

Group Health Plans Report

Abstract of 2021 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 5/2/2023



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
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TABLE OF CONTENTS

Highlights.....	1-3
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SECTION A: SUMMARY OF FORM 5500, SCHEDULE H, AND SCHEDULE I

A1. Number of Group Health Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits <i>by type of benefit and type of insurance, 2021.....</i>	4-5
A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities <i>by type of insurance and type of plan, 2021.....</i>	6-7
A3. Number of Participants in Group Health Plans <i>by type of insurance, type of plan, and type of participant, 2021....</i>	8-9
A4. Selected Income of Group Health Plans <i>by type of insurance and type of plan, 2021.....</i>	10-11
A5. Selected Expenses of Group Health Plans <i>by type of insurance and type of plan, 2021.....</i>	12-13
A6. Balance Sheet of Group Health Plans with 100 or More Participants and Trusts <i>by type of insurance and type of plan, 2021.....</i>	14
A7. Number of Group Health Plans <i>by type of insurance, type of plan, and method of funding, 2021.....</i>	15-18
A8. Number of Group Health Plans and Total Participants <i>by collective bargaining status, type of insurance, and type of plan, 2021.....</i>	19-20

A9. Distribution of Group Health Plans <i>by type of insurance, type of plan, and number of participants, 2021.....</i>	21-22
A10. Distribution of Group Health Plans <i>by type of insurance, type of plan, and industry, 2021.....</i>	23-24
A11. Distribution of Group Health Plan Participants <i>by type of insurance, type of plan, and number of participants, 2021.....</i>	25
A12. Distribution of Group Health Plan Participants <i>by type of insurance, type of plan, and industry, 2021.....</i>	26-27

SECTION B: SUMMARY OF SCHEDULE A

B1. Number of Group Health Plans and Total Participants <i>by type of insurance and type of insurance contracts, 2021.....</i>	28-29
B2. Distribution of Group Health Plans <i>by type of insurance, type of plan, and number of health insurance contracts, 2021.....</i>	30-31
B3. Distribution of Group Health Plan Participants <i>by type of insurance, type of plan, and number of health insurance contracts, 2021.....</i>	32-33
B4. Premiums Paid by Group Health Plans <i>by type of insurance, type of plan, and type of insurance contracts, 2021.....</i>	34-35

Appendix A1: Plan Funding Classification.....	36-41
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Appendix A2: Group Insurance Arrangements.....	42-46
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HIGHLIGHTS FROM THE 2021 FORM 5500 GROUP HEALTH PLANS REPORT

Group health plans filing a Form 5500 represent a diverse subset of private sector, employer-sponsored group health plans. These plans have numerous benefit structures, funding arrangements, and relationships to insurance that necessitate careful classification and interpretation to present meaningful statistics. For this report, the Employee Benefits Security Administration (EBSA) classified these plans as either self-insured, fully insured, or having both self-insured and fully insured characteristics (mixed-insured). Appendix A1 at the end of this report provides more information on the classification methodology. For this report, Form 5500 filings with plan year ending dates in 2021 are included.

Number of Group Health Plans, 2015-2021

Year	All Plans	Plans with 100 or More Participants (end of year)	Plans with Fewer Than 100 Participants (end of year)
2015	54,488	51,367	3,121
2016	56,211	53,078	3,133
2017	57,750	54,052	3,698
2018	60,530	55,387	5,143
2019	65,798	56,325	9,473
2020	74,054	57,227	16,827
2021	81,805	57,082	24,723

Source: Table A2 and the 2015-2021 Group Health Plans Reports.

The universe of group health plans filing the Form 5500 has grown more rapidly over the past several years, almost entirely due to an influx of filings from smaller plans. Specifically, the number of group health plans filing the Form 5500 that reported fewer than 100

participants at the end of the year—almost all of which were self-insured—grew from about 9,000 plans in 2019 to nearly 25,000 plans in 2021. Meanwhile, the number of group health plans reporting more than 100 participants has increased much more slowly over the same period. The increase in small, self-insured plans was largely driven by plans appearing to participate in a non-plan Multiple Employer Welfare Arrangement (MEWA).¹

This Form 5500 filing trend does not necessarily reflect a broad shift in private sector, employer-sponsored group health coverage in the U.S. Rather, these statistics merely indicate an increase in prevalence of certain types of plans that are required to file the Form 5500, such as those participating in non-plan MEWAs.

Other findings from private sector, employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2021 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2024.

Plan Type Characteristics

- In 2021, about 82,000 private sector, employer-sponsored group health plans filed the Form 5500. Roughly 46,000, or 56 percent, were self-insured. About 31,000, or 38 percent, were fully insured. Approximately 5,000, or 6 percent, were mixed-insured. (See Table A1.)
- Of the roughly 82,000 group health plans mentioned above, about 34 percent offered only health benefits. Conversely, 66 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits.² Of the approximately 54,000 plans that offer coverages in addition to

¹ MEWAs that are not welfare benefit plans are not required to file the Form 5500, but individual participating employer plans must separately satisfy applicable annual reporting requirements.

² For the remainder of this report, health benefits exclude vision and dental benefits to match the separate identification of those benefit types on the Form 5500 Annual Return/Report of Employee Benefit Plan. See 2021 Form 5500 instructions at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2021-instructions.pdf>.

health coverage, 53 percent were fully insured, 39 percent were self-insured, and 8 percent were mixed-insured. (See Table A1.)

- Of the self-insured plans that indicated they only provide health benefits, 97 percent did not report any type of insurance on Schedule A. Only 14 percent of self-insured plans providing both health and other benefits did the same. This indicates that even for self-insured plans, other benefits were more likely to be fully insured.³
- Of all private sector, single-employer group health plans that filed a 2021 Form 5500, 38 percent provided fully insured health benefits to their employees. Multiemployer group health plans were much less likely to provide fully insured health benefits; only 16 percent of those plans did so in 2021. Roughly 63 percent of multiple-employer plans provided fully insured health benefits. (See Table A2.)
- Of the approximately 46,000 group health plans categorized as self-insured, about 45,000 were single-employer plans, about 1,000 were multiemployer, and the remaining 300 were multiple-employer. Of the approximately 31,000 group health plans categorized as fully insured, nearly all were single-employer plans, but about 200 were multiemployer plans and 600 were multiple-employer plans. Of the approximately 5,000 group health plans categorized as mixed-insured, the majority were single-employer, but about 300 were multiemployer, and fewer than 100 were multiple-employer. (See Table A2.)
- Of the 82,000 group health plans that filed a 2021 Form 5500, approximately 17,000 indicated a funding arrangement of insurance only, more than 2,000 indicated a funding arrangement

of a trust only, and 5,000 indicated a funding arrangement of general assets of the sponsor only. The remaining 58,000 group health plan filers indicated some combination of funding arrangements (35,000) or did not report any arrangement (23,000).⁴ The most common combination of funding arrangements, reported by 32,000 plans, was general assets of the sponsor and insurance. (See Table A7.)

Number of End of Year Participants

- Of the approximately 83 million participants in group health plans filing a 2021 Form 5500, 42 percent, or 35 million, were covered under self-insured group health plans. (See Table A2.)
- About 42 percent of self-insured group health plans and 83 percent of mixed-insured group health plans covered 100 or more participants and did not operate a trust. Nearly all of the fully insured group health plans covered 100 or more participants and did not operate a trust.⁵ (See Table A2.)
- The mean and median number of participants in group health plans in 2021 were about 1,000 and 200, respectively. The means for self-insured, mixed-insured, and fully insured were 800, 7,400, and 500, respectively. The medians for self-insured, mixed-insured, and fully insured were less than 100, 1,300, and 200, respectively. (See Table A9.)

Assets and Liabilities

- In total, group health plans that filed a Form 5500 held about \$303 billion in assets as of the end of 2021. Self-insured group health plans held approximately \$124 billion, mixed-insured group

³ The statistics in this note were tabulated using the 2021 Group Health Plans Research File, which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

⁴ Although information on insurance contracts and plan assets are reported on the Form 5500-SF, the Form 5500-SF does not require plans to separately identify the funding or benefit arrangements as insured, trust, Code section 413(e) insurance contracts, or general assets of the sponsor.

⁵ However, this is a data restriction that results from the regulatory exemption from Form 5500 filing provided to welfare benefit plans (other than plans required to file the Form M-1) covering fewer than 100 participants as of the beginning of the plan year that are unfunded, fully insured, or a combination of insured and unfunded, as specified in 29 CFR 2520.104-20. For more information on filing requirements and exemptions, see Appendix A1.

health plans held \$164 billion, and fully insured group health plans held about \$15 billion. (See Table A2.)

- Despite comprising only 6 percent of plans, mixed-insured plans covered 40 percent of end-of-year participants and owned about 54 percent of all group health plan assets held in trusts. Therefore, a relatively small number of plans drive many of the aggregate statistics presented in this report. (See Table A2.) For instance, of the 20 largest plans by asset size, 10 were mixed-insured and held approximately \$102 billion, or over one-third of total health plan assets.⁶
- Self-insured group health plans with trusts and covering 100 or more participants held approximately 14 percent of their assets in cash and U.S. Government securities, 21 percent in direct filing entities (DFEs), 27 percent in mutual fund companies (registered investment companies), 10 percent in debt instruments, and 8 percent in stock. Mixed-insured group health plans with trusts and covering 100 or more participants held approximately 22 percent of their assets in cash and U.S. Government securities, 12 percent in DFEs, 9 percent in mutual fund companies, 20 percent in debt instruments, and 6 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported \$35 billion in liabilities as of the end of 2021. Approximately \$12 billion was reported by self-insured group health plans, \$22 billion by mixed-insured group health plans, and \$2 billion by fully insured group health plans. (See Table A2.)
- The \$12 billion in liabilities reported by self-insured plans represented 20 percent of total benefit payments made by self-insured plans and roughly 19 percent of total contributions to self-insured plans. These liabilities were all reported by plans with trusts, because, by definition, plans without trusts report no

assets or liabilities. The liabilities reported in no way reflect all future health and welfare benefit obligations of the group health plans presented in this report. (See Tables A2, A4, and A5.)

Annual Cash Flows

- Overall, group health plans with trusts reported receiving approximately \$151 billion in contributions in 2021, with nearly \$124 billion contributed by the employers and approximately \$25 billion contributed by the plan participants. Plans with fewer than 100 participants accounted for roughly \$3 billion of these contributions. (See Table A4.)
- In 2021, group health plans filing a Form 5500 that used trusts posted investment income gains of approximately \$21 billion. About \$10 billion was gained by self-insured group health plans, \$10 billion was gained by mixed-insured group health plans, and \$1 billion was gained by fully insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2021 Form 5500, covered 100 or more participants, and used trusts made benefit payments of \$48 billion directly to participants and \$6 billion to insurance carriers. Mixed-insured plans that covered 100 or more participants and used trusts made benefit payments to participants totaling about \$57 billion and to insurance carriers of \$16 billion. Fully insured plans that covered 100 or more participants and used trusts paid about \$2 billion directly to participants and \$11 billion to insurance carriers for provision of benefits. (See Table A5.)
- In total, group health plans filing a 2021 Form 5500 reported about \$9 billion in administrative expenses.⁷ Self-insured, mixed-insured, and fully insured plans reported \$4 billion, \$4 billion, and \$1 billion, respectively. (See Table A5.)

