

Group Health Plans Report

Abstract of 2011 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 7/8/2013



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

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HIGHLIGHTS FROM THE 2011 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 2011 are included.

Other findings from private sector employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2011 are summarized below.

- In 2011, fewer than 20,000, or 40 percent, of the approximately 48,000 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 48,000 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, 10 percent can be described as having both self-insured and fully-insured characteristics

(mixed-insured) for their health benefits. Fifty-four 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 2011 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 2011. (See Table A2.)
- Approximately 18,000 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.)
- More than three-quarters of the group health plans categorized as self-insured covered more than 100 participants and did not operate a trust. Approximately 60 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.)¹
- In total, group health plans that filed a Form 5500 held about \$186 billion in assets as of the end of 2011. Self-insured group health plans held approximately \$63 billion; mixed-insured group health plans held less than \$123

¹ However, this is a data restriction that results from the filing exemption provided to welfare benefit plans covering fewer than 100 participants (small plans) which are unfunded, fully-insured, or a combination of insured and unfunded. For more information on filing requirements and exemptions, please see Appendix A1.

billion; and just \$81 million was held by fully-insured group health plans. (See Table A2.)

- Self-insured group health plans covering 100 or more participants held approximately 24 percent of their assets in cash and U.S. Government Securities, 19 percent in direct filing entities, 16 percent in mutual fund companies (registered investment companies), 11 percent in debt instruments, and 9 percent in stock. Mixed-insured group health plans covering 100 or more participants held approximately 18 percent of their assets in cash and U.S. Government Securities, 14 percent in direct filing entities, 11 percent in mutual fund companies, 11 percent in debt instruments, and 30 percent in stock. Fully-insured group health plans covering 100 or more participants held approximately 15 percent of their assets in cash and U.S. Government Securities, 0 percent in direct filing entities, 18 percent in mutual fund companies, 16 percent in debt instruments, and 40 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported more than \$22 billion in liabilities as of the end of 2011: almost \$9 billion was reported by self-insured group health plans, \$13 billion by mixed-insured group health plans, and \$4 billion by fully-insured group health plans. (See Table A2.)
- Approximately 45 percent, or 31 million, of the over 68 million participants in group health plans filing a 2011 Form 5500 were covered under self-insured group health plans. (See Table A2.)
- Of the 48,000 group health plans that filed a 2011 Form 5500, approximately 18,000 indicated a funding arrangement of insurance only, more than 2,000 indicated a funding arrangement of a trust only, and 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 2011 Form 5500 receiving approximately \$131 billion in contributions in 2011, more than \$104 billion contributed by the employers and \$24 billion contributed by the plan participants. All but \$575 million was contributed to plans with more than 100 participants. (See Table A4.)
- In 2011, group health plans filing a Form 5500 that used trusts posted investment income gains of over \$751 million, of which approximately \$2 billion was gained by self-insured group health plans, \$1 billion lost by mixed-insured group health plans, and less than \$6 million gained by fully-insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2011 Form 5500 and used trusts made benefit payments of about \$39 billion directly to participants and less than \$5 billion to insurance carriers for the provision of other insured benefits. Mixed-insured group health plans made benefit payments to participants totaling about \$54 billion and made payments to insurance carriers of \$28 billion. (See Table A5.)
- In total, group health plans filing a 2011 Form 5500 reported approximately \$7 billion in administrative expenses.² 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 \$8 million. (See Table A5.)

² Administrative expenses are reported on the Form 5500 Schedule H – Financial Information, Part II – Income and Expense Statement, line number 2(i) – Administrative expenses. 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, 2011**

All Plans

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	48,167	68,371	59,783	\$185,650	\$131,174	\$131,690
Health Benefits Only	8,220	7,467	6,010	50,491	8,004	10,255
Health and Other Benefits	39,947	60,904	53,773	135,158	123,170	121,435
Health and Dental	2,494	2,245	1,880	3,769	4,198	4,165
Health and Vision	697	598	512	2,937	855	864
Health and Non-Health 5/	3,213	8,825	7,385	10,781	7,466	7,074
Health, Dental, and Vision	2,741	4,927	4,462	7,776	10,857	10,419
Health, Dental, and Non-Health 5/	9,773	7,265	6,592	12,662	11,324	10,598
Health, Vision, and Non-Health 5/	695	1,307	935	2,446	2,315	2,084
Health, Dental, Vision, and Non-Health 5/	20,334	35,737	32,007	94,788	86,155	86,230

Self-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	19,401	30,892	27,278	\$62,868	\$51,348	\$48,178
Health Benefits Only	4,637	4,208	3,682	6,398	3,654	3,477
Health and Other Benefits	14,764	26,684	23,596	56,469	47,694	44,701
Health and Dental	1,116	1,153	984	2,669	1,945	2,001
Health and Vision	255	328	269	2,922	408	432
Health and Non-Health 5/	1,643	7,607	6,329	6,972	4,814	4,390
Health, Dental, and Vision	1,505	2,598	2,419	3,990	3,493	3,364
Health, Dental, and Non-Health 5/	3,087	2,780	2,533	5,027	6,182	5,651
Health, Vision, and Non-Health 5/	279	888	564	1,638	1,658	1,548
Health, Dental, Vision, and Non-Health 5/	6,879	11,330	10,499	33,252	29,195	27,316

(continued...)

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2011**

Mixed-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	4,019	25,674	21,282	\$122,702	\$79,805	\$83,512
Health Benefits Only	240	1,628	922	44,091	4,345	6,778
Health and Other Benefits	3,779	24,046	20,359	78,610	75,460	76,734
Health and Dental	148	653	476	1,099	2,252	2,165
Health and Vision	39	124	105	15	447	431
Health and Non-Health 5/	229	744	605	3,788	2,650	2,685
Health, Dental, and Vision	205	1,764	1,504	3,786	7,363	7,055
Health, Dental, and Non-Health 5/	552	2,316	1,948	7,620	5,139	4,947
Health, Vision, and Non-Health 5/	71	190	154	808	656	537
Health, Dental, Vision, and Non-Health 5/	2,535	18,256	15,567	61,494	56,952	58,915

Fully-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	24,747	11,805	11,224	\$81	\$21	-
Health Benefits Only	3,343	1,632	1,405	2	5	-
Health and Other Benefits	21,404	10,174	9,818	79	16	-
Health and Dental	1,230	439	420	1	1	-
Health and Vision	403	145	138	-	-	-
Health and Non-Health 5/	1,341	474	451	21	2	-
Health, Dental, and Vision	1,031	566	539	**/	1	-
Health, Dental, and Non-Health 5/	6,134	2,169	2,111	15	4	-
Health, Vision, and Non-Health 5/	345	229	218	**/	1	-
Health, Dental, Vision, and Non-Health 5/	10,920	6,151	5,941	42	7	-

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-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

2/ For Form 5500-SF 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 2011 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at <http://www.dol.gov/ebsa/pdf/2011-5500inst.pdf>.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2011 Form 5500 filings.

