

Group Health Plans Report

Abstract of 2022 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 5/8/2024



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
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HIGHLIGHTS FROM THE 2022 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 2022 are included.

Number of Group Health Plans, 2015-2022

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
2022	84,896	58,267	26,629

Source: Table A2 and the 2015-2022 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 27,000 plans in 2022. Much of this growth occurred from 2019-2021, and 2022 saw a more modest increase of about 2,000 plans. 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 2022 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2025.

Plan Type Characteristics

- In 2022, about 85,000 private sector, employer-sponsored group health plans filed the Form 5500. Roughly 49,000, or 57 percent, were self-insured. About 31,000, or 37 percent, were fully insured. Approximately 5,000, or 6 percent, were mixed-insured. (See Table A1.)
- Of the roughly 85,000 group health plans mentioned above, about 35 percent offered only health benefits. Conversely, 65 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits.² Of the approximately

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 2022 Form 5500 instructions at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2022-instructions.pdf>.

55,000 plans that offer coverage in addition to 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, 96 percent did not report any type of insurance, including stop-loss, on Schedule A. Only 12 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 2022 Form 5500, 37 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 2022. Roughly 61 percent of multiple-employer plans provided fully insured health benefits. (See Table A2.)
- Of the approximately 49,000 group health plans categorized as self-insured, about 47,000 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 500 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 85,000 group health plans that filed a 2022 Form 5500, approximately 17,000 indicated a funding arrangement of

insurance only, 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 61,000 group health plan filers indicated some combination of funding arrangements (37,000) or did not report any arrangement (25,000).⁴ The most common combination of funding arrangements, reported by 34,000 plans, was general assets of the sponsor and insurance. (See Table A7.)

Number of End of Year Participants

- Of the approximately 87 million participants in group health plans filing a 2022 Form 5500, 44 percent, or 39 million, were covered under self-insured group health plans. (See Table A2.)
- About 41 percent of self-insured group health plans and 84 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 2022 were about 1,000 and 200, respectively. The means for self-insured, mixed-insured, and fully insured were 800, 6,400, and 600, 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 \$270 billion in assets as of the end of 2022. Self-insured group health plans held approximately \$120 billion, mixed-insured group health

³ The statistics in this note were tabulated using the 2022 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 A welfare benefit plan that covered fewer than 100 participants as of the beginning of the plan year and is unfunded, fully insured, or a combination of insured and unfunded, and which is not subject to the Form M-1 requirements under 29 CFR 2520.101-2, is exempt from filing a Form 5500, as specified in 29 CFR 2520.104-20. For more information on filing requirements and exemptions, see Appendix A1.

plans held \$135 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 35 percent of end-of-year participants and reported about 50 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, 9 were mixed-insured and held approximately \$85 billion, or just under one-third of total health plan assets.⁶
- Self-insured group health plans with trusts and covering 100 or more participants held approximately 17 percent of their assets in cash and U.S. Government securities, 20 percent in direct filing entities (DFEs), 25 percent in mutual fund companies (registered investment companies), 9 percent in debt instruments, and 7 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, 10 percent in mutual fund companies, 20 percent in debt instruments, and 5 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported \$33 billion in liabilities as of the end of 2022. Approximately \$13 billion was reported by self-insured group health plans, \$17 billion by mixed-insured group health plans, and \$2 billion by fully insured group health plans. (See Table A2.)
- The \$13 billion in liabilities reported by self-insured plans represented 21 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 \$156 billion in contributions in 2022, with \$129 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 2022, group health plans filing a Form 5500 that used trusts reported investment income losses of approximately \$22 billion. About \$13 billion was lost by self-insured group health plans, \$8 billion was lost by mixed-insured group health plans, and \$2 billion was lost by fully insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2022 Form 5500, covered 100 or more participants, and used trusts made benefit payments of \$48 billion directly to participants and \$7 billion to insurance carriers. Mixed-insured plans that covered 100 or more participants and used trusts made benefit payments to participants totaling about \$52 billion and to insurance carriers of \$14 billion. Fully insured plans that covered 100 or more participants and used trusts paid about \$7 billion directly to participants and \$12 billion to insurance carriers for provision of benefits. (See Table A5.)
- In total, group health plans filing a 2022 Form 5500 reported about \$8 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 2022 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, 2022**

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	84,896	86,879	77,789	\$270,233	\$156,248	\$152,498
Health Benefits Only	29,619	4,877	4,044	13,598	7,564	7,227
Health and Other Benefits	55,277	82,002	73,746	256,635	148,684	145,271
Health and Dental	1,189	997	794	5,889	4,719	3,738
Health and Vision	408	335	241	1,716	1,144	1,221
Health and Non-Health ⁵	1,960	10,070	8,407	18,024	5,213	5,484
Health, Dental, and Vision	2,846	3,524	3,039	15,598	10,037	9,920
Health, Dental, and Non-Health ⁵	3,488	3,510	2,608	17,615	7,388	8,171
Health, Vision, and Non-Health ⁵	620	875	753	5,875	2,017	2,075
Health, Dental, Vision, and Non-Health ⁵	44,766	62,690	57,904	191,919	118,167	114,660

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	48,691	38,517	34,204	\$120,299	\$67,448	\$62,825
Health Benefits Only	27,335	3,294	2,673	10,628	5,637	5,281
Health and Other Benefits	21,356	35,223	31,531	109,671	61,811	57,545
Health and Dental	558	575	462	4,328	2,084	1,127
Health and Vision	166	204	141	1,083	525	534
Health and Non-Health ⁵	1,125	8,786	7,322	11,226	4,326	4,505
Health, Dental, and Vision	1,562	1,866	1,556	10,286	4,550	4,457
Health, Dental, and Non-Health ⁵	1,497	1,634	1,334	6,197	4,758	4,773
Health, Vision, and Non-Health ⁵	253	432	357	4,838	1,657	1,708
Health, Dental, Vision, and Non-Health ⁵	16,195	21,726	20,359	71,713	43,910	40,442

(continued...)

**Table A1. Number of Group Health Plans, Total Participants,
Active Participants, Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2022**

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	4,719	30,087	26,655	\$134,543	\$67,137	\$68,247
Health Benefits Only	152	591	453	2,494	1,680	1,702
Health and Other Benefits	4,567	29,497	26,201	132,049	65,458	66,546
Health and Dental	70	265	200	1,107	2,581	2,522
Health and Vision	7	36	21	490	72	113
Health and Non-Health ⁵	113	329	203	5,574	742	863
Health, Dental, and Vision	130	1,209	1,057	5,076	4,631	4,662
Health, Dental, and Non-Health ⁵	185	946	684	8,429	1,848	2,061
Health, Vision, and Non-Health ⁵	50	239	213	919	250	262
Health, Dental, Vision, and Non-Health ⁵	4,012	26,473	23,824	110,455	55,335	56,063

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	31,486	18,274	16,931	\$15,391	\$21,663	\$21,425
Health Benefits Only	2,132	992	918	476	247	244
Health and Other Benefits	29,354	17,283	16,013	14,915	21,416	21,181
Health and Dental	561	157	132	454	54	89
Health and Vision	235	95	79	143	547	575
Health and Non-Health ⁵	722	955	883	1,224	144	117
Health, Dental, and Vision	1,154	449	426	236	857	801
Health, Dental, and Non-Health ⁵	1,806	930	590	2,989	782	1,338
Health, Vision, and Non-Health ⁵	317	204	183	117	110	106
Health, Dental, Vision, and Non-Health ⁵	24,559	14,492	13,720	9,752	18,922	18,155

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: 2022 Form 5500 filings.

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2022**

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	84,896	82,534	1,484	878	48,691	47,447	974	270	4,719	4,372	278	69	31,486	30,715	232	539
Health Benefits Only	29,619	29,432	54	133	27,335	27,233	44	58	152	142	3	7	2,132	2,057	7	68
Health and Other Benefits	55,277	53,102	1,430	745	21,356	20,214	930	212	4,567	4,230	275	62	29,354	28,658	225	471
Total Participants, End of Year (thousands) ²	86,879	78,861	5,219	2,798	38,517	34,297	3,185	1,034	30,087	27,906	1,563	618	18,274	16,657	471	1,146
Health Benefits Only	4,877	4,393	154	329	3,294	3,050	147	97	591	422	2	166	992	920	5	67
Health and Other Benefits	82,002	74,468	5,065	2,469	35,223	31,247	3,038	937	29,497	27,484	1,561	452	17,283	15,737	466	1,080
Assets (millions)	\$270,233	\$151,366	\$114,301	\$4,566	\$120,299	\$44,841	\$71,758	\$3,701	\$134,543	\$97,883	\$36,276	\$384	\$15,391	\$8,642	\$6,267	\$482
Health Benefits Only	13,598	10,406	3,011	182	10,628	7,846	2,647	134	2,494	2,126	362	5	476	433	2	42
Health and Other Benefits	256,635	140,960	111,290	4,385	109,671	36,995	69,110	3,566	132,049	95,756	35,914	379	14,915	8,209	6,265	440
Liabilities (millions)	\$32,549	\$11,408	\$19,722	\$1,419	\$13,044	\$2,537	\$9,428	\$1,078	\$17,081	\$7,382	\$9,514	\$185	\$2,424	\$1,489	\$779	\$156
Health Benefits Only	952	616	224	112	688	372	220	96	250	244	3	4	14	1	1	12
Health and Other Benefits	31,597	10,792	19,498	1,307	12,355	2,165	9,208	982	16,831	7,138	9,511	181	2,411	1,488	778	144

