

# **Group Health Plans Report**

Abstract of 2010 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 9/21/2012



**EMPLOYEE BENEFITS SECURITY ADMINISTRATION**  
UNITED STATES DEPARTMENT OF LABOR

March 2014  
Version 1.1

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# HIGHLIGHTS FROM THE 2010 FORM 5500 GROUP HEALTH PLANS REPORT

The universe of group health insurance plans filing a Form 5500 is diverse and complicated. Varying benefit structures, funding arrangements, and relationships to insurance are all major components of the complexity. For 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, meaning all employer-sponsored group health employee benefit plans with plan year ending dates in 2010 are included.

Other findings from private sector employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2010 are summarized below.

- In 2010, fewer than 20,000, or 41 percent, of the approximately 49,000 private sector employer-sponsored group health plans that filed a Form 5500 can be categorized as self-insured. Of the remaining 29,000 group health plans, approximately 4,000 can be categorized as mixed-insured, and 25,000 can be categorized as fully-insured. (See Table A1.)
- Of the 49,000 group health plans mentioned above, 83 percent offered other welfare benefits in addition to health benefits (such as dental, vision, life, disability, etc.). Of these 40,000 plans, 9 percent can be described as having both self-insured and fully-insured characteristics (mixed-

insured) for their health benefits. Fifty-three percent of these plans can be described as having fully-insured health benefits. The remaining 37 percent can be described as having self-insured health benefits. (See Table A1.)

- Fifty-three percent of all private sector single employer group health plans that filed a 2010 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 5 percent of those plans did so in 2010. (See Table A2.)
- Approximately 19,000 of the group health plans categorized as self-insured are single employer plans; the remaining 1,000 are multiemployer plans. Of the 4,000 group health plans categorized as mixed-insured, the majority are single employer with fewer than 1,000 being multiemployer plans. Nearly all of the 25,000 group health plans categorized as fully-insured are single employer with fewer than 100 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 57 percent 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.)<sup>1</sup>
- In total, group health plans that filed a Form 5500 held about \$194 billion in assets as of the end of 2010. Self-insured group health plans held approximately \$58 billion; mixed-insured group health plans held less than \$136

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<sup>1</sup> 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. For more information on filing requirements and exemptions, please see Appendix A1.

billion; and just \$27 million was held by fully-insured group health plans. (See Table A2.)

- Self-insured group health plans covering 100 or more participants held approximately 26 percent of their assets in cash and U.S. Government Securities, 18 percent in direct filing entities, 17 percent in mutual fund companies (registered investment companies), 11 percent in debt instruments, and 10 percent in stock. Mixed-insured group health plans covering 100 or more participants held approximately 19 percent of their assets in cash and U.S. Government Securities, 12 percent in direct filing entities, 9 percent in mutual fund companies, 10 percent in debt instruments, and 32 percent in stock. Fully-insured group health plans covering 100 or more participants held approximately 21 percent of their assets in cash and U.S. Government Securities, 0 percent in direct filing entities, 11 percent in mutual fund companies, 11 percent in debt instruments, and 47 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported more than \$26 billion in liabilities as of the end of 2010: almost \$10 billion was reported by self-insured group health plans, \$16 billion by mixed-insured group health plans, and \$6 million by fully-insured group health plans. (See Table A2.)
- Approximately 44 percent, or 30 million, of the over 68 million participants in group health plans filing a 2010 Form 5500 were covered under self-insured group health plans. (See Table A2.)
- Of the 49,000 group health plans that filed a 2010 Form 5500, approximately 19,000 indicated a funding arrangement of insurance only, nearly 3,000 indicated a funding arrangement of a trust only, and 18,000 indicated a funding arrangement of general assets of the sponsor and insurance. The remaining 9,000 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 2010 Form 5500 receiving approximately \$138 billion in contributions in 2010, more than \$110 billion contributed by the employers and \$25 billion contributed by the plan participants. All but \$735 million was contributed to plans with more than 100 participants. (See Table A4.)
- In 2010, group health plans filing a Form 5500 that used trusts posted investment income gains of over \$22 billion, of which approximately \$4 billion was gained by self-insured group health plans, \$18 billion by mixed-insured group health plans, and less than \$2 million by fully-insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2010 Form 5500 and used trusts made benefit payments of about \$39 billion directly to participants and less than \$7 billion to insurance carriers for the provision of other insured benefits. Mixed-insured group health plans made benefit payments to participants totaling about \$59 billion and made payments to insurance carriers of \$28 billion. (See Table A5.)
- In total, group health plans filing a 2010 Form 5500 reported approximately \$8 billion in administrative expenses.<sup>2</sup> Self-insured group health plans reported more than \$3 billion; mixed-insured group health plans reported approximately \$4 billion; and fully-insured group health plans reported approximately \$4 million. (See Table A5.)

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<sup>2</sup> Administrative expenses are reported on the Form 5500 Schedule H – Financial Information, Part II – Income and Expense Statement, line number 2(i) – Administrative expenses. Administrative expenses are reported on the Form 5500 Schedule I – Financial Information, Part I – Income, Expenses, and Transfers for this Plan Year, line number 2(h). Administrative expenses are reported on the Form 5500-SF, Part III – Financial Information, line number 8(f).

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,  
Assets, Contributions, and Benefits  
by type of benefit and type of insurance, 2010**

**All Plans**

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
<b>Total</b>	<b>48,544</b>	<b>68,395</b>	<b>59,383</b>	<b>\$193,689</b>	<b>\$138,439</b>	<b>\$137,608</b>
<b>Health Benefits Only</b>	<b>8,477</b>	<b>7,722</b>	<b>6,316</b>	<b>55,809</b>	<b>8,831</b>	<b>10,975</b>
<b>Health and Other Benefits</b>	<b>40,067</b>	<b>60,673</b>	<b>53,066</b>	<b>137,881</b>	<b>129,608</b>	<b>126,633</b>
Health and Dental	2,660	2,193	1,857	2,613	4,539	4,341
Health and Vision	671	561	465	2,880	859	869
Health and Non-Health 5/	3,385	8,713	7,450	10,255	6,131	5,902
Health, Dental, and Vision	2,850	5,226	4,603	8,745	14,468	13,834
Health, Dental, and Non-Health 5/	10,377	7,609	6,866	11,676	12,506	12,130
Health, Vision, and Non-Health 5/	689	1,436	933	2,373	1,466	1,405
Health, Dental, Vision, and Non-Health 5/	19,435	34,934	30,891	99,338	89,638	88,151

**Self-Insured**

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
<b>Total</b>	<b>19,772</b>	<b>30,361</b>	<b>26,731</b>	<b>\$57,808</b>	<b>\$51,820</b>	<b>\$49,135</b>
<b>Health Benefits Only</b>	<b>4,753</b>	<b>4,228</b>	<b>3,726</b>	<b>5,887</b>	<b>3,366</b>	<b>3,131</b>
<b>Health and Other Benefits</b>	<b>15,019</b>	<b>26,133</b>	<b>23,004</b>	<b>51,922</b>	<b>48,454</b>	<b>46,004</b>
Health and Dental	1,172	1,115	958	1,548	2,018	1,930
Health and Vision	236	235	193	320	417	316
Health and Non-Health 5/	1,728	7,705	6,600	7,006	4,671	4,438
Health, Dental, and Vision	1,570	2,427	2,235	4,120	4,190	4,053
Health, Dental, and Non-Health 5/	3,157	2,744	2,470	4,862	6,122	5,872
Health, Vision, and Non-Health 5/	262	935	510	1,507	792	731
Health, Dental, Vision, and Non-Health 5/	6,894	10,972	10,039	32,558	30,245	28,664

(continued...)

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,  
Assets, Contributions, and Benefits  
by type of benefit and type of insurance, 2010**

**Mixed-Insured**

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
<b>Total</b>	<b>4,022</b>	<b>26,048</b>	<b>21,327</b>	<b>\$135,854</b>	<b>\$86,602</b>	<b>\$88,473</b>
<b>Health Benefits Only</b>	<b>270</b>	<b>1,764</b>	<b>1,094</b>	<b>49,920</b>	<b>5,461</b>	<b>7,844</b>
<b>Health and Other Benefits</b>	<b>3,752</b>	<b>24,284</b>	<b>20,233</b>	<b>85,934</b>	<b>81,141</b>	<b>80,629</b>
Health and Dental	133	648	481	1,065	2,520	2,411
Health and Vision	40	163	117	2,560	442	553
Health and Non-Health 5/	225	509	385	3,231	1,459	1,464
Health, Dental, and Vision	226	2,172	1,774	4,622	10,277	9,780
Health, Dental, and Non-Health 5/	611	2,669	2,275	6,813	6,381	6,259
Health, Vision, and Non-Health 5/	74	291	218	867	674	675
Health, Dental, Vision, and Non-Health 5/	2,443	17,831	14,983	66,776	59,387	59,487

**Fully-Insured**

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
<b>Total</b>	<b>24,750</b>	<b>11,986</b>	<b>11,325</b>	<b>\$27</b>	<b>\$17</b>	<b>-</b>
<b>Health Benefits Only</b>	<b>3,454</b>	<b>1,729</b>	<b>1,496</b>	<b>2</b>	<b>4</b>	<b>-</b>
<b>Health and Other Benefits</b>	<b>21,296</b>	<b>10,256</b>	<b>9,829</b>	<b>25</b>	<b>13</b>	<b>-</b>
Health and Dental	1,355	430	419	**/	1	-
Health and Vision	395	163	155	-	-	-
Health and Non-Health 5/	1,432	499	465	18	1	-
Health, Dental, and Vision	1,054	627	594	2	1	-
Health, Dental, and Non-Health 5/	6,609	2,196	2,121	1	4	-
Health, Vision, and Non-Health 5/	353	210	205	-	-	-
Health, Dental, Vision, and Non-Health 5/	10,098	6,131	5,870	4	6	-

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

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

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

2/ For Form 5500 Short Form filers, all reported participants are assumed to be active.

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 insurance carriers. Plans classified as fully-insured do not report benefit payments. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments on a financial schedule are deemed mixed-insured.

5/ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability among others. See 2010 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at <http://www.dol.gov/ebsa/pdf/2010-5500inst.pdf>.