⁶ The statistics in this note were tabulated using the 2021 Group Health Plans Research File, which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

⁷ When applicable, Form 5500 filers report administrative expenses on either Schedule H – Financial Information, Part II – Income and Expense Statement, line number 2(i) – Administrative expenses or on Schedule I – Financial Information, Part I – Income, Expenses, and Transfers for this Plan Year, line number 2(h). Form 5500-SF filers report administrative expenses in Part III – Financial Information, line number 8(f).

**Table A1. Number of Group Health Plans, Total Participants,
Active Participants, Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2021**

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	81,805	83,101	72,541	\$302,967	\$151,419	\$151,445
Health Benefits Only	27,560	4,826	4,070	15,945	6,848	6,780
Health and Other Benefits	54,245	78,275	68,471	287,021	144,571	144,664
Health and Dental	1,255	1,094	837	6,050	3,544	3,752
Health and Vision	482	402	303	2,016	1,962	2,014
Health and Non-Health ⁵	2,037	7,555	6,015	21,648	5,434	5,821
Health, Dental, and Vision	3,038	3,667	3,163	18,341	10,470	10,232
Health, Dental, and Non-Health ⁵	3,941	3,662	2,770	21,885	7,966	8,908
Health, Vision, and Non-Health ⁵	626	828	704	6,172	2,576	2,585
Health, Dental, Vision, and Non-Health ⁵	42,866	61,067	54,679	210,909	112,619	111,353

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	46,100	34,845	30,868	\$124,172	\$62,172	\$60,686
Health Benefits Only	25,210	3,242	2,664	12,012	5,032	4,954
Health and Other Benefits	20,890	31,602	28,205	112,159	57,139	55,732
Health and Dental	610	560	450	3,651	1,059	1,154
Health and Vision	238	262	201	1,253	1,347	1,342
Health and Non-Health ⁵	1,166	6,333	5,085	13,537	4,584	4,822
Health, Dental, and Vision	1,771	1,976	1,653	12,127	5,022	4,856
Health, Dental, and Non-Health ⁵	1,621	1,632	1,387	6,461	4,488	4,695
Health, Vision, and Non-Health ⁵	246	439	364	4,902	1,782	1,818
Health, Dental, Vision, and Non-Health ⁵	15,238	20,401	19,065	70,229	38,858	37,045

(continued...)

**Table A1. Number of Group Health Plans, Total Participants,
Active Participants, Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2021**

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	4,502	33,234	27,768	\$164,284	\$73,977	\$75,544
Health Benefits Only	140	557	459	3,332	1,597	1,611
Health and Other Benefits	4,362	32,676	27,309	160,952	72,380	73,933
Health and Dental	69	362	242	1,757	2,415	2,488
Health and Vision	13	45	21	619	75	118
Health and Non-Health ⁵	109	788	593	6,712	676	802
Health, Dental, and Vision	122	1,239	1,080	5,930	4,451	4,447
Health, Dental, and Non-Health ⁵	214	1,349	763	14,544	2,977	3,714
Health, Vision, and Non-Health ⁵	54	217	190	1,155	762	712
Health, Dental, Vision, and Non-Health ⁵	3,781	28,677	24,420	130,236	61,024	61,652

Fully Insured

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	31,203	15,023	13,905	\$14,511	\$15,270	\$15,215
Health Benefits Only	2,210	1,027	948	602	219	216
Health and Other Benefits	28,993	13,996	12,956	13,910	15,051	14,999
Health and Dental	576	172	145	642	69	110
Health and Vision	231	96	81	144	540	554
Health and Non-Health ⁵	762	434	337	1,400	174	197
Health, Dental, and Vision	1,145	452	429	284	997	929
Health, Dental, and Non-Health ⁵	2,106	681	620	880	501	499
Health, Vision, and Non-Health ⁵	326	172	150	115	32	55
Health, Dental, Vision, and Non-Health ⁵	23,847	11,989	11,194	10,444	12,737	12,657

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

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

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

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

³ This report defines Total Contributions as employer and employee contributions.

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

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

SOURCE: 2021 Form 5500 filings.

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2021**

All Plans																
Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Number of Plans	81,805	79,414	1,513	878	46,100	44,863	961	276	4,502	4,145	305	52	31,203	30,406	247	550
Health Benefits Only	27,560	27,383	53	124	25,210	25,109	43	58	140	128	3	9	2,210	2,146	7	57
Health and Other Benefits	54,245	52,031	1,460	754	20,890	19,754	918	218	4,362	4,017	302	43	28,993	28,260	240	493
Total Participants, End of Year (thousands) ²	83,101	75,097	5,160	2,844	34,845	30,688	3,030	1,126	33,234	31,019	1,642	573	15,023	13,390	488	1,145
Health Benefits Only	4,826	4,326	149	352	3,242	2,987	138	118	557	379	2	176	1,027	960	9	58
Health and Other Benefits	78,275	70,772	5,011	2,492	31,602	27,701	2,893	1,008	32,676	30,640	1,640	397	13,996	12,430	479	1,087
Assets (millions)	\$302,967	\$179,180	\$118,728	\$5,059	\$124,172	\$51,395	\$69,685	\$3,092	\$164,284	\$120,483	\$42,397	\$1,404	\$14,511	\$7,302	\$6,646	\$564
Health Benefits Only	15,945	12,310	3,428	207	12,012	8,864	3,011	137	3,332	2,902	411	19	602	544	6	52
Health and Other Benefits	287,021	166,870	115,299	4,852	112,159	42,531	66,673	2,955	160,952	117,581	41,986	1,385	13,910	6,758	6,640	512
Liabilities (millions)	\$35,168	\$14,228	\$19,521	\$1,419	\$12,109	\$2,620	\$8,365	\$1,124	\$21,548	\$11,033	\$10,374	\$141	\$1,511	\$575	\$783	\$154
Health Benefits Only	959	595	228	136	663	330	224	110	276	265	3	9	20	1	2	17
Health and Other Benefits	34,209	13,633	19,293	1,283	11,446	2,291	8,141	1,014	21,272	10,769	10,371	133	1,490	573	781	136

Plans with 100 or More Participants and Trusts

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Number of Plans	3,476	1,816	1,385	275	2,384	1,336	903	145	609	298	289	22	483	182	193	108
Health Benefits Only	475	395	38	42	420	357	33	30	27	20	3	4	28	18	2	8
Health and Other Benefits	3,001	1,421	1,347	233	1,964	979	870	115	582	278	286	18	455	164	191	100
Total Participants, End of Year (thousands) ²	21,450	14,956	5,128	1,367	11,180	7,404	3,027	749	7,954	6,175	1,629	151	2,317	1,377	472	467
Health Benefits Only	879	649	140	90	686	483	137	66	159	149	2	8	33	16	*/	17
Health and Other Benefits	20,572	14,307	4,988	1,276	10,493	6,921	2,890	683	7,795	6,025	1,627	143	2,284	1,361	472	451
Assets (millions)	\$300,893	\$177,292	\$118,559	\$5,041	\$122,471	\$49,800	\$69,584	\$3,086	\$164,162	\$120,373	\$42,385	\$1,404	\$14,260	\$7,119	\$6,590	\$551
Health Benefits Only	15,119	11,498	3,414	207	11,323	8,189	2,997	137	3,279	2,849	411	19	518	460	6	52
Health and Other Benefits	285,773	165,794	115,145	4,834	111,148	41,612	66,587	2,950	160,883	117,524	41,974	1,385	13,742	6,659	6,584	500
Liabilities (millions)	\$34,938	\$14,006	\$19,515	\$1,416	\$11,888	\$2,403	\$8,362	\$1,123	\$21,545	\$11,031	\$10,373	\$141	\$1,505	\$571	\$781	\$153
Health Benefits Only	776	413	228	135	480	148	223	109	275	264	3	9	20	1	2	17
Health and Other Benefits	34,161	13,593	19,287	1,281	11,407	2,256	8,138	1,013	21,270	10,767	10,370	133	1,484	570	779	135

(continued...)

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2021**

Plans with 100 or More Participants and No Trusts

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Number of Plans	53,606	53,004	27	575	19,329	19,202	4	123	3,735	3,703	3	29	30,542	30,099	20	423
Health Benefits Only	4,600	4,516	5	79	2,405	2,378	-	27	56	51	-	5	2,139	2,087	5	47
Health and Other Benefits	49,006	48,488	22	496	16,924	16,824	4	96	3,679	3,652	3	24	28,403	28,012	15	376
Total Participants, End of Year (thousands) ²	61,427	59,923	28	1,476	23,453	23,075	1	377	25,274	24,839	13	422	12,700	12,009	14	677
Health Benefits Only	3,783	3,513	9	261	2,395	2,342	-	52	396	228	-	168	993	943	9	41
Health and Other Benefits	57,643	56,410	19	1,215	21,059	20,733	1	325	24,878	24,611	13	254	11,707	11,066	5	636
Assets (millions)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities (millions)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Plans with Fewer Than 100 Participants and Trusts

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Number of Plans	24,723	24,594	101	28	24,387	24,325	54	8	158	144	13	1	178	125	34	19
Health Benefits Only	22,485	22,472	10	3	22,385	22,374	10	1	57	57	-	-	43	41	-	2
Health and Other Benefits	2,238	2,122	91	25	2,002	1,951	44	7	101	87	13	1	135	84	34	17
Total Participants, End of Year (thousands) ²	224	219	4	1	212	209	2	*/	6	5	*/	-	6	4	2	1
Health Benefits Only	164	164	*/	*/	162	161	*/	*/	2	2	-	-	1	1	-	*/
Health and Other Benefits	60	55	4	1	50	48	2	*/	4	4	*/	-	5	3	2	1
Assets (millions)	\$2,074	\$1,888	\$168	\$18	\$1,700	\$1,595	\$100	\$5	\$122	\$110	\$12	-	\$252	\$183	\$56	\$13
Health Benefits Only	826	811	14	*/	689	675	14	*/	53	53	-	-	84	84	-	*/
Health and Other Benefits	1,248	1,076	154	18	1,011	920	86	5	69	57	12	-	168	99	56	13
Liabilities (millions)	\$230	\$222	\$6	\$3	\$222	\$217	\$3	\$1	\$3	\$2	\$1	-	\$6	\$3	\$2	\$1
Health Benefits Only	183	183	*/	*/	182	182	*/	*/	*/	*/	-	-	*/	*/	-	*/
Health and Other Benefits	48	40	5	3	39	35	3	1	2	1	1	-	6	3	2	1

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

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

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

*/ Fewer than 500 participants.

*/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2021
(thousands)

All Plans																
Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	72,541	65,812	4,087	2,642	30,868	27,547	2,256	1,065	27,768	25,822	1,387	559	13,905	12,443	444	1,018
Retired or Separated Participants Receiving Benefits, End of Year	9,504	8,302	1,009	193	3,541	2,765	717	58	4,970	4,711	250	9	993	826	42	125
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1,056	983	64	9	435	376	57	3	496	487	5	5	125	121	2	2
Total Participants, End of Year	83,101	75,097	5,160	2,844	34,845	30,688	3,030	1,126	33,234	31,019	1,642	573	15,023	13,390	488	1,145

Plans with 100 or More Participants and Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	16,526	11,248	4,056	1,222	8,665	5,699	2,253	713	6,263	4,741	1,374	147	1,599	808	428	362
Retired or Separated Participants Receiving Benefits, End of Year	4,680	3,529	1,009	143	2,367	1,615	717	35	1,637	1,384	250	3	676	529	42	105
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	244	179	64	1	147	90	57	1	54	49	5	*/	43	40	2	*/
Total Participants, End of Year	21,450	14,956	5,128	1,367	11,180	7,404	3,027	749	7,954	6,175	1,629	151	2,317	1,377	472	467

(continued...)

Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2021
(thousands)

Plans with 100 or More Participants and No Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	55,807	54,361	27	1,419	22,006	21,653	1	352	21,500	21,076	12	411	12,301	11,632	14	655
Retired or Separated Participants Receiving Benefits, End of Year	4,808	4,758	*/	49	1,159	1,136	-	23	3,332	3,326	*/	6	317	296	*/	20
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	812	804	-	8	288	286	-	2	442	437	-	5	82	81	-	1
Total Participants, End of Year	61,427	59,923	28	1,476	23,453	23,075	1	377	25,274	24,839	13	422	12,700	12,009	14	677

Plans with Fewer Than 100 Participants and Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	208	203	4	1	197	195	2	*/	5	5	*/	-	5	3	1	1
Retired or Separated Participants Receiving Benefits, End of Year	16	15	*/	*/	14	14	*/	*/	*/	*/	*/	-	1	1	*/	*/
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1	1	*/	*/	1	1	*/	*/	*/	*/	-	-	*/	*/	*/	-
Total Participants, End of Year	224	219	4	1	212	209	2	*/	6	5	*/	-	6	4	2	1

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

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

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2021
(millions)

All Plans with Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$151,419	\$76,815	\$62,933	\$11,670	\$62,172	\$20,733	\$34,594	\$6,844	\$73,977	\$49,071	\$23,358	\$1,549	\$15,270	\$7,011	\$4,982	\$3,277
Employer Contributions	124,102	55,393	58,823	9,886	52,483	14,872	31,922	5,689	58,827	35,445	22,072	1,310	12,791	5,076	4,829	2,887
Participant Contributions	24,635	19,659	3,330	1,646	8,580	5,527	1,962	1,091	13,663	12,197	1,229	237	2,392	1,934	139	318
Contributions from Others (Including Rollovers)	2,681	1,763	780	138	1,108	334	710	64	1,486	1,428	57	1	87	1	14	72
Noncash Contributions	1	1	-	**/	**/	**/	-	**/	1	1	-	-	**/	**/	-	-
INVESTMENT INCOME ²	\$20,846	\$12,330	\$8,365	\$150	\$10,243	\$4,648	\$5,492	\$102	\$9,560	\$7,082	\$2,447	\$31	\$1,042	\$600	\$426	\$16

Plans with 100 or More Participants and Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$148,590	\$74,230	\$62,708	\$11,652	\$60,073	\$18,733	\$34,498	\$6,842	\$73,329	\$48,523	\$23,259	\$1,547	\$15,188	\$6,974	\$4,951	\$3,263
Employer Contributions	122,012	53,532	58,607	9,873	50,915	13,400	31,829	5,687	58,376	35,089	21,978	1,308	12,721	5,043	4,801	2,877
Participant Contributions	23,961	18,998	3,321	1,642	8,066	5,016	1,960	1,091	13,514	12,052	1,225	237	2,380	1,930	137	314
Contributions from Others (Including Rollovers)	2,616	1,698	780	138	1,090	316	710	64	1,439	1,381	57	1	87	1	14	72
Noncash Contributions	2	2	-	**/	1	1	-	**/	1	1	-	-	**/	**/	-	-
INVESTMENT INCOME ²	\$20,615	\$12,130	\$8,336	\$149	\$10,063	\$4,478	\$5,483	\$102	\$9,532	\$7,071	\$2,430	\$31	\$1,020	\$581	\$423	\$16

(continued...)

Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2021
(millions)

Plans with Fewer Than 100 Participants and Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$2,829	\$2,585	\$225	\$18	\$2,099	\$2,000	\$96	\$2	\$648	\$548	\$98	\$2	\$82	\$37	\$31	\$14
Employer Contributions	2,090	1,861	216	14	1,568	1,472	94	2	452	356	94	2	71	33	28	9
Participant Contributions	674	661	9	5	514	512	2	**/	149	145	4	-	11	4	3	5
Contributions from Others (Including Rollovers)	66	65	1	**/	18	18	1	**/	47	47	-	-	**/	**/	**/	-
Noncash Contributions	-1	-1	-	-	-1	-1	-	-	-	-	-	-	-	-	-	-
INVESTMENT INCOME ²	\$231	\$200	\$29	\$1	\$180	\$170	\$9	**/	\$28	\$11	\$17	-	\$23	\$19	\$3	\$1

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

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 and therefore have no financial information to report.

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

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2021
(millions)

All Plans with Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$151,445	\$80,608	\$59,617	\$11,220	\$60,686	\$21,623	\$32,622	\$6,440	\$75,544	\$51,835	\$22,233	\$1,476	\$15,215	\$7,150	\$4,761	\$3,304
Directly to Participants or Beneficiaries (Including Rollovers)	107,593	58,096	43,373	6,124	48,151	15,763	26,863	5,526	57,564	41,200	16,204	160	1,877	1,134	305	438
To Insurance Carriers for the Provision of Benefits	32,761	17,928	10,103	4,730	5,860	3,248	1,932	679	15,637	8,934	5,416	1,288	11,264	5,746	2,755	2,763
Other ³	11,090	4,583	6,141	367	6,674	2,612	3,827	235	2,342	1,701	613	28	2,074	270	1,701	103
ADMINISTRATIVE EXPENSES⁴	\$8,525	\$4,461	\$3,369	\$696	\$3,853	\$1,395	\$1,974	\$485	\$4,035	\$2,797	\$1,162	\$77	\$637	\$269	\$233	\$135
Professional Fees	1,030	481	448	102	547	221	257	69	391	229	156	6	92	30	35	27
Contract Administrator Fees	3,423	2,047	995	381	1,435	558	591	286	1,779	1,391	348	41	209	99	56	54
Investment Advisory and Management Fees	685	467	212	7	203	67	131	5	464	392	71	1	19	8	10	1
Other	3,387	1,466	1,715	206	1,668	549	995	125	1,402	785	587	29	318	132	133	52

Plans with 100 or More Participants and Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$148,892	\$78,231	\$59,458	\$11,203	\$58,744	\$19,772	\$32,533	\$6,439	\$75,004	\$51,341	\$22,190	\$1,474	\$15,144	\$7,118	\$4,735	\$3,291
Directly to Participants or Beneficiaries (Including Rollovers)	107,088	57,680	43,284	6,124	48,067	15,748	26,794	5,526	57,144	40,799	16,185	160	1,877	1,134	305	438
To Insurance Carriers for the Provision of Benefits	32,574	17,785	10,066	4,722	5,746	3,139	1,928	679	15,587	8,904	5,397	1,286	11,241	5,742	2,741	2,757
Other ³	9,231	2,766	6,107	358	4,932	886	3,812	234	2,274	1,638	607	28	2,025	242	1,688	96
ADMINISTRATIVE EXPENSES⁴	\$8,320	\$4,275	\$3,350	\$695	\$3,673	\$1,228	\$1,961	\$484	\$4,015	\$2,779	\$1,159	\$77	\$632	\$268	\$230	\$134
Professional Fees	1,025	479	444	101	544	220	255	69	390	229	155	6	91	30	34	26
Contract Administrator Fees	3,399	2,027	992	381	1,428	552	590	286	1,764	1,376	347	41	208	99	55	54
Investment Advisory and Management Fees	683	466	211	7	201	66	130	5	464	392	71	1	19	8	10	1
Other	3,212	1,303	1,704	206	1,500	390	986	124	1,398	782	586	29	314	131	131	52

(continued...)

Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2021
(millions)

Plans with Fewer Than 100 Participants and Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS ²	\$2,552	\$2,376	\$159	\$17	\$1,941	\$1,851	\$89	\$1	\$540	\$494	\$44	\$2	\$71	\$31	\$26	\$13
Directly to Participants or Beneficiaries																
(Including Rollovers)	505	416	89	-	85	15	69	-	420	401	19	-	**/	**/	**/	-
To Insurance Carriers for the Provision of Benefits	187	143	37	8	114	109	5	-	50	30	19	2	23	4	14	6
Other ³	1,860	1,817	33	9	1,743	1,726	15	1	69	63	6	-	48	28	13	8
ADMINISTRATIVE EXPENSES ⁴	\$206	\$186	\$19	\$1	\$180	\$166	\$13	**/	\$21	\$18	\$3	**/	\$5	\$2	\$3	\$1
Professional Fees	5	1	3	**/	3	1	2	**/	1	**/	1	-	1	**/	**/	**/
Contract Administrator Fees	23	20	3	**/	7	6	1	-	16	14	1	**/	1	**/	1	**/
Investment Advisory and Management Fees	2	1	1	**/	2	1	1	-	**/	**/	**/	-	**/	**/	**/	**/
Other	175	163	11	1	168	159	9	**/	4	3	1	-	4	1	2	1

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

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

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

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

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

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table A6. Balance Sheet of Group Health Plans with 100 or More Participants and Trusts
by type of insurance and type of plan, 2021
(millions)

Assets ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
TOTAL ASSETS	\$300,893	\$177,292	\$118,559	\$5,041	\$122,471	\$49,800	\$69,584	\$3,086	\$164,162	\$120,373	\$42,385	\$1,404	\$14,260	\$7,119	\$6,590	\$551
Cash	19,578	8,264	9,911	1,403	8,854	2,160	5,891	804	9,298	5,760	3,129	409	1,426	344	891	190
Receivables	19,040	8,715	9,881	444	8,694	1,717	6,716	261	9,655	6,830	2,687	138	691	167	478	45
U.S. Government Securities	36,141	21,932	13,253	957	8,471	2,452	5,619	400	26,448	19,048	6,985	415	1,222	432	649	141
Debt Instruments	45,315	29,410	15,304	601	11,777	4,098	7,238	442	32,887	25,161	7,589	136	651	151	478	23
Stock	21,359	13,306	7,902	151	10,390	4,612	5,692	85	10,607	8,536	2,011	61	362	158	199	5
Partnership/Joint Venture Interests	30,517	24,256	6,257	5	5,419	1,410	4,004	5	24,909	22,830	2,079	-	189	16	174	-
Real Estate	807	227	579	1	498	93	405	1	299	134	165	-	10	1	10	-
Loans	2,178	5	2,169	4	59	5	51	3	2,118	**/	2,118	**/	-	-	**/	-
Assets in Direct Filing Entities	48,822	29,109	19,360	353	25,673	13,834	11,555	283	19,082	12,626	6,432	25	4,067	2,649	1,373	45
Assets in Registered Investment Companies	52,306	22,481	28,920	905	33,030	13,423	18,991	617	15,206	7,124	7,882	200	4,069	1,934	2,047	89
Assets in Insurance Co. General Accounts	5,120	4,343	762	16	3,911	3,269	627	15	1,148	1,059	89	-	61	15	46	**/
Other	19,709	15,245	4,262	203	5,694	2,728	2,796	169	12,505	11,264	1,220	20	1,510	1,252	245	13