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	3,410	1,776	1,367	267	2,408	1,350	918	140	569	276	267	26	433	150	182	101
Health Benefits Only	528	451	39	38	473	412	35	26	27	21	3	3	28	18	1	9
Health and Other Benefits	2,882	1,325	1,328	229	1,935	938	883	114	542	255	264	23	405	132	181	92
Total Participants, End of Year (thousands) ²	23,106	16,602	5,197	1,307	13,161	9,307	3,182	672	5,354	3,623	1,555	175	4,591	3,671	459	460
Health Benefits Only	939	731	149	59	733	548	147	38	166	160	2	4	39	22	*/	17
Health and Other Benefits	22,167	15,871	5,048	1,249	12,428	8,759	3,035	633	5,188	3,463	1,553	172	4,552	3,649	459	444
Assets (millions)	\$268,389	\$149,708	\$114,131	\$4,551	\$118,758	\$43,425	\$71,639	\$3,694	\$134,416	\$97,767	\$36,266	\$383	\$15,215	\$8,516	\$6,226	\$474
Health Benefits Only	12,860	9,680	2,998	181	9,980	7,211	2,635	134	2,434	2,067	362	5	445	402	2	42
Health and Other Benefits	255,529	140,027	111,133	4,370	108,778	36,214	69,005	3,560	131,981	95,700	35,904	378	14,770	8,114	6,224	432
Liabilities (millions)	\$32,302	\$11,173	\$19,711	\$1,418	\$12,809	\$2,310	\$9,421	\$1,078	\$17,074	\$7,376	\$9,514	\$185	\$2,419	\$1,487	\$777	\$155
Health Benefits Only	765	429	224	112	502	186	220	96	250	243	3	4	13	1	1	12
Health and Other Benefits	31,537	10,744	19,488	1,306	12,306	2,124	9,200	982	16,825	7,134	9,511	181	2,406	1,486	776	143

(continued...)

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2022**

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	54,857	54,250	26	581	20,019	19,894	4	121	3,966	3,928	2	36	30,872	30,428	20	424
Health Benefits Only	4,462	4,364	5	93	2,356	2,325	-	31	50	46	-	4	2,056	1,993	5	58
Health and Other Benefits	50,395	49,886	21	488	17,663	17,569	4	90	3,916	3,882	2	32	28,816	28,435	15	366
Total Participants, End of Year (thousands) ²	63,533	62,024	19	1,490	25,128	24,765	1	362	24,726	24,276	7	442	13,678	12,983	10	685
Health Benefits Only	3,756	3,480	5	271	2,382	2,323	-	58	422	260	-	162	951	897	5	50
Health and Other Benefits	59,777	58,544	14	1,219	22,746	22,442	1	304	24,304	24,017	7	280	12,727	12,086	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	26,629	26,508	91	30	26,264	26,203	52	9	184	168	9	7	181	137	30	14
Health Benefits Only	24,629	24,617	10	2	24,506	24,496	9	1	75	75	-	-	48	46	1	1
Health and Other Benefits	2,000	1,891	81	28	1,758	1,707	43	8	109	93	9	7	133	91	29	13
Total Participants, End of Year (thousands) ²	240	235	4	1	228	225	2	*/	7	6	*/	*/	5	3	1	*/
Health Benefits Only	182	182	*/	*/	179	179	*/	*/	2	2	-	-	1	1	*/	*/
Health and Other Benefits	57	53	3	1	49	47	2	*/	5	4	*/	*/	4	2	1	*/
Assets (millions)	\$1,844	\$1,658	\$170	\$16	\$1,541	\$1,416	\$119	\$7	\$127	\$116	\$10	\$1	\$176	\$127	\$41	\$8
Health Benefits Only	738	725	13	*/	648	635	13	*/	59	59	-	-	32	31	*/	*/
Health and Other Benefits	1,105	933	157	15	893	781	106	7	67	57	10	1	144	95	41	8
Liabilities (millions)	\$246	\$234	\$10	\$1	\$235	\$227	\$8	*/	\$7	\$5	\$1	\$1	\$5	\$2	\$2	\$1
Health Benefits Only	187	187	*/	*/	186	186	*/	*/	1	1	-	-	*/	*/	*/	*/
Health and Other Benefits	60	48	10	1	49	41	8	*/	6	5	1	1	5	2	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: 2022 Form 5500 filings.

Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2022
(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	77,789	71,052	4,131	2,607	34,204	30,870	2,353	981	26,655	24,708	1,346	601	16,931	15,474	432	1,025
Retired or Separated Participants Receiving Benefits, End of Year	8,000	6,791	1,028	181	3,797	2,972	776	50	2,996	2,770	215	12	1,206	1,050	37	120
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1,089	1,018	61	10	516	456	57	3	436	428	2	5	137	134	2	2
Total Participants, End of Year	86,879	78,861	5,219	2,798	38,517	34,297	3,185	1,034	30,087	27,906	1,563	618	18,274	16,657	471	1,146

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	18,224	12,946	4,109	1,168	10,522	7,532	2,350	640	4,039	2,533	1,338	167	3,662	2,881	421	361
Retired or Separated Participants Receiving Benefits, End of Year	4,649	3,486	1,027	137	2,494	1,689	775	29	1,269	1,046	215	8	887	750	37	99
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	233	170	61	2	145	86	57	2	46	44	2	*/	42	40	2	*/
Total Participants, End of Year	23,106	16,602	5,197	1,307	13,161	9,307	3,182	672	5,354	3,623	1,555	175	4,591	3,671	459	460

(continued...)

Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2022
(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	59,342	57,886	18	1,438	23,469	23,127	1	341	22,609	22,169	7	433	13,264	12,590	10	664
Retired or Separated Participants Receiving Benefits, End of Year	3,335	3,290	1	44	1,289	1,268	-	21	1,727	1,723	*/	4	319	299	*/	20
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	856	848	-	8	371	370	-	1	390	385	-	5	95	94	-	1
Total Participants, End of Year	63,533	62,024	19	1,490	25,128	24,765	1	362	24,726	24,276	7	442	13,678	12,983	10	685

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	224	220	3	1	213	211	2	*/	6	6	*/	*/	5	3	1	*/
Retired or Separated Participants Receiving Benefits, End of Year	15	15	*/	*/	14	14	*/	*/	*/	*/	*/	-	1	*/	*/	*/
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1	*/	*/	-	1	*/	*/	-	*/	*/	-	-	*/	*/	-	-
Total Participants, End of Year	240	235	4	1	228	225	2	*/	7	6	*/	*/	5	3	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: 2022 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2022**
(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	\$156,247	\$77,848	\$66,417	\$11,982	\$67,447	\$21,970	\$38,330	\$7,147	\$67,137	\$42,482	\$23,057	\$1,598	\$21,663	\$13,396	\$5,030	\$3,237
Employer Contributions	129,261	56,859	62,210	10,192	57,741	16,313	35,379	6,048	54,111	30,893	21,949	1,269	17,409	9,653	4,882	2,875
Participant Contributions	24,531	19,567	3,309	1,655	8,490	5,325	2,126	1,039	11,876	10,500	1,044	332	4,164	3,742	139	283
Contributions from Others (Including Rollovers)	2,457	1,420	898	139	1,214	330	825	59	1,154	1,089	64	1	89	1	9	80
Noncash Contributions	-1	2	**/	-3	2	2	-	**/	-3	-	-	-3	**/	**/	**/	-
INVESTMENT INCOME ²	-\$22,433	-\$13,990	-\$8,203	-\$240	-\$12,699	-\$7,116	-\$5,387	-\$196	-\$7,986	-\$5,583	-\$2,387	-\$16	-\$1,748	-\$1,291	-\$429	-\$28

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	\$153,735	\$75,534	\$66,241	\$11,961	\$65,121	\$19,781	\$38,197	\$7,142	\$67,026	\$42,389	\$23,044	\$1,593	\$21,588	\$13,363	\$5,000	\$3,225
Employer Contributions	127,360	55,141	62,044	10,175	55,995	14,698	35,253	6,045	54,021	30,818	21,937	1,266	17,344	9,625	4,854	2,865
Participant Contributions	23,937	18,987	3,300	1,650	7,923	4,765	2,120	1,038	11,858	10,485	1,043	331	4,155	3,738	137	281
Contributions from Others (Including Rollovers)	2,439	1,403	897	139	1,200	317	824	59	1,150	1,085	64	1	89	1	8	80
Noncash Contributions	-1	2	-	-3	2	2	-	**/	-3	-	-	-3	**/	**/	-	-
INVESTMENT INCOME ²	-\$22,214	-\$13,788	-\$8,187	-\$239	-\$12,514	-\$6,944	-\$5,374	-\$196	-\$7,967	-\$5,566	-\$2,386	-\$16	-\$1,732	-\$1,278	-\$427	-\$27

(continued...)