\*\*/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities  
by type of insurance and type of plan, 2010**

	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/
<b>Number of Plans</b>	<b>48,544</b>	<b>46,708</b>	<b>1,836</b>	<b>19,772</b>	<b>18,688</b>	<b>1,084</b>	<b>4,022</b>	<b>3,366</b>	<b>656</b>	<b>24,750</b>	<b>24,654</b>	<b>96</b>
Health Benefits Only	8,477	8,399	78	4,753	4,702	51	270	259	11	3,454	3,438	16
Health & Other Benefits	40,067	38,309	1,758	15,019	13,986	1,033	3,752	3,107	645	21,296	21,216	80
<b>Participants End of Year (thousands) 3/</b>	<b>68,395</b>	<b>62,160</b>	<b>6,235</b>	<b>30,361</b>	<b>26,716</b>	<b>3,646</b>	<b>26,048</b>	<b>23,852</b>	<b>2,196</b>	<b>11,986</b>	<b>11,593</b>	<b>393</b>
Health Benefits Only	7,722	7,386	335	4,228	4,063	165	1,764	1,757	7	1,729	1,567	163
Health & Other Benefits	60,673	54,774	5,899	26,133	22,653	3,481	24,284	22,095	2,189	10,256	10,027	230
<b>Assets (millions)</b>	<b>\$193,689</b>	<b>\$143,386</b>	<b>\$50,304</b>	<b>\$57,808</b>	<b>\$23,904</b>	<b>\$33,904</b>	<b>\$135,854</b>	<b>\$119,458</b>	<b>\$16,396</b>	<b>\$27</b>	<b>\$24</b>	<b>\$3</b>
Health Benefits Only	55,809	53,915	1,894	5,887	4,070	1,816	49,920	49,842	78	2	2	-
Health & Other Benefits	137,881	89,471	48,410	51,922	19,834	32,088	85,934	69,616	16,319	25	22	3
<b>Liabilities (millions)</b>	<b>\$26,426</b>	<b>\$15,774</b>	<b>\$10,652</b>	<b>\$9,987</b>	<b>\$3,243</b>	<b>\$6,744</b>	<b>\$16,432</b>	<b>\$12,526</b>	<b>\$3,906</b>	<b>\$6</b>	<b>\$4</b>	<b>\$2</b>
Health Benefits Only	3,303	3,124	179	458	283	175	2,845	2,840	4	**/	**/	-
Health & Other Benefits	23,123	12,650	10,473	9,530	2,960	6,569	13,587	9,686	3,901	6	4	2

**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/
<b>Number of Plans</b>	<b>4,260</b>	<b>2,688</b>	<b>1,572</b>	<b>2,821</b>	<b>1,848</b>	<b>973</b>	<b>1,421</b>	<b>823</b>	<b>598</b>	<b>18</b>	<b>17</b>	<b>1</b>
Health Benefits Only	457	417	40	342	312	30	113	103	10	2	2	-
Health & Other Benefits	3,803	2,271	1,532	2,479	1,536	943	1,308	720	588	16	15	1
<b>Participants End of Year (thousands) 3/</b>	<b>25,402</b>	<b>19,663</b>	<b>5,740</b>	<b>13,079</b>	<b>9,513</b>	<b>3,566</b>	<b>12,181</b>	<b>10,008</b>	<b>2,173</b>	<b>142</b>	<b>141</b>	<b>1</b>
Health Benefits Only	1,725	1,562	164	720	563	156	1,005	998	7	*/	*/	-
Health & Other Benefits	23,677	18,101	5,576	12,360	8,950	3,409	11,176	9,009	2,166	142	141	1
<b>Assets (millions)</b>	<b>\$192,492</b>	<b>\$142,297</b>	<b>\$50,195</b>	<b>\$56,792</b>	<b>\$22,959</b>	<b>\$33,834</b>	<b>\$135,680</b>	<b>\$119,320</b>	<b>\$16,360</b>	<b>\$19</b>	<b>\$18</b>	<b>\$1</b>
Health Benefits Only	55,472	53,582	1,890	5,576	3,764	1,812	49,896	49,818	78	-	-	-
Health & Other Benefits	137,020	88,715	48,305	51,216	19,194	32,022	85,785	69,502	16,283	19	18	1
<b>Liabilities (millions)</b>	<b>\$26,350</b>	<b>\$15,707</b>	<b>\$10,643</b>	<b>\$9,923</b>	<b>\$3,183</b>	<b>\$6,740</b>	<b>\$16,425</b>	<b>\$12,522</b>	<b>\$3,903</b>	<b>\$2</b>	<b>\$2</b>	<b>-</b>
Health Benefits Only	3,294	3,115	179	450	276	174	2,843	2,839	4	-	-	-
Health & Other Benefits	23,056	12,592	10,464	9,472	2,907	6,566	13,581	9,683	3,898	2	2	-

(continued...)

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities  
by type of insurance and type of plan, 2010**

**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/
<b>Number of Plans</b>	<b>41,337</b>	<b>41,202</b>	<b>135</b>	<b>14,364</b>	<b>14,328</b>	<b>36</b>	<b>2,300</b>	<b>2,295</b>	<b>5</b>	<b>24,673</b>	<b>24,579</b>	<b>94</b>
Health Benefits Only	7,031	7,006	25	3,495	3,487	8	104	103	1	3,432	3,416	16
Health & Other Benefits	34,306	34,196	110	10,869	10,841	28	2,196	2,192	4	21,241	21,163	78
<b>Participants End of Year (thousands) 3/</b>	<b>42,931</b>	<b>42,442</b>	<b>489</b>	<b>17,235</b>	<b>17,158</b>	<b>77</b>	<b>13,855</b>	<b>13,834</b>	<b>20</b>	<b>11,842</b>	<b>11,450</b>	<b>392</b>
Health Benefits Only	5,979	5,808	171	3,493	3,485	8	757	757	*/	1,729	1,566	163
Health & Other Benefits	36,952	36,635	318	13,741	13,673	69	13,098	13,077	20	10,114	9,884	229
<b>Assets (millions)</b>	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-
<b>Liabilities (millions)</b>	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-

**Plans with Fewer Than 100 Participants & Trusts 4/**

	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/
<b>Number of Plans</b>	<b>2,947</b>	<b>2,818</b>	<b>129</b>	<b>2,587</b>	<b>2,512</b>	<b>75</b>	<b>301</b>	<b>248</b>	<b>53</b>	<b>59</b>	<b>58</b>	<b>1</b>
Health Benefits Only	989	976	13	916	903	13	53	53	-	20	20	-
Health & Other Benefits	1,958	1,842	116	1,671	1,609	62	248	195	53	39	38	1
<b>Participants End of Year (thousands) 3/</b>	<b>61</b>	<b>56</b>	<b>6</b>	<b>47</b>	<b>44</b>	<b>3</b>	<b>12</b>	<b>10</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>-</b>
Health Benefits Only	18	17	1	15	15	1	2	2	-	*/	*/	-
Health & Other Benefits	44	39	5	32	29	3	11	8	3	1	1	-
<b>Assets (millions)</b>	<b>\$1,197</b>	<b>\$1,089</b>	<b>\$108</b>	<b>\$1,016</b>	<b>\$946</b>	<b>\$70</b>	<b>\$173</b>	<b>\$137</b>	<b>\$36</b>	<b>\$8</b>	<b>\$6</b>	<b>\$2</b>
Health Benefits Only	337	333	4	310	306	4	24	24	-	2	2	-
Health & Other Benefits	860	756	104	705	640	66	149	113	36	6	3	2
<b>Liabilities (millions)</b>	<b>\$76</b>	<b>\$67</b>	<b>\$9</b>	<b>\$65</b>	<b>\$61</b>	<b>\$4</b>	<b>\$7</b>	<b>\$4</b>	<b>\$3</b>	<b>\$4</b>	<b>\$2</b>	<b>\$2</b>
Health Benefits Only	9	9	*/	7	7	*/	1	1	-	*/	*/	-
Health & Other Benefits	67	58	9	57	54	4	6	3	3	4	1	2

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

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

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. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

\*/ Fewer than 500 participants.

\*/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A3. Number of Participants in Group Health Plans**  
**by type of insurance, type of plan, and type of participant, 2010**  
*(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 3/	59,383	54,667	4,715	26,731	23,921	2,810	21,327	19,647	1,680	11,325	11,099	226
Retired or separated participants receiving benefits	8,631	7,156	1,475	3,497	2,690	807	4,519	4,017	502	615	449	167
Other retired or separated participants entitled to future benefits	381	337	44	134	104	29	202	188	14	45	45	*/
<b>Total Participants End of Year</b>	<b>68,395</b>	<b>62,160</b>	<b>6,235</b>	<b>30,361</b>	<b>26,716</b>	<b>3,646</b>	<b>26,048</b>	<b>23,852</b>	<b>2,196</b>	<b>11,986</b>	<b>11,593</b>	<b>393</b>

**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 3/	19,812	15,421	4,391	10,765	8,034	2,731	8,922	7,262	1,660	126	125	1
Retired or separated participants receiving benefits	5,364	4,059	1,305	2,229	1,423	805	3,129	2,630	499	7	7	-
Other retired or separated participants entitled to future benefits	225	182	44	86	56	29	130	116	14	10	10	-
<b>Total Participants End of Year</b>	<b>25,402</b>	<b>19,663</b>	<b>5,740</b>	<b>13,079</b>	<b>9,513</b>	<b>3,566</b>	<b>12,181</b>	<b>10,008</b>	<b>2,173</b>	<b>142</b>	<b>141</b>	<b>1</b>

(continued...)

**Table A3. Number of Participants in Group Health Plans**  
**by type of insurance, type of plan, and type of participant, 2010**  
*(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 3/	39,515	39,196	319	15,923	15,847	76	12,394	12,376	18	11,198	10,973	225
Retired or separated participants receiving benefits	3,261	3,092	170	1,264	1,263	1	1,389	1,386	3	609	442	167
Other retired or separated participants entitled to future benefits	155	155	*/	48	48	*/	71	71	-	36	36	*/
<b>Total Participants End of Year</b>	<b>42,931</b>	<b>42,442</b>	<b>489</b>	<b>17,235</b>	<b>17,158</b>	<b>77</b>	<b>13,855</b>	<b>13,834</b>	<b>20</b>	<b>11,842</b>	<b>11,450</b>	<b>392</b>

**Plans with Fewer Than 100 Participants & Trusts 4/**

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 3/	55	50	5	43	40	3	11	9	2	2	2	-
Retired or separated participants receiving benefits	6	5	1	4	4	1	1	1	*/	*/	*/	-
Other retired or separated participants entitled to future benefits	*/	*/	*/	*/	*/	-	*/	*/	*/	*/	*/	-
<b>Total Participants End of Year</b>	<b>61</b>	<b>56</b>	<b>6</b>	<b>47</b>	<b>44</b>	<b>3</b>	<b>12</b>	<b>10</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>-</b>

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

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

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 Form 5500 Short Form filers, all reported participants are assumed to be active.