Percentage Distribution of Assets ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Cash	7%	5%	8%	28%	7%	4%	8%	26%	6%	5%	7%	29%	10%	5%	14%	34%
Receivables	6%	5%	8%	9%	7%	3%	10%	8%	6%	6%	6%	10%	5%	2%	7%	8%
U.S. Government Securities	12%	12%	11%	19%	7%	5%	8%	13%	16%	16%	16%	30%	9%	6%	10%	26%
Debt Instruments	15%	17%	13%	12%	10%	8%	10%	14%	20%	21%	18%	10%	5%	2%	7%	4%
Stock	7%	8%	7%	3%	8%	9%	8%	3%	6%	7%	5%	4%	3%	2%	3%	1%
Partnership/Joint Venture Interests	10%	14%	5%	0%	4%	3%	6%	0%	15%	19%	5%	0%	1%	0%	3%	0%
Real Estate	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans	1%	0%	2%	0%	0%	0%	0%	0%	1%	0%	5%	0%	0%	0%	0%	0%
Assets in Direct Filing Entities	16%	16%	16%	7%	21%	28%	17%	9%	12%	10%	15%	2%	29%	37%	21%	8%
Assets in Registered Investment Companies	17%	13%	24%	18%	27%	27%	27%	20%	9%	6%	19%	14%	29%	27%	31%	16%
Assets in Insurance Co. General Accounts	2%	2%	1%	0%	3%	7%	1%	0%	1%	1%	0%	0%	0%	0%	1%	0%
Other	7%	9%	4%	4%	5%	5%	4%	5%	8%	9%	3%	1%	11%	18%	4%	2%

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

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

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

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2021

All Plans																
Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	81,805	79,414	1,513	878	46,100	44,863	961	276	4,502	4,145	305	52	31,203	30,406	247	550
Insurance	16,906	16,601	21	284	477	470	2	5	30	28	1	1	16,399	16,103	18	278
Trust	2,063	1,022	955	86	1,579	936	610	33	246	39	204	3	238	47	141	50
Trust and Insurance	2,218	1,537	507	174	1,575	1,135	339	101	348	239	93	16	295	163	75	57
General Assets of the Sponsor	4,919	4,871	1	47	3,632	3,600	1	31	132	130	-	2	1,155	1,141	-	14
General Assets of the Sponsor and Insurance	32,041	31,757	17	267	15,353	15,257	4	92	3,626	3,594	4	28	13,062	12,906	9	147
Trust and General Assets of the Sponsor	182	174	4	4	152	148	1	3	21	20	1	-	9	6	2	1
Trust, General Assets of the Sponsor, and Insurance	557	535	8	14	415	402	4	9	99	95	2	2	43	38	2	3
Not Reported ²	22,919	22,917	-	2	22,917	22,915	-	2	-	-	-	-	2	2	-	-
Benefit Arrangement																
Total	81,805	79,414	1,513	878	46,100	44,863	961	276	4,502	4,145	305	52	31,203	30,406	247	550
Insurance	17,883	17,469	54	360	578	558	10	10	103	89	7	7	17,202	16,822	37	343
Trust	986	798	168	20	972	789	165	18	8	4	3	1	6	5	-	1
Trust and Insurance	3,177	1,735	1,260	182	2,151	1,260	776	115	574	275	286	13	452	200	198	54
General Assets of the Sponsor	3,376	3,347	1	28	3,295	3,268	1	26	12	11	-	1	69	68	-	1
General Assets of the Sponsor and Insurance	32,741	32,453	16	272	15,622	15,524	3	95	3,693	3,661	4	28	13,426	13,268	9	149
Trust and General Assets of the Sponsor	133	130	1	2	132	129	1	2	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	590	565	13	12	433	420	5	8	111	104	5	2	46	41	3	2
Not Reported ²	22,919	22,917	-	2	22,917	22,915	-	2	-	-	-	-	2	2	-	-

(continued...)

Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2021

Plans with 100 or More Participants and Trusts

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	3,476	1,816	1,385	275	2,384	1,336	903	145	609	298	289	22	483	182	193	108
Insurance	57	45	6	6	17	14	1	2	12	10	1	1	28	21	4	3
Trust	1,364	402	884	78	924	328	567	29	234	33	199	2	206	41	118	47
Trust and Insurance	1,362	712	483	167	929	501	329	99	238	136	86	16	195	75	68	52
General Assets of the Sponsor	12	11	-	1	9	9	-	-	1	1	-	-	2	1	-	1
General Assets of the Sponsor and Insurance	84	78	1	5	60	56	1	3	16	15	-	1	8	7	-	1
Trust and General Assets of the Sponsor	141	133	4	4	115	111	1	3	19	18	1	-	7	4	2	1
Trust, General Assets of the Sponsor, and Insurance	419	398	7	14	295	282	4	9	89	85	2	2	35	31	1	3
Not Reported ²	37	37	-	-	35	35	-	-	-	-	-	-	2	2	-	-
Benefit Arrangement																
Total	3,476	1,816	1,385	275	2,384	1,336	903	145	609	298	289	22	483	182	193	108
Insurance	157	64	30	63	35	24	7	4	22	12	5	5	100	28	18	54
Trust	391	227	147	17	379	220	144	15	8	4	3	1	4	3	-	1
Trust and Insurance	2,247	878	1,194	175	1,456	598	745	113	457	168	276	13	334	112	173	49
General Assets of the Sponsor	4	4	-	-	4	4	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	96	89	1	6	71	67	1	3	19	18	-	1	6	4	-	2
Trust and General Assets of the Sponsor	92	89	1	2	92	89	1	2	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	452	428	12	12	312	299	5	8	103	96	5	2	37	33	2	2
Not Reported ²	37	37	-	-	35	35	-	-	-	-	-	-	2	2	-	-

(continued...)

Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2021

Plans with 100 or More Participants and No Trusts

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	53,606	53,004	27	575	19,329	19,202	4	123	3,735	3,703	3	29	30,542	30,099	20	423
Insurance	16,785	16,506	11	268	438	435	-	3	10	10	-	-	16,337	16,061	11	265
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,903	4,856	1	46	3,622	3,590	1	31	128	126	-	2	1,153	1,140	-	13
General Assets of the Sponsor and Insurance	31,918	31,642	15	261	15,269	15,177	3	89	3,597	3,567	3	27	13,052	12,898	9	145
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	53,606	53,004	27	575	19,329	19,202	4	123	3,735	3,703	3	29	30,542	30,099	20	423
Insurance	17,632	17,339	12	281	511	505	1	5	65	64	-	1	17,056	16,770	11	275
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	3,372	3,343	1	28	3,291	3,264	1	26	12	11	-	1	69	68	-	1
General Assets of the Sponsor and Insurance	32,602	32,322	14	266	15,527	15,433	2	92	3,658	3,628	3	27	13,417	13,261	9	147
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2021

Plans with Fewer Than 100 Participants and Trusts

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	24,723	24,594	101	28	24,387	24,325	54	8	158	144	13	1	178	125	34	19
Insurance	64	50	4	10	22	21	1	-	8	8	-	-	34	21	3	10
Trust	699	620	71	8	655	608	43	4	12	6	5	1	32	6	23	3
Trust and Insurance	856	825	24	7	646	634	10	2	110	103	7	-	100	88	7	5
General Assets of the Sponsor	4	4	-	-	1	1	-	-	3	3	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	39	37	1	1	24	24	-	-	13	12	1	-	2	1	-	1
Trust and General Assets of the Sponsor	41	41	-	-	37	37	-	-	2	2	-	-	2	2	-	-
Trust, General Assets of the Sponsor, and Insurance	138	137	1	-	120	120	-	-	10	10	-	-	8	7	1	-
Not Reported ²	22,882	22,880	-	2	22,882	22,880	-	2	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	24,723	24,594	101	28	24,387	24,325	54	8	158	144	13	1	178	125	34	19
Insurance	94	66	12	16	32	29	2	1	16	13	2	1	46	24	8	14
Trust	595	571	21	3	593	569	21	3	-	-	-	-	2	2	-	-
Trust and Insurance	930	857	66	7	695	662	31	2	117	107	10	-	118	88	25	5
General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	43	42	1	-	24	24	-	-	16	15	1	-	3	3	-	-
Trust and General Assets of the Sponsor	41	41	-	-	40	40	-	-	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	138	137	1	-	121	121	-	-	8	8	-	-	9	8	1	-
Not Reported ²	22,882	22,880	-	2	22,882	22,880	-	2	-	-	-	-	-	-	-	-

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

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

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2021**

All Plans

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	81,805	83,101	46,100	34,845	4,502	33,234	31,203	15,023
	Single-Employer ¹	79,414	75,097	44,863	30,688	4,145	31,019	30,406	13,390
	Multiemployer	1,513	5,160	961	3,030	305	1,642	247	488
	Multiple-Employer	878	2,844	276	1,126	52	573	550	1,145
Noncollectively Bargained Plans	Total	78,832	69,979	44,367	28,971	3,895	27,563	30,570	13,445
	Single-Employer ¹	77,985	67,442	44,102	27,913	3,848	27,073	30,035	12,456
	Multiple-Employer	847	2,536	265	1,058	47	490	535	989
Collectively Bargained Plans	Total	2,973	13,122	1,733	5,874	607	5,671	633	1,578
	Single-Employer ¹	1,429	7,655	761	2,775	297	3,946	371	933
	Multiemployer	1,513	5,160	961	3,030	305	1,642	247	488
	Multiple-Employer	31	308	11	68	5	83	15	156

Plans with 100 or More Participants and Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	3,476	21,450	2,384	11,180	609	7,954	483	2,317
	Single-Employer ¹	1,816	14,956	1,336	7,404	298	6,175	182	1,377
	Multiemployer	1,385	5,128	903	3,027	289	1,629	193	472
	Multiple-Employer	275	1,367	145	749	22	151	108	467
Noncollectively Bargained Plans	Total	1,797	13,270	1,301	7,261	244	4,577	252	1,432
	Single-Employer ¹	1,535	12,189	1,163	6,574	224	4,502	148	1,113
	Multiple-Employer	262	1,081	138	687	20	75	104	319
Collectively Bargained Plans	Total	1,679	8,181	1,083	3,919	365	3,377	231	885
	Single-Employer ¹	281	2,767	173	830	74	1,673	34	264
	Multiemployer	1,385	5,128	903	3,027	289	1,629	193	472
	Multiple-Employer	13	285	7	62	2	75	4	148

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2021**

Plans with 100 or More Participants and No Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	53,606	61,427	19,329	23,453	3,735	25,274	30,542	12,700
	Single-Employer ¹	53,004	59,923	19,202	23,075	3,703	24,839	30,099	12,009
	Multiemployer	27	28	4	1	3	13	20	14
	Multiple-Employer	575	1,476	123	377	29	422	423	677
Noncollectively Bargained Plans	Total	52,441	56,490	18,755	21,502	3,509	22,980	30,177	12,008
	Single-Employer ¹	51,884	55,036	18,636	21,131	3,483	22,565	29,765	11,340
	Multiple-Employer	557	1,454	119	371	26	415	412	668
Collectively Bargained Plans	Total	1,165	4,936	574	1,951	226	2,294	365	691
	Single-Employer ¹	1,120	4,886	566	1,944	220	2,274	334	669
	Multiemployer	27	28	4	1	3	13	20	14
	Multiple-Employer	18	22	4	7	3	7	11	8

Plans with Fewer Than 100 Participants and Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	24,723	224	24,387	212	158	6	178	6
	Single-Employer ¹	24,594	219	24,325	209	144	5	125	4
	Multiemployer	101	4	54	2	13	*/	34	2
	Multiple-Employer	28	1	8	*/	1	-	19	1
Noncollectively Bargained Plans	Total	24,594	219	24,311	209	142	5	141	4
	Single-Employer ¹	24,566	217	24,303	208	141	5	122	4
	Multiple-Employer	28	1	8	*/	1	-	19	1
Collectively Bargained Plans	Total	129	5	76	3	16	1	37	2
	Single-Employer ¹	28	1	22	1	3	*/	3	*/
	Multiemployer	101	4	54	2	13	*/	34	2
	Multiple-Employer	-	-	-	-	-	-	-	-