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2022**
(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	\$2,512	\$2,315	\$176	\$21	\$2,326	\$2,189	\$133	\$5	\$111	\$93	\$13	\$5	\$75	\$33	\$30	\$12
Employer Contributions	1,901	1,718	166	16	1,746	1,616	127	3	90	75	12	3	65	28	28	10
Participant Contributions	594	579	9	5	567	560	6	1	18	15	1	2	9	4	2	2
Contributions from Others (Including Rollovers)	18	17	1	**/	14	13	1	**/	3	3	-	**/	1	**/	**/	-
Noncash Contributions	**/	**/	**/	-	**/	**/	-	-	-	-	-	-	**/	-	**/	-
INVESTMENT INCOME ²	-\$219	-\$202	-\$16	-\$1	-\$185	-\$172	-\$14	**/	-\$18	-\$17	-\$1	**/	-\$15	-\$13	-\$2	-\$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: 2022 Form 5500 filings.

Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2022
(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	\$152,498	\$80,204	\$61,011	\$11,284	\$62,825	\$21,068	\$35,113	\$6,645	\$68,247	\$45,480	\$21,308	\$1,460	\$21,425	\$13,656	\$4,590	\$3,179
Directly to Participants or Beneficiaries																
(Including Rollovers)	107,654	57,040	44,631	5,983	48,578	15,156	28,726	4,696	51,958	35,171	15,597	1,190	7,118	6,713	309	96
To Insurance Carriers for the Provision of Benefits	32,970	18,673	10,417	3,880	6,787	3,345	2,767	675	13,871	8,546	5,096	229	12,312	6,781	2,554	2,977
Other ³	11,874	4,490	5,962	1,421	7,461	2,566	3,621	1,274	2,418	1,763	615	40	1,995	162	1,727	106
ADMINISTRATIVE EXPENSES⁴	\$8,243	\$4,105	\$3,452	\$686	\$3,759	\$1,245	\$2,087	\$427	\$3,570	\$2,298	\$1,140	\$132	\$914	\$563	\$225	\$127
Professional Fees	1,025	461	463	101	573	228	273	72	367	206	157	5	85	28	33	24
Contract Administrator Fees	3,397	2,008	997	391	1,404	541	609	254	1,781	1,365	335	81	212	103	54	56
Investment Advisory and Management Fees	702	491	204	7	198	53	140	5	487	431	54	1	17	7	10	1
Other	3,119	1,144	1,787	187	1,585	423	1,065	97	935	296	594	45	599	426	128	46

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	\$150,372	\$78,252	\$60,857	\$11,263	\$60,876	\$19,238	\$34,998	\$6,640	\$68,137	\$45,388	\$21,294	\$1,455	\$21,359	\$13,626	\$4,565	\$3,167
Directly to Participants or Beneficiaries																
(Including Rollovers)	107,503	56,992	44,533	5,978	48,450	15,121	28,635	4,693	51,935	35,157	15,590	1,188	7,118	6,713	309	96
To Insurance Carriers for the Provision of Benefits	32,898	18,641	10,385	3,872	6,749	3,324	2,750	674	13,863	8,540	5,094	228	12,287	6,777	2,541	2,969
Other ³	9,971	2,619	5,939	1,413	5,678	792	3,613	1,273	2,339	1,691	610	39	1,954	136	1,716	102
ADMINISTRATIVE EXPENSES⁴	\$8,053	\$3,933	\$3,436	\$684	\$3,581	\$1,081	\$2,074	\$427	\$3,563	\$2,292	\$1,139	\$131	\$909	\$560	\$223	\$126
Professional Fees	1,021	460	460	101	569	227	271	72	367	205	156	5	84	28	33	24
Contract Administrator Fees	3,390	2,004	995	391	1,399	538	607	254	1,780	1,364	335	81	212	103	53	56
Investment Advisory and Management Fees	701	491	203	7	197	53	139	5	487	431	54	1	17	7	10	1
Other	2,942	978	1,778	186	1,416	263	1,057	96	930	292	594	44	596	423	127	45

(continued...)

Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2022
(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 PAYMENTS²	\$2,126	\$1,951	\$153	\$21	\$1,949	\$1,830	\$114	\$5	\$110	\$92	\$14	\$5	\$66	\$30	\$25	\$12
Directly to Participants or Beneficiaries																
(Including Rollovers)	151	49	98	5	128	35	90	3	23	14	7	2	**/	**/	**/	-
To Insurance Carriers for the Provision of Benefits	72	31	32	9	38	21	16	**/	9	6	2	1	25	4	14	7
Other ³	1,903	1,871	24	8	1,783	1,773	8	2	79	72	5	2	41	25	11	4
ADMINISTRATIVE EXPENSES⁴	\$190	\$172	\$16	\$2	\$178	\$164	\$13	\$1	\$7	\$5	\$1	\$1	\$5	\$3	\$2	**/
Professional Fees	5	1	3	**/	3	1	3	**/	1	**/	**/	**/	1	**/	**/	**/
Contract Administrator Fees	7	4	2	**/	5	3	2	**/	2	1	**/	**/	1	**/	**/	**/
Investment Advisory and Management Fees	1	**/	1	-	1	**/	1	-	**/	**/	**/	-	**/	**/	**/	-
Other	177	166	10	1	169	160	8	**/	5	4	**/	1	4	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: 2022 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, 2022**
(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	\$268,389	\$149,708	\$114,131	\$4,551	\$118,758	\$43,425	\$71,639	\$3,694	\$134,416	\$97,767	\$36,266	\$383	\$15,215	\$8,516	\$6,226	\$474
Cash	20,148	7,858	10,942	1,348	10,400	2,271	7,069	1,060	8,265	5,129	3,014	122	1,484	459	859	166
Receivables	17,754	6,724	10,520	509	9,294	1,515	7,351	429	6,883	4,097	2,748	38	1,577	1,113	421	43
U.S. Government Securities	32,779	18,220	13,534	1,025	9,665	2,777	6,032	856	21,878	15,066	6,787	25	1,235	376	715	144
Debt Instruments	38,825	24,781	13,620	424	11,126	3,932	6,794	400	27,224	20,756	6,461	8	475	93	366	16
Stock	16,875	9,722	7,068	86	8,890	3,500	5,311	79	6,520	4,961	1,560	-	1,465	1,262	197	7
Partnership/Joint Venture Interests	32,656	25,818	6,832	6	6,942	1,657	5,280	4	25,488	24,102	1,386	-	226	59	166	1
Real Estate	782	242	539	-	439	55	384	-	328	187	141	-	14	**/	14	-
Loans	1,396	9	1,384	2	34	6	26	2	1,361	4	1,358	-	**/	-	**/	-
Assets in Direct Filing Entities	43,483	24,807	18,367	309	23,345	10,993	12,168	184	15,995	11,063	4,820	112	4,143	2,752	1,378	13
Assets in Registered Investment Companies	46,508	20,127	25,741	640	29,780	12,175	17,115	489	13,365	6,507	6,781	77	3,364	1,445	1,844	75
Assets in Insurance Co. General Accounts	3,996	3,235	745	15	2,998	2,355	628	15	966	877	89	-	32	3	29	-
Other	13,188	8,163	4,839	186	5,845	2,189	3,481	175	6,142	5,020	1,121	1	1,201	954	237	10

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	8%	5%	10%	30%	9%	5%	10%	29%	6%	5%	8%	32%	10%	5%	14%	35%
Receivables	7%	4%	9%	11%	8%	3%	10%	12%	5%	4%	8%	10%	10%	13%	7%	9%
U.S. Government Securities	12%	12%	12%	23%	8%	6%	8%	23%	16%	15%	19%	7%	8%	4%	11%	30%
Debt Instruments	14%	17%	12%	9%	9%	9%	9%	11%	20%	21%	18%	2%	3%	1%	6%	3%
Stock	6%	6%	6%	2%	7%	8%	7%	2%	5%	5%	4%	0%	10%	15%	3%	1%
Partnership/Joint Venture Interests	12%	17%	6%	0%	6%	4%	7%	0%	19%	25%	4%	0%	1%	1%	3%	0%
Real Estate	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	4%	0%	0%	0%	0%	0%
Assets in Direct Filing Entities	16%	17%	16%	7%	20%	25%	17%	5%	12%	11%	13%	29%	27%	32%	22%	3%
Assets in Registered Investment Companies	17%	13%	23%	14%	25%	28%	24%	13%	10%	7%	19%	20%	22%	17%	30%	16%
Assets in Insurance Co. General Accounts	1%	2%	1%	0%	3%	5%	1%	0%	1%	1%	0%	0%	0%	0%	0%	0%
Other	5%	5%	4%	4%	5%	5%	5%	5%	5%	5%	3%	0%	8%	11%	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: 2022 Form 5500 filings.

Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2022

All Plans																
Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	84,896	82,534	1,484	878	48,691	47,447	974	270	4,719	4,372	278	69	31,486	30,715	232	539
Insurance	16,833	16,531	22	280	477	469	2	6	32	27	1	4	16,324	16,035	19	270
Trust	2,072	1,050	938	84	1,615	969	613	33	233	39	186	8	224	42	139	43
Trust and Insurance	2,247	1,581	493	173	1,602	1,159	345	98	357	252	86	19	288	170	62	56
General Assets of the Sponsor	4,552	4,504	1	47	3,530	3,498	1	31	99	99	-	-	923	907	-	16
General Assets of the Sponsor and Insurance	33,727	33,436	16	275	16,156	16,065	4	87	3,888	3,848	3	37	13,683	13,523	9	151
Trust and General Assets of the Sponsor	172	164	5	3	148	143	3	2	14	14	-	-	10	7	2	1
Trust, General Assets of the Sponsor, and Insurance	646	623	9	14	521	504	6	11	96	93	2	1	29	26	1	2
Not Reported ²	24,647	24,645	-	2	24,642	24,640	-	2	-	-	-	-	5	5	-	-
Benefit Arrangement																
Total	84,896	82,534	1,484	878	48,691	47,447	974	270	4,719	4,372	278	69	31,486	30,715	232	539
Insurance	17,646	17,249	52	345	580	557	9	14	86	70	6	10	16,980	16,622	37	321
Trust	1,011	830	164	17	1,003	826	161	16	5	2	3	-	3	2	-	1
Trust and Insurance	3,191	1,767	1,236	188	2,177	1,277	790	110	568	285	262	21	446	205	184	57
General Assets of the Sponsor	3,256	3,226	1	29	3,187	3,158	1	28	10	10	-	-	59	58	-	1
General Assets of the Sponsor and Insurance	34,337	34,040	15	282	16,430	16,339	3	88	3,943	3,903	3	37	13,964	13,798	9	157
Trust and General Assets of the Sponsor	114	111	2	1	114	111	2	1	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	694	666	14	14	558	539	8	11	107	102	4	1	29	25	2	2
Not Reported ²	24,647	24,645	-	2	24,642	24,640	-	2	-	-	-	-	5	5	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2022**

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	3,410	1,776	1,367	267	2,408	1,350	918	140	569	276	267	26	433	150	182	101
Insurance	52	41	5	6	22	20	1	1	12	9	1	2	18	12	3	3
Trust	1,359	408	875	76	941	341	571	29	221	32	183	6	197	35	121	41
Trust and Insurance	1,329	693	473	163	929	497	337	95	222	125	81	16	178	71	55	52
General Assets of the Sponsor	12	11	-	1	9	9	-	-	-	-	-	-	3	2	-	1
General Assets of the Sponsor and Insurance	81	76	1	4	61	58	1	2	14	13	-	1	6	5	-	1
Trust and General Assets of the Sponsor	134	126	5	3	113	108	3	2	14	14	-	-	7	4	2	1
Trust, General Assets of the Sponsor, and Insurance	418	396	8	14	309	293	5	11	86	83	2	1	23	20	1	2
Not Reported ²	25	25	-	-	24	24	-	-	-	-	-	-	1	1	-	-

Benefit Arrangement

Total	3,410	1,776	1,367	267	2,408	1,350	918	140	569	276	267	26	433	150	182	101
Insurance	144	62	27	55	43	32	6	5	21	11	4	6	80	19	17	44
Trust	392	234	143	15	387	233	140	14	4	1	3	-	1	-	-	1
Trust and Insurance	2,210	852	1,181	177	1,460	591	762	107	431	157	256	18	319	104	163	52
General Assets of the Sponsor	2	2	-	-	2	2	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	92	86	1	5	70	67	1	2	16	15	-	1	6	4	-	2
Trust and General Assets of the Sponsor	78	75	2	1	78	75	2	1	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	467	440	13	14	344	326	7	11	97	92	4	1	26	22	2	2
Not Reported ²	25	25	-	-	24	24	-	-	-	-	-	-	1	1	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2022**

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	54,857	54,250	26	581	20,019	19,894	4	121	3,966	3,928	2	36	30,872	30,428	20	424
Insurance	16,719	16,443	11	265	434	429	-	5	9	9	-	-	16,276	16,005	11	260
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,535	4,488	1	46	3,518	3,486	1	31	97	97	-	-	920	905	-	15
General Assets of the Sponsor and Insurance	33,602	33,318	14	270	16,067	15,979	3	85	3,860	3,822	2	36	13,675	13,517	9	149
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	1	1	-	-	-	-	-	-	-	-	-	-	1	1	-	-

Benefit Arrangement

Total	54,857	54,250	26	581	20,019	19,894	4	121	3,966	3,928	2	36	30,872	30,428	20	424
Insurance	17,411	17,123	12	276	502	494	1	7	48	48	-	-	16,861	16,581	11	269
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	3,250	3,220	1	29	3,183	3,154	1	28	8	8	-	-	59	58	-	1
General Assets of the Sponsor and Insurance	34,195	33,906	13	276	16,334	16,246	2	86	3,910	3,872	2	36	13,951	13,788	9	154
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	1	1	-	-	-	-	-	-	-	-	-	-	1	1	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2022**

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	26,629	26,508	91	30	26,264	26,203	52	9	184	168	9	7	181	137	30	14
Insurance	62	47	6	9	21	20	1	-	11	9	-	2	30	18	5	7
Trust	713	642	63	8	674	628	42	4	12	7	3	2	27	7	18	2
Trust and Insurance	918	888	20	10	673	662	8	3	135	127	5	3	110	99	7	4
General Assets of the Sponsor	5	5	-	-	3	3	-	-	2	2	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	44	42	1	1	28	28	-	-	14	13	1	-	2	1	-	1
Trust and General Assets of the Sponsor	38	38	-	-	35	35	-	-	-	-	-	-	3	3	-	-
Trust, General Assets of the Sponsor, and Insurance	228	227	1	-	212	211	1	-	10	10	-	-	6	6	-	-
Not Reported ²	24,621	24,619	-	2	24,618	24,616	-	2	-	-	-	-	3	3	-	-

Benefit Arrangement

Total	26,629	26,508	91	30	26,264	26,203	52	9	184	168	9	7	181	137	30	14
Insurance	91	64	13	14	35	31	2	2	17	11	2	4	39	22	9	8
Trust	619	596	21	2	616	593	21	2	1	1	-	-	2	2	-	-
Trust and Insurance	981	915	55	11	717	686	28	3	137	128	6	3	127	101	21	5
General Assets of the Sponsor	4	4	-	-	2	2	-	-	2	2	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	50	48	1	1	26	26	-	-	17	16	1	-	7	6	-	1
Trust and General Assets of the Sponsor	36	36	-	-	36	36	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	227	226	1	-	214	213	1	-	10	10	-	-	3	3	-	-
Not Reported ²	24,621	24,619	-	2	24,618	24,616	-	2	-	-	-	-	3	3	-	-

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: 2022 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2022**

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	84,896	86,879	48,691	38,517	4,719	30,087	31,486	18,274
	Single-Employer ¹	82,534	78,861	47,447	34,297	4,372	27,906	30,715	16,657
	Multiemployer	1,484	5,219	974	3,185	278	1,563	232	471
	Multiple-Employer	878	2,798	270	1,034	69	618	539	1,146
Noncollectively Bargained Plans	Total	81,966	73,564	46,932	32,332	4,145	24,726	30,889	16,506
	Single-Employer ¹	81,119	70,998	46,677	31,360	4,082	24,131	30,360	15,507
	Multiple-Employer	847	2,567	255	972	63	595	529	999
Collectively Bargained Plans	Total	2,930	13,314	1,759	6,185	574	5,361	597	1,768
	Single-Employer ¹	1,415	7,863	770	2,937	290	3,775	355	1,151
	Multiemployer	1,484	5,219	974	3,185	278	1,563	232	471
	Multiple-Employer	31	232	15	62	6	23	10	147

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	3,410	23,106	2,408	13,161	569	5,354	433	4,591
	Single-Employer ¹	1,776	16,602	1,350	9,307	276	3,623	150	3,671
	Multiemployer	1,367	5,197	918	3,182	267	1,555	182	459
	Multiple-Employer	267	1,307	140	672	26	175	101	460
Noncollectively Bargained Plans	Total	1,757	14,982	1,304	9,078	232	2,443	221	3,461
	Single-Employer ¹	1,503	13,880	1,173	8,461	208	2,274	122	3,145
	Multiple-Employer	254	1,102	131	617	24	169	99	316
Collectively Bargained Plans	Total	1,653	8,124	1,104	4,083	337	2,911	212	1,130
	Single-Employer ¹	273	2,722	177	846	68	1,349	28	526
	Multiemployer	1,367	5,197	918	3,182	267	1,555	182	459
	Multiple-Employer	13	205	9	54	2	6	2	144