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2011**

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	48,167	46,355	1,812	19,401	18,321	1,080	4,019	3,374	645	24,747	24,660	87
Health Benefits Only	8,220	8,138	82	4,637	4,580	57	240	231	9	3,343	3,327	16
Health & Other Benefits	39,947	38,217	1,730	14,764	13,741	1,023	3,779	3,143	636	21,404	21,333	71
Participants End of Year (thousands) 3/	68,371	62,399	5,972	30,892	27,303	3,589	25,674	23,503	2,171	11,805	11,593	212
Health Benefits Only	7,467	7,136	331	4,208	4,043	165	1,628	1,621	7	1,632	1,473	159
Health & Other Benefits	60,904	55,263	5,641	26,684	23,260	3,424	24,046	21,882	2,164	10,174	10,120	53
Assets (millions)	\$185,650	\$133,379	\$52,271	\$62,868	\$27,400	\$35,467	\$122,702	\$105,899	\$16,802	\$81	\$80	\$1
Health Benefits Only	50,491	48,519	1,973	6,398	4,506	1,892	44,091	44,011	80	2	2	-
Health & Other Benefits	135,158	84,861	50,298	56,469	22,894	33,575	78,610	61,888	16,722	79	78	1
Liabilities (millions)	\$22,183	\$11,577	\$10,606	\$8,918	\$2,364	\$6,554	\$13,261	\$9,209	\$4,052	\$4	\$4	-
Health Benefits Only	2,712	2,502	210	488	283	205	2,221	2,217	5	2	2	-
Health & Other Benefits	19,471	9,075	10,396	8,429	2,081	6,349	11,040	6,992	4,047	2	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/
Number of Plans	4,117	2,545	1,572	2,754	1,772	982	1,344	755	589	19	18	1
Health Benefits Only	430	385	45	341	303	38	87	80	7	2	2	-
Health & Other Benefits	3,687	2,160	1,527	2,413	1,469	944	1,257	675	582	17	16	1
Participants End of Year (thousands) 3/	23,862	18,185	5,677	12,607	9,079	3,529	11,238	9,091	2,148	16	16	1
Health Benefits Only	1,535	1,372	163	661	505	156	873	866	7	*/	*/	-
Health & Other Benefits	22,327	16,813	5,514	11,946	8,574	3,373	10,365	8,224	2,141	16	16	1
Assets (millions)	\$184,340	\$132,200	\$52,140	\$61,734	\$26,338	\$35,396	\$122,544	\$105,802	\$16,742	\$62	\$61	\$1
Health Benefits Only	50,109	48,141	1,967	6,046	4,157	1,889	44,063	43,984	78	-	-	-
Health & Other Benefits	134,231	84,059	50,172	55,688	22,180	33,507	78,482	61,818	16,664	62	61	1
Liabilities (millions)	\$22,110	\$11,513	\$10,598	\$8,856	\$2,306	\$6,550	\$13,253	\$9,205	\$4,048	\$2	\$2	-
Health Benefits Only	2,703	2,494	210	483	278	205	2,220	2,215	5	-	-	-
Health & Other Benefits	19,407	9,019	10,388	8,373	2,028	6,345	11,033	6,990	4,043	2	2	-

(continued...)

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2011**

Plans with 100 or More Participants & No Trusts

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	41,692	41,569	123	14,589	14,557	32	2,418	2,413	5	24,685	24,599	86
Health Benefits Only	6,875	6,849	26	3,441	3,432	9	105	104	1	3,329	3,313	16
Health & Other Benefits	34,817	34,720	97	11,148	11,125	23	2,313	2,309	4	21,356	21,286	70
Participants End of Year (thousands) 3/	44,459	44,169	290	18,247	18,189	57	14,425	14,404	21	11,787	11,576	211
Health Benefits Only	5,917	5,749	168	3,533	3,524	8	753	752	*/	1,631	1,472	159
Health & Other Benefits	38,542	38,421	122	14,714	14,665	49	13,672	13,652	21	10,156	10,104	52
Assets (millions)	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities (millions)	-	-	-	-	-	-	-	-	-	-	-	-
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/
Number of Plans	2,358	2,241	117	2,058	1,992	66	257	206	51	43	43	-
Health Benefits Only	915	904	11	855	845	10	48	47	1	12	12	-
Health & Other Benefits	1,443	1,337	106	1,203	1,147	56	209	159	50	31	31	-
Participants End of Year (thousands) 3/	50	44	6	38	35	3	11	8	3	1	1	-
Health Benefits Only	16	15	*/	14	13	*/	2	2	*/	*/	*/	-
Health & Other Benefits	34	29	5	24	21	3	9	7	3	1	1	-
Assets (millions)	\$1,310	\$1,179	\$131	\$1,134	\$1,063	\$71	\$157	\$97	\$60	\$19	\$19	-
Health Benefits Only	383	377	5	352	349	3	29	27	2	2	2	-
Health & Other Benefits	928	802	126	782	714	68	129	71	58	17	17	-
Liabilities (millions)	\$73	\$64	\$8	\$62	\$58	\$4	\$8	\$4	\$4	\$3	\$3	-
Health Benefits Only	9	8	*/	5	5	*/	2	2	-	2	2	-
Health & Other Benefits	64	56	8	57	53	4	7	3	4	1	1	-

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-SF 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: 2011 Form 5500 filings.

Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2011
(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/	59,783	55,360	4,423	27,278	24,565	2,713	21,282	19,622	1,660	11,224	11,174	50
Retired or separated participants receiving benefits	8,183	6,686	1,497	3,465	2,626	839	4,180	3,683	497	538	377	161
Other retired or separated participants entitled to future benefits	405	352	52	149	112	37	213	198	15	43	43	*/
Total Participants End of Year	68,371	62,399	5,972	30,892	27,303	3,589	25,674	23,503	2,171	11,805	11,593	212

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/	18,535	14,241	4,293	10,207	7,554	2,654	8,312	6,673	1,639	15	15	1
Retired or separated participants receiving benefits	5,103	3,771	1,332	2,295	1,457	838	2,806	2,313	494	1	1	-
Other retired or separated participants entitled to future benefits	224	172	52	105	68	37	119	105	15	-	-	-
Total Participants End of Year	23,862	18,185	5,677	12,607	9,079	3,529	11,238	9,091	2,148	16	16	1

(continued...)

Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2011
(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/	41,204	41,079	125	17,037	16,980	57	12,960	12,941	18	11,208	11,158	50
Retired or separated participants receiving benefits	3,075	2,910	165	1,166	1,166	1	1,372	1,369	3	537	375	161
Other retired or separated participants entitled to future benefits	180	180	*/	44	44	-	93	93	-	43	43	*/
Total Participants End of Year	44,459	44,169	290	18,247	18,189	57	14,425	14,404	21	11,787	11,576	211

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/	45	40	5	34	31	3	10	7	2	1	1	-
Retired or separated participants receiving benefits	5	5	1	4	3	*/	2	1	*/	*/	*/	-
Other retired or separated participants entitled to future benefits	*/	*/	*/	*/	*/	-	*/	*/	*/	-	-	-
Total Participants End of Year	50	44	6	38	35	3	11	8	3	1	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/ For Form 5500-SF 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: 2011 Form 5500 filings.

Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2011
(numbers in millions)

All Plans with Trusts

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$131,174	\$87,757	\$43,417	\$51,348	\$25,535	\$25,812	\$79,805	\$62,200	\$17,605	\$21	\$21	-
Employer contributions	104,444	64,803	39,641	43,099	19,606	23,493	61,329	45,181	16,148	17	17	-
Participant contributions	24,183	21,022	3,161	7,551	5,745	1,806	16,628	15,273	1,355	4	4	-
Contributions from others (including rollovers)	2,539	1,926	613	691	179	512	1,848	1,746	102	**/	**/	-
Noncash contributions	7	6	1	7	5	1	1	1	-	-	-	-
INVESTMENT INCOME 3/	\$751	-\$1,243	\$1,994	\$2,065	\$669	\$1,396	-\$1,320	-\$1,919	\$598	\$6	\$6	**/

Plans with 100 or More Participants & Trusts

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$130,564	\$87,220	\$43,344	\$50,868	\$25,082	\$25,786	\$79,687	\$62,129	\$17,558	\$8	\$8	-
Employer contributions	103,936	64,362	39,574	42,700	19,231	23,469	61,228	45,123	16,105	7	7	-
Participant contributions	24,092	20,936	3,156	7,479	5,675	1,804	16,612	15,260	1,352	1	1	-
Contributions from others (including rollovers)	2,529	1,916	613	682	170	512	1,847	1,745	102	-	-	-
Noncash contributions	7	6	1	7	5	1	1	1	-	-	-	-
INVESTMENT INCOME 3/	\$724	-\$1,266	\$1,990	\$2,042	\$649	\$1,393	-\$1,324	-\$1,921	\$597	\$6	\$6	**/

(continued...)

Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2011
(numbers in millions)

Plans with Fewer Than 100 Participants & Trusts 4/

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$609	\$536	\$73	\$479	\$452	\$26	\$117	\$71	\$46	\$12	\$12	-
Employer contributions	508	440	67	398	374	24	101	57	43	9	9	-
Participant contributions	91	86	5	73	70	2	16	13	3	3	3	-
Contributions from others (including rollovers)	10	10	**/	9	9	**/	1	1	**/	**/	**/	-
Noncash contributions	**/	-	**/	**/	-	**/	-	-	-	-	-	-
INVESTMENT INCOME 3/	\$28	\$23	\$5	\$24	\$21	\$3	\$4	\$3	\$1	-\$1	-\$1	-

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

Note: The panel for Plans with 100 or More Participants and No Trusts was not reported as these plans are not required to file a Schedule H; thus, these plans have no financial information to report.

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

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

3/ For Schedule 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: 2011 Form 5500 filings.

Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2011
(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/
BENEFIT PAYMENTS 4/	\$131,690	\$90,393	\$41,297	\$48,178	\$24,217	\$23,962	\$83,512	\$66,177	\$17,335	-	-	-
Directly to participants or beneficiaries (including rollovers)	93,098	64,142	28,957	39,365	19,717	19,648	53,733	44,425	9,308	-	-	-
To insurance carriers for the provision of benefits	33,058	24,142	8,916	4,836	3,403	1,433	28,222	20,738	7,484	-	-	-
Other 5/	5,534	2,110	3,424	3,977	1,096	2,881	1,557	1,013	543	-	-	-
ADMINISTRATIVE EXPENSES 6/	\$7,318	\$4,572	\$2,746	\$3,244	\$1,443	\$1,801	\$4,065	\$3,121	\$944	\$8	\$8	**/
Professional fees	745	356	389	396	174	221	349	182	167	**/	**/	**/
Contract administrator fees	3,966	3,055	912	1,405	892	513	2,558	2,160	398	3	2	**/
Investment advisory and management fees	295	191	105	122	48	74	174	143	31	**/	**/	**/
Other	2,311	970	1,341	1,321	329	993	984	636	348	6	6	**/

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/
BENEFIT PAYMENTS 4/	\$131,171	\$89,942	\$41,229	\$47,776	\$23,837	\$23,938	\$83,395	\$66,105	\$17,290	-	-	-
Directly to participants or beneficiaries (including rollovers)	93,063	64,117	28,946	39,334	19,693	19,641	53,728	44,423	9,305	-	-	-
To insurance carriers for the provision of benefits	33,001	24,117	8,885	4,821	3,393	1,428	28,180	20,724	7,457	-	-	-
Other 5/	5,107	1,709	3,398	3,620	751	2,869	1,487	958	529	-	-	-
ADMINISTRATIVE EXPENSES 6/	\$7,280	\$4,542	\$2,738	\$3,213	\$1,416	\$1,797	\$4,059	\$3,118	\$940	\$8	\$8	**/
Professional fees	743	355	387	394	174	221	348	182	167	**/	**/	**/
Contract administrator fees	3,960	3,050	910	1,400	888	513	2,557	2,160	397	3	2	**/
Investment advisory and management fees	295	191	105	121	48	74	174	143	31	**/	**/	**/
Other	2,282	946	1,336	1,297	307	990	980	634	346	5	5	**/

(continued...)

Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2011
(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/
BENEFIT PAYMENTS 4/	\$519	\$451	\$68	\$403	\$379	\$23	\$116	\$72	\$45	-	-	-
Directly to participants or beneficiaries												
(including rollovers)	36	25	11	31	24	7	5	1	3	-	-	-
To insurance carriers for the provision of benefits	57	25	32	15	11	5	42	15	27	-	-	-
Other 5/	427	401	26	357	345	11	70	56	14	-	-	-
ADMINISTRATIVE EXPENSES 6/	\$38	\$30	\$8	\$31	\$27	\$4	\$7	\$3	\$4	**/	**/	-
Professional fees	2	1	1	1	1	1	1	**/	1	-	-	-
Contract administrator fees	6	4	2	5	4	1	1	**/	1	-	-	-
Investment advisory and management fees	**/	**/	**/	**/	**/	**/	**/	**/	**/	-	-	-
Other	29	24	5	25	22	2	4	2	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-SF filers, Other Benefit Payments is equal to Benefits Paid reported on Schedule I.

6/ For Schedule I and Form 5500-SF 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: 2011 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, 2011
(numbers in millions)

Assets 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
TOTAL ASSETS	\$184,340	\$132,200	\$52,140	\$61,734	\$26,338	\$35,396	\$122,544	\$105,802	\$16,742	\$62	\$61	\$1
Cash	15,973	8,738	7,235	7,329	2,849	4,480	8,641	5,886	2,756	3	3	**/
Receivables	11,145	6,270	4,875	4,954	1,832	3,121	6,191	4,437	1,754	1	1	**/
U.S. government securities	20,679	11,629	9,050	7,793	1,392	6,401	12,880	10,231	2,649	6	6	-
Debt instruments	20,005	12,806	7,199	6,499	1,285	5,214	13,496	11,511	1,986	10	10	-
Stock	42,642	38,926	3,716	5,567	2,718	2,849	37,050	36,183	867	25	25	-
Partnership/joint venture interests	7,857	7,084	772	3,085	2,498	587	4,772	4,586	186	-	-	-
Real estate	247	172	75	81	33	48	166	140	26	-	-	-
Loans	354	89	265	351	87	264	3	2	1	**/	-	**/
Assets in direct filing entities	29,285	22,225	7,060	11,868	7,357	4,511	17,417	14,868	2,549	-	-	-
Assets in registered investment companies	23,786	14,593	9,194	10,160	4,322	5,838	13,616	10,261	3,355	11	11	**/
Assets in insurance co. general accounts	4,047	3,669	378	755	407	348	3,292	3,262	30	-	-	-
Other	8,320	6,000	2,320	3,293	1,558	1,735	5,021	4,437	584	6	5	**/

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	9%	7%	14%	12%	11%	13%	7%	6%	16%	5%	5%	1%
Receivables	6%	5%	9%	8%	7%	9%	5%	4%	10%	1%	1%	1%
U.S. government securities	11%	9%	17%	13%	5%	18%	11%	10%	16%	10%	10%	0%
Debt instruments	11%	10%	14%	11%	5%	15%	11%	11%	12%	16%	17%	0%
Stock	23%	29%	7%	9%	10%	8%	30%	34%	5%	41%	41%	0%
Partnership/joint venture interests	4%	5%	1%	5%	9%	2%	4%	4%	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%	0%	0%	21%
Assets in direct filing entities	16%	17%	14%	19%	28%	13%	14%	14%	15%	0%	0%	0%
Assets in registered investment companies	13%	11%	18%	16%	16%	16%	11%	10%	20%	18%	17%	26%
Assets in insurance co. general accounts	2%	3%	1%	1%	2%	1%	3%	3%	0%	0%	0%	0%
Other	5%	5%	4%	5%	6%	5%	4%	4%	3%	9%	9%	51%

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: 2011 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2011**