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

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

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2021

All Plans																
Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	81,805	79,414	1,513	878	46,100	44,863	961	276	4,502	4,145	305	52	31,203	30,406	247	550
None or Not Reported	5,778	5,749	22	7	5,020	5,005	14	1	8	3	4	1	750	741	4	5
1-49	19,446	19,393	40	13	19,139	19,118	20	1	96	91	5	-	211	184	15	12
50-99	2,387	2,321	40	26	1,073	1,042	20	11	72	68	4	-	1,242	1,211	16	15
100-249	25,261	24,929	140	192	6,959	6,843	72	44	599	583	14	2	17,703	17,503	54	146
250-499	12,592	12,195	232	165	5,064	4,865	159	40	556	524	29	3	6,972	6,806	44	122
500-999	7,207	6,762	303	142	3,805	3,571	192	42	672	608	59	5	2,730	2,583	52	95
1,000-4,999	6,863	6,084	537	242	3,994	3,531	365	98	1,507	1,357	129	21	1,362	1,196	43	123
5,000 or More	2,271	1,981	199	91	1,046	888	119	39	992	911	61	20	233	182	19	32
Per Plan Statistics																
Mean Number of Participants	1,016	946	3,410	3,239	756	684	3,153	4,081	7,382	7,484	5,383	11,011	481	440	1,976	2,082
Median Number of Participants	159	154	939	603	27	22	1,008	956	1,285	1,231	1,505	3,214	192	190	426	450

Plans with Trusts																
Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	28,199	26,410	1,486	303	26,771	25,661	957	153	767	442	302	23	661	307	227	127
None or Not Reported	4,565	4,540	22	3	4,548	4,533	14	1	8	3	4	1	9	4	4	1
1-49	19,319	19,267	40	12	19,103	19,082	20	1	95	90	5	-	121	95	15	11
50-99	839	787	39	13	736	710	20	6	55	51	4	-	48	26	15	7
100-249	728	568	132	28	534	450	70	14	74	59	14	1	120	59	48	13
250-499	584	332	222	30	431	262	157	12	62	31	29	2	91	39	36	16
500-999	610	265	301	44	419	204	192	23	90	30	59	1	101	31	50	20
1,000-4,999	1,041	386	532	123	723	289	365	69	208	72	127	9	110	25	40	45
5,000 or More	513	265	198	50	277	131	119	27	175	106	60	9	61	28	19	14
Per Plan Statistics																
Mean Number of Participants	769	575	3,454	4,515	426	297	3,165	4,896	10,378	13,982	5,394	6,545	3,514	4,498	2,087	3,687
Median Number of Participants	5	4	957	1,250	4	4	1,012	1,540	994	375	1,488	1,671	321	148	458	905

(continued...)

Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2021

Plans with No Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	53,606	53,004	27	575	19,329	19,202	4	123	3,735	3,703	3	29	30,542	30,099	20	423
None or Not Reported	1,213	1,209	-	4	472	472	-	-	-	-	-	-	741	737	-	4
1-49	127	126	-	1	36	36	-	-	1	1	-	-	90	89	-	1
50-99	1,548	1,534	1	13	337	332	-	5	17	17	-	-	1,194	1,185	1	8
100-249	24,533	24,361	8	164	6,425	6,393	2	30	525	524	-	1	17,583	17,444	6	133
250-499	12,008	11,863	10	135	4,633	4,603	2	28	494	493	-	1	6,881	6,767	8	106
500-999	6,597	6,497	2	98	3,386	3,367	-	19	582	578	-	4	2,629	2,552	2	75
1,000-4,999	5,822	5,698	5	119	3,271	3,242	-	29	1,299	1,285	2	12	1,252	1,171	3	78
5,000 or More	1,758	1,716	1	41	769	757	-	12	817	805	1	11	172	154	-	18
Per Plan Statistics																
Mean Number of Participants	1,146	1,131	1,029	2,567	1,213	1,202	255	3,067	6,767	6,708	4,210	14,553	416	399	707	1,600
Median Number of Participants	243	242	370	439	350	349	255	478	1,332	1,322	4,081	3,847	192	191	371	386

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

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2021**

All Plans																
Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	81,805	79,414	1,513	878	46,100	44,863	961	276	4,502	4,145	305	52	31,203	30,406	247	550
Agriculture	1,302	1,282	3	17	1,022	1,013	2	7	33	32	1	-	247	237	-	10
Mining	678	668	6	4	398	390	6	2	40	40	-	-	240	238	-	2
Construction	7,075	6,365	675	35	4,879	4,420	443	16	276	121	154	1	1,920	1,824	78	18
Manufacturing	13,854	13,702	89	63	7,399	7,332	44	23	1,020	990	24	6	5,435	5,380	21	34
Transportation	2,646	2,479	148	19	1,535	1,433	94	8	168	138	28	2	943	908	26	9
Communications and Information	2,291	2,263	14	14	1,161	1,152	7	2	221	218	2	1	909	893	5	11
Utilities	703	689	4	10	452	442	2	8	68	68	-	-	183	179	2	2
Wholesale Trade	4,476	4,428	21	27	2,620	2,598	13	9	207	203	3	1	1,649	1,627	5	17
Retail Trade	5,714	5,590	65	59	3,367	3,305	44	18	241	225	14	2	2,106	2,060	7	39
Finance, Insurance, and Real Estate	7,850	7,387	257	206	4,112	3,859	180	73	485	434	36	15	3,253	3,094	41	118
Services	32,880	32,412	143	325	17,724	17,564	70	90	1,678	1,625	31	22	13,478	13,223	42	213
Misc. Organizations ²	2,318	2,133	86	99	1,422	1,348	54	20	65	51	12	2	831	734	20	77
Industry Not Reported	18	16	2	-	9	7	2	-	-	-	-	-	9	9	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	3,476	1,816	1,385	275	2,384	1,336	903	145	609	298	289	22	483	182	193	108
Agriculture	20	15	2	3	17	14	1	2	2	1	1	-	1	-	-	1
Mining	27	22	5	-	24	19	5	-	2	2	-	-	1	1	-	-
Construction	792	129	647	16	534	95	427	12	167	17	150	-	91	17	70	4
Manufacturing	439	357	72	10	296	255	35	6	96	74	22	-	47	28	15	4
Transportation	196	56	135	5	135	43	89	3	33	5	27	1	28	8	19	1
Communications and Information	51	39	10	2	33	26	6	1	12	10	2	-	6	3	2	1
Utilities	146	138	2	6	100	93	2	5	38	38	-	-	8	7	-	1
Wholesale Trade	96	73	19	4	70	57	11	2	13	10	3	-	13	6	5	2
Retail Trade	152	84	57	11	112	67	39	6	26	12	14	-	14	5	4	5
Finance, Insurance, and Real Estate	592	239	237	116	397	171	168	58	84	39	33	12	111	29	36	46
Services	772	578	124	70	534	429	67	38	120	86	27	7	118	63	30	25
Misc. Organizations ²	191	86	73	32	130	67	51	12	16	4	10	2	45	15	12	18
Industry Not Reported	2	-	2	-	2	-	2	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2021**

Plans with 100 or More Participants and No Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	53,606	53,004	27	575	19,329	19,202	4	123	3,735	3,703	3	29	30,542	30,099	20	423
Agriculture	563	548	1	14	289	283	1	5	29	29	-	-	245	236	-	9
Mining	562	558	-	4	287	285	-	2	37	37	-	-	238	236	-	2
Construction	2,842	2,822	1	19	962	957	1	4	93	92	-	1	1,787	1,773	-	14
Manufacturing	10,960	10,905	3	52	4,695	4,677	1	17	892	885	1	6	5,373	5,343	1	29
Transportation	1,769	1,756	-	13	731	726	-	5	132	131	-	1	906	899	-	7
Communications and Information	1,538	1,526	-	12	434	433	-	1	206	205	-	1	898	888	-	10
Utilities	398	393	1	4	201	198	-	3	27	27	-	-	170	168	1	1
Wholesale Trade	2,998	2,975	-	23	1,175	1,168	-	7	189	188	-	1	1,634	1,619	-	15
Retail Trade	3,522	3,472	3	47	1,229	1,218	-	11	206	204	-	2	2,087	2,050	3	34
Finance, Insurance, and Real Estate	5,292	5,209	2	81	1,792	1,779	1	12	382	379	-	3	3,118	3,051	1	66
Services	22,038	21,777	9	252	7,238	7,187	-	51	1,497	1,481	2	14	13,303	13,109	7	187
Misc. Organizations ²	1,110	1,049	7	54	291	286	-	5	45	45	-	-	774	718	7	49
Industry Not Reported	14	14	-	-	5	5	-	-	-	-	-	-	9	9	-	-

Plans with Fewer Than 100 Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	24,723	24,594	101	28	24,387	24,325	54	8	158	144	13	1	178	125	34	19
Agriculture	719	719	-	-	716	716	-	-	2	2	-	-	1	1	-	-
Mining	89	88	1	-	87	86	1	-	1	1	-	-	1	1	-	-
Construction	3,441	3,414	27	-	3,383	3,368	15	-	16	12	4	-	42	34	8	-
Manufacturing	2,455	2,440	14	1	2,408	2,400	8	-	32	31	1	-	15	9	5	1
Transportation	681	667	13	1	669	664	5	-	3	2	1	-	9	1	7	1
Communications and Information	702	698	4	-	694	693	1	-	3	3	-	-	5	2	3	-
Utilities	159	158	1	-	151	151	-	-	3	3	-	-	5	4	1	-
Wholesale Trade	1,382	1,380	2	-	1,375	1,373	2	-	5	5	-	-	2	2	-	-
Retail Trade	2,040	2,034	5	1	2,026	2,020	5	1	9	9	-	-	5	5	-	-
Finance, Insurance, and Real Estate	1,966	1,939	18	9	1,923	1,909	11	3	19	16	3	-	24	14	4	6
Services	10,070	10,057	10	3	9,952	9,948	3	1	61	58	2	1	57	51	5	1
Misc. Organizations ²	1,017	998	6	13	1,001	995	3	3	4	2	2	-	12	1	1	10
Industry Not Reported	2	2	-	-	2	2	-	-	-	-	-	-	-	-	-	-

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

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2021**
(thousands)

All Plans

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	83,101	75,097	5,160	2,844	34,845	30,688	3,030	1,126	33,234	31,019	1,642	573	15,023	13,390	488	1,145
1-49	167	166	1	*/	160	159	1	*/	2	2	*/	-	5	4	*/	*/
50-99	195	190	3	2	82	80	2	1	5	5	*/	-	107	105	1	1
100-249	4,089	4,033	24	32	1,151	1,131	13	7	103	101	2	*/	2,835	2,801	9	25
250-499	4,390	4,245	85	60	1,796	1,724	58	14	201	189	11	1	2,393	2,333	16	44
500-999	5,027	4,704	221	102	2,683	2,514	138	30	485	438	44	4	1,859	1,752	39	68
1,000-4,999	14,388	12,691	1,185	511	8,361	7,346	805	210	3,518	3,176	293	49	2,508	2,170	86	252
5,000 or More	54,845	49,068	3,642	2,136	20,611	17,734	2,014	863	28,919	27,108	1,291	519	5,315	4,225	336	754