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2022**

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	54,857	63,533	20,019	25,128	3,966	24,726	30,872	13,678
	Single-Employer ¹	54,250	62,024	19,894	24,765	3,928	24,276	30,428	12,983
	Multiemployer	26	19	4	1	2	7	20	10
	Multiple-Employer	581	1,490	121	362	36	442	424	685
Noncollectively Bargained Plans	Total	53,699	58,347	19,438	23,029	3,740	22,277	30,521	13,041
	Single-Employer ¹	53,136	56,884	19,323	22,675	3,708	21,851	30,105	12,359
	Multiple-Employer	563	1,463	115	355	32	426	416	683
Collectively Bargained Plans	Total	1,158	5,186	581	2,099	226	2,449	351	637
	Single-Employer ¹	1,114	5,140	571	2,090	220	2,426	323	624
	Multiemployer	26	19	4	1	2	7	20	10
	Multiple-Employer	18	27	6	8	4	17	8	3

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	26,629	240	26,264	228	184	7	181	5
	Single-Employer ¹	26,508	235	26,203	225	168	6	137	3
	Multiemployer	91	4	52	2	9	*/	30	1
	Multiple-Employer	30	1	9	*/	7	*/	14	*/
Noncollectively Bargained Plans	Total	26,510	235	26,190	225	173	6	147	4
	Single-Employer ¹	26,480	234	26,181	224	166	6	133	3
	Multiple-Employer	30	1	9	*/	7	*/	14	*/
Collectively Bargained Plans	Total	119	5	74	3	11	1	34	1
	Single-Employer ¹	28	1	22	1	2	*/	4	*/
	Multiemployer	91	4	52	2	9	*/	30	1
	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: 2022 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2022**

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	84,896	82,534	1,484	878	48,691	47,447	974	270	4,719	4,372	278	69	31,486	30,715	232	539
None or Not Reported	5,675	5,643	11	21	4,899	4,884	9	6	8	5	1	2	768	754	1	13
1-49	21,455	21,392	46	17	21,095	21,066	27	2	115	108	4	3	245	218	15	12
50-99	2,174	2,118	34	22	1,072	1,052	16	4	89	83	4	2	1,013	983	14	16
100-249	25,511	25,188	140	183	7,241	7,118	79	44	592	574	14	4	17,678	17,496	47	135
250-499	13,126	12,723	231	172	5,275	5,073	157	45	622	591	28	3	7,229	7,059	46	124
500-999	7,491	7,061	289	141	3,901	3,683	185	33	694	633	51	10	2,896	2,745	53	98
1,000-4,999	7,125	6,359	533	233	4,126	3,656	370	100	1,573	1,427	123	23	1,426	1,276	40	110
5,000 or More	2,339	2,050	200	89	1,082	915	131	36	1,026	951	53	22	231	184	16	31
Per Plan Statistics																
Mean Number of Participants	1,023	955	3,517	3,187	791	723	3,270	3,830	6,376	6,383	5,623	8,957	580	542	2,029	2,127
Median Number of Participants	158	154	971	559	23	19	1,027	1,017	1,256	1,218	1,509	1,814	197	195	447	423

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	30,039	28,284	1,458	297	28,672	27,553	970	149	753	444	276	33	614	287	212	115
None or Not Reported	4,440	4,423	11	6	4,425	4,413	9	3	8	5	1	2	7	5	1	1
1-49	21,298	21,238	46	14	21,055	21,026	27	2	112	105	4	3	131	107	15	9
50-99	891	847	34	10	784	764	16	4	64	58	4	2	43	25	14	4
100-249	727	570	131	26	558	470	77	11	66	50	14	2	103	50	40	13
250-499	572	316	221	35	423	252	155	16	58	29	28	1	91	35	38	18
500-999	588	260	287	41	408	206	185	17	86	31	51	4	94	23	51	20
1,000-4,999	1,011	365	528	118	724	284	370	70	191	60	121	10	96	21	37	38
5,000 or More	512	265	200	47	295	138	131	26	168	106	53	9	49	21	16	12
Per Plan Statistics																
Mean Number of Participants	777	595	3,567	4,405	467	346	3,283	4,509	7,119	8,174	5,637	5,322	7,486	12,804	2,172	4,008
Median Number of Participants	5	4	997	1,221	4	4	1,037	1,426	874	287	1,495	1,356	308	115	476	792

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2022**

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	54,857	54,250	26	581	20,019	19,894	4	121	3,966	3,928	2	36	30,872	30,428	20	424
None or Not Reported	1,235	1,220	-	15	474	471	-	3	-	-	-	-	761	749	-	12
1-49	157	154	-	3	40	40	-	-	3	3	-	-	114	111	-	3
50-99	1,283	1,271	-	12	288	288	-	-	25	25	-	-	970	958	-	12
100-249	24,784	24,618	9	157	6,683	6,648	2	33	526	524	-	2	17,575	17,446	7	122
250-499	12,554	12,407	10	137	4,852	4,821	2	29	564	562	-	2	7,138	7,024	8	106
500-999	6,903	6,801	2	100	3,493	3,477	-	16	608	602	-	6	2,802	2,722	2	78
1,000-4,999	6,114	5,994	5	115	3,402	3,372	-	30	1,382	1,367	2	13	1,330	1,255	3	72
5,000 or More	1,827	1,785	-	42	787	777	-	10	858	845	-	13	182	163	-	19
Per Plan Statistics																
Mean Number of Participants	1,158	1,143	717	2,565	1,255	1,245	256	2,995	6,235	6,180	3,702	12,289	443	427	511	1,616
Median Number of Participants	249	248	368	423	351	351	260	465	1,324	1,318	3,702	2,558	196	195	394	381

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: 2022 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2022**

All Plans																
Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer
Total	84,896	82,534	1,484	878	48,691	47,447	974	270	4,719	4,372	278	69	31,486	30,715	232	539
Agriculture	1,382	1,365	3	14	1,084	1,076	2	6	35	34	1	-	263	255	-	8
Mining	670	660	6	4	392	384	6	2	36	36	-	-	242	240	-	2
Construction	7,532	6,827	670	35	5,341	4,871	459	11	267	129	135	3	1,924	1,827	76	21
Manufacturing	14,210	14,060	91	59	7,765	7,697	46	22	1,068	1,041	23	4	5,377	5,322	22	33
Transportation	2,765	2,600	148	17	1,615	1,515	93	7	159	127	30	2	991	958	25	8
Communications and Information	2,404	2,378	13	13	1,202	1,193	7	2	232	229	2	1	970	956	4	10
Utilities	720	706	4	10	456	447	2	7	67	66	-	1	197	193	2	2
Wholesale Trade	4,645	4,602	20	23	2,787	2,765	15	7	201	198	1	2	1,657	1,639	4	14
Retail Trade	5,892	5,772	62	58	3,550	3,490	41	19	256	240	15	1	2,086	2,042	6	38
Finance, Insurance, and Real Estate	8,139	7,691	235	213	4,345	4,096	170	79	507	461	28	18	3,287	3,134	37	116
Services	34,091	33,608	149	334	18,637	18,467	80	90	1,821	1,760	30	31	13,633	13,381	39	213
Misc. Organizations ²	2,412	2,234	80	98	1,501	1,433	50	18	70	51	13	6	841	750	17	74
Industry Not Reported	34	31	3	-	16	13	3	-	-	-	-	-	18	18	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer
Total	3,410	1,776	1,367	267	2,408	1,350	918	140	569	276	267	26	433	150	182	101
Agriculture	20	15	2	3	16	13	1	2	3	2	1	-	1	-	-	1
Mining	26	21	5	-	22	17	5	-	3	3	-	-	1	1	-	-
Construction	794	136	646	12	554	105	443	6	149	15	132	2	91	16	71	4
Manufacturing	429	344	74	11	297	255	36	6	92	70	22	-	40	19	16	5
Transportation	203	62	137	4	142	50	89	3	34	6	28	-	27	6	20	1
Communications and Information	52	43	8	1	37	32	4	1	9	7	2	-	6	4	2	-
Utilities	147	139	2	6	102	95	2	5	37	37	-	-	8	7	-	1
Wholesale Trade	93	68	20	5	73	56	15	2	11	9	1	1	9	3	4	2
Retail Trade	135	69	57	9	99	55	39	5	22	7	15	-	14	7	3	4
Finance, Insurance, and Real Estate	569	233	217	119	389	166	159	64	80	42	26	12	100	25	32	43
Services	754	558	128	68	548	437	75	36	109	74	28	7	97	47	25	25
Misc. Organizations ²	184	87	68	29	125	68	47	10	20	4	12	4	39	15	9	15
Industry Not Reported	4	1	3	-	4	1	3	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2022**

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	54,857	54,250	26	581	20,019	19,894	4	121	3,966	3,928	2	36	30,872	30,428	20	424
Agriculture	587	575	1	11	294	289	1	4	32	32	-	-	261	254	-	7
Mining	553	549	-	4	281	279	-	2	32	32	-	-	240	238	-	2
Construction	2,935	2,912	1	22	1,046	1,041	1	4	98	97	-	1	1,791	1,774	-	17
Manufacturing	11,078	11,029	2	47	4,811	4,794	1	16	947	943	-	4	5,320	5,292	1	27
Transportation	1,829	1,817	-	12	751	747	-	4	121	119	-	2	957	951	-	6
Communications and Information	1,623	1,612	-	11	445	444	-	1	220	219	-	1	958	949	-	9
Utilities	417	412	1	4	207	205	-	2	26	25	-	1	184	182	1	1
Wholesale Trade	3,075	3,057	-	18	1,246	1,241	-	5	183	182	-	1	1,646	1,634	-	12
Retail Trade	3,592	3,541	3	48	1,298	1,285	-	13	224	223	-	1	2,070	2,033	3	34
Finance, Insurance, and Real Estate	5,426	5,340	2	84	1,854	1,842	1	11	404	401	-	3	3,168	3,097	1	70
Services	22,577	22,305	9	263	7,476	7,423	-	53	1,634	1,610	2	22	13,467	13,272	7	188
Misc. Organizations ²	1,137	1,073	7	57	300	294	-	6	45	45	-	-	792	734	7	51
Industry Not Reported	28	28	-	-	10	10	-	-	-	-	-	-	18	18	-	-