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

Total	48,167	46,355	1,812	19,401	18,321	1,080	4,019	3,374	645	24,747	24,660	87
Insurance	18,170	18,088	82	872	863	9	124	113	11	17,174	17,112	62
Trust	2,360	1,285	1,075	1,820	1,146	674	536	135	401	4	4	-
Trust and Insurance	2,166	1,594	572	1,441	1,090	351	708	487	221	17	17	-
General Assets of the Sponsor	5,639	5,622	17	5,176	5,162	14	74	72	2	389	388	1
General Assets of the Sponsor and Insurance	18,353	18,299	54	8,794	8,773	21	2,401	2,392	9	7,158	7,134	24
Trust and General Assets of the Sponsor	172	167	5	160	155	5	12	12	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	377	370	7	212	206	6	164	163	1	1	1	-
Not Reported 3/	930	930	-	926	926	-	-	-	-	4	4	-

Benefit Arrangement

Total	48,167	46,355	1,812	19,401	18,321	1,080	4,019	3,374	645	24,747	24,660	87
Insurance	18,916	18,776	140	1,083	1,057	26	263	211	52	17,570	17,508	62
Trust	1,201	951	250	1,185	943	242	15	7	8	1	1	-
Trust and Insurance	3,249	1,909	1,340	2,105	1,339	766	1,128	554	574	16	16	-
General Assets of the Sponsor	5,004	4,990	14	4,895	4,881	14	22	22	-	87	87	-
General Assets of the Sponsor and Insurance	18,386	18,331	55	8,896	8,875	21	2,422	2,413	9	7,068	7,043	25
Trust and General Assets of the Sponsor	87	84	3	86	83	3	1	1	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	394	384	10	225	217	8	168	166	2	1	1	-
Not Reported 3/	930	930	-	926	926	-	-	-	-	4	4	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2011**

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

Total	4,117	2,545	1,572	2,754	1,772	982	1,344	755	589	19	18	1
Insurance	110	97	13	41	37	4	62	54	8	7	6	1
Trust	1,576	577	999	1,096	471	625	479	105	374	1	1	-
Trust and Insurance	1,767	1,226	541	1,168	829	339	589	387	202	10	10	-
General Assets of the Sponsor	48	45	3	36	35	1	12	10	2	-	-	-
General Assets of the Sponsor and Insurance	146	140	6	111	108	3	35	32	3	-	-	-
Trust and General Assets of the Sponsor	111	106	5	101	96	5	10	10	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	359	354	5	201	196	5	157	157	-	1	1	-
Not Reported 3/	-	-	-	-	-	-	-	-	-	-	-	-

Benefit Arrangement

Total	4,117	2,545	1,572	2,754	1,772	982	1,344	755	589	19	18	1
Insurance	229	172	57	77	61	16	142	102	40	10	9	1
Trust	522	300	222	508	294	214	14	6	8	-	-	-
Trust and Insurance	2,732	1,458	1,274	1,744	1,007	737	980	443	537	8	8	-
General Assets of the Sponsor	7	6	1	7	6	1	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	174	167	7	129	125	4	45	42	3	-	-	-
Trust and General Assets of the Sponsor	74	71	3	74	71	3	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	379	371	8	215	208	7	163	162	1	1	1	-
Not Reported 3/	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2011**

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

Total	41,692	41,569	123	14,589	14,557	32	2,418	2,413	5	24,685	24,599	86
Insurance	17,936	17,873	63	788	786	2	8	8	-	17,140	17,079	61
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,554	5,541	13	5,117	5,105	12	52	52	-	385	384	1
General Assets of the Sponsor and Insurance	18,151	18,104	47	8,637	8,619	18	2,358	2,353	5	7,156	7,132	24
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported 3/	51	51	-	47	47	-	-	-	-	4	4	-

Benefit Arrangement

Total	41,692	41,569	123	14,589	14,557	32	2,418	2,413	5	24,685	24,599	86
Insurance	18,507	18,443	64	939	936	3	36	36	-	17,532	17,471	61
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,993	4,980	13	4,885	4,872	13	21	21	-	87	87	-
General Assets of the Sponsor and Insurance	18,141	18,095	46	8,718	8,702	16	2,361	2,356	5	7,062	7,037	25
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported 3/	51	51	-	47	47	-	-	-	-	4	4	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2011**

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

Total	2,358	2,241	117	2,058	1,992	66	257	206	51	43	43	-
Insurance	124	118	6	43	40	3	54	51	3	27	27	-
Trust	784	708	76	724	675	49	57	30	27	3	3	-
Trust and Insurance	399	368	31	273	261	12	119	100	19	7	7	-
General Assets of the Sponsor	37	36	1	23	22	1	10	10	-	4	4	-
General Assets of the Sponsor and Insurance	56	55	1	46	46	-	8	7	1	2	2	-
Trust and General Assets of the Sponsor	61	61	-	59	59	-	2	2	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	18	16	2	11	10	1	7	6	1	-	-	-
Not Reported 3/	879	879	-	879	879	-	-	-	-	-	-	-

Benefit Arrangement

Total	2,358	2,241	117	2,058	1,992	66	257	206	51	43	43	-
Insurance	180	161	19	67	60	7	85	73	12	28	28	-
Trust	679	651	28	677	649	28	1	1	-	1	1	-
Trust and Insurance	517	451	66	361	332	29	148	111	37	8	8	-
General Assets of the Sponsor	4	4	-	3	3	-	1	1	-	-	-	-
General Assets of the Sponsor and Insurance	71	69	2	49	48	1	16	15	1	6	6	-
Trust and General Assets of the Sponsor	13	13	-	12	12	-	1	1	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	15	13	2	10	9	1	5	4	1	-	-	-
Not Reported 3/	879	879	-	879	879	-	-	-	-	-	-	-

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-SF 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: 2011 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2011**

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	48,167	68,371	19,401	30,892	4,019	25,674	24,747	11,805
	Single Employer 1/	46,355	62,399	18,321	27,303	3,374	23,503	24,660	11,593
	Multiemployer 2/	1,812	5,972	1,080	3,589	645	2,171	87	212
Noncollectively bargained plans	Total	44,625	54,512	17,522	24,436	2,995	19,117	24,108	10,959
	Single Employer 1/	44,625	54,512	17,522	24,436	2,995	19,117	24,108	10,959
Collective bargaining plans	Total	3,542	13,860	1,879	6,456	1,024	6,558	639	846
	Single Employer 1/	1,730	7,887	799	2,867	379	4,386	552	634
	Multiemployer 2/	1,812	5,972	1,080	3,589	645	2,171	87	212

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	4,117	23,862	2,754	12,607	1,344	11,238	19	16
	Single Employer 1/	2,545	18,185	1,772	9,079	755	9,091	18	16
	Multiemployer 2/	1,572	5,677	982	3,529	589	2,148	1	1
Noncollectively bargained plans	Total	2,196	14,898	1,580	8,246	600	6,639	16	13
	Single Employer 1/	2,196	14,898	1,580	8,246	600	6,639	16	13
Collective bargaining plans	Total	1,921	8,964	1,174	4,361	744	4,599	3	3
	Single Employer 1/	349	3,287	192	833	155	2,451	2	3
	Multiemployer 2/	1,572	5,677	982	3,529	589	2,148	1	1

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2011**

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	41,692	44,459	14,589	18,247	2,418	14,425	24,685	11,787
	Single Employer 1/	41,569	44,169	14,557	18,189	2,413	14,404	24,599	11,576
	Multiemployer 2/	123	290	32	57	5	21	86	211
Noncollectively bargained plans	Total	40,242	39,572	13,984	16,157	2,209	12,470	24,049	10,945
	Single Employer 1/	40,242	39,572	13,984	16,157	2,209	12,470	24,049	10,945
Collective bargaining plans	Total	1,450	4,888	605	2,090	209	1,955	636	843
	Single Employer 1/	1,327	4,598	573	2,033	204	1,934	550	631
	Multiemployer 2/	123	290	32	57	5	21	86	211