Plans with Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	21,674	15,174	5,132	1,368	11,392	7,613	3,029	749	7,960	6,180	1,629	151	2,323	1,381	474	468
1-49	164	162	1	*/	159	159	1	*/	2	2	*/	-	2	2	*/	*/
50-99	60	56	3	1	53	51	2	*/	4	4	*/	-	4	2	1	1
100-249	116	89	23	4	84	70	12	2	12	10	2	*/	20	9	8	2
250-499	207	115	81	10	152	90	57	4	22	11	11	1	33	14	13	6
500-999	440	188	219	33	302	146	138	17	65	21	44	1	73	21	37	15
1,000-4,999	2,334	893	1,170	271	1,632	670	805	157	477	175	287	15	225	48	77	100
5,000 or More	18,354	13,671	3,635	1,048	9,010	6,428	2,014	568	7,377	5,957	1,285	134	1,967	1,286	336	346

Plans with No Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	61,427	59,923	28	1,476	23,453	23,075	1	377	25,274	24,839	13	422	12,700	12,009	14	677
1-49	4	4	-	*/	1	1	-	-	*/	*/	-	-	3	3	-	*/
50-99	135	133	*/	1	30	29	-	*/	1	1	-	-	104	103	*/	1
100-249	3,974	3,945	1	28	1,067	1,062	*/	5	91	91	-	*/	2,816	2,792	1	23
250-499	4,183	4,130	4	49	1,644	1,633	1	10	179	178	-	*/	2,361	2,319	3	39
500-999	4,587	4,516	1	70	2,382	2,369	-	13	419	417	-	3	1,786	1,731	1	54
1,000-4,999	12,053	11,798	15	240	6,729	6,675	-	54	3,041	3,001	6	34	2,284	2,122	9	153
5,000 or More	36,491	35,397	6	1,088	11,601	11,306	-	295	21,542	21,151	6	385	3,348	2,940	-	408

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

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

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2021**
(thousands)

All Plans																
Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	83,101	75,097	5,160	2,844	34,845	30,688	3,030	1,126	33,234	31,019	1,642	573	15,023	13,390	488	1,145
Agriculture	440	408	6	26	295	285	5	5	67	66	1	-	78	57	-	22
Mining	459	427	31	1	290	258	31	1	105	105	-	-	65	65	-	*/
Construction	2,986	1,370	1,579	37	1,645	648	978	19	776	253	523	1	564	469	78	18
Manufacturing	13,706	13,061	227	418	5,653	5,434	115	103	5,580	5,335	104	142	2,473	2,292	8	173
Transportation	4,376	3,287	1,069	20	1,760	1,191	556	13	2,156	1,708	444	4	461	388	70	3
Communications and Information	3,442	3,247	149	45	1,061	990	41	30	1,996	1,908	76	12	384	348	32	4
Utilities	1,200	1,089	9	102	760	653	8	99	343	343	-	-	96	92	1	3
Wholesale Trade	2,318	2,237	62	18	919	863	49	6	893	880	10	2	506	494	3	10
Retail Trade	13,910	13,453	397	59	2,957	2,692	240	25	10,035	9,886	144	5	918	875	14	29
Finance, Insurance, and Real Estate	8,519	7,017	777	725	3,762	2,953	484	325	3,147	2,813	219	115	1,610	1,251	74	285
Services	26,317	24,340	720	1,257	10,698	9,822	422	454	8,057	7,666	112	280	7,562	6,853	186	522
Misc. Organizations ³	5,405	5,139	132	135	5,027	4,880	100	47	77	55	10	11	301	203	22	76
Industry Not Reported	23	22	1	-	19	18	1	-	-	-	-	-	4	4	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	21,450	14,956	5,128	1,367	11,180	7,404	3,027	749	7,954	6,175	1,629	151	2,317	1,377	472	467
Agriculture	37	28	6	3	36	28	5	3	1	*/	1	-	*/	-	-	*/
Mining	56	25	31	-	46	14	31	-	1	1	-	-	10	10	-	-
Construction	1,669	72	1,578	18	1,035	42	977	16	545	23	522	-	89	8	78	2
Manufacturing	2,266	1,831	220	216	864	679	115	70	979	881	97	-	423	270	7	146
Transportation	1,380	303	1,069	9	680	116	556	8	589	146	443	*/	111	41	70	1
Communications and Information	957	778	149	30	183	113	41	30	740	664	76	-	33	1	32	*/
Utilities	671	566	8	97	447	345	8	94	215	215	-	-	9	5	-	3
Wholesale Trade	229	161	62	6	113	61	49	2	80	69	10	-	36	30	3	3
Retail Trade	2,974	2,559	396	19	377	123	240	14	2,461	2,317	144	-	136	119	12	5
Finance, Insurance, and Real Estate	2,811	1,470	776	565	1,335	572	483	280	1,174	848	219	107	302	50	74	178
Services	3,599	2,575	711	314	1,345	732	422	192	1,146	1,009	105	32	1,108	834	184	90
Misc. Organizations ³	4,801	4,589	122	90	4,718	4,578	100	41	22	1	10	11	60	10	12	38
Industry Not Reported	1	-	1	-	1	-	1	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2021**
(thousands)

Plans with 100 or More Participants and No Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	61,427	59,923	28	1,476	23,453	23,075	1	377	25,274	24,839	13	422	12,700	12,009	14	677
Agriculture	400	377	*/	23	256	254	*/	2	66	66	-	-	78	57	-	21
Mining	402	401	-	1	243	242	-	1	104	104	-	-	55	55	-	*/
Construction	1,281	1,263	*/	19	576	573	*/	3	230	230	-	1	474	459	-	15
Manufacturing	11,411	11,202	7	202	4,762	4,728	*/	33	4,600	4,452	6	142	2,049	2,022	*/	27
Transportation	2,988	2,977	-	11	1,072	1,068	-	5	1,566	1,562	-	4	349	347	-	2
Communications and Information	2,478	2,463	-	16	871	871	-	*/	1,256	1,244	-	12	351	348	-	4
Utilities	526	520	1	5	310	306	-	5	128	128	-	-	87	86	1	*/
Wholesale Trade	2,075	2,063	-	13	793	789	-	4	813	811	-	2	470	463	-	7
Retail Trade	10,919	10,876	2	40	2,563	2,551	-	11	7,574	7,568	-	5	782	757	2	24
Finance, Insurance, and Real Estate	5,690	5,531	*/	159	2,411	2,366	*/	45	1,973	1,965	-	8	1,307	1,200	*/	106
Services	22,639	21,687	8	943	9,277	9,015	-	262	6,910	6,655	6	248	6,452	6,018	2	432
Misc. Organizations ³	595	542	9	44	300	294	-	6	54	54	-	-	241	193	9	38
Industry Not Reported	22	22	-	-	18	18	-	-	-	-	-	-	4	4	-	-

Plans with Fewer Than 100 Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	224	219	4	1	212	209	2	*/	6	5	*/	-	6	4	2	1
Agriculture	3	3	-	-	2	2	-	-	*/	*/	-	-	*/	*/	-	-
Mining	1	1	*/	-	1	1	*/	-	*/	*/	-	-	*/	*/	-	-
Construction	36	35	1	-	34	33	1	-	1	*/	*/	-	1	1	*/	-
Manufacturing	30	29	1	*/	27	27	*/	-	1	1	*/	-	1	*/	*/	*/
Transportation	8	7	*/	*/	7	7	*/	-	*/	*/	*/	-	*/	*/	*/	*/
Communications and Information	7	6	*/	-	6	6	*/	-	*/	*/	-	-	*/	*/	*/	-
Utilities	3	3	*/	-	3	3	-	-	*/	*/	-	-	*/	*/	*/	-
Wholesale Trade	14	14	*/	-	13	13	*/	-	*/	*/	-	-	*/	*/	-	-
Retail Trade	18	18	*/	*/	17	17	*/	*/	*/	*/	-	-	*/	*/	-	-
Finance, Insurance, and Real Estate	17	16	1	1	16	15	*/	*/	1	1	*/	-	1	*/	*/	*/
Services	79	79	*/	*/	76	75	*/	*/	2	2	*/	-	2	1	*/	-
Misc. Organizations ³	9	8	*/	1	8	8	*/	*/	*/	*/	*/	-	*/	*/	*/	*/
Industry Not Reported	*/	*/	-	-	*/	*/	-	-	-	-	-	-	-	-	-	-

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

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2021**

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	81,805	83,101	46,100	34,845	4,502	33,234	31,203	15,023
No Insurance	27,444	6,936	27,444	6,936	-	-	-	-
Health Only	1,193	2,018	-	-	80	1,256	1,113	762
Stop-Loss Only	1,004	585	1,004	585	-	-	-	-
Other ³	13,340	21,734	13,340	21,734	-	-	-	-
Health and Stop-Loss	83	119	-	-	35	109	48	10
Health and Other ³	33,014	40,781	-	-	3,605	27,043	29,409	13,738
Stop-Loss and Other ³	4,312	5,589	4,312	5,589	-	-	-	-
Health, Stop-Loss, and Other ³	1,415	5,338	-	-	782	4,826	633	513

Plans with 100 or More Participants and Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	3,476	21,450	2,384	11,180	609	7,954	483	2,317
No Insurance	587	1,616	587	1,616	-	-	-	-
Health Only	59	517	-	-	23	405	36	111
Stop-Loss Only	371	414	371	414	-	-	-	-
Other ³	571	6,170	571	6,170	-	-	-	-
Health and Stop-Loss	21	93	-	-	20	93	1	*/
Health and Other ³	695	6,601	-	-	301	4,518	394	2,083
Stop-Loss and Other ³	855	2,980	855	2,980	-	-	-	-
Health, Stop-Loss, and Other ³	317	3,060	-	-	265	2,937	52	122

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2021**

Plans with 100 or More Participants and No Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	53,606	61,427	19,329	23,453	3,735	25,274	30,542	12,700
No Insurance	3,312	5,146	3,312	5,146	-	-	-	-
Health Only	1,093	1,500	-	-	48	850	1,045	650
Stop-Loss Only	290	153	290	153	-	-	-	-
Other ³	12,649	15,561	12,649	15,561	-	-	-	-
Health and Stop-Loss	42	25	-	-	6	16	36	10
Health and Other ³	32,164	34,174	-	-	3,262	22,523	28,902	11,651
Stop-Loss and Other ³	3,078	2,593	3,078	2,593	-	-	-	-
Health, Stop-Loss, and Other ³	978	2,274	-	-	419	1,885	559	390

Plans with Fewer Than 100 Participants and Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	24,723	224	24,387	212	158	6	178	6
No Insurance	23,545	174	23,545	174	-	-	-	-
Health Only	41	1	-	-	9	*/	32	1
Stop-Loss Only	343	18	343	18	-	-	-	-
Other ³	120	4	120	4	-	-	-	-
Health and Stop-Loss	20	*/	-	-	9	*/	11	*/
Health and Other ³	155	7	-	-	42	2	113	5
Stop-Loss and Other ³	379	16	379	16	-	-	-	-
Health, Stop-Loss, and Other ³	120	4	-	-	98	3	22	*/

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

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

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

² This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2021

All Plans

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	81,805	79,414	1,513	878	46,100	44,863	961	276	4,502	4,145	305	52	31,203	30,406	247	550
None or Not Reported	46,100	44,863	961	276	46,100	44,863	961	276	-	-	-	-	-	-	-	-
1	23,167	22,498	293	376	-	-	-	-	2,656	2,456	166	34	20,511	20,042	127	342
2	8,164	7,926	126	112	-	-	-	-	930	862	62	6	7,234	7,064	64	106
3-5	3,705	3,513	108	84	-	-	-	-	670	596	68	6	3,035	2,917	40	78
6-10	516	473	21	22	-	-	-	-	190	178	8	4	326	295	13	18
11-25	128	120	3	5	-	-	-	-	51	48	1	2	77	72	2	3
26 or More	25	21	1	3	-	-	-	-	5	5	-	-	20	16	1	3

Plans with 100 or More Participants and Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	3,476	1,816	1,385	275	2,384	1,336	903	145	609	298	289	22	483	182	193	108
None or Not Reported	2,384	1,336	903	145	2,384	1,336	903	145	-	-	-	-	-	-	-	-
1	554	242	243	69	-	-	-	-	318	150	154	14	236	92	89	55
2	237	99	109	29	-	-	-	-	114	52	59	3	123	47	50	26
3-5	214	86	105	23	-	-	-	-	126	57	67	2	88	29	38	21
6-10	57	30	21	6	-	-	-	-	32	22	8	2	25	8	13	4
11-25	21	17	3	1	-	-	-	-	16	14	1	1	5	3	2	-
26 or More	9	6	1	2	-	-	-	-	3	3	-	-	6	3	1	2

(continued...)

Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2021

Plans with 100 or More Participants and No Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	53,606	53,004	27	575	19,329	19,202	4	123	3,735	3,703	3	29	30,542	30,099	20	423
None or Not Reported	19,329	19,202	4	123	19,329	19,202	4	123	-	-	-	-	-	-	-	-
1	22,336	22,019	16	301	-	-	-	-	2,195	2,174	1	20	20,141	19,845	15	281
2	7,883	7,805	5	73	-	-	-	-	806	802	1	3	7,077	7,003	4	70
3-5	3,478	3,418	2	58	-	-	-	-	540	536	1	3	2,938	2,882	1	55
6-10	457	442	-	15	-	-	-	-	157	155	-	2	300	287	-	13
11-25	107	103	-	4	-	-	-	-	35	34	-	1	72	69	-	3
26 or More	16	15	-	1	-	-	-	-	2	2	-	-	14	13	-	1

Plans with Fewer Than 100 Participants and Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	24,723	24,594	101	28	24,387	24,325	54	8	158	144	13	1	178	125	34	19
None or Not Reported	24,387	24,325	54	8	24,387	24,325	54	8	-	-	-	-	-	-	-	-
1	277	237	34	6	-	-	-	-	143	132	11	-	134	105	23	6
2	44	22	12	10	-	-	-	-	10	8	2	-	34	14	10	10
3-5	13	9	1	3	-	-	-	-	4	3	-	1	9	6	1	2
6-10	2	1	-	1	-	-	-	-	1	1	-	-	1	-	-	1
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

NOTES: 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 state 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 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 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 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2021
(thousands)

All Plans																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	83,101	75,097	5,160	2,844	34,845	30,688	3,030	1,126	33,234	31,019	1,642	573	15,023	13,390	488	1,145
None or Not Reported	34,845	30,688	3,030	1,126	34,845	30,688	3,030	1,126	-	-	-	-	-	-	-	-
1	14,254	12,792	781	682	-	-	-	-	7,470	6,701	482	288	6,784	6,091	299	394
2	8,275	7,614	335	326	-	-	-	-	5,036	4,732	269	36	3,239	2,882	66	291
3-5	8,344	7,224	788	331	-	-	-	-	6,033	5,138	731	164	2,311	2,086	57	167
6-10	9,676	9,411	189	77	-	-	-	-	8,677	8,492	152	33	1,000	919	37	44
11-25	6,555	6,250	12	294	-	-	-	-	5,712	5,651	8	52	843	598	4	241
26 or More	1,151	1,118	25	8	-	-	-	-	305	305	-	-	846	813	25	8

Plans with 100 or More Participants and Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	21,450	14,956	5,128	1,367	11,180	7,404	3,027	749	7,954	6,175	1,629	151	2,317	1,377	472	467
None or Not Reported	11,180	7,404	3,027	749	11,180	7,404	3,027	749	-	-	-	-	-	-	-	-
1	1,732	736	765	231	-	-	-	-	1,263	671	479	113	469	65	286	118
2	918	353	329	237	-	-	-	-	504	226	264	14	414	127	64	223
3-5	1,723	836	782	105	-	-	-	-	1,230	503	725	3	492	333	57	102
6-10	1,601	1,377	189	34	-	-	-	-	1,311	1,142	152	17	290	236	37	17
11-25	3,452	3,437	12	4	-	-	-	-	3,352	3,340	8	4	100	97	4	-
26 or More	845	813	25	7	-	-	-	-	293	293	-	-	552	519	25	7

(continued...)

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2021
(thousands)

Plans with 100 or More Participants and No Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	61,427	59,923	28	1,476	23,453	23,075	1	377	25,274	24,839	13	422	12,700	12,009	14	677
None or Not Reported	23,453	23,075	1	377	23,453	23,075	1	377	-	-	-	-	-	-	-	-
1	12,513	12,048	15	450	-	-	-	-	6,202	6,025	2	175	6,311	6,023	12	276
2	7,355	7,260	6	89	-	-	-	-	4,531	4,505	4	22	2,824	2,755	2	67
3-5	6,621	6,388	6	226	-	-	-	-	4,803	4,635	6	161	1,818	1,753	*/	65
6-10	8,075	8,033	-	42	-	-	-	-	7,366	7,350	-	16	710	683	-	27
11-25	3,103	2,813	-	290	-	-	-	-	2,360	2,312	-	49	743	501	-	241
26 or More	306	305	-	*/	-	-	-	-	12	12	-	-	294	294	-	*/

Plans with Fewer Than 100 Participants and Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	224	219	4	1	212	209	2	*/	6	5	*/	-	6	4	2	1
None or Not Reported	212	209	2	*/	212	209	2	*/	-	-	-	-	-	-	-	-
1	9	8	1	*/	-	-	-	-	5	5	*/	-	4	3	1	*/
2	2	1	1	1	-	-	-	-	*/	*/	*/	-	2	1	1	1
3-5	1	1	*/	*/	-	-	-	-	*/	*/	-	-	1	*/	*/	*/
6-10	*/	-	-	*/	-	-	-	-	-	-	-	-	*/	-	-	*/
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

¹ Number of Health Insurance Contracts represents information reported on Schedule A. The instructions state 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 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 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 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

³ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2021
(millions)

All Plans																
Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$181,903	\$163,063	\$9,802	\$9,038	\$24,153	\$21,727	\$1,512	\$915	\$41,738	\$35,399	\$5,477	\$861	\$116,012	\$105,937	\$2,813	\$7,262
Health Only	45,542	37,753	5,677	2,111	-	-	-	-	11,046	6,862	3,874	310	34,496	30,891	1,803	1,801
Stop-Loss Only	4,356	3,652	517	187	3,477	2,953	350	174	760	596	152	12	119	103	15	2
Other ³	51,182	47,700	1,889	1,594	20,073	18,242	1,148	683	19,448	18,646	594	208	11,661	10,812	147	703
Health and Stop-Loss	775	740	11	23	-	-	-	-	134	117	11	6	641	623	1	17
Health and Other ³	78,406	71,747	1,644	5,014	-	-	-	-	10,152	8,996	844	311	68,254	62,751	800	4,703
Stop-Loss and Other ³	735	660	16	59	603	532	14	57	115	111	2	2	17	17	-	-
Health, Stop-Loss, and Other ³	908	812	48	48	-	-	-	-	84	71	-	13	823	740	48	35

Plans with 100 or More Participants and Trusts

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$29,304	\$15,341	\$9,631	\$4,332	\$4,419	\$2,405	\$1,504	\$510	\$13,839	\$7,870	\$5,433	\$536	\$11,046	\$5,065	\$2,695	\$3,286
Health Only	12,622	6,248	5,638	736	-	-	-	-	6,744	2,642	3,854	248	5,878	3,606	1,784	488
Stop-Loss Only	1,234	600	510	123	990	526	346	118	220	66	150	4	24	7	15	1
Other ³	8,026	5,454	1,866	705	3,241	1,762	1,144	335	3,780	3,156	582	42	1,005	536	141	328
Health and Stop-Loss	25	8	11	6	-	-	-	-	24	7	11	6	1	1	-	-
Health and Other ³	7,052	2,837	1,543	2,672	-	-	-	-	3,025	1,967	836	222	4,027	870	707	2,451
Stop-Loss and Other ³	211	139	16	56	187	117	14	56	24	22	2	-	**/	**/	-	-
Health, Stop-Loss, and Other ³	134	54	48	32	-	-	-	-	22	9	-	13	111	45	48	19

(continued...)

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2021
(millions)

Plans with 100 or More Participants and No Trusts

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$152,278	\$147,483	\$108	\$4,688	\$19,588	\$19,183	\$1	\$405	\$27,802	\$27,463	\$17	\$322	\$104,888	\$100,837	\$90	\$3,961
Health Only	32,851	31,480	8	1,364	-	-	-	-	4,264	4,206	**/	58	28,587	27,274	7	1,305
Stop-Loss Only	3,012	2,947	1	64	2,380	2,324	-	56	537	529	1	8	95	94	-	**/
Other ³	43,115	42,209	18	888	16,797	16,447	1	348	15,664	15,488	12	165	10,654	10,274	5	375
Health and Stop-Loss	746	729	-	17	-	-	-	-	108	108	-	-	638	621	-	17
Health and Other ³	71,279	68,861	81	2,336	-	-	-	-	7,092	6,998	4	89	64,187	61,863	77	2,247
Stop-Loss and Other ³	520	517	-	3	412	411	-	1	91	89	-	2	17	17	-	-
Health, Stop-Loss, and Other ³	756	740	-	17	-	-	-	-	46	46	-	-	711	694	-	17

Plans with Fewer Than 100 Participants and Trusts

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$321	\$240	\$63	\$18	\$146	\$139	\$7	**/	\$98	\$66	\$28	\$3	\$78	\$35	\$28	\$15
Health Only	69	26	32	11	-	-	-	-	38	14	21	3	31	12	11	8
Stop-Loss Only	110	104	6	-	107	102	4	-	2	1	2	-	1	1	-	-
Other ³	42	37	5	1	36	33	3	**/	3	2	1	**/	3	2	1	**/
Health and Stop-Loss	4	3	1	-	-	-	-	-	2	2	-	-	1	1	1	-
Health and Other ³	75	49	20	6	-	-	-	-	36	31	5	-	40	18	16	6
Stop-Loss and Other ³	4	4	**/	-	4	4	**/	-	**/	**/	-	-	-	-	-	-
Health, Stop-Loss, and Other ³	18	18	-	-	-	-	-	-	16	16	-	-	2	2	-	-

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

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

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

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

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2021, private employer-sponsored health insurance covered roughly 54 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers, and less often, unions) may fund the health insurance coverage they offer their workers.²

How Do Sponsors Fund Group Health Plans?

Sponsors may “fully insure” benefits through the purchase of a group insurance policy from a state-licensed insurance carrier or similar organization and premium payments directly to the insurer. Plans may also 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.

These funding arrangements – insured, funded, and unfunded – may be combined in multiple ways. For example, a group insurance policy may cover a subset of the plan’s health benefits while the plan’s remaining health benefits are paid out

of the plan sponsor’s general assets. Plans may use assets held in a dedicated trust to pay insurance premiums or to pay plan benefits directly. Whether a plan is considered to be self-insured, fully insured, or mixed-insured is a function of how the benefits are provided under the plan.

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

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

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2022 Current Population Survey Annual Social and Economic Supplement.

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

³ Definitions of Health Insurance Terms, at <https://www.bls.gov/ebs/additional-resources/definition-of-health-insurance-terms.pdf>.