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	26,629	26,508	91	30	26,264	26,203	52	9	184	168	9	7	181	137	30	14
Agriculture	775	775	-	-	774	774	-	-	-	-	-	-	1	1	-	-
Mining	91	90	1	-	89	88	1	-	1	1	-	-	1	1	-	-
Construction	3,803	3,779	23	1	3,741	3,725	15	1	20	17	3	-	42	37	5	-
Manufacturing	2,703	2,687	15	1	2,657	2,648	9	-	29	28	1	-	17	11	5	1
Transportation	733	721	11	1	722	718	4	-	4	2	2	-	7	1	5	1
Communications and Information	729	723	5	1	720	717	3	-	3	3	-	-	6	3	2	1
Utilities	156	155	1	-	147	147	-	-	4	4	-	-	5	4	1	-
Wholesale Trade	1,477	1,477	-	-	1,468	1,468	-	-	7	7	-	-	2	2	-	-
Retail Trade	2,165	2,162	2	1	2,153	2,150	2	1	10	10	-	-	2	2	-	-
Finance, Insurance, and Real Estate	2,144	2,118	16	10	2,102	2,088	10	4	23	18	2	3	19	12	4	3
Services	10,760	10,745	12	3	10,613	10,607	5	1	78	76	-	2	69	62	7	-
Misc. Organizations ²	1,091	1,074	5	12	1,076	1,071	3	2	5	2	1	2	10	1	1	8
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: 2022 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2022**
(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	86,879	78,861	5,219	2,798	38,517	34,297	3,185	1,034	30,087	27,906	1,563	618	18,274	16,657	471	1,146
1-49	180	179	1	*/	173	172	1	*/	2	2	*/	*/	5	4	*/	*/
50-99	175	170	3	2	81	80	1	*/	7	6	*/	*/	87	84	1	1
100-249	4,147	4,092	24	31	1,198	1,177	14	8	102	99	2	1	2,846	2,816	7	23
250-499	4,590	4,441	86	63	1,876	1,801	58	17	225	213	10	1	2,489	2,427	17	45
500-999	5,223	4,912	211	101	2,753	2,594	135	24	504	459	37	8	1,967	1,859	39	69
1,000-4,999	14,956	13,297	1,175	485	8,648	7,623	811	214	3,722	3,383	289	50	2,586	2,291	75	220
5,000 or More	57,608	51,770	3,720	2,117	23,789	20,852	2,166	771	25,524	23,742	1,225	558	8,295	7,176	330	788

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	23,346	16,837	5,201	1,308	13,389	9,532	3,184	672	5,361	3,629	1,556	176	4,596	3,675	460	461
1-49	176	175	1	*/	172	171	1	*/	2	2	*/	*/	2	2	*/	*/
50-99	63	60	3	1	56	54	1	*/	5	4	*/	*/	3	2	1	*/
100-249	115	89	23	4	88	72	14	2	11	8	2	*/	16	8	6	2
250-499	206	111	82	13	151	87	58	6	22	11	10	*/	33	13	14	7
500-999	427	187	209	31	295	149	135	12	62	23	37	3	69	16	38	15
1,000-4,999	2,250	829	1,163	258	1,616	654	811	151	436	135	281	20	198	40	71	87
5,000 or More	20,108	15,386	3,720	1,001	11,011	8,345	2,166	500	4,823	3,447	1,225	151	4,274	3,594	330	350

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	63,533	62,024	19	1,490	25,128	24,765	1	362	24,726	24,276	7	442	13,678	12,983	10	685
1-49	4	4	-	*/	1	1	-	-	*/	*/	-	-	3	3	-	*/
50-99	111	110	-	1	25	25	-	-	2	2	-	-	84	83	-	1
100-249	4,031	4,003	1	26	1,110	1,104	*/	6	91	91	-	*/	2,830	2,808	1	21
250-499	4,384	4,330	4	50	1,725	1,714	1	11	203	203	-	1	2,455	2,414	3	38
500-999	4,797	4,725	1	70	2,457	2,445	-	12	441	437	-	5	1,898	1,843	1	54
1,000-4,999	12,706	12,468	12	227	7,032	6,969	-	63	3,286	3,249	7	30	2,388	2,250	5	133
5,000 or More	37,500	36,384	-	1,116	12,777	12,507	-	270	20,702	20,295	-	407	4,021	3,582	-	439

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: 2022 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2022**
(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	86,879	78,861	5,219	2,798	38,517	34,297	3,185	1,034	30,087	27,906	1,563	618	18,274	16,657	471	1,146
Agriculture	432	401	6	25	302	292	5	5	42	41	1	-	88	68	-	20
Mining	481	451	30	1	290	260	30	1	118	118	-	-	73	72	-	*/
Construction	3,134	1,490	1,617	26	1,846	722	1,114	9	707	277	427	3	581	491	76	14
Manufacturing	14,061	13,402	228	431	5,858	5,627	123	107	5,772	5,525	96	151	2,431	2,250	9	173
Transportation	5,064	3,947	1,097	20	2,396	1,803	581	13	1,676	1,227	446	4	991	918	71	3
Communications and Information	3,704	3,512	158	35	1,219	1,155	43	22	1,762	1,670	81	10	723	687	34	2
Utilities	1,233	1,120	9	103	789	682	8	99	344	342	-	1	101	97	1	3
Wholesale Trade	2,487	2,405	62	19	957	892	59	6	1,009	1,005	1	3	521	509	2	10
Retail Trade	12,526	12,053	393	80	3,081	2,781	247	53	6,450	6,310	139	1	2,995	2,961	8	26
Finance, Insurance, and Real Estate	8,606	7,262	743	601	3,777	3,031	439	307	3,232	2,933	236	64	1,597	1,298	68	230
Services	27,880	25,782	758	1,340	11,122	10,299	449	374	8,890	8,398	125	366	7,868	7,085	184	600
Misc. Organizations ³	7,258	7,027	114	117	6,875	6,752	83	39	85	59	11	14	299	216	19	64
Industry Not Reported	12	8	3	-	6	3	3	-	-	-	-	-	5	5	-	-

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	23,106	16,602	5,197	1,307	13,161	9,307	3,182	672	5,354	3,623	1,555	175	4,591	3,671	459	460
Agriculture	36	27	5	3	32	24	4	3	4	3	1	-	*/	-	-	*/
Mining	51	22	30	-	43	14	30	-	1	1	-	-	7	7	-	-
Construction	1,699	72	1,616	11	1,165	45	1,113	6	450	20	427	2	84	6	75	2
Manufacturing	2,246	1,802	227	217	890	695	123	73	1,004	908	96	-	352	199	8	144
Transportation	1,422	317	1,097	9	739	150	581	8	603	157	446	-	80	9	71	*/
Communications and Information	936	757	157	22	182	118	42	22	413	332	81	-	342	308	34	-
Utilities	674	568	8	98	455	352	8	95	208	208	-	-	12	8	-	3
Wholesale Trade	213	144	62	7	112	50	59	3	71	69	1	1	31	25	2	4
Retail Trade	2,811	2,402	391	17	364	104	247	13	241	102	139	-	2,206	2,196	6	4
Finance, Insurance, and Real Estate	2,676	1,413	742	521	1,258	520	439	299	1,140	849	236	55	278	43	68	167
Services	3,688	2,615	748	325	1,351	784	449	118	1,194	972	118	103	1,143	859	181	103
Misc. Organizations ³	6,650	6,463	108	78	6,566	6,451	83	32	26	1	11	14	57	11	13	32
Industry Not Reported	4	*/	3	-	4	*/	3	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2022**
(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	63,533	62,024	19	1,490	25,128	24,765	1	362	24,726	24,276	7	442	13,678	12,983	10	685
Agriculture	393	371	*/	22	267	265	*/	2	38	38	-	-	88	68	-	20
Mining	429	428	-	1	245	245	-	1	117	117	-	-	66	66	-	*/
Construction	1,396	1,381	*/	16	644	641	*/	3	256	256	-	1	496	484	-	12
Manufacturing	11,782	11,567	*/	214	4,936	4,901	*/	34	4,767	4,616	-	151	2,079	2,050	*/	29
Transportation	3,633	3,622	-	11	1,649	1,644	-	5	1,073	1,069	-	4	911	909	-	2
Communications and Information	2,761	2,748	-	13	1,031	1,031	-	*/	1,349	1,339	-	10	381	379	-	2
Utilities	555	549	1	5	331	327	-	4	136	134	-	1	89	88	1	*/
Wholesale Trade	2,259	2,247	-	12	830	827	-	3	938	936	-	2	490	484	-	6
Retail Trade	9,698	9,633	2	63	2,700	2,660	-	40	6,209	6,208	-	1	789	765	2	22
Finance, Insurance, and Real Estate	5,912	5,832	*/	80	2,502	2,494	*/	7	2,091	2,083	-	9	1,319	1,255	*/	64
Services	24,107	23,082	10	1,015	9,690	9,434	-	256	7,693	7,423	7	263	6,724	6,225	2	497
Misc. Organizations ³	600	556	5	39	301	293	-	8	58	58	-	-	241	205	5	31
Industry Not Reported	8	8	-	-	2	2	-	-	-	-	-	-	5	5	-	-