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	2,358	50	2,058	38	257	11	43	1
	Single Employer 1/	2,241	44	1,992	35	206	8	43	1
	Multiemployer 2/	117	6	66	3	51	3	-	-
Noncollectively bargained plans	Total	2,187	42	1,958	33	186	8	43	1
	Single Employer 1/	2,187	42	1,958	33	186	8	43	1
Collective bargaining plans	Total	171	8	100	4	71	4	-	-
	Single Employer 1/	54	2	34	1	20	1	-	-
	Multiemployer 2/	117	6	66	3	51	3	-	-

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-SF 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: 2011 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2011**

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/
Total	48,167	46,355	1,812	19,401	18,321	1,080	4,019	3,374	645	24,747	24,660	87
None or not reported	1,082	1,077	5	1,000	997	3	5	3	2	77	77	-
1-49	1,092	1,037	55	860	826	34	141	121	20	91	90	1
50-99	1,362	1,299	63	549	518	31	115	86	29	698	695	3
100-249	20,041	19,824	217	5,860	5,748	112	377	306	71	13,804	13,770	34
250-499	10,440	10,126	314	3,996	3,823	173	465	342	123	5,979	5,961	18
500-999	6,046	5,696	350	2,942	2,722	220	577	464	113	2,527	2,510	17
1,000-4,999	6,105	5,517	588	3,298	2,921	377	1,420	1,219	201	1,387	1,377	10
5,000 or more	1,999	1,779	220	896	766	130	919	833	86	184	180	4
Per Plan Statistics												
Mean number of participants	1,419	1,346	3,296	1,592	1,490	3,323	6,388	6,966	3,366	477	470	2,437
Median number of participants	256	249	829	313	296	898	1,419	1,566	813	209	209	277

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/
Total	6,475	4,786	1,689	4,812	3,764	1,048	1,601	961	640	62	61	1
None or not reported	916	912	4	910	908	2	5	3	2	1	1	-
1-49	1,003	949	54	831	797	34	141	121	20	31	31	-
50-99	439	380	59	317	287	30	111	82	29	11	11	-
100-249	888	713	175	665	561	104	210	139	71	13	13	-
250-499	749	462	287	529	364	165	219	97	122	1	1	-
500-999	710	386	324	492	281	211	215	103	112	3	2	1
1,000-4,999	1,167	593	574	775	401	374	391	191	200	1	1	-
5,000 or more	603	391	212	293	165	128	309	225	84	1	1	-
Per Plan Statistics												
Mean number of participants	3,693	3,809	3,364	2,628	2,421	3,370	7,026	9,468	3,360	285	280	599
Median number of participants	248	121	891	165	78	924	719	641	812	40	38	599

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2011**

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/
Total	41,692	41,569	123	14,589	14,557	32	2,418	2,413	5	24,685	24,599	86
None or not reported	166	165	1	90	89	1	-	-	-	76	76	-
1-49	89	88	1	29	29	-	-	-	-	60	59	1
50-99	923	919	4	232	231	1	4	4	-	687	684	3
100-249	19,153	19,111	42	5,195	5,187	8	167	167	-	13,791	13,757	34
250-499	9,691	9,664	27	3,467	3,459	8	246	245	1	5,978	5,960	18
500-999	5,336	5,310	26	2,450	2,441	9	362	361	1	2,524	2,508	16
1,000-4,999	4,938	4,924	14	2,523	2,520	3	1,029	1,028	1	1,386	1,376	10
5,000 or more	1,396	1,388	8	603	601	2	610	608	2	183	179	4
Per Plan Statistics												
Mean number of participants	1,066	1,063	2,356	1,251	1,250	1,793	5,966	5,969	4,183	478	471	2,459
Median number of participants	256	256	371	345	344	466	1,852	1,852	1,332	209	209	274

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-SF 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: 2011 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2011**

All Plans

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	48,167	46,355	1,812	19,401	18,321	1,080	4,019	3,374	645	24,747	24,660	87
Agriculture	467	460	7	304	299	5	18	17	1	145	144	1
Mining	551	548	3	333	331	2	51	51	-	167	166	1
Construction	2,498	1,884	614	1,281	887	394	338	119	219	879	878	1
Manufacturing	10,927	10,794	133	4,777	4,718	59	1,107	1,045	62	5,043	5,031	12
Transportation	1,568	1,428	140	713	629	84	169	114	55	686	685	1
Communications and information	1,531	1,510	21	579	568	11	164	154	10	788	788	-
Utilities	583	576	7	345	342	3	101	98	3	137	136	1
Wholesale trade	2,508	2,480	28	978	960	18	150	142	8	1,380	1,378	2
Retail trade	2,869	2,791	78	1,123	1,071	52	201	183	18	1,545	1,537	8
Finance, insurance & real estate	5,269	4,788	481	2,031	1,725	306	530	369	161	2,708	2,694	14
Services	18,163	17,972	191	6,479	6,395	84	1,083	1,011	72	10,601	10,566	35
Misc. organizations 3/	1,228	1,120	108	455	394	61	107	71	36	666	655	11
Industry not reported	5	4	1	3	2	1	-	-	-	2	2	-

Plans with 100 or More Participants & Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	4,117	2,545	1,572	2,754	1,772	982	1,344	755	589	19	18	1
Agriculture	40	37	3	38	36	2	2	1	1	-	-	-
Mining	28	27	1	24	23	1	4	4	-	-	-	-
Construction	702	121	581	463	87	376	237	32	205	2	2	-
Manufacturing	685	587	98	446	399	47	236	185	51	3	3	-
Transportation	204	80	124	129	55	74	75	25	50	-	-	-
Communications and information	95	75	20	60	49	11	35	26	9	-	-	-
Utilities	150	146	4	90	88	2	60	58	2	-	-	-
Wholesale trade	128	104	24	95	78	17	30	23	7	3	3	-
Retail trade	206	140	66	151	104	47	53	35	18	2	1	1
Finance, insurance & real estate	815	388	427	524	243	281	289	143	146	2	2	-
Services	846	713	133	594	525	69	249	185	64	3	3	-
Misc. organizations 3/	218	127	91	140	85	55	74	38	36	4	4	-
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2011**

Plans with 100 or More Participants & No Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	41,692	41,569	123	14,589	14,557	32	2,418	2,413	5	24,685	24,599	86
Agriculture	343	340	3	183	181	2	15	15	-	145	144	1
Mining	488	486	2	277	276	1	44	44	-	167	166	1
Construction	1,401	1,399	2	489	488	1	37	37	-	875	874	1
Manufacturing	9,947	9,927	20	4,076	4,068	8	837	837	-	5,034	5,022	12
Transportation	1,301	1,299	2	528	527	1	88	88	-	685	684	1
Communications and information	1,326	1,326	-	420	420	-	118	118	-	788	788	-
Utilities	344	341	3	182	181	1	26	25	1	136	135	1
Wholesale trade	2,289	2,285	4	803	802	1	113	112	1	1,373	1,371	2
Retail trade	2,528	2,518	10	854	851	3	138	138	-	1,536	1,529	7
Finance, insurance & real estate	4,157	4,137	20	1,268	1,263	5	194	193	1	2,695	2,681	14
Services	16,619	16,575	44	5,248	5,241	7	783	781	2	10,588	10,553	35
Misc. organizations 3/	944	932	12	258	257	1	25	25	-	661	650	11
Industry not reported	5	4	1	3	2	1	-	-	-	2	2	-