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

\*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans**  
**by type of insurance and type of plan, 2010**  
*(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/
<b>CONTRIBUTIONS</b>	<b>\$138,439</b>	<b>\$97,006</b>	<b>\$41,432</b>	<b>\$51,820</b>	<b>\$26,632</b>	<b>\$25,188</b>	<b>\$86,602</b>	<b>\$70,358</b>	<b>\$16,245</b>	<b>\$17</b>	<b>\$17</b>	<b>-</b>
Employer contributions	110,619	72,885	37,734	43,488	20,549	22,939	67,119	52,324	14,795	12	12	-
Participant contributions	25,342	22,159	3,183	7,621	5,828	1,793	17,717	16,327	1,390	4	4	-
Contributions from others (including rollovers)	2,470	1,955	515	706	250	456	1,764	1,704	59	**/	**/	-
Noncash contributions	8	8	**/	5	5	**/	3	3	**/	-	-	-
<b>INVESTMENT INCOME 3/</b>	<b>\$22,173</b>	<b>\$18,853</b>	<b>\$3,320</b>	<b>\$4,105</b>	<b>\$1,864</b>	<b>\$2,241</b>	<b>\$18,066</b>	<b>\$16,987</b>	<b>\$1,079</b>	<b>\$2</b>	<b>\$2</b>	<b>**/</b>

**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/
<b>CONTRIBUTIONS</b>	<b>\$137,704</b>	<b>\$96,333</b>	<b>\$41,371</b>	<b>\$51,250</b>	<b>\$26,099</b>	<b>\$25,151</b>	<b>\$86,448</b>	<b>\$70,228</b>	<b>\$16,220</b>	<b>\$6</b>	<b>\$6</b>	<b>-</b>
Employer contributions	110,046	72,368	37,678	43,056	20,150	22,906	66,986	52,213	14,773	5	5	-
Participant contributions	25,228	22,051	3,177	7,528	5,739	1,789	17,699	16,311	1,388	2	2	-
Contributions from others (including rollovers)	2,424	1,909	515	661	205	456	1,763	1,704	59	**/	**/	-
Noncash contributions	6	6	**/	5	5	**/	1	1	**/	-	-	-
<b>INVESTMENT INCOME 3/</b>	<b>\$22,071</b>	<b>\$18,758</b>	<b>\$3,313</b>	<b>\$4,016</b>	<b>\$1,781</b>	<b>\$2,235</b>	<b>\$18,053</b>	<b>\$16,975</b>	<b>\$1,078</b>	<b>\$2</b>	<b>\$2</b>	<b>**/</b>

(continued...)

**Table A4. Selected Income of Group Health Plans**  
**by type of insurance and type of plan, 2010**  
*(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/
<b>CONTRIBUTIONS</b>	<b>\$735</b>	<b>\$673</b>	<b>\$62</b>	<b>\$570</b>	<b>\$533</b>	<b>\$37</b>	<b>\$154</b>	<b>\$130</b>	<b>\$25</b>	<b>\$10</b>	<b>\$10</b>	<b>-</b>
Employer contributions	573	517	56	432	399	33	134	111	23	7	7	-
Participant contributions	114	108	6	93	89	4	18	16	2	3	3	-
Contributions from others (including rollovers)	46	46	**/	45	45	**/	1	1	**/	-	-	-
Noncash contributions	2	2	**/	**/	**/	**/	2	2	-	-	-	-
<b>INVESTMENT INCOME 3/</b>	<b>\$102</b>	<b>\$95</b>	<b>\$7</b>	<b>\$89</b>	<b>\$84</b>	<b>\$5</b>	<b>\$13</b>	<b>\$11</b>	<b>\$2</b>	<b>-\$1</b>	<b>-\$1</b>	<b>-</b>

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

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

\*\*/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A5. Selected Expenses of Group Health Plans**  
**by type of insurance and type of plan, 2010**  
*(numbers in millions)*

**All Plans with Trusts**

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured 1/		
	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/
<b>BENEFIT PAYMENTS 4/</b>	<b>\$137,608</b>	<b>\$97,019</b>	<b>\$40,589</b>	<b>\$49,135</b>	<b>\$25,228</b>	<b>\$23,907</b>	<b>\$88,473</b>	<b>\$71,790</b>	<b>\$16,682</b>	-	-	-
Directly to participants or beneficiaries (including rollovers)	97,535	69,417	28,118	38,585	19,759	18,826	58,950	49,658	9,293	-	-	-
To insurance carriers for the provision of benefits	34,497	25,607	8,891	6,514	4,208	2,306	27,984	21,399	6,585	-	-	-
Other 5/	5,575	1,995	3,580	4,037	1,261	2,776	1,539	734	805	-	-	-
<b>ADMINISTRATIVE EXPENSES 6/</b>	<b>\$7,770</b>	<b>\$5,066</b>	<b>\$2,704</b>	<b>\$3,432</b>	<b>\$1,612</b>	<b>\$1,820</b>	<b>\$4,334</b>	<b>\$3,451</b>	<b>\$883</b>	<b>\$4</b>	<b>\$3</b>	<b>**/</b>
Professional fees	870	486	384	492	276	217	377	210	167	**/	**/	**/
Contract administrator fees	4,249	3,373	875	1,463	935	528	2,783	2,437	347	2	2	**/
Investment advisory and management fees	313	209	104	111	43	68	202	166	36	**/	**/	**/
Other	2,338	998	1,341	1,365	358	1,007	972	638	334	1	1	**/

**Plans with 100 or More Participants & Trusts**

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured 1/		
	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/
<b>BENEFIT PAYMENTS 4/</b>	<b>\$136,948</b>	<b>\$96,427</b>	<b>\$40,521</b>	<b>\$48,622</b>	<b>\$24,757</b>	<b>\$23,864</b>	<b>\$88,327</b>	<b>\$71,670</b>	<b>\$16,657</b>	-	-	-
Directly to participants or beneficiaries (including rollovers)	97,421	69,330	28,091	38,474	19,675	18,799	58,947	49,655	9,292	-	-	-
To insurance carriers for the provision of benefits	34,443	25,565	8,878	6,497	4,196	2,301	27,946	21,369	6,577	-	-	-
Other 5/	5,084	1,532	3,553	3,651	886	2,765	1,433	646	788	-	-	-
<b>ADMINISTRATIVE EXPENSES 6/</b>	<b>\$7,722</b>	<b>\$5,027</b>	<b>\$2,696</b>	<b>\$3,393</b>	<b>\$1,579</b>	<b>\$1,815</b>	<b>\$4,326</b>	<b>\$3,445</b>	<b>\$881</b>	<b>\$3</b>	<b>\$3</b>	<b>**/</b>
Professional fees	866	484	382	490	274	215	376	210	167	**/	**/	**/
Contract administrator fees	4,240	3,366	874	1,456	928	528	2,782	2,436	346	2	2	**/
Investment advisory and management fees	313	209	104	111	43	68	202	166	36	**/	**/	**/
Other	2,304	968	1,336	1,337	333	1,004	966	634	332	1	1	**/

(continued...)

**Table A5. Selected Expenses of Group Health Plans**  
**by type of insurance and type of plan, 2010**  
*(numbers in millions)*

**Plans with Fewer Than 100 Participants & Trusts 7/**

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured 1/		
	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/
<b>BENEFIT PAYMENTS 4/</b>	<b>\$660</b>	<b>\$591</b>	<b>\$68</b>	<b>\$514</b>	<b>\$471</b>	<b>\$43</b>	<b>\$146</b>	<b>\$120</b>	<b>\$25</b>	-	-	-
Directly to participants or beneficiaries (including rollovers)	114	87	27	111	84	27	3	2	1	-	-	-
To insurance carriers for the provision of benefits	55	42	13	17	12	5	38	30	8	-	-	-
Other 5/	491	463	28	386	375	11	105	88	17	-	-	-
<b>ADMINISTRATIVE EXPENSES 6/</b>	<b>\$48</b>	<b>\$40</b>	<b>\$8</b>	<b>\$39</b>	<b>\$34</b>	<b>\$6</b>	<b>\$9</b>	<b>\$6</b>	<b>\$3</b>	<b>**/</b>	<b>**/</b>	-
Professional fees	4	2	2	3	1	1	1	**/	**/	-	-	-
Contract administrator fees	9	8	1	8	7	1	1	1	**/	-	-	-
Investment advisory and management fees	**/	**/	**/	**/	**/	**/	**/	**/	**/	-	-	-
Other	35	30	5	28	25	3	7	5	2	**/	**/	-

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/ Plans classified as fully-insured do not report benefit payments. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments on a financial schedule are deemed mixed-insured.

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/ 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. Plans classified as fully-insured do not report benefit payments. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments on a financial schedule are deemed mixed-insured.

5/ For Schedule I and Form 5500 Short Form filers, Other Benefit Payments is equal to Benefits Paid reported on Schedule I.

6/ For Schedule I and Form 5500 Short Form filers, Administrative Expenses is equal to Administrative Service Providers (salaries, fees, commissions). All of these expenses are classified as Other Administrative Expenses.

