148	8,384	2,764	15,531	12,648	2,883	2,290	1,884	407
0	11,148	8,384	2,764	11,148	8,384	2,764	-	-	-	-	-	-
1	4,281	2,884	1,398	-	-	-	3452	2196	1256	829	688	141
2	1,330	857	473	-	-	-	1151	699	451	179	157	22
3-5	1,677	1,164	513	-	-	-	1396	1032	364	281	132	149
6-10	2,208	1,827	381	-	-	-	1968	1647	320	240	180	61
11-25	3,840	3,683	157	-	-	-	3539	3394	144	301	289	12
26 or more	4,485	4,116	369	-	-	-	4026	3679	347	459	437	22

(continued...)

Table B3. Distribution of Participants
by type of insurance, plan, and number of health insurance contracts, 2008
(numbers in thousands)

Plans with 100 or more Participants & No Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	40,335	39,777	558	12,294	12,090	204	10,597	10,525	71	17,444	17,161	283
0	12,294	12,090	204	12,294	12,090	204	-	-	-	-	-	-
1	10,696	10,511	184	-	-	-	3567	3537	30	7129	6974	155
2	4,267	4,212	56	-	-	-	1357	1349	8	2911	2863	48
3-5	5,402	5,353	49	-	-	-	2313	2311	2	3089	3042	48
6-10	3,352	3,307	45	-	-	-	1778	1747	32	1574	1560	14
11-25	3,022	3,010	12	-	-	-	1069	1069	-	1953	1941	12
26 or more	1,301	1,294	7	-	-	-	513	513	-	788	782	7

Plans with fewer than 100 Participants & Trusts 5/

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	90	84	7	49	47	3	38	35	4	2	2	*/
0	49	47	3	49	47	3	-	-	-	-	-	-
1	32	28	3	-	-	-	30	27	3	2	2	*/
2	6	6	*/	-	-	-	6	6	*/	*/	*/	*/
3-5	3	2	*/	-	-	-	2	2	*/	*/	*/	*/
6-10	*/	*/	-	-	-	-	*/	*/	-	-	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

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 insured and partially 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 insured and partially 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/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

3/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

4/ Includes multiemployer plans and multiple employer collectively bargained plans.

5/ Includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing Data

SOURCE: 2008 Form 5500 filings.

Table B4. Premiums Paid
by type of insurance, type of plan, and type of insurance contract, 2008
(numbers in millions)

All Plans

Type of Insurance Contract 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Premium Paid	\$297	\$242	\$55	\$26	\$19	\$7	\$62	\$40	\$23	\$208	\$183	\$25
Health	222	182	40	-	-	-	51	29	22	172	153	18
Stop-Loss	12	8	3	3	3	**/	2	2	-	6	3	3
Other	63	52	11	23	16	7	9	9	1	31	28	4

Plans with 100 or more Participants & Trusts

Type of Insurance Contract 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Premium Paid	\$84	\$39	\$44	\$9	\$1	\$7	\$41	\$19	\$22	\$34	\$19	\$15
Health	65	32	33	-	-	-	37	16	22	28	16	12
Stop-Loss	7	4	3	1	1	**/	1	1	-	5	2	2
Other	12	3	9	8	1	7	2	2	1	2	1	1

Plans with 100 or more Participants & No Trusts

Type of Insurance Contract 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Premium Paid	\$202	\$192	\$10	\$13	\$13	-	\$16	\$16	-	\$174	\$164	\$10
Health	152	146	7	-	-	-	9	9	-	144	137	7
Stop-Loss	4	3	1	2	2	-	1	1	-	1	**/	1
Other	46	44	3	11	11	-	6	6	-	29	26	3

Plans with fewer than 100 Participants & Trusts 4/

Type of Insurance Contract 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Premium Paid	\$11	\$10	\$1	\$5	\$5	-	\$6	\$5	\$1	**/	**/	-
Health	5	4	1	-	-	-	5	4	1	**/	**/	-
Stop-Loss	1	1	-	1	1	-	1	1	-	-	-	-
Other	5	5	-	4	4	-	**/	**/	-	**/	**/	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file.

1/ Premiums paid by Type of Insurance Contract is reported as found on Schedule A without adjustment. The result is that for insured and partially insured plans for which there are no Schedule A insurance contracts, no premium information is recorded.

2/ Includes single employer plans, plans of controlled groups of corporations and multiple employer noncollectively bargained plans.

3/ Includes multiemployer plans and multiple employer collectively bargained plans.

4/ Includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000

- Missing data

SOURCE: 2008 Form 5500 filings.