Plans with Fewer Than 100 Participants & Trusts 4/

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	2,358	2,241	117	2,058	1,992	66	257	206	51	43	43	-
Agriculture	84	83	1	83	82	1	1	1	-	-	-	-
Mining	35	35	-	32	32	-	3	3	-	-	-	-
Construction	395	364	31	329	312	17	64	50	14	2	2	-
Manufacturing	295	280	15	255	251	4	34	23	11	6	6	-
Transportation	63	49	14	56	47	9	6	1	5	1	1	-
Communications and information	110	109	1	99	99	-	11	10	1	-	-	-
Utilities	89	89	-	73	73	-	15	15	-	1	1	-
Wholesale trade	91	91	-	80	80	-	7	7	-	4	4	-
Retail trade	135	133	2	118	116	2	10	10	-	7	7	-
Finance, insurance & real estate	297	263	34	239	219	20	47	33	14	11	11	-
Services	698	684	14	637	629	8	51	45	6	10	10	-
Misc. organizations 3/	66	61	5	57	52	5	8	8	-	1	1	-
Industry not reported	0	0	0	0	0	0	0	0	0	0	0	-

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. Does not include church plans which are not required to file.

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

- Missing or not applicable.

SOURCE: 2011 Form 5500 filings.

Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2011
(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/
Total	68,371	62,399	5,972	30,892	27,303	3,589	25,674	23,503	2,171	11,805	11,593	212
1-49	20	19	1	16	15	1	3	2	1	2	2	*/
50-99	113	109	5	43	41	2	9	6	2	61	61	*/
100-249	3,277	3,240	37	978	959	20	64	52	12	2,234	2,228	5
250-499	3,652	3,536	116	1,415	1,351	64	173	127	46	2,064	2,058	6
500-999	4,205	3,952	253	2,061	1,900	161	422	341	81	1,722	1,710	11
1,000-4,999	12,873	11,606	1,267	6,915	6,098	817	3,392	2,957	435	2,566	2,552	15
5,000 or more	44,230	39,938	4,293	19,463	16,939	2,525	21,611	20,017	1,594	3,156	2,981	174

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/
Total	23,912	18,229	5,683	12,645	9,113	3,532	11,249	9,099	2,150	18	17	1
1-49	18	17	1	15	14	1	3	2	1	*/	*/	-
50-99	32	28	4	23	21	2	8	6	2	1	1	-
100-249	146	116	30	110	92	18	34	23	12	2	2	-
250-499	273	167	106	190	130	60	82	36	46	*/	*/	-
500-999	515	279	236	358	203	155	155	75	81	2	2	1
1,000-4,999	2,632	1,387	1,245	1,723	912	811	906	472	434	3	3	-
5,000 or more	20,295	16,235	4,060	10,226	7,741	2,485	10,060	8,485	1,575	9	9	-

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/
Total	44,459	44,169	290	18,247	18,189	57	14,425	14,404	21	11,787	11,576	211
1-49	2	2	*/	1	1	-	-	-	-	2	2	*/
50-99	81	81	*/	21	21	*/	*/	*/	-	61	60	*/
100-249	3,130	3,123	7	868	867	1	30	30	-	2,232	2,227	5
250-499	3,379	3,369	10	1,225	1,221	3	91	91	*/	2,064	2,058	6
500-999	3,690	3,672	18	1,703	1,697	6	267	266	1	1,719	1,709	11
1,000-4,999	10,241	10,219	23	5,192	5,185	7	2,486	2,484	1	2,564	2,549	15
5,000 or more	23,935	23,702	232	9,237	9,198	40	11,551	11,533	18	3,146	2,972	174

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-SF 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: 2011 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2011**
(numbers in thousands)

All Plans

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	68,371	62,399	5,972	30,892	27,303	3,589	25,674	23,503	2,171	11,805	11,593	212
Agriculture	382	367	15	263	255	8	57	52	6	62	61	1
Mining	632	631	1	303	302	1	235	235	-	93	93	*/
Construction	1,842	728	1,115	1,044	328	716	516	118	398	282	281	1
Manufacturing	14,098	13,322	775	5,099	4,898	201	6,635	6,228	407	2,364	2,197	167
Transportation	3,363	2,424	939	1,801	1,064	737	1,247	1,045	201	316	315	*/
Communications and information	3,537	3,365	172	1,395	1,304	90	1,839	1,757	82	303	303	-
Utilities	1,045	1,024	22	536	526	10	420	410	11	89	88	1
Wholesale trade	1,852	1,772	80	706	655	51	746	717	29	401	400	*/
Retail trade	8,569	8,012	557	2,828	2,490	338	4,824	4,609	214	917	913	4
Finance, insurance & real estate	7,458	6,174	1,284	3,032	2,310	722	3,153	2,595	557	1,273	1,269	4
Services	19,447	18,713	735	8,178	7,685	493	5,798	5,584	213	5,472	5,443	28
Misc. organizations 3/	6,145	5,866	278	5,706	5,485	221	205	152	53	233	229	4
Industry not reported	1	1	*/	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/
Total	23,862	18,185	5,677	12,607	9,079	3,529	11,238	9,091	2,148	16	16	1
Agriculture	47	34	12	41	34	7	6	*/	6	-	-	-
Mining	30	30	1	25	24	1	5	5	-	-	-	-
Construction	1,220	108	1,112	774	59	715	446	49	397	*/	*/	-
Manufacturing	3,228	2,665	563	1,045	889	156	2,182	1,775	407	1	1	-
Transportation	1,554	616	938	982	246	736	571	370	201	-	-	-
Communications and information	1,238	1,066	172	270	180	90	968	887	82	-	-	-
Utilities	620	608	13	301	292	9	320	316	3	-	-	-
Wholesale trade	416	348	68	145	95	51	271	253	17	*/	*/	-
Retail trade	2,881	2,329	552	666	328	337	2,215	2,000	214	1	*/	1
Finance, insurance & real estate	3,633	2,358	1,275	1,463	744	719	2,160	1,604	556	9	9	-
Services	3,300	2,602	698	1,377	889	488	1,920	1,710	211	3	3	-
Misc. organizations 3/	5,694	5,420	273	5,519	5,298	220	173	120	53	1	1	-
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2011**
(numbers in thousands)

Plans with 100 or More Participants & No Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	44,459	44,169	290	18,247	18,189	57	14,425	14,404	21	11,787	11,576	211
Agriculture	333	330	2	219	218	1	51	51	-	62	61	1
Mining	600	600	*/	278	278	*/	229	229	-	93	93	*/
Construction	616	614	1	266	266	*/	68	68	-	282	281	1
Manufacturing	10,861	10,649	212	4,048	4,003	45	4,451	4,451	-	2,362	2,195	167
Transportation	1,808	1,807	1	817	816	1	675	675	-	316	315	*/
Communications and information	2,297	2,297	-	1,124	1,124	-	870	870	-	303	303	-
Utilities	422	413	9	233	232	1	100	93	7	89	88	1
Wholesale trade	1,434	1,422	12	560	559	1	475	463	11	400	400	*/
Retail trade	5,684	5,680	5	2,160	2,159	1	2,609	2,609	-	916	912	4
Finance, insurance & real estate	3,818	3,811	7	1,565	1,562	2	990	990	*/	1,264	1,259	4
Services	16,135	16,099	35	6,791	6,786	5	3,875	3,873	2	5,468	5,440	28
Misc. organizations 3/	449	445	5	186	186	*/	31	31	-	232	228	4
Industry not reported	1	1	*/	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/
Total	50	44	6	38	35	3	11	8	3	1	1	-
Agriculture	3	3	*/	3	3	*/	*/	*/	-	-	-	-
Mining	1	1	-	1	1	-	*/	*/	-	-	-	-
Construction	6	5	1	4	4	1	2	1	1	*/	*/	-
Manufacturing	9	8	1	6	6	*/	2	2	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	3	3	*/	2	2	*/	1	1	-	*/	*/	-
Finance, insurance & real estate	7	5	2	4	4	1	2	1	1	*/	*/	-
Services	12	11	1	10	10	*/	2	2	*/	*/	*/	-
Misc. organizations 3/	2	1	*/	1	1	*/	*/	*/	-	*/	*/	-
Industry not reported	0	0	0	0	0	0	0	0	0	0	0	-

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-SF 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. Does not include church plans which are not required to file.