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

\*\*/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A6. Balance Sheet of Group Health Plans with 100 or More Participants & Trusts**  
**by type of insurance and type of plan, 2010**  
*(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/
<b>TOTAL ASSETS</b>	<b>\$192,492</b>	<b>\$142,297</b>	<b>\$50,195</b>	<b>\$56,792</b>	<b>\$22,959</b>	<b>\$33,834</b>	<b>\$135,680</b>	<b>\$119,320</b>	<b>\$16,360</b>	<b>\$19</b>	<b>\$18</b>	<b>\$1</b>
Cash	19,135	12,472	6,663	6,830	2,563	4,267	12,302	9,907	2,395	2	2	**/
Receivables	11,968	7,028	4,939	4,766	1,386	3,380	7,201	5,642	1,559	1	1	**/
U.S. government securities	21,602	12,312	9,290	7,780	1,256	6,523	13,820	11,054	2,766	2	2	-
Debt instruments	20,668	13,311	7,357	6,477	1,213	5,264	14,189	12,096	2,093	2	2	-
Stock	48,786	45,120	3,666	5,658	2,937	2,721	43,119	42,174	945	9	9	-
Partnership/joint venture interests	7,747	7,053	694	894	402	492	6,853	6,651	202	-	-	-
Real estate	233	158	75	105	45	60	129	113	15	-	-	-
Loans	537	207	329	400	73	328	136	134	1	**/	-	**/
Assets in direct filing entities	27,057	20,418	6,639	10,376	6,464	3,912	16,682	13,954	2,728	-	-	-
Assets in registered investment companies	22,278	13,987	8,291	9,918	4,779	5,139	12,358	9,207	3,152	2	2	**/
Assets in insurance co. general accounts	3,860	3,501	359	687	359	328	3,174	3,142	31	-	-	-
Other	8,622	6,729	1,893	2,903	1,482	1,421	5,719	5,246	472	**/	-	**/

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	10%	9%	13%	12%	11%	13%	9%	8%	15%	13%	13%	0%
Receivables	6%	5%	10%	8%	6%	10%	5%	5%	10%	6%	7%	2%
U.S. government securities	11%	9%	19%	14%	5%	19%	10%	9%	17%	8%	9%	0%
Debt instruments	11%	9%	15%	11%	5%	16%	10%	10%	13%	12%	13%	0%
Stock	25%	32%	7%	10%	13%	8%	32%	35%	6%	46%	48%	0%
Partnership/joint venture interests	4%	5%	1%	2%	2%	1%	5%	6%	1%	0%	0%	0%
Real estate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans	0%	0%	1%	1%	0%	1%	0%	0%	0%	1%	0%	19%
Assets in direct filing entities	14%	14%	13%	18%	28%	12%	12%	12%	17%	0%	0%	0%
Assets in registered investment companies	12%	10%	17%	17%	21%	15%	9%	8%	19%	11%	10%	35%
Assets in insurance co. general accounts	2%	2%	1%	1%	2%	1%	2%	3%	0%	0%	0%	0%
Other	4%	5%	4%	5%	6%	4%	4%	4%	3%	2%	0%	44%

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

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

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.

\*\*/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A7. Number of Group Health Plans  
by type of insurance, type of plan, and method of funding, 2010**

**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**

<b>Total</b>	<b>48,544</b>	<b>46,708</b>	<b>1,836</b>	<b>19,772</b>	<b>18,688</b>	<b>1,084</b>	<b>4,022</b>	<b>3,366</b>	<b>656</b>	<b>24,750</b>	<b>24,654</b>	<b>96</b>
Insurance	18,594	18,502	92	913	904	9	162	148	14	17,519	17,450	69
Trust	2,975	1,893	1,082	2,412	1,748	664	553	136	417	10	9	1
Trust and Insurance	2,245	1,674	571	1,481	1,120	361	752	542	210	12	12	-
General Assets of the Sponsor	5,782	5,761	21	5,290	5,275	15	84	80	4	408	406	2
General Assets of the Sponsor and Insurance	17,554	17,496	58	8,474	8,449	25	2,291	2,282	9	6,789	6,765	24
Trust and General Assets of the Sponsor	129	124	5	111	106	5	18	18	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	358	351	7	193	188	5	162	160	2	3	3	-
Not Reported 3/	907	907	-	898	898	-	-	-	-	9	9	-

**Benefit Arrangement**

<b>Total</b>	<b>48,544</b>	<b>46,708</b>	<b>1,836</b>	<b>19,772</b>	<b>18,688</b>	<b>1,084</b>	<b>4,022</b>	<b>3,366</b>	<b>656</b>	<b>24,750</b>	<b>24,654</b>	<b>96</b>
Insurance	19,371	19,222	149	1,109	1,090	19	314	254	60	17,948	17,878	70
Trust	1,720	1,465	255	1,701	1,455	246	15	6	9	4	4	-
Trust and Insurance	3,376	2,032	1,344	2,172	1,401	771	1,191	618	573	13	13	-
General Assets of the Sponsor	5,118	5,105	13	5,013	5,001	12	23	22	1	82	82	-
General Assets of the Sponsor and Insurance	17,590	17,528	62	8,586	8,560	26	2,313	2,303	10	6,691	6,665	26
Trust and General Assets of the Sponsor	86	83	3	85	82	3	1	1	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	376	366	10	208	201	7	165	162	3	3	3	-
Not Reported 3/	907	907	-	898	898	-	-	-	-	9	9	-

(continued...)

**Table A7. Number of Group Health Plans  
by type of insurance, type of plan, and method of funding, 2010**

**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**

<b>Total</b>	<b>4,260</b>	<b>2,688</b>	<b>1,572</b>	<b>2,821</b>	<b>1,848</b>	<b>973</b>	<b>1,421</b>	<b>823</b>	<b>598</b>	<b>18</b>	<b>17</b>	<b>1</b>
Insurance	140	127	13	50	47	3	81	72	9	9	8	1
Trust	1,609	611	998	1,115	505	610	491	103	388	3	3	-
Trust and Insurance	1,824	1,285	539	1,199	854	345	622	428	194	3	3	-
General Assets of the Sponsor	59	53	6	43	40	3	16	13	3	-	-	-
General Assets of the Sponsor and Insurance	173	167	6	132	129	3	41	38	3	-	-	-
Trust and General Assets of the Sponsor	114	109	5	100	95	5	14	14	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	341	336	5	182	178	4	156	155	1	3	3	-
Not Reported 3/	-	-	-	-	-	-	-	-	-	-	-	-

**Benefit Arrangement**

<b>Total</b>	<b>4,260</b>	<b>2,688</b>	<b>1,572</b>	<b>2,821</b>	<b>1,848</b>	<b>973</b>	<b>1,421</b>	<b>823</b>	<b>598</b>	<b>18</b>	<b>17</b>	<b>1</b>
Insurance	274	218	56	91	81	10	171	126	45	12	11	1
Trust	541	317	224	527	312	215	13	4	9	1	1	-
Trust and Insurance	2,801	1,529	1,272	1,773	1,039	734	1,026	488	538	2	2	-
General Assets of the Sponsor	10	9	1	10	9	1	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	203	195	8	152	148	4	51	47	4	-	-	-
Trust and General Assets of the Sponsor	69	66	3	69	66	3	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	362	354	8	199	193	6	160	158	2	3	3	-
Not Reported 3/	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans  
by type of insurance, type of plan, and method of funding, 2010**

**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**

<b>Total</b>	<b>41,337</b>	<b>41,202</b>	<b>135</b>	<b>14,364</b>	<b>14,328</b>	<b>36</b>	<b>2,300</b>	<b>2,295</b>	<b>5</b>	<b>24,673</b>	<b>24,579</b>	<b>94</b>
Insurance	18,297	18,226	71	812	809	3	10	10	-	17,475	17,407	68
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,660	5,646	14	5,202	5,191	11	54	53	1	404	402	2
General Assets of the Sponsor and Insurance	17,313	17,263	50	8,292	8,270	22	2,236	2,232	4	6,785	6,761	24
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported 3/	67	67	-	58	58	-	-	-	-	9	9	-

**Benefit Arrangement**

<b>Total</b>	<b>41,337</b>	<b>41,202</b>	<b>135</b>	<b>14,364</b>	<b>14,328</b>	<b>36</b>	<b>2,300</b>	<b>2,295</b>	<b>5</b>	<b>24,673</b>	<b>24,579</b>	<b>94</b>
Insurance	18,882	18,810	72	943	939	4	41	41	-	17,898	17,830	68
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,090	5,078	12	4,988	4,977	11	20	19	1	82	82	-
General Assets of the Sponsor and Insurance	17,298	17,247	51	8,375	8,354	21	2,239	2,235	4	6,684	6,658	26
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported 3/	67	67	-	58	58	-	-	-	-	9	9	-

(continued...)

**Table A7. Number of Group Health Plans  
by type of insurance, type of plan, and method of funding, 2010**

**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**

<b>Total</b>	<b>2,947</b>	<b>2,818</b>	<b>129</b>	<b>2,587</b>	<b>2,512</b>	<b>75</b>	<b>301</b>	<b>248</b>	<b>53</b>	<b>59</b>	<b>58</b>	<b>1</b>
Insurance	157	149	8	51	48	3	71	66	5	35	35	-
Trust	1,366	1,282	84	1,297	1,243	54	62	33	29	7	6	1
Trust and Insurance	421	389	32	282	266	16	130	114	16	9	9	-
General Assets of the Sponsor	63	62	1	45	44	1	14	14	-	4	4	-
General Assets of the Sponsor and Insurance	68	66	2	50	50	-	14	12	2	4	4	-
Trust and General Assets of the Sponsor	15	15	-	11	11	-	4	4	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	17	15	2	11	10	1	6	5	1	-	-	-
Not Reported 3/	840	840	-	840	840	-	-	-	-	-	-	-

**Benefit Arrangement**

<b>Total</b>	<b>2,947</b>	<b>2,818</b>	<b>129</b>	<b>2,587</b>	<b>2,512</b>	<b>75</b>	<b>301</b>	<b>248</b>	<b>53</b>	<b>59</b>	<b>58</b>	<b>1</b>
Insurance	215	194	21	75	70	5	102	87	15	38	37	1
Trust	1,179	1,148	31	1,174	1,143	31	2	2	-	3	3	-
Trust and Insurance	575	503	72	399	362	37	165	130	35	11	11	-
General Assets of the Sponsor	18	18	-	15	15	-	3	3	-	-	-	-
General Assets of the Sponsor and Insurance	89	86	3	59	58	1	23	21	2	7	7	-
Trust and General Assets of the Sponsor	17	17	-	16	16	-	1	1	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	14	12	2	9	8	1	5	4	1	-	-	-
Not Reported 3/	840	840	-	840	840	-	-	-	-	-	-	-

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/ The Form 5500 Short Form does not require plans to report on the funding nor benefit arrangements.

