**HIGHLIGHTS FROM THE 2009 FORM 5500 GROUP HEALTH PLANS REPORTS**

The universe of group health insurance plans filing a Form 5500 is diverse and complicated. Varying benefit structures, funding arrangements, and relationships to insurance are all major components of the complexity. For purposes of generating this *Report*, EBSA classified private sector employer-sponsored group health employee benefit plans as either self-insured, fully-insured, or mixed-insured. Appendix A1 at the end of this report provides more information on the classification methodology. Additionally, the methodology for selecting data underlying this *Report* is based upon Form 5500 plan year end dates; in contrast, the methodology for selecting data underlying the *2011 Report to Congress* was, roughly, based upon plan year beginning dates. See Appendix A2 for details on the different plan selection methodologies.

Other findings from private sector employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2009 are summarized below.

* Of the more than 50,000 private sector, employer-sponsored group health employee benefit plans that filed a 2009 Form 5500, 80 percent offered other welfare benefits in addition to health benefits (such as dental, vision, life, disability, etc.). Fourteen percent of these plans can be described as having both self-insured and fully-insured characteristics (mixed-insured) for their health benefits. Sixty-one percent of these plans can be described as having fully-insured health benefits. The remaining 25 percent can be described as having self-insured health benefits.
* Fifty-eight percent of all private sector single employer group health plans that filed a 2009 Form 5500 provided fully-insured health benefits to their employees. Multiemployer group health plans were much less likely to provide fully-insured health benefits; only 14 percent of those plans did so in 2009.
* In 2009, less than 15,000, or 30 percent, of the approximately 50,000 private sector employer-sponsored group health plans that filed a Form 5500 can be categorized as self-insured. Of the remaining 35,000 group health plans, approximately 6,000 can be categorized as mixed-insured, and 29,000 can be categorized as fully-insured. (See Table A1.)
* Approximately 14,000 of the group health plans categorized as self-insured are single employer plans; the remaining 1,000 are multiemployer plans. Of the 6,000 group health plans categorized as mixed-insured, the majority are single employer with less than 1,000 being multiemployer plans. Nearly all of the 29,000 group health plans categorized as fully-insured are single employer with less than 500 being multiemployer plans. (See Table A2.)
* Nearly three-quarters of the group health plans categorized as self-insured covered more than 100 participants and did not operate a trust. Approximately half of all mixed-insured group health plans and nearly all of the fully-insured group health plans covered more than 100 participants and did not operate a trust. (See Table A2.)
* Approximately 40,000 group health plans that filed a 2009 Form 5500 offered an additional welfare benefit. Sixty-eight percent of the self-insured group health plans, 88 percent of the mixed-insured group health plans, and 85 percent of the fully-insured group health plans offered a benefit in addition to health insurance. (See Table A1.)
* Of the almost 29,000 fully-insured group health plans filing a 2009 Form 5500, 99 percent are single employer plans. Most, 88 percent, of mixed-insured group health plans are single employer. (See Table A2.)
* In total, group health plans that filed a Form 5500 held about $125 billion in assets as of the end of 2009. Self-insured group health plans held more than $73 billion; mixed-insured group health plans held more than $38 billion; and almost $6 billion was held by fully-insured group health plans. (See Table A2.)
* Self-insured group health plans covering 100 or more participants held approximately 27 percent of their assets in cash and U.S. Government Securities, 20 percent in direct filing entities, 16 percent in mutual fund companies (registered investment companies), 11 percent in debt instruments, and 9 percent in stock. Mixed-insured group health plans covering 100 or more participants held approximately 16 percent of their assets in cash and U.S. Government Securities, 26 percent in direct filing entities, 12 percent in mutual fund, 9 percent in debt instruments, and 16 percent in stock. Fully-insured group health plans covering 100 or more participants held approximately 19 percent of their assets in cash and U.S. Government Securities, 22 percent in direct filing entities, 17 percent in mutual fund companies, 7 percent in debt instruments, and 9 percent in stock. (See Table A6.)
* Form 5500 group health plan filers reported almost $22 billion in liabilities as of the end of 2009: more than $7 billion was reported by self-insured group health plans, $14 billion by mixed-insured group health plans, and $1 billion by fully-insured group health plans. (See Table A2.)
* Approximately 36 percent, or 24 million, of the over 67 million participants in group health plans filing a 2009 Form 5500 were covered under self-insured group health plans.[[1]](#footnote-1) (See Table A2.)
* Of the 50,000 group health plans that filed a 2009 Form 5500, approximately 20,000 indicated a funding arrangement of insurance only, nearly 3,000 indicated a funding arrangement of a trust only, and more than 17,000 indicated a funding arrangement of general assets of the sponsor and insurance. The remaining 10,000 2009 Form 5500 group health plan filers indicated some other combination of funding arrangements or did not report any arrangement. (See Table A7.)
* Overall, group health plans reported on their 2009 Form 5500 receiving approximately $147 billion in contributions in 2009, less than $119 billion contributed by the employer and $26 billion contributed by the plan participants. Approximately $143 billion of these contributions were contributed to large plans that used a trust. (See Table A4.)
* In 2009, group health plans filing a Form 5500 that used trusts posted investment income gains of over $16 billion, of which less than $3 billion was gained by self-insured group health plans, $13 billion by mixed-insured group health plans, and less than $1 billion by fully-insured group health plans. (See Table A4.)
* Self-insured group health plans that filed a 2009 Form 5500 made benefit payments of about $31 billion directly to participants and almost $3 billion to insurance carriers for the provision of other insured benefits. Mixed-insured group health plans made benefit payments to participants totaling about $71 billion and made payments to insurance carriers of $26 billion. Fully-insured group health plans made no benefit payments to participants and made payments to insurance carriers of approximately $6 billion. (See Table A5.)
* In total, group health plans filing a 2009 Form 5500 reported approximately $8 billion in administrative expenses.[[2]](#footnote-2) Self-insured group health plans reported less than $3 billion; mixed-insured group health plans reported approximately $5 billion; and fully-insured group health plans reported under $500 million. (See Table A5.)

1. 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. [↑](#footnote-ref-1)
2. 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 reported administrative expenses as other expenses. Therefore, administrative expenses for Schedule I filers are not reported here. For 2009 and later, Schedule I filers reported administrative expenses separately. Plans reported all administrative expenses, expenses incurred in the general operations of the plan, paid by or charged to the plan. Therefore, the reported administrative expenses did not include any expenses paid directly by the employer sponsoring the plan. [↑](#footnote-ref-2)