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: 2011 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2011**

All Plans

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/	Number of Plans	Total Participants End of Year (thousands) 2/
Total	48,167	68,371	19,401	30,892	4,019	25,674	24,747	11,805
No Insurance	7,398	9,071	7,398	9,071	-	-	-	-
Health Only	2,632	2,338	-	-	275	1,267	2,357	1,071
Stop-Loss Only	1,037	791	1,037	791	-	-	-	-
Other 3/	6,733	17,245	6,733	17,245	-	-	-	-
Health and Stop-Loss	33	78	-	-	21	62	12	16
Health and Other 3/	25,172	31,065	-	-	3,077	20,815	22,095	10,251
Stop-Loss and Other 3/	4,233	3,785	4,233	3,785	-	-	-	-
Health, Stop-Loss, and Other 3/	929	3,998	-	-	646	3,530	283	468

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/
Total	4,117	23,862	2,754	12,607	1,344	11,238	19	16
No Insurance	723	2,105	723	2,105	-	-	-	-
Health Only	122	444	-	-	119	443	3	1
Stop-Loss Only	321	356	321	356	-	-	-	-
Other 3/	803	9,063	803	9,063	-	-	-	-
Health and Stop-Loss	9	41	-	-	9	41	-	-
Health and Other 3/	1,019	8,647	-	-	1,003	8,631	16	16
Stop-Loss and Other 3/	907	1,083	907	1,083	-	-	-	-
Health, Stop-Loss, and Other 3/	213	2,123	-	-	213	2,123	-	-

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2011**

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/
Total	41,692	44,459	14,589	18,247	2,418	14,425	24,685	11,787
No Insurance	5,038	6,948	5,038	6,948	-	-	-	-
Health Only	2,444	1,892	-	-	106	822	2,338	1,070
Stop-Loss Only	642	430	642	430	-	-	-	-
Other 3/	5,740	8,175	5,740	8,175	-	-	-	-
Health and Stop-Loss	23	37	-	-	11	21	12	16
Health and Other 3/	23,922	22,409	-	-	1,870	12,174	22,052	10,235
Stop-Loss and Other 3/	3,169	2,694	3,169	2,694	-	-	-	-
Health, Stop-Loss, and Other 3/	714	1,875	-	-	431	1,407	283	468

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/
Total	2,358	50	2,058	38	257	11	43	1
No Insurance	1,637	18	1,637	18	-	-	-	-
Health Only	66	2	-	-	50	2	16	*/
Stop-Loss Only	74	4	74	4	-	-	-	-
Other 3/	190	7	190	7	-	-	-	-
Health and Stop-Loss	1	*/	-	-	1	*/	-	-
Health and Other 3/	231	10	-	-	204	9	27	1
Stop-Loss and Other 3/	157	8	157	8	-	-	-	-
Health, Stop-Loss, and Other 3/	2	*/	-	-	2	*/	-	-

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-SF 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: 2011 Form 5500 filings.

Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2011

All Plans

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	48,167	46,355	1,812	19,401	18,321	1,080	4,019	3,374	645	24,747	24,660	87
None or not reported	19,401	18,321	1,080	19,401	18,321	1,080	-	-	-	-	-	-
1	18,143	17,701	442	-	-	-	2,164	1,779	385	15,979	15,922	57
2	6,176	6,003	173	-	-	-	847	693	154	5,329	5,310	19
3-5	3,638	3,561	77	-	-	-	653	584	69	2,985	2,977	8
6-10	588	559	29	-	-	-	229	202	27	359	357	2
11-25	196	188	8	-	-	-	110	102	8	86	86	-
26 or more	25	22	3	-	-	-	16	14	2	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/
Total	4,117	2,545	1,572	2,754	1,772	982	1,344	755	589	19	18	1
None or not reported	2,754	1,772	982	2,754	1,772	982	-	-	-	-	-	-
1	726	381	345	-	-	-	711	367	344	15	14	1
2	290	149	141	-	-	-	288	147	141	2	2	-
3-5	199	132	67	-	-	-	198	131	67	1	1	-
6-10	77	50	27	-	-	-	76	49	27	1	1	-
11-25	61	53	8	-	-	-	61	53	8	-	-	-
26 or more	10	8	2	-	-	-	10	8	2	-	-	-

(continued...)

Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2011

Plans with 100 or More Participants & No Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	41,692	41,569	123	14,589	14,557	32	2,418	2,413	5	24,685	24,599	86
None or not reported	14,589	14,557	32	14,589	14,557	32	-	-	-	-	-	-
1	17,166	17,108	58	-	-	-	1,236	1,234	2	15,930	15,874	56
2	5,845	5,824	21	-	-	-	525	523	2	5,320	5,301	19
3-5	3,431	3,422	9	-	-	-	449	448	1	2,982	2,974	8
6-10	511	509	2	-	-	-	153	153	-	358	356	2
11-25	135	135	-	-	-	-	49	49	-	86	86	-
26 or more	15	14	1	-	-	-	6	6	-	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/
Total	2,358	2,241	117	2,058	1,992	66	257	206	51	43	43	-
None or not reported	2,058	1,992	66	2,058	1,992	66	-	-	-	-	-	-
1	251	212	39	-	-	-	217	178	39	34	34	-
2	41	30	11	-	-	-	34	23	11	7	7	-
3-5	8	7	1	-	-	-	6	5	1	2	2	-
6-10	0	0	0	0	0	0	0	0	0	0	0	-
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: 2011 Form 5500 filings.

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2011
(numbers in thousands)

All Plans

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	68,371	62,399	5,972	30,892	27,303	3,589	25,674	23,503	2,171	11,805	11,593	212
None or not reported	30,892	27,303	3,589	30,892	27,303	3,589	-	-	-	-	-	-
1	11,590	10,539	1,051	-	-	-	5,728	4,855	873	5,862	5,684	178
2	5,988	5,633	355	-	-	-	3,822	3,481	341	2,166	2,152	14
3-5	6,707	6,356	352	-	-	-	4,801	4,456	346	1,906	1,900	6
6-10	4,139	3,959	180	-	-	-	3,411	3,235	177	727	724	3
11-25	7,147	7,025	123	-	-	-	6,090	5,968	123	1,057	1,057	-
26 or more	1,909	1,585	324	-	-	-	1,822	1,509	313	87	76	11

Plans with 100 or More Participants & Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	23,862	18,185	5,677	12,607	9,079	3,529	11,238	9,091	2,148	16	16	1
None or not reported	12,607	9,079	3,529	12,607	9,079	3,529	-	-	-	-	-	-
1	2,073	1,204	869	-	-	-	2,069	1,201	869	3	3	1
2	1,034	701	333	-	-	-	1,031	698	333	3	3	-
3-5	1,449	1,114	334	-	-	-	1,448	1,114	334	1	1	-
6-10	958	781	177	-	-	-	949	772	177	9	9	-
11-25	4,363	4,241	123	-	-	-	4,363	4,241	123	-	-	-
26 or more	1,378	1,065	313	-	-	-	1,378	1,065	313	-	-	-

(continued...)