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

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants  
by collective bargaining status, type of insurance, and type of plan, 2010**

All Plans		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/
Total	Total	48,544	68,395	19,772	30,361	4,022	26,048	24,750	11,986
	Single Employer 1/	46,708	62,160	18,688	26,716	3,366	23,852	24,654	11,593
	Multiemployer 2/	1,836	6,235	1,084	3,646	656	2,196	96	393
Noncollectively bargained plans	Total	44,939	53,907	17,869	23,644	2,993	19,329	24,077	10,934
	Single Employer 1/	44,939	53,907	17,869	23,644	2,993	19,329	24,077	10,934
Collective bargaining plans	Total	3,605	14,488	1,903	6,718	1,029	6,719	673	1,051
	Single Employer 1/	1,769	8,254	819	3,072	373	4,523	577	659
	Multiemployer 2/	1,836	6,235	1,084	3,646	656	2,196	96	393

**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 End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/
Total	Total	4,260	25,402	2,821	13,079	1,421	12,181	18	142
	Single Employer 1/	2,688	19,663	1,848	9,513	823	10,008	17	141
	Multiemployer 2/	1,572	5,740	973	3,566	598	2,173	1	1
Noncollectively bargained plans	Total	2,337	16,190	1,657	8,609	664	7,443	16	139
	Single Employer 1/	2,337	16,190	1,657	8,609	664	7,443	16	139
Collective bargaining plans	Total	1,923	9,212	1,164	4,471	757	4,738	2	3
	Single Employer 1/	351	3,472	191	905	159	2,565	1	3
	Multiemployer 2/	1,572	5,740	973	3,566	598	2,173	1	1

(continued...)

**Table A8. Number of Group Health Plans and Total Participants  
by collective bargaining status, type of insurance, and type of plan, 2010**

**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 End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/
Total	Total	41,337	42,931	14,364	17,235	2,300	13,855	24,673	11,842
	Single Employer 1/	41,202	42,442	14,328	17,158	2,295	13,834	24,579	11,450
	Multiemployer 2/	135	489	36	77	5	20	94	392
Noncollectively bargained plans	Total	39,839	37,663	13,738	14,993	2,098	11,877	24,003	10,794
	Single Employer 1/	39,839	37,663	13,738	14,993	2,098	11,877	24,003	10,794
Collective bargaining plans	Total	1,498	5,268	626	2,242	202	1,978	670	1,048
	Single Employer 1/	1,363	4,779	590	2,165	197	1,957	576	656
	Multiemployer 2/	135	489	36	77	5	20	94	392

**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 End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/	Number of Plans	Total Participants End of Year (thousands) 3/
Total	Total	2,947	61	2,587	47	301	12	59	2
	Single Employer 1/	2,818	56	2,512	44	248	10	58	2
	Multiemployer 2/	129	6	75	3	53	3	1	-
Noncollectively bargained plans	Total	2,763	53	2,474	43	231	9	58	2
	Single Employer 1/	2,763	53	2,474	43	231	9	58	2
Collective bargaining plans	Total	184	8	113	5	70	3	1	-
	Single Employer 1/	55	2	38	2	17	1	-	-
	Multiemployer 2/	129	6	75	3	53	3	1	-

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

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

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. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

\*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A9. Distribution of Group Health Plans  
by type of insurance, type of plan, and number of participants, 2010**

**All Plans**

Number of Participants End of Year 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/
<b>Total</b>	<b>48,544</b>	<b>46,708</b>	<b>1,836</b>	<b>19,772</b>	<b>18,688</b>	<b>1,084</b>	<b>4,022</b>	<b>3,366</b>	<b>656</b>	<b>24,750</b>	<b>24,654</b>	<b>96</b>
None or not reported	1,087	1,073	14	1,000	989	11	5	4	1	82	80	2
1-49	1,626	1,569	57	1,351	1,319	32	175	150	25	100	100	-
50-99	1,488	1,426	62	640	606	34	131	104	27	717	716	1
100-249	20,038	19,813	225	5,930	5,820	110	380	304	76	13,728	13,689	39
250-499	10,271	9,948	323	3,863	3,679	184	478	355	123	5,930	5,914	16
500-999	6,012	5,672	340	2,923	2,710	213	568	463	105	2,521	2,499	22
1,000-4,999	6,037	5,447	590	3,175	2,809	366	1,384	1,171	213	1,478	1,467	11
5,000 or more	1,985	1,760	225	890	756	134	901	815	86	194	189	5
<b>Per Plan Statistics</b>												
Mean number of participants	1,409	1,331	3,396	1,536	1,430	3,363	6,476	7,086	3,348	484	470	4,089
Median number of participants	250	243	841	292	276	897	1,387	1,551	870	210	210	362

**Plans with Trusts**

Number of Participants End of Year 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/
<b>Total</b>	<b>7,207</b>	<b>5,506</b>	<b>1,701</b>	<b>5,408</b>	<b>4,360</b>	<b>1,048</b>	<b>1,722</b>	<b>1,071</b>	<b>651</b>	<b>77</b>	<b>75</b>	<b>2</b>
None or not reported	899	887	12	891	881	10	5	4	1	3	2	1
1-49	1,538	1,481	57	1,319	1,287	32	175	150	25	44	44	-
50-99	510	450	60	377	344	33	121	94	27	12	12	-
100-249	930	751	179	679	576	103	241	165	76	10	10	-
250-499	799	504	295	558	385	173	237	115	122	4	4	-
500-999	723	413	310	517	312	205	205	101	104	1	-	1
1,000-4,999	1,189	614	575	766	403	363	421	209	212	2	2	-
5,000 or more	619	406	213	301	172	129	317	233	84	1	1	-
<b>Per Plan Statistics</b>												
Mean number of participants	3,533	3,581	3,378	2,427	2,192	3,406	7,081	9,353	3,342	1,864	1,905	325
Median number of participants	193	91	894	119	51	913	671	525	868	27	27	325

(continued...)

**Table A9. Distribution of Group Health Plans  
by type of insurance, type of plan, and number of participants, 2010**

**Plans with No Trusts**

Number of Participants End of Year 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/
<b>Total</b>	<b>41,337</b>	<b>41,202</b>	<b>135</b>	<b>14,364</b>	<b>14,328</b>	<b>36</b>	<b>2,300</b>	<b>2,295</b>	<b>5</b>	<b>24,673</b>	<b>24,579</b>	<b>94</b>
None or not reported	188	186	2	109	108	1	-	-	-	79	78	1
1-49	88	88	-	32	32	-	-	-	-	56	56	-
50-99	978	976	2	263	262	1	10	10	-	705	704	1
100-249	19,108	19,062	46	5,251	5,244	7	139	139	-	13,718	13,679	39
250-499	9,472	9,444	28	3,305	3,294	11	241	240	1	5,926	5,910	16
500-999	5,289	5,259	30	2,406	2,398	8	363	362	1	2,520	2,499	21
1,000-4,999	4,848	4,833	15	2,409	2,406	3	963	962	1	1,476	1,465	11
5,000 or more	1,366	1,354	12	589	584	5	584	582	2	193	188	5
<b>Per Plan Statistics</b>												
Mean number of participants	1,039	1,030	3,623	1,200	1,198	2,134	6,024	6,028	4,089	480	466	4,169
Median number of participants	254	254	391	334	334	426	1,896	1,897	1,053	211	211	362

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

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

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A10. Distribution of Group Health Plans  
by type of insurance, type of plan, and industry, 2010**

**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/
<b>Total</b>	<b>48,544</b>	<b>46,708</b>	<b>1,836</b>	<b>19,772</b>	<b>18,688</b>	<b>1,084</b>	<b>4,022</b>	<b>3,366</b>	<b>656</b>	<b>24,750</b>	<b>24,654</b>	<b>96</b>
Agriculture	461	454	7	292	287	5	21	20	1	148	147	1
Mining	548	546	2	333	331	2	44	44	-	171	171	-
Construction	2,573	1,946	627	1,278	881	397	356	127	229	939	938	1
Manufacturing	10,983	10,848	135	4,766	4,709	57	1,085	1,023	62	5,132	5,116	16
Transportation	1,547	1,406	141	694	609	85	166	112	54	687	685	2
Communications and information	1,520	1,499	21	580	569	11	153	143	10	787	787	-
Utilities	569	561	8	322	320	2	109	105	4	138	136	2
Wholesale trade	2,475	2,448	27	972	957	15	151	140	11	1,352	1,351	1
Retail trade	2,873	2,790	83	1,130	1,078	52	213	192	21	1,530	1,520	10
Finance, insurance & real estate	5,267	4,783	484	2,024	1,718	306	540	378	162	2,703	2,687	16
Services	18,520	18,318	202	6,940	6,849	91	1,076	1,004	72	10,504	10,465	39
Misc. organizations 3/	1,196	1,097	99	436	375	61	108	78	30	652	644	8
Industry not reported	12	12	-	5	5	-	-	-	-	7	7	-

**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/
<b>Total</b>	<b>4,260</b>	<b>2,688</b>	<b>1,572</b>	<b>2,821</b>	<b>1,848</b>	<b>973</b>	<b>1,421</b>	<b>823</b>	<b>598</b>	<b>18</b>	<b>17</b>	<b>1</b>
Agriculture	46	42	4	43	40	3	3	2	1	-	-	-
Mining	33	32	1	26	25	1	7	7	-	-	-	-
Construction	713	124	589	462	88	374	249	34	215	2	2	-
Manufacturing	720	619	101	460	412	48	256	203	53	4	4	-
Transportation	203	81	122	130	56	74	73	25	48	-	-	-
Communications and information	101	80	21	57	46	11	44	34	10	-	-	-
Utilities	145	141	4	84	83	1	61	58	3	-	-	-
Wholesale trade	133	109	24	97	83	14	35	25	10	1	1	-
Retail trade	225	157	68	160	113	47	63	43	20	2	1	1
Finance, insurance & real estate	825	402	423	528	249	279	295	151	144	2	2	-
Services	899	767	132	631	564	67	263	198	65	5	5	-
Misc. organizations 3/	217	134	83	143	89	54	72	43	29	2	2	-
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans  
by type of insurance, type of plan, and industry, 2010**

**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/
<b>Total</b>	<b>41,337</b>	<b>41,202</b>	<b>135</b>	<b>14,364</b>	<b>14,328</b>	<b>36</b>	<b>2,300</b>	<b>2,295</b>	<b>5</b>	<b>24,673</b>	<b>24,579</b>	<b>94</b>
Agriculture	325	322	3	164	162	2	15	15	-	146	145	1
Mining	480	479	1	273	272	1	36	36	-	171	171	-
Construction	1,459	1,456	3	484	483	1	42	41	1	933	932	1
Manufacturing	9,934	9,913	21	4,033	4,028	5	788	788	-	5,113	5,097	16
Transportation	1,276	1,273	3	504	503	1	85	85	-	687	685	2
Communications and information	1,311	1,311	-	425	425	-	99	99	-	787	787	-
Utilities	336	333	3	170	169	1	30	29	1	136	135	1
Wholesale trade	2,250	2,247	3	795	794	1	110	109	1	1,345	1,344	1
Retail trade	2,456	2,444	12	799	796	3	136	136	-	1,521	1,512	9
Finance, insurance & real estate	4,129	4,107	22	1,264	1,259	5	176	175	1	2,689	2,673	16
Services	16,465	16,412	53	5,220	5,207	13	757	756	1	10,488	10,449	39
Misc. organizations 3/	905	894	11	229	226	3	26	26	-	650	642	8
Industry not reported	11	11	-	4	4	-	-	-	-	7	7	-