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	240	235	4	1	228	225	2	*/	7	6	*/	*/	5	3	1	*/
Agriculture	3	3	-	-	3	3	-	-	-	-	-	-	*/	*/	-	-
Mining	1	1	*/	-	1	1	*/	-	*/	*/	-	-	*/	*/	-	-
Construction	39	38	1	-	37	36	1	-	1	*/	*/	-	1	1	*/	-
Manufacturing	33	33	1	*/	32	31	*/	-	1	1	*/	*/	1	*/	*/	*/
Transportation	8	8	*/	*/	8	8	*/	-	*/	*/	*/	-	*/	-	*/	*/
Communications and Information	7	7	*/	*/	7	6	*/	-	*/	*/	-	-	*/	*/	*/	*/
Utilities	3	3	*/	-	3	3	-	-	*/	*/	-	-	*/	*/	*/	-
Wholesale Trade	15	15	-	-	15	15	-	-	*/	*/	-	-	*/	*/	-	-
Retail Trade	18	18	*/	*/	17	17	*/	*/	*/	*/	-	-	*/	*/	-	-
Finance, Insurance, and Real Estate	18	17	1	1	17	16	*/	*/	1	1	*/	*/	1	*/	*/	*/
Services	85	85	*/	-	81	81	*/	-	3	3	-	-	1	1	*/	-
Misc. Organizations ³	9	8	*/	*/	8	8	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/
Industry Not Reported	*/	*/	-	-	*/	*/	-	-	-	-	-	-	-	-	-	-

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.

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: 2022 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2022**

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	84,896	86,879	48,691	38,517	4,719	30,087	31,486	18,274
No Insurance	29,054	8,785	29,054	8,785	-	-	-	-
Health Only	1,091	1,439	-	-	78	728	1,013	711
Stop-Loss Only	1,162	624	1,162	624	-	-	-	-
Other ³	14,116	23,347	14,116	23,347	-	-	-	-
Health and Stop-Loss	80	113	-	-	36	105	44	8
Health and Other ³	33,662	41,407	-	-	3,852	26,471	29,810	14,936
Stop-Loss and Other ³	4,359	5,761	4,359	5,761	-	-	-	-
Health, Stop-Loss, and Other ³	1,372	5,403	-	-	753	2,783	619	2,620

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	3,410	23,106	2,408	13,161	569	5,354	433	4,591
No Insurance	580	3,375	580	3,375	-	-	-	-
Health Only	57	520	-	-	20	403	37	117
Stop-Loss Only	422	412	422	412	-	-	-	-
Other ³	587	6,182	587	6,182	-	-	-	-
Health and Stop-Loss	22	97	-	-	19	96	3	1
Health and Other ³	641	6,527	-	-	297	4,245	344	2,282
Stop-Loss and Other ³	819	3,192	819	3,192	-	-	-	-
Health, Stop-Loss, and Other ³	282	2,800	-	-	233	610	49	2,191

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2022**

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	54,857	63,533	20,019	25,128	3,966	24,726	30,872	13,678
No Insurance	3,179	5,227	3,179	5,227	-	-	-	-
Health Only	978	917	-	-	40	324	938	593
Stop-Loss Only	302	189	302	189	-	-	-	-
Other ³	13,453	17,163	13,453	17,163	-	-	-	-
Health and Stop-Loss	29	15	-	-	6	8	23	7
Health and Other ³	32,876	34,874	-	-	3,509	22,224	29,367	12,650
Stop-Loss and Other ³	3,085	2,549	3,085	2,549	-	-	-	-
Health, Stop-Loss, and Other ³	955	2,598	-	-	411	2,169	544	428

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	26,629	240	26,264	228	184	7	181	5
No Insurance	25,295	182	25,295	182	-	-	-	-
Health Only	56	1	-	-	18	1	38	1
Stop-Loss Only	438	23	438	23	-	-	-	-
Other ³	76	3	76	3	-	-	-	-
Health and Stop-Loss	29	1	-	-	11	*/	18	*/
Health and Other ³	145	6	-	-	46	2	99	4
Stop-Loss and Other ³	455	20	455	20	-	-	-	-
Health, Stop-Loss, and Other ³	135	5	-	-	109	4	26	*/

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: 2022 Form 5500 filings.

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2022**

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	84,896	82,534	1,484	878	48,691	47,447	974	270	4,719	4,372	278	69	31,486	30,715	232	539
None or Not Reported	48,691	47,447	974	270	48,691	47,447	974	270	-	-	-	-	-	-	-	-
1	23,492	22,822	278	392	-	-	-	-	2,814	2,612	156	46	20,678	20,210	122	346
2	8,205	7,976	123	106	-	-	-	-	977	903	62	12	7,228	7,073	61	94
3-5	3,829	3,658	89	82	-	-	-	-	679	619	53	7	3,150	3,039	36	75
6-10	530	494	17	19	-	-	-	-	198	188	7	3	332	306	10	16
11-25	121	114	2	5	-	-	-	-	46	45	-	1	75	69	2	4
26 or More	28	23	1	4	-	-	-	-	5	5	-	-	23	18	1	4

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	3,410	1,776	1,367	267	2,408	1,350	918	140	569	276	267	26	433	150	182	101
None or Not Reported	2,408	1,350	918	140	2,408	1,350	918	140	-	-	-	-	-	-	-	-
1	520	211	235	74	-	-	-	-	297	131	149	17	223	80	86	57
2	229	94	108	27	-	-	-	-	120	55	58	7	109	39	50	20
3-5	180	76	86	18	-	-	-	-	108	54	53	1	72	22	33	17
6-10	48	25	17	6	-	-	-	-	29	21	7	1	19	4	10	5
11-25	17	15	2	-	-	-	-	-	12	12	-	-	5	3	2	-
26 or More	8	5	1	2	-	-	-	-	3	3	-	-	5	2	1	2

(continued...)

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2022**

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	54,857	54,250	26	581	20,019	19,894	4	121	3,966	3,928	2	36	30,872	30,428	20	424
None or Not Reported	20,019	19,894	4	121	20,019	19,894	4	121	-	-	-	-	-	-	-	-
1	22,658	22,334	15	309	-	-	-	-	2,347	2,319	1	27	20,311	20,015	14	282
2	7,939	7,862	5	72	-	-	-	-	849	845	1	3	7,090	7,017	4	69
3-5	3,636	3,575	2	59	-	-	-	-	566	563	-	3	3,070	3,012	2	56
6-10	481	468	-	13	-	-	-	-	168	166	-	2	313	302	-	11
11-25	104	99	-	5	-	-	-	-	34	33	-	1	70	66	-	4
26 or More	20	18	-	2	-	-	-	-	2	2	-	-	18	16	-	2

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	26,629	26,508	91	30	26,264	26,203	52	9	184	168	9	7	181	137	30	14
None or Not Reported	26,264	26,203	52	9	26,264	26,203	52	9	-	-	-	-	-	-	-	-
1	314	277	28	9	-	-	-	-	170	162	6	2	144	115	22	7
2	37	20	10	7	-	-	-	-	8	3	3	2	29	17	7	5
3-5	13	7	1	5	-	-	-	-	5	2	-	3	8	5	1	2
6-10	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: 2022 Form 5500 filings.

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2022
(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	86,879	78,861	5,219	2,798	38,517	34,297	3,185	1,034	30,087	27,906	1,563	618	18,274	16,657	471	1,146
None or Not Reported	38,517	34,297	3,185	1,034	38,517	34,297	3,185	1,034	-	-	-	-	-	-	-	-
1	15,021	13,502	674	845	-	-	-	-	7,745	6,788	472	484	7,276	6,714	201	361
2	7,836	7,086	423	327	-	-	-	-	4,529	4,215	258	57	3,307	2,872	165	270
3-5	10,000	9,088	722	190	-	-	-	-	7,189	6,499	678	13	2,811	2,590	45	177
6-10	8,261	7,992	188	81	-	-	-	-	7,238	7,067	156	15	1,023	925	32	66
11-25	5,935	5,696	1	237	-	-	-	-	3,063	3,014	-	49	2,872	2,682	1	189
26 or More	1,308	1,198	26	84	-	-	-	-	323	323	-	-	985	875	26	84

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	23,106	16,602	5,197	1,307	13,161	9,307	3,182	672	5,354	3,623	1,555	175	4,591	3,671	459	460
None or Not Reported	13,161	9,307	3,182	672	13,161	9,307	3,182	672	-	-	-	-	-	-	-	-
1	1,812	881	661	270	-	-	-	-	1,144	518	469	158	668	364	192	112
2	1,231	597	416	218	-	-	-	-	708	441	253	14	522	156	163	204
3-5	1,496	669	722	105	-	-	-	-	1,144	464	678	2	352	205	44	103
6-10	1,574	1,350	188	37	-	-	-	-	1,288	1,131	156	1	286	219	32	35
11-25	2,903	2,902	1	-	-	-	-	-	756	756	-	-	2,147	2,145	1	-
26 or More	928	896	26	7	-	-	-	-	313	313	-	-	615	583	26	7

(continued...)