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2011
(numbers in thousands)

Plans with 100 or More Participants & No Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	44,459	44,169	290	18,247	18,189	57	14,425	14,404	21	11,787	11,576	211
None or not reported	18,247	18,189	57	18,247	18,189	57	-	-	-	-	-	-
1	9,507	9,328	180	-	-	-	3,649	3,647	2	5,858	5,681	177
2	4,952	4,930	22	-	-	-	2,789	2,781	8	2,163	2,149	14
3-5	5,258	5,241	17	-	-	-	3,353	3,342	11	1,905	1,899	6
6-10	3,181	3,177	3	-	-	-	2,463	2,463	-	718	715	3
11-25	2,784	2,784	-	-	-	-	1,727	1,727	-	1,057	1,057	-
26 or more	531	520	11	-	-	-	444	444	-	87	76	11

Plans with Fewer Than 100 Participants & Trusts 5/

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	50	44	6	38	35	3	11	8	3	1	1	-
None or not reported	38	35	3	38	35	3	-	-	-	-	-	-
1	10	8	2	-	-	-	9	7	2	1	1	-
2	2	1	1	-	-	-	2	1	1	*/	*/	-
3-5	*/	*/	*/	-	-	-	*/	*/	*/	*/	*/	-
6-10	0	0	0	0	0	0	0	0	0	0	0	-
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-SF 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: 2011 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2011
(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/
Total	\$133,646	\$124,343	\$9,303	\$13,058	\$12,209	\$850	\$42,348	\$34,634	\$7,714	\$78,240	\$77,500	\$740
Health Only	49,293	44,241	5,052	-	-	-	16,800	12,284	4,516	32,493	31,957	537
Stop-Loss Only	3,182	2,940	242	2,261	2,072	189	827	775	52	94	93	1
Other 4/	30,197	28,039	2,158	8,757	8,134	623	13,777	12,268	1,509	7,664	7,637	27
Health and Stop-Loss	55	55	-	-	-	-	-	-	-	55	55	-
Health and Other 4/	48,408	46,652	1,756	-	-	-	10,559	8,978	1,581	37,849	37,674	175
Stop-Loss and Other 4/	2,434	2,340	94	2,041	2,003	38	385	329	56	9	9	-
Health, Stop-Loss, and Other 4/	76	76	-	-	-	-	-	-	-	76	76	-

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/
Total	\$28,968	\$20,497	\$8,471	\$3,029	\$2,200	\$829	\$25,865	\$18,223	\$7,642	\$74	\$74	-
Health Only	12,354	7,864	4,489	-	-	-	12,310	7,820	4,489	44	44	-
Stop-Loss Only	872	641	231	633	454	179	239	187	52	-	-	-
Other 4/	7,969	5,868	2,100	1,976	1,363	613	5,984	4,496	1,488	9	9	-
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other 4/	7,191	5,634	1,557	-	-	-	7,170	5,613	1,557	20	20	-
Stop-Loss and Other 4/	583	489	94	420	383	38	162	106	56	**/	**/	-
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, 2011
(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/
Total	\$104,489	\$103,702	\$787	\$9,982	\$9,965	\$16	\$16,355	\$16,324	\$31	\$78,153	\$77,413	\$740
Health Only	36,883	36,339	544	-	-	-	4,438	4,431	7	32,445	31,908	537
Stop-Loss Only	2,292	2,281	11	1,610	1,600	9	588	588	-	94	93	1
Other 4/	22,204	22,156	49	6,767	6,760	7	7,784	7,769	15	7,654	7,627	27
Health and Stop-Loss	55	55	-	-	-	-	-	-	-	55	55	-
Health and Other 4/	41,143	40,959	184	-	-	-	3,323	3,314	9	37,820	37,645	175
Stop-Loss and Other 4/	1,836	1,836	**/	1,605	1,605	**/	223	223	-	8	8	-
Health, Stop-Loss, and Other 4/	76	76	-	-	-	-	-	-	-	76	76	-

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/
Total	\$189	\$144	\$45	\$48	\$44	\$4	\$128	\$87	\$41	\$13	\$13	-
Health Only	57	37	19	-	-	-	52	32	19	5	5	-
Stop-Loss Only	19	18	1	18	18	1	**/	**/	**/	-	-	-
Other 4/	24	15	9	14	11	3	10	4	6	1	1	-
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other 4/	74	59	15	-	-	-	66	51	15	8	8	-
Stop-Loss and Other 4/	15	15	**/	15	15	**/	-	-	-	-	-	-
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: 2011 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2011, employer-sponsored health insurance covered 55 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers) may fund the health insurance coverage they offer their workers.²

What Is a Self-Insured Group Health Plan?

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

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2012 Current Population Survey Annual Social and Economic Supplement.

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

Fully-insured – A fully-insured plan provides health benefits by purchasing a group health insurance policy or contract from a state-licensed insurance carrier or similar organization, such as Blue Cross Blue Shield or a health maintenance organization. The insurance carrier then assumes financial responsibility for the covered health benefit claims of the plan’s participants and associated administrative costs.³ An employer with a fully-insured health plan chooses how to transfer insurance premiums⁴ to the insurance carrier: The plan either establishes a trust for the express purpose of receiving contributions for the payment of insurance premiums or pays the premiums directly from the plan sponsor’s general assets.

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

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

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

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

plan. To protect against unexpectedly large claims, self-insured plans or employers sponsoring such plans may obtain stop-loss insurance coverage. Stop-loss coverage limits the liability (stops the loss) the plan or employer bears for each covered person's health care costs (in the case of policies with individual or specific attachment points) or for the total expenses of the plan (aggregate attachment points), as the stop-loss carrier will reimburse the plan or employer for losses above the policies' attachment points.⁶

Form 5500 Health Plan Filing Requirements

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

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

⁶ An employer may also purchase a "minimum premium" arrangement in which the employer pays a fraction of the fully-insured premium to cover non-claim expenses, such as administration and claims processing, and pays claims up to an agreed-upon limit, after which the insurance carrier is responsible. Under a minimum premium arrangement, the insurance carrier usually is also responsible for processing claims and administrative services. See e.g., U.S. Department of Labor, Bureau of Labor Statistics, *Definitions of Health Insurance Terms*, at <http://www.bls.gov/ncs/ebs/sp/healthterms.pdf>. Last viewed February 24, 2011.

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

The Form 5500 is an important source of information on ERISA-covered, private sector employer-sponsored benefit plans and their operation, funding, assets, and investments. The majority of Form 5500 reports are filed for employee pension benefit plans. Welfare benefit plans (which includes plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain exceptions tied to plans' size, funding arrangement, and sector. These exceptions are listed below:⁸

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

⁷ See ERISA Section 101 *et seq.*, 29 U.S.C. 1021 *et seq.* and accompanying regulations. The data used for this report were taken from the Form 5500 data for plan years 2011 and earlier. For plan years beginning on or after January 1, 2009, certain eligible small plans are able to file the Form 5500-SF "Short Form Annual Return/Report of Small Employee Benefit Plan." Small plans using the Form 5500-SF include information about total fees and commissions paid with respect to the purchase of insurance.

⁸ 29 C.F.R. 2520.104-1 *et seq.*

⁹ An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or employee organization that sponsors the plan. A combination unfunded/insured welfare benefit plan has 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 2011 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.¹⁰ 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;

¹⁰ 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 5500.¹¹ 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.

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

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

June 2015

- Table B1 was revised to correct certain published values. The “Health and Stop Loss”, “Health and Other”, “Stop-Loss and Other”, and “Health, Stop-Loss, and Other” rows of the “Plans with Fewer than 100 Participants & Trusts” subtable were affected.