**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/
<b>Total</b>	<b>2,947</b>	<b>2,818</b>	<b>129</b>	<b>2,587</b>	<b>2,512</b>	<b>75</b>	<b>301</b>	<b>248</b>	<b>53</b>	<b>59</b>	<b>58</b>	<b>1</b>
Agriculture	90	90	-	85	85	-	3	3	-	2	2	-
Mining	35	35	-	34	34	-	1	1	-	-	-	-
Construction	401	366	35	332	310	22	65	52	13	4	4	-
Manufacturing	329	316	13	273	269	4	41	32	9	15	15	-
Transportation	68	52	16	60	50	10	8	2	6	-	-	-
Communications and information	108	108	-	98	98	-	10	10	-	-	-	-
Utilities	88	87	1	68	68	-	18	18	-	2	1	1
Wholesale trade	92	92	-	80	80	-	6	6	-	6	6	-
Retail trade	192	189	3	171	169	2	14	13	1	7	7	-
Finance, insurance & real estate	313	274	39	232	210	22	69	52	17	12	12	-
Services	1,156	1,139	17	1,089	1,078	11	56	50	6	11	11	-
Misc. organizations 3/	74	69	5	64	60	4	10	9	1	-	-	-
Industry not reported	1	1	-	1	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/ 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 or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants**  
**by type of insurance, type of plan, and number of participants, 2010**  
*(numbers in thousands)*

**All Plans**

Number of Participants End of Year 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/
<b>Total</b>	<b>68,395</b>	<b>62,160</b>	<b>6,235</b>	<b>30,361</b>	<b>26,716</b>	<b>3,646</b>	<b>26,048</b>	<b>23,852</b>	<b>2,196</b>	<b>11,986</b>	<b>11,593</b>	<b>393</b>
1-49	27	26	1	21	20	1	4	3	1	2	2	-
50-99	123	118	5	50	48	2	10	8	2	63	63	*/
100-249	3,275	3,236	39	985	965	20	64	51	12	2,226	2,220	7
250-499	3,587	3,466	121	1,368	1,300	68	177	129	47	2,043	2,037	6
500-999	4,196	3,945	251	2,052	1,893	159	420	342	78	1,724	1,710	14
1,000-4,999	12,771	11,473	1,297	6,669	5,857	812	3,344	2,878	466	2,758	2,739	19
5,000 or more	44,416	39,895	4,520	19,216	16,633	2,583	22,030	20,440	1,590	3,170	2,823	347

**Plans with Trusts**

Number of Participants End of Year 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/
<b>Total</b>	<b>25,463</b>	<b>19,718</b>	<b>5,745</b>	<b>13,127</b>	<b>9,558</b>	<b>3,569</b>	<b>12,193</b>	<b>10,018</b>	<b>2,176</b>	<b>144</b>	<b>143</b>	<b>1</b>
1-49	25	23	1	20	20	1	4	3	1	1	1	-
50-99	37	32	4	27	25	2	9	7	2	1	1	-
100-249	153	122	31	113	94	18	39	27	12	1	1	-
250-499	290	179	111	201	137	64	88	41	47	1	1	-
500-999	527	296	231	377	223	154	150	73	77	1	-	1
1,000-4,999	2,715	1,443	1,271	1,723	917	806	988	523	465	4	4	-
5,000 or more	21,717	17,621	4,096	10,666	8,142	2,524	10,916	9,345	1,572	135	135	-

**Plans with No Trusts**

Number of Participants End of Year 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/
<b>Total</b>	<b>42,931</b>	<b>42,442</b>	<b>489</b>	<b>17,235</b>	<b>17,158</b>	<b>77</b>	<b>13,855</b>	<b>13,834</b>	<b>20</b>	<b>11,842</b>	<b>11,450</b>	<b>392</b>
1-49	3	3	-	1	1	-	-	-	-	2	2	-
50-99	86	86	*/	23	23	*/	1	1	-	62	62	*/
100-249	3,122	3,114	8	872	871	1	24	24	-	2,225	2,218	7
250-499	3,297	3,287	11	1,167	1,163	4	89	89	*/	2,042	2,035	6
500-999	3,669	3,649	20	1,675	1,670	6	270	269	1	1,723	1,710	14
1,000-4,999	10,056	10,030	26	4,946	4,939	6	2,356	2,355	1	2,754	2,735	19
5,000 or more	22,699	22,274	425	8,550	8,491	60	11,114	11,096	18	3,035	2,688	347

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

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

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants  
by type of insurance, type of plan, and industry, 2010**  
(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/
<b>Total</b>	<b>68,395</b>	<b>62,160</b>	<b>6,235</b>	<b>30,361</b>	<b>26,716</b>	<b>3,646</b>	<b>26,048</b>	<b>23,852</b>	<b>2,196</b>	<b>11,986</b>	<b>11,593</b>	<b>393</b>
Agriculture	383	361	22	257	240	17	69	65	4	57	56	1
Mining	569	568	1	260	259	1	213	213	-	97	97	-
Construction	1,918	748	1,169	1,065	340	725	556	112	443	297	296	1
Manufacturing	14,276	13,506	770	5,134	4,945	189	6,690	6,276	414	2,452	2,285	168
Transportation	3,210	2,305	906	1,656	953	703	1,197	995	202	358	357	*/
Communications and information	3,894	3,721	173	1,601	1,525	76	1,977	1,880	97	316	316	-
Utilities	1,041	1,021	19	482	478	4	474	459	15	84	84	*/
Wholesale trade	1,758	1,678	80	693	644	48	657	625	31	408	408	*/
Retail trade	8,432	7,824	608	2,688	2,308	380	4,969	4,746	223	774	770	5
Finance, insurance & real estate	7,550	6,238	1,313	3,187	2,386	801	3,007	2,502	505	1,356	1,350	6
Services	19,185	18,269	917	7,620	7,130	489	6,011	5,791	220	5,555	5,347	207
Misc. organizations 3/	6,172	5,914	258	5,715	5,502	213	228	188	40	229	225	4
Industry not reported	8	8	-	6	6	-	-	-	-	1	1	-

**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/
<b>Total</b>	<b>25,402</b>	<b>19,663</b>	<b>5,740</b>	<b>13,079</b>	<b>9,513</b>	<b>3,566</b>	<b>12,181</b>	<b>10,008</b>	<b>2,173</b>	<b>142</b>	<b>141</b>	<b>1</b>
Agriculture	134	114	20	130	114	16	5	*/	4	-	-	-
Mining	30	29	1	24	23	1	6	6	-	-	-	-
Construction	1,274	109	1,165	783	60	723	491	49	442	*/	*/	-
Manufacturing	3,356	2,790	566	1,073	920	153	2,282	1,869	413	1	1	-
Transportation	1,622	718	904	1,058	356	702	563	361	202	-	-	-
Communications and information	1,516	1,343	173	269	193	76	1,247	1,150	97	-	-	-
Utilities	632	620	12	259	256	4	373	365	8	-	-	-
Wholesale trade	378	310	68	205	157	48	173	153	21	*/	*/	-
Retail trade	3,101	2,507	594	691	321	370	2,409	2,186	223	1	*/	1
Finance, insurance & real estate	3,726	2,427	1,299	1,578	783	795	2,148	1,644	504	*/	*/	-
Services	3,839	3,149	690	1,412	941	471	2,289	2,070	219	138	138	-
Misc. organizations 3/	5,794	5,546	248	5,599	5,391	208	194	154	40	1	1	-
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants  
by type of insurance, type of plan, and industry, 2010**  
(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/
<b>Total</b>	<b>42,931</b>	<b>42,442</b>	<b>489</b>	<b>17,235</b>	<b>17,158</b>	<b>77</b>	<b>13,855</b>	<b>13,834</b>	<b>20</b>	<b>11,842</b>	<b>11,450</b>	<b>392</b>
Agriculture	246	244	2	125	124	1	64	64	-	57	56	1
Mining	539	539	*/	236	235	*/	207	207	-	97	97	-
Construction	636	634	2	276	276	*/	63	62	1	297	296	1
Manufacturing	10,910	10,707	203	4,054	4,018	35	4,406	4,406	-	2,451	2,283	168
Transportation	1,587	1,586	1	596	595	1	633	633	-	358	357	*/
Communications and information	2,377	2,377	-	1,331	1,331	-	730	730	-	316	316	-
Utilities	406	398	8	221	220	*/	101	94	7	84	84	*/
Wholesale trade	1,378	1,366	12	487	486	1	483	472	11	408	408	*/
Retail trade	5,326	5,312	14	1,993	1,983	10	2,559	2,559	-	773	769	4
Finance, insurance & real estate	3,816	3,804	12	1,605	1,600	5	856	855	*/	1,356	1,349	6
Services	15,328	15,102	226	6,192	6,174	18	3,720	3,719	1	5,416	5,209	207
Misc. organizations 3/	376	366	9	115	109	6	33	33	-	227	224	4
Industry not reported	8	8	-	6	6	-	-	-	-	1	1	-

**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/
<b>Total</b>	<b>61</b>	<b>56</b>	<b>6</b>	<b>47</b>	<b>44</b>	<b>3</b>	<b>12</b>	<b>10</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>-</b>
Agriculture	3	3	-	3	3	-	*/	*/	-	*/	*/	-
Mining	1	1	-	1	1	-	*/	*/	-	-	-	-
Construction	7	6	2	5	4	1	2	1	1	*/	*/	-
Manufacturing	10	9	*/	7	7	*/	2	2	*/	1	1	-
Transportation	2	1	1	2	1	*/	*/	*/	*/	-	-	-
Communications and information	1	1	-	1	1	-	*/	*/	-	-	-	-
Utilities	3	3	-	2	2	-	1	1	-	*/	*/	-
Wholesale trade	2	2	-	1	1	-	*/	*/	-	*/	*/	-
Retail trade	4	4	*/	4	3	*/	1	1	*/	*/	*/	-
Finance, insurance & real estate	8	6	2	4	4	1	3	2	1	*/	*/	-
Services	19	18	1	16	16	*/	2	2	*/	*/	*/	-
Misc. organizations 3/	2	2	*/	2	1	*/	*/	*/	*/	-	-	-
Industry not reported	*/	*/	-	*/	*/	-	-	-	-	-	-	-