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2022
(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	63,533	62,024	19	1,490	25,128	24,765	1	362	24,726	24,276	7	442	13,678	12,983	10	685
None or Not Reported	25,128	24,765	1	362	25,128	24,765	1	362	-	-	-	-	-	-	-	-
1	13,199	12,613	11	575	-	-	-	-	6,594	6,265	3	326	6,605	6,348	8	249
2	6,604	6,489	6	110	-	-	-	-	3,821	3,773	4	43	2,783	2,715	2	66
3-5	8,503	8,418	1	84	-	-	-	-	6,045	6,034	-	10	2,459	2,384	1	74
6-10	6,687	6,642	-	44	-	-	-	-	5,950	5,936	-	14	736	706	-	30
11-25	3,032	2,795	-	237	-	-	-	-	2,307	2,258	-	49	726	537	-	189
26 or More	379	302	-	77	-	-	-	-	10	10	-	-	370	292	-	77

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	240	235	4	1	228	225	2	*/	7	6	*/	*/	5	3	1	*/
None or Not Reported	228	225	2	*/	228	225	2	*/	-	-	-	-	-	-	-	-
1	10	8	1	*/	-	-	-	-	6	6	*/	*/	4	2	1	*/
2	2	1	*/	*/	-	-	-	-	*/	*/	*/	*/	1	1	*/	*/
3-5	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: 2022 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2022
(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	\$196,083	\$175,334	\$9,582	\$11,167	\$26,521	\$23,551	\$2,177	\$794	\$43,321	\$37,475	\$4,830	\$1,016	\$126,241	\$114,308	\$2,575	\$9,357
Health Only	45,166	38,237	4,622	2,308	-	-	-	-	9,787	6,482	2,985	320	35,379	31,755	1,637	1,987
Stop-Loss Only	4,487	3,762	536	188	3,547	3,006	379	162	809	645	138	25	131	111	19	**/
Other ³	55,995	52,115	2,345	1,535	22,377	20,017	1,778	582	21,107	20,458	438	211	12,511	11,640	129	742
Health and Stop-Loss	790	762	11	16	-	-	-	-	139	129	11	-	650	634	1	16
Health and Other ³	88,077	79,068	1,989	7,020	-	-	-	-	11,275	9,580	1,249	445	76,802	69,488	739	6,574
Stop-Loss and Other ³	738	657	30	51	597	528	20	49	119	107	9	2	22	22	-	-
Health, Stop-Loss, and Other ³	831	732	49	50	-	-	-	-	85	73	-	12	746	659	49	38

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	\$29,475	\$15,826	\$9,425	\$4,225	\$5,519	\$2,844	\$2,164	\$511	\$12,139	\$6,720	\$4,811	\$608	\$11,817	\$6,263	\$2,449	\$3,105
Health Only	11,686	6,416	4,599	672	-	-	-	-	5,713	2,507	2,983	224	5,973	3,910	1,616	448
Stop-Loss Only	1,295	642	531	121	1,048	569	374	105	222	68	137	16	25	5	19	-
Other ³	8,958	5,945	2,325	688	4,269	2,143	1,769	357	3,137	2,666	432	38	1,552	1,136	123	292
Health and Stop-Loss	19	9	10	-	-	-	-	-	16	7	9	-	2	2	1	-
Health and Other ³	7,180	2,629	1,881	2,671	-	-	-	-	3,023	1,465	1,240	318	4,157	1,164	641	2,353
Stop-Loss and Other ³	214	135	30	50	202	133	20	49	11	1	9	1	**/	**/	-	-
Health, Stop-Loss, and Other ³	124	51	49	24	-	-	-	-	17	5	-	12	107	46	49	12

(continued...)

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2022
(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	\$166,223	\$159,257	\$114	\$6,852	\$20,823	\$20,540	\$1	\$281	\$31,050	\$30,706	\$11	\$333	\$114,351	\$108,010	\$102	\$6,238
Health Only	33,397	31,795	7	1,595	-	-	-	-	4,028	3,970	**/	58	29,369	27,825	7	1,537
Stop-Loss Only	3,044	2,977	1	66	2,353	2,296	-	57	585	576	1	9	106	105	-	**/
Other ³	46,997	46,143	12	842	18,078	17,853	1	224	17,963	17,788	6	169	10,956	10,502	5	449
Health and Stop-Loss	766	750	-	16	-	-	-	-	119	119	-	-	647	631	-	16
Health and Other ³	80,815	76,416	95	4,305	-	-	-	-	8,200	8,101	4	95	72,615	68,314	90	4,210
Stop-Loss and Other ³	520	518	-	1	391	391	-	**/	107	106	-	1	21	21	-	-
Health, Stop-Loss, and Other ³	684	658	-	26	-	-	-	-	47	47	-	-	637	611	-	26

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	\$384	\$251	\$44	\$90	\$179	\$167	\$12	\$1	\$132	\$49	\$8	\$75	\$73	\$35	\$24	\$14
Health Only	83	26	17	41	-	-	-	-	46	6	2	38	37	20	15	3
Stop-Loss Only	148	143	5	**/	146	141	5	**/	1	1	-	-	1	1	-	-
Other ³	40	27	8	5	29	22	7	1	7	3	**/	4	3	2	1	**/
Health and Stop-Loss	5	4	1	-	-	-	-	-	4	3	1	-	1	1	-	-
Health and Other ³	81	24	13	44	-	-	-	-	52	14	5	33	29	10	8	11
Stop-Loss and Other ³	4	4	-	-	4	4	-	-	-	-	-	-	-	-	-	-
Health, Stop-Loss, and Other ³	23	23	-	-	-	-	-	-	22	22	-	-	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: 2022 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2022, 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 2023 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/factsheets/pdf/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 38 percent of firms with fewer than 200 workers that offer health benefits used a level-funded plan in 2022, which is similar to the 42 percent estimated in 2021, but up from 13 percent in 2020. See: *2022 Employer Health Benefits Survey*, Kaiser Family Foundation (Oct. 27, 2022), <https://www.kff.org/health-costs/report/2022-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 2022 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, 2022 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 2022 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 2022. 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 2022 *Employer Health Benefits Survey*, Kaiser Family Foundation (Oct. 27, 2022), <https://www.kff.org/health-costs/report/2022-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 (2022), <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2022-instructions.pdf>.

² *Id.*

Table 1. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, and Total Assets, 2009-2022

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
2022	50	344	342	\$359

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 2022 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, 2022**

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	50	344	342	\$359	\$2,582	\$2,504
Health Benefits Only	6	3	3	2	22	22
Health and Other Benefits	44	341	339	357	2,560	2,482
Health and Dental	1	1	1	1	15	14
Health and Vision	1	4	4	11	38	31
Health and Non-Health ⁴	5	81	81	114	873	873
Health, Dental, and Vision	1	8	7	29	79	82
Health, Dental, and Non-Health ⁴	3	9	9	12	86	84
Health, Vision, and Non-Health ⁴	2	9	9	**/	9	9
Health, Dental, Vision, and Non-Health ⁴	31	229	227	190	1,461	1,389

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.

SOURCE: 2022 Form 5500 Filings

Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, 2022

(millions)

Selected Income		Selected Expenses	
CONTRIBUTIONS	\$2,582	BENEFIT PAYMENTS ²	\$2,504
Employer Contributions	2,541	Directly to Participants or Beneficiaries (Including Rollovers)	286
Participant Contributions	41	To Insurance Carriers for the Provision of Benefits	2,209
Contributions from Others (Including Rollovers)	**/	Other	8
Noncash Contributions	-		
INVESTMENT INCOME ¹	-\$17	ADMINISTRATIVE EXPENSES	\$80
		Professional Fees	18
		Contract Administrator Fees	49
		Investment Advisory and Management Fees	**/
		Other	13

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: 2022 Form 5500 filings.

Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by number of participants, 2022

Total Participants, End of Year ¹	
Total	50
None or Not Reported	-
1-49	2
50-99	-
100-249	5
250-499	1
500-999	9
1,000-4,999	18
5,000 or More	15
Per Plan Statistics	
Mean Number of Participants	6,874
Median Number of Participants	2,041

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: 2022 Form 5500 filings.

Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by industry, 2022

Industry	
Total	50
Agriculture	-
Mining	-
Construction	3
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: 2022 Form 5500 filings.