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

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

The financial risk for self-insured benefit claims may be borne partially or entirely by the employer offering the self-insured plan. To protect against unexpectedly large claims, self-insured plans or employers sponsoring such plans may obtain stop-loss insurance coverage. Stop-loss coverage limits the liability of the plan or employer bears for each covered person's health care costs (in the case of policies with individual or specific attachment points) or for the total expenses of the plan (aggregate attachment points). The stop-loss carrier reimburses the plan or the employer for losses above the policy's attachment points.

Some insurance carriers offer more complex arrangements, often called "level-funded" plans, that are nominally self-insured but allow the plan sponsor to pay a set dollar amount to cover a portion of expected claims cost, a stop-loss insurance premium, and plan administration costs. These arrangements have recently become more prevalent among smaller employers.⁶

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

⁶ Kaiser Family Foundation has estimated that 42 percent of firms with fewer than 200 workers offered a level-funded plan in 2021, up from 13 percent in 2020. See: *2021 Employer Health Benefits Survey*, Kaiser Family Foundation (Nov. 10, 2021), <https://www.kff.org/health-costs/report/2021-employer-health-benefits-survey>.

Form 5500 Group Health Plan Filing Requirements

The Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code (the Code) establish certain reporting and filing obligations for private sector employee benefit plans. Plans are generally 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) developed the Form 5500 Series for employers who sponsor a benefit plan for their employees. This satisfies certain annual reporting requirements under ERISA and the Code. As statutory and regulatory requirements changed, the Agencies changed the Form 5500. Today, filing the Form 5500 with any required Schedules and Attachments generally satisfies a plan's reporting requirements.⁷

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

⁷ See ERISA section 101, 29 U.S.C. § 1021, and accompanying regulations. The data used for this report were taken from the Form 5500 data for plan years 2021 and earlier. For plan years beginning on or after January 1, 2009, certain eligible small plans are able to file the Form 5500-SF "Short Form Annual Return/Report of Small Employee Benefit Plan." Small plans using the Form 5500-SF answer a question whether there were any fees and commissions paid with respect to the purchase of insurance, and if so, provide the total amount. See, 2021 Form 5500-SF, Line 10e.

exceptions based on plan size and funding arrangement. These exceptions include:

- Welfare plans maintained outside the United States that serve mostly nonresident aliens
- Welfare plans (other than plans required to file the Form M-1) with fewer than 100 participants as of the beginning of the plan year that are unfunded, fully insured, or a combination of insured and unfunded.⁸ Plans are not unfunded if they use a trust or separately maintained fund (including a Code section 501(c)(9) trust) to hold plan assets or act as a conduit for the transfer of plan assets during the year and generally must file a Form 5500. Also, plans with contributions from employees or former employees during the plan year are not unfunded or insured for this purpose unless (1) those contributions are used to pay insurance premiums within 3 months of receipt by the employer or (2) it is a plan associated with a cafeteria plan under Code section 125 with the employee or former employee contributions held in the general assets of the plan sponsor and used to pay benefits instead of insurance premiums.⁹
- Governmental plans
- Unfunded or insured welfare plans maintained only for a select group of management or highly compensated employees
- Plans maintained only to comply with workers' compensation, unemployment compensation, or disability insurance laws

⁸ An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or employee organization that sponsors the plan. A combination unfunded/insured welfare benefit plan has its benefits partially as an unfunded plan and partially as a fully insured plan. An example of such a plan is a welfare benefit plan that provides unfunded medical benefits and life insurance benefits. See 2021 Form 5500 Instructions.

- Welfare benefit plans that participate in a group insurance arrangement that files a Form 5500 on behalf of the participating plans
- Apprenticeship or training plans meeting certain conditions
- Certain unfunded welfare benefit plans financed by dues
- Church plans
- A welfare benefit plan maintained solely for (1) an individual or an individual and his or her spouse, who wholly own a trade or business, whether incorporated or unincorporated, or (2) partners or the partners and the partners' spouses in a partnership

Data Used for this Report

The data included in this report consists of all Form 5500s filed by welfare plans providing health benefits that had plan year ending dates in 2021. However, the following filings are excluded:

- Plans filing the Form 5500 with fewer than 100 participants as of the beginning of the plan year that filed without a Schedule H or I, or with a Schedule H or I that have zero or blank values for total assets, liabilities, net assets, income, and expenses;
- Plans that filed the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year that have zero or blank values for total assets, liabilities, net assets, income, and expenses;

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

- Plans that filed the Form 5500 or Form 5500-SF with zero participants as of the beginning and the end of the plan year;
- Plans that report health benefit features but appear not to actually provide health benefits based on the plan and sponsor name;¹⁰
- Direct Filing Entities (other than Group Insurance Arrangements); and
- Duplicate filings or filings that were subsequently amended.

For purposes of this report, group health plans that file the Form 5500 are categorized as being self-insured, fully insured, or mixed-insured. The Department used information from the 2021 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. In general, plans are classified based on whether their filings include evidence of health insurance and/or evidence of a trust.

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

Evidence of a Trust. Information on a plan's trust, if any, should be reported on a Schedule H or Schedule I. In addition to assets

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

(1) Evidence of a trust; no evidence of health insurance

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

(2) Evidence of a trust; evidence of health insurance

- (a) Plans reporting payments both directly to participants and to insurance carriers
 - i) Plans filing a Schedule A that reflects a level-funded plan contract or that indicates experience-rated charges but no premiums are classified as **self-insured**.
 - ii) Plans reporting payments directly to participants that are more than 30 percent of the average cost of single health coverage in the United States are classified as **mixed-insured**.
 - iii) All other plans are classified as **fully insured**.

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

¹¹ 2021 *Employer Health Benefits Survey*, Kaiser Family Foundation (Nov. 10, 2021), <https://www.kff.org/health-costs/report/2021-employer-health-benefits-survey>.

(b) Plans that *do not* report payments both directly to participants and to insurance carriers

i) Plans reporting trust payments to insurance carriers within 20 percent of total premiums for all insurance contracts are classified as **fully insured**.

ii) All other plans are classified as **mixed-insured**.

(3) No evidence of a trust; no evidence of health insurance

(a) Plans filing the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year are classified as **self-insured**.

(b) Plans filing the Form 5500-SF with 100 or more participants as of the beginning of the plan year and reported nonzero total assets, liabilities, or net assets are classified as **self-insured**.

(c) Plans filing a Schedule A that indicates stop-loss coverage or payments to a third-party administrator are classified as **self-insured**.

(d) Plans with filings indicating that the plan funding or benefit arrangement is through a trust or general assets of the sponsor are classified as **self-insured**.

(e) All other plans are classified as **fully insured**.

(4) No evidence of a trust; evidence of health insurance

(a) Plans with filings indicating that the number of individuals covered under insurance contracts as reported on the Schedule A is less than half of the total number of participants as of the end of the plan year *and* that the plan funding or benefit arrangement is through a trust or general assets of the sponsor are classified as **mixed-insured**.

(b) All other plans are classified as **fully insured**.

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

(1) Small plans that fully insure their health plan

(2) Small plans that self-insure but do not have a trust

(3) Small plans that self-insure their health plan and use a trust to hold the plan assets

(4) Large plans (covering 100 or more participants as of the end of the plan year) that fully insure health plans

(5) Large plans that self-insure and use a trust to hold the plan assets

(6) Large plans that self-insure but do not operate a trust

Generally, small group health plans that fully insure benefits or self-insure benefits but do not have a trust are not required to file a Form 5500.¹² All large welfare plans that fully insure or self-insure benefits without a trust must file only the Form 5500

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

and the Schedule A to report information about insurance contracts.

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

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

APPENDIX A2: Group Insurance Arrangements

For Form 5500 reporting purposes, a “group insurance arrangement” (GIA) is a type of multiple-employer welfare arrangement that:

- provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan),
- fully insures one or more welfare plans of each participating employer,
- uses a trust or other entity as the holder of the insurance contracts,
- uses a trust as the conduit for payment of premiums to the insurance company, and
- files a Form 5500 on behalf of the arrangement.¹

If the arrangement meets all of these conditions, each welfare benefit plan that is part of a GIA is exempt from the requirement to file a Form 5500.² (*See* 29 C.F.R § 2520.104-43.) GIAs often exist for the provision of health benefits, but the GIAs themselves are not technically group health plans. For this reason, statistics for GIAs are not included in the tables for group health plans in Sections A and B of this report.

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

¹ *Instructions for the Form 5500*, U.S. Department of Labor (2021), <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2021-instructions.pdf>.

² *Id.*

Table 1. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, and Total Assets, 2009-2021

Year	Number of GIAs	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands)	Total Assets (millions)
2009	62	451	444	\$355
2010	61	419	413	\$432
2011	55	439	433	\$421
2012	57	394	390	\$399
2013	58	384	379	\$422
2014	50	334	329	\$370
2015	50	296	291	\$345
2016	44	323	319	\$303
2017	46	313	309	\$352
2018	42	327	323	\$342
2019	42	315	312	\$290
2020	37	312	308	\$392
2021	49	356	349	\$502

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

Additional details on the data included in this table can be found in the 2021 Form 5500 Group Health Plan Research File User Guide, available at: <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

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

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

SOURCE: Form 5500 filings.

**Table 2. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits,
Total Participants, Active Participants, Assets, Contributions, and Benefits
by type of benefit, 2021**

Type of Benefit	Number of GIAs	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands)	Total Assets (millions)	Total Contributions (millions) ²	Total Benefits (millions) ³
Total	49	356	349	\$502	\$2,331	\$2,247
Health Benefits Only	5	5	5	3	38	37
Health and Other Benefits	44	351	344	499	2,293	2,210
Health and Dental	1	1	1	-	10	10
Health and Vision	1	4	4	8	34	29
Health and Non-Health ⁴	5	92	87	247	617	611
Health, Dental, and Vision	1	8	8	34	80	79
Health, Dental, and Non-Health ⁴	3	8	8	13	77	76
Health, Vision, and Non-Health ⁴	2	10	10	**/	10	10
Health, Dental, Vision, and Non-Health ⁴	31	229	227	197	1,464	1,394

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

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

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

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² This report defines Total Contributions as employer and employee contributions.

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

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, 2021

(millions)

Selected Income		Selected Expenses	
CONTRIBUTIONS	\$2,331	BENEFIT PAYMENTS ²	\$2,247
Employer Contributions	2,301	Directly to Participants or Beneficiaries (Including Rollovers)	301
Participant Contributions	30	To Insurance Carriers for the Provision of Benefits	1,941
Contributions from Others (Including Rollovers)	**/	Other	6
Noncash Contributions	-		
INVESTMENT INCOME ¹	\$14	ADMINISTRATIVE EXPENSES	\$91
		Professional Fees	21
		Contract Administrator Fees	58
		Investment Advisory and Management Fees	**/
		Other	11

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

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

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

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by number of participants, 2021

Total Participants, End of Year ¹	
Total	49
None or Not Reported	-
1-49	1
50-99	-
100-249	5
250-499	-
500-999	9
1,000-4,999	19
5,000 or More	15
Per Plan Statistics	
Mean Number of Participants	7,255
Median Number of Participants	2,176

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

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.

Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by industry, 2021

Industry	
Total	49
Agriculture	-
Mining	-
Construction	2
Manufacturing	-
Transportation	2
Communications and Information	-
Utilities	-
Wholesale Trade	-
Retail Trade	1
Finance, Insurance, and Real Estate	14
Services	4
Misc. Organizations ¹	3
Industry Not Reported	23

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

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

- Missing or not applicable.

SOURCE: 2021 Form 5500 filings.