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

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

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants  
by type of insurance and type of insurance contracts, 2010**

**All Plans**

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/
<b>Total</b>	<b>48,544</b>	<b>68,395</b>	<b>19,772</b>	<b>30,361</b>	<b>4,022</b>	<b>26,048</b>	<b>24,750</b>	<b>11,986</b>
No Insurance	8,037	8,886	8,037	8,886	-	-	-	-
Health Only	2,788	2,158	-	-	291	1,102	2,497	1,055
Stop-Loss Only	1,055	761	1,055	761	-	-	-	-
Other 3/	6,395	16,902	6,395	16,902	-	-	-	-
Health and Stop-Loss	39	90	-	-	27	77	12	14
Health and Other 3/	24,994	31,512	-	-	3,033	21,075	21,961	10,437
Stop-Loss and Other 3/	4,285	3,812	4,285	3,812	-	-	-	-
Health, Stop-Loss, and Other 3/	951	4,273	-	-	671	3,794	280	479

**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 End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/
<b>Total</b>	<b>4,260</b>	<b>25,402</b>	<b>2,821</b>	<b>13,079</b>	<b>1,421</b>	<b>12,181</b>	<b>18</b>	<b>142</b>
No Insurance	740	2,324	740	2,324	-	-	-	-
Health Only	144	519	-	-	140	518	4	1
Stop-Loss Only	311	333	311	333	-	-	-	-
Other 3/	857	9,248	857	9,248	-	-	-	-
Health and Stop-Loss	14	52	-	-	14	52	-	-
Health and Other 3/	1,066	9,421	-	-	1,052	9,281	14	141
Stop-Loss and Other 3/	913	1,174	913	1,174	-	-	-	-
Health, Stop-Loss, and Other 3/	215	2,330	-	-	215	2,330	-	-

(continued...)

**Table B1. Number of Group Health Plans and Total Participants  
by type of insurance and type of insurance contracts, 2010**

**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 End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/
<b>Total</b>	<b>41,337</b>	<b>42,931</b>	<b>14,364</b>	<b>17,235</b>	<b>2,300</b>	<b>13,855</b>	<b>24,673</b>	<b>11,842</b>
No Insurance	5,166	6,537	5,166	6,537	-	-	-	-
Health Only	2,555	1,636	-	-	93	582	2,462	1,054
Stop-Loss Only	656	423	656	423	-	-	-	-
Other 3/	5,352	7,646	5,352	7,646	-	-	-	-
Health and Stop-Loss	25	38	-	-	13	25	12	14
Health and Other 3/	23,661	22,080	-	-	1,742	11,784	21,919	10,296
Stop-Loss and Other 3/	3,190	2,629	3,190	2,629	-	-	-	-
Health, Stop-Loss, and Other 3/	732	1,943	-	-	452	1,464	280	479

**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 End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/
<b>Total</b>	<b>2,947</b>	<b>61</b>	<b>2,587</b>	<b>47</b>	<b>301</b>	<b>12</b>	<b>59</b>	<b>2</b>
No Insurance	2,131	25	2,131	25	-	-	-	-
Health Only	89	2	-	-	58	2	31	1
Stop-Loss Only	88	5	88	5	-	-	-	-
Other 3/	186	8	186	8	-	-	-	-
Health and Stop-Loss	-	-	-	-	-	-	-	-
Health and Other 3/	267	11	-	-	239	10	28	1
Stop-Loss and Other 3/	182	9	182	9	-	-	-	-
Health, Stop-Loss, and Other 3/	4	*/	-	-	4	*/	-	-

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

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

1/ Type of Insurance Contracts represents information reported on Schedule A. This information is reported as filed on Schedule A with the following exception. For fully-insured and mixed-insured plans that do not attach a Schedule A for health insurance contracts, Schedule A is assumed to indicate one health insurance contract. The result is that fully-insured and mixed-insured plans that would be listed under the categories of (a) No Insurance, (b) Stop-Loss, (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. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table B2. Distribution of Group Health Plans**  
*by type of insurance, type of plan, and number of health insurance contracts, 2010*

**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/
<b>Total</b>	<b>48,544</b>	<b>46,708</b>	<b>1,836</b>	<b>19,772</b>	<b>18,688</b>	<b>1,084</b>	<b>4,022</b>	<b>3,366</b>	<b>656</b>	<b>24,750</b>	<b>24,654</b>	<b>96</b>
None or not reported	19,772	18,688	1,084	19,772	18,688	1,084	-	-	-	-	-	-
1	18,013	17,570	443	-	-	-	2,165	1,785	380	15,848	15,785	63
2	6,132	5,972	160	-	-	-	787	642	145	5,345	5,330	15
3-5	3,725	3,619	106	-	-	-	672	581	91	3,053	3,038	15
6-10	651	618	33	-	-	-	253	221	32	398	397	1
11-25	220	212	8	-	-	-	123	116	7	97	96	1
26 or more	31	29	2	-	-	-	22	21	1	9	8	1

**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/
<b>Total</b>	<b>4,260</b>	<b>2,688</b>	<b>1,572</b>	<b>2,821</b>	<b>1,848</b>	<b>973</b>	<b>1,421</b>	<b>823</b>	<b>598</b>	<b>18</b>	<b>17</b>	<b>1</b>
None or not reported	2,821	1,848	973	2,821	1,848	973	-	-	-	-	-	-
1	768	429	339	-	-	-	754	416	338	14	13	1
2	272	140	132	-	-	-	269	137	132	3	3	-
3-5	229	141	88	-	-	-	229	141	88	-	-	-
6-10	92	60	32	-	-	-	92	60	32	-	-	-
11-25	63	56	7	-	-	-	62	55	7	1	1	-
26 or more	15	14	1	-	-	-	15	14	1	-	-	-

(continued...)

**Table B2. Distribution of Group Health Plans  
by type of insurance, type of plan, and number of health insurance contracts, 2010**

**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/
<b>Total</b>	<b>41,337</b>	<b>41,202</b>	<b>135</b>	<b>14,364</b>	<b>14,328</b>	<b>36</b>	<b>2,300</b>	<b>2,295</b>	<b>5</b>	<b>24,673</b>	<b>24,579</b>	<b>94</b>
None or not reported	14,364	14,328	36	14,364	14,328	36	-	-	-	-	-	-
1	16,954	16,892	62	-	-	-	1,163	1,162	1	15,791	15,730	61
2	5,810	5,792	18	-	-	-	475	472	3	5,335	5,320	15
3-5	3,478	3,462	16	-	-	-	434	433	1	3,044	3,029	15
6-10	558	557	1	-	-	-	160	160	-	398	397	1
11-25	157	156	1	-	-	-	61	61	-	96	95	1
26 or more	16	15	1	-	-	-	7	7	-	9	8	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/
<b>Total</b>	<b>2,947</b>	<b>2,818</b>	<b>129</b>	<b>2,587</b>	<b>2,512</b>	<b>75</b>	<b>301</b>	<b>248</b>	<b>53</b>	<b>59</b>	<b>58</b>	<b>1</b>
None or not reported	2,587	2,512	75	2,587	2,512	75	-	-	-	-	-	-
1	291	249	42	-	-	-	248	207	41	43	42	1
2	50	40	10	-	-	-	43	33	10	7	7	-
3-5	18	16	2	-	-	-	9	7	2	9	9	-
6-10	1	1	-	-	-	-	1	1	-	-	-	-
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 fully-insured and mixed-insured plans which do not attach a Schedule A for health insurance contracts, Schedule A is assumed to indicate one health insurance contract. The result is that for fully-insured and mixed-insured plans for which there is no Schedule A record of a health insurance contract, one is added to the contract count of the given plan.

2/ 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 or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table B3. Distribution of Group Health Plan Participants**  
*by type of insurance, type of plan, and number of health insurance contracts, 2010*  
(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/
<b>Total</b>	<b>68,395</b>	<b>62,160</b>	<b>6,235</b>	<b>30,361</b>	<b>26,716</b>	<b>3,646</b>	<b>26,048</b>	<b>23,852</b>	<b>2,196</b>	<b>11,986</b>	<b>11,593</b>	<b>393</b>
None or not reported	30,361	26,716	3,646	30,361	26,716	3,646	-	-	-	-	-	-
1	11,736	10,637	1,099	-	-	-	5,807	4,893	914	5,929	5,744	185
2	4,841	4,583	258	-	-	-	2,694	2,451	243	2,147	2,133	15
3-5	6,756	6,284	473	-	-	-	4,690	4,226	465	2,066	2,058	8
6-10	4,444	4,310	135	-	-	-	3,660	3,525	134	785	784	*/
11-25	7,895	7,302	593	-	-	-	6,942	6,525	417	953	777	176
26 or more	2,361	2,330	31	-	-	-	2,255	2,232	23	106	98	8

**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/
<b>Total</b>	<b>25,402</b>	<b>19,663</b>	<b>5,740</b>	<b>13,079</b>	<b>9,513</b>	<b>3,566</b>	<b>12,181</b>	<b>10,008</b>	<b>2,173</b>	<b>142</b>	<b>141</b>	<b>1</b>
None or not reported	13,079	9,513	3,566	13,079	9,513	3,566	-	-	-	-	-	-
1	2,160	1,248	912	-	-	-	2,156	1,245	911	4	4	1
2	723	489	234	-	-	-	720	487	234	3	3	-
3-5	1,624	1,170	454	-	-	-	1,624	1,170	454	-	-	-
6-10	1,000	866	134	-	-	-	1,000	866	134	-	-	-
11-25	5,016	4,599	417	-	-	-	4,881	4,464	417	135	135	-
26 or more	1,799	1,776	23	-	-	-	1,799	1,776	23	-	-	-

(continued...)

**Table B3. Distribution of Group Health Plan Participants**  
**by type of insurance, type of plan, and number of health insurance contracts, 2010**  
*(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/
<b>Total</b>	<b>42,931</b>	<b>42,442</b>	<b>489</b>	<b>17,235</b>	<b>17,158</b>	<b>77</b>	<b>13,855</b>	<b>13,834</b>	<b>20</b>	<b>11,842</b>	<b>11,450</b>	<b>392</b>
None or not reported	17,235	17,158	77	17,235	17,158	77	-	-	-	-	-	-
1	9,565	9,379	185	-	-	-	3,641	3,641	1	5,923	5,739	185
2	4,116	4,092	23	-	-	-	1,972	1,963	9	2,144	2,130	15
3-5	5,132	5,113	19	-	-	-	3,066	3,055	11	2,066	2,058	8
6-10	3,444	3,443	*/	-	-	-	2,659	2,659	-	785	784	*/
11-25	2,879	2,703	176	-	-	-	2,061	2,061	-	818	642	176
26 or more	562	554	8	-	-	-	456	456	-	106	98	8

**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/
<b>Total</b>	<b>61</b>	<b>56</b>	<b>6</b>	<b>47</b>	<b>44</b>	<b>3</b>	<b>12</b>	<b>10</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>-</b>
None or not reported	47	44	3	47	44	3	-	-	-	-	-	-
1	11	9	2	-	-	-	10	8	2	1	1	-
2	2	2	1	-	-	-	2	2	1	*/	*/	-
3-5	1	1	*/	-	-	-	*/	*/	*/	*/	*/	-
6-10	*/	*/	-	-	-	-	*/	*/	-	-	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

2/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 or not applicable.

SOURCE: 2010 Form 5500 filings.

**Table B4. Premiums Paid by Group Health Plans**  
*by type of insurance, type of plan, and type of insurance contracts, 2010*  
(numbers in millions)

**All Plans**

Type of 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/
<b>Total</b>	<b>\$130,791</b>	<b>\$119,311</b>	<b>\$11,480</b>	<b>\$12,571</b>	<b>\$11,528</b>	<b>\$1,042</b>	<b>\$40,255</b>	<b>\$32,643</b>	<b>\$7,612</b>	<b>\$77,965</b>	<b>\$75,139</b>	<b>\$2,826</b>
Health Only	47,578	40,829	6,749	-	-	-	15,120	10,814	4,306	32,458	30,015	2,443
Stop-Loss Only	2,963	2,722	241	2,148	1,971	178	736	675	62	78	77	1
Other 4/	28,608	26,220	2,388	8,144	7,396	748	13,185	11,748	1,437	7,279	7,076	203
Health and Stop-Loss	61	55	7	-	-	-	-	-	-	61	55	7
Health and Other 4/	48,834	46,861	1,972	-	-	-	10,844	9,043	1,801	37,990	37,819	171
Stop-Loss and Other 4/	2,660	2,537	123	2,278	2,161	117	370	363	6	13	13	-
Health, Stop-Loss, and Other 4/	86	86	-	-	-	-	-	-	-	86	86	-

**Plans with 100 or More Participants & Trusts**

Type of 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/
<b>Total</b>	<b>\$28,907</b>	<b>\$20,322</b>	<b>\$8,585</b>	<b>\$3,092</b>	<b>\$2,075</b>	<b>\$1,017</b>	<b>\$24,767</b>	<b>\$17,199</b>	<b>\$7,568</b>	<b>\$1,048</b>	<b>\$1,048</b>	<b>-</b>
Health Only	11,507	7,218	4,289	-	-	-	10,790	6,501	4,289	717	717	-
Stop-Loss Only	816	582	234	565	392	173	252	190	62	-	-	-
Other 4/	8,050	5,893	2,156	2,037	1,307	730	5,973	4,547	1,426	39	39	-
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other 4/	7,948	6,164	1,784	-	-	-	7,656	5,872	1,784	292	292	-
Stop-Loss and Other 4/	585	464	121	490	375	114	95	89	6	-	-	-
Health, Stop-Loss, and Other 4/	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table B4. Premiums Paid by Group Health Plans**  
*by type of insurance, type of plan, and type of insurance contracts, 2010*  
(numbers in millions)

**Plans with 100 or More Participants & No Trusts**

Type of 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/
<b>Total</b>	<b>\$101,638</b>	<b>\$98,776</b>	<b>\$2,862</b>	<b>\$9,407</b>	<b>\$9,387</b>	<b>\$20</b>	<b>\$15,331</b>	<b>\$15,311</b>	<b>\$20</b>	<b>\$76,901</b>	<b>\$74,078</b>	<b>\$2,822</b>
Health Only	35,992	33,546	2,446	-	-	-	4,256	4,253	3	31,736	29,292	2,443
Stop-Loss Only	2,129	2,124	5	1,566	1,562	4	484	484	**/	78	77	1
Other 4/	20,524	20,299	226	6,088	6,074	14	7,198	7,189	9	7,239	7,036	203
Health and Stop-Loss	61	55	7	-	-	-	-	-	-	61	55	7
Health and Other 4/	40,806	40,630	176	-	-	-	3,118	3,110	8	37,688	37,520	168
Stop-Loss and Other 4/	2,040	2,038	2	1,754	1,751	2	274	274	-	13	13	-
Health, Stop-Loss, and Other 4/	86	86	-	-	-	-	-	-	-	86	86	-

**Plans with Fewer Than 100 Participants & Trusts 5/**

Type of 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/
<b>Total</b>	<b>\$245</b>	<b>\$213</b>	<b>\$33</b>	<b>\$72</b>	<b>\$66</b>	<b>\$5</b>	<b>\$158</b>	<b>\$134</b>	<b>\$24</b>	<b>\$16</b>	<b>\$12</b>	<b>\$4</b>
Health Only	79	65	13	-	-	-	73	60	13	5	5	-
Stop-Loss Only	18	17	1	18	16	1	**/	**/	-	-	-	-
Other 4/	34	28	6	19	15	4	14	12	2	1	1	**/
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other 4/	79	67	12	-	-	-	70	61	9	10	6	3
Stop-Loss and Other 4/	35	35	**/	35	35	**/	**/	**/	-	**/	**/	-
Health, Stop-Loss, and Other 4/	-	-	-	-	-	-	-	-	-	-	-	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file. The premium reported for each plan is equal to the maximum of the following Schedule A values: (1) earned premium on line 9a(4) of Part III, (2) the total premiums or subscription charges paid to carrier on line 10a of Part III, (3) the total amount of commissions paid to agents, brokers, and other persons on line 2a of Part I, (4) the total amount of fees paid to agents, brokers, and other persons on line 2b of Part I, (5) the premiums paid to carrier on line 6b of Part II, (6) the incurred claims on line 9b(3) of Part III, (7) or the claims charged on line 9b(4) of Part III. These values are reported as filed with no adjustment.

1/ Premiums paid by Type of Insurance Contracts is reported as found on Schedule A without adjustment. The result is that for fully-insured and mixed-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/ Other insurance contracts include dental, vision, life, temporary disability, long-term disability, supplemental unemployment, and prescription drug.

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

\*\*/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2010 Form 5500 filings.

## APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2010, employer-sponsored health insurance covered 55 percent of the U.S. population.<sup>1</sup> There are a variety of ways in which plan sponsors (usually employers) may fund the health insurance coverage they offer their workers.<sup>2</sup>

### 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.

<sup>1</sup> U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2011 Current Population Survey Annual Social and Economic Supplement.

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

Fully-insured – A fully-insured plan provides health benefits by purchasing a group health insurance policy or contract from a state-licensed insurance carrier or similar organization, such as Blue Cross Blue Shield or a health maintenance organization. The insurance carrier then assumes financial responsibility for the covered health benefit claims of the plan’s participants and associated administrative costs.<sup>3</sup> An employer with a fully-insured health plan chooses how to transfer insurance premiums<sup>4</sup> 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 trust<sup>5</sup> 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 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

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

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

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

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.<sup>6</sup>

## 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.

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

<sup>6</sup> 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.

over time. Today, filing the Form 5500 together with any required Schedules and Attachments (the "Form 5500") generally satisfies these annual reporting requirements.<sup>7</sup>

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:<sup>8</sup>

- 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 unfunded<sup>9</sup>;
- 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;

<sup>7</sup> 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 2010 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.

<sup>8</sup> 29 C.F.R. 2520.104-1 *et seq.*

<sup>9</sup> 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 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.

- 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 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 2010 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. For classification purposes, Schedule A insurance contracts are not considered health insurance policies or contracts if the per capita premium amount reported is less than \$1,700 or the filing also indicates that the policy could be for stop-loss coverage or for payments to a TPA.<sup>10</sup> The filing must also either:
  - (a) indicate the plan is funded through a trust or general assets of the sponsor,
  - (b) include a Schedule H or Schedule I and report benefit payments, or
  - (c) be filed on the Form 5500-SF.
- (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, and the filing indicates that the plan is funded through a trust or general assets of the sponsor, or
  - (b) the filing has an attached Schedule H or I that indicates benefit payments.
- (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 (covering fewer than 100 participants as of the beginning of the year) that fully-insure their health plan;

<sup>10</sup> Although Schedule A health insurance contracts reporting a per capita premium of less than \$1,700 are not considered as such to determine the plan funding classification, they are ultimately counted as health insurance contracts in the event that the plan is deemed fully insured.

- Small plans 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.<sup>11</sup> 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 tables in this document summarize Form 5500 data for health plans that file. In a limited number of cases, the filed information has been edited to better reflect the universe of Form 5500 filing health plans. For example, certain plans that did not indicate an intention to terminate submitted filings that reported zero participants as of the end of the plan year but a positive number of participants at the beginning of the year. In these cases, the beginning of year participation count has been used for the end of year count and all of these participants have been classified as active participants.

The statistics reported within this document also contain one important imputation. Namely, any plans deemed to be mixed-

insured or fully-insured as defined previously are assumed to have at least one health insurance contract even when a Schedule A has not been appropriately filed to provide details on insurance contracts purchased by the plan. Otherwise, all figures reported herein are tabulated without adjustment.

<sup>11</sup> Large plans that use a trust to hold the plan assets to self-insure health benefits are required to file a comprehensive Form 5500, including a Schedule H to report financial information about the plan's operations. Generally, those small plans that use a trust to self-insure their health benefits are not required to file a Schedule H. These filings include more abbreviated financial information about the plan's operation as filed on Schedule I or the Form 5500 Short Form.

## **APPENDIX A2: Notes on Changes to the Group Health Plans Report**

### **March 2014**

- Tables A9 and A11 were revised to both include values that were previously excluded and to correct certain published values. All rows of the “Plans with No Trusts” subtables were affected, except for the Per Plan Statistics rows in Table A9.