

Group Health Plans Report

Abstract of 2017 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 5/2/2019



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
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HIGHLIGHTS FROM THE 2017 FORM 5500 GROUP HEALTH PLANS REPORT

The universe of group health insurance plans filing a Form 5500 is diverse and complex. Varying benefit structures, funding arrangements, and relationships to insurance are all major components of the complexity. For purposes of generating this report, EBSA classified private sector employer-sponsored group health employee benefit plans as either self-insured, fully insured, or 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. Additionally, the methodology for selecting the data underlying this report is based upon Form 5500 plan year end dates, meaning it includes employer-sponsored group health employee benefit plan filings with plan year ending dates in 2017.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2020.

Findings from private sector employer-sponsored group health plans filing Form 5500 series welfare reports for statistical year 2017 are summarized below.

Plan Type Characteristics

- In 2017, roughly 24,000, or 41 percent, of the nearly 58,000 private sector employer-sponsored group health plans that filed a Form 5500 can be categorized as self-insured. Of the remaining 34,000 group health plans, approximately 4,000, or 7 percent of all plans, can be categorized as mixed-insured, and approximately 30,000,

or 52 percent, can be categorized as fully insured. (See Table A1.)

- Of the approximately 58,000 group health plans mentioned above, about 15 percent offered only health (other than vision or dental)¹ benefits. Conversely, 85 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits. Of these approximately 49,000 plans, 37 percent can be described as having self-insured health benefits while 7 percent can be categorized as mixed-insured. The remaining 56 percent of these plans can be described as having fully insured health benefits. (See Table A1.)
- Eighty-eight percent of the self-insured plans that indicated only providing health benefits did not report any type of insurance on Schedule A. Only 16 percent of self-insured plans providing health and other benefits did the same. This indicates that even for self-insured plans, other benefits were more likely to be insured.
- Fifty-four percent of all private sector single employer group health plans that filed a 2017 Form 5500 provided fully insured health benefits to their participants and beneficiaries. Multiemployer group health plans were much less likely to provide fully insured health benefits; only 19 percent of those plans did so in 2017. Roughly 57 percent of multiple-employer plans provided fully insured health benefits. (See Table A2.)
- Approximately 22,000 of the group health plans categorized as self-insured were single employer plans. About 1,000 were categorized as multiemployer plans, and

¹ For the remainder of this report, health benefits exclude vision and dental benefits consistent with the 2017 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2017-instructions.pdf>.

the remaining 300 were classified as multiple-employer plans. Of the 4,000 group health plans categorized as mixed-insured, the majority are single employer with about 300 being multiemployer plans and fewer than 100 being multiple-employer plans. Nearly all of the 30,000 group health plans categorized as fully insured were single employer plans. Of the remaining 800 plans, approximately 300 were multiemployer plans and more than 400 were multiple-employer plans. (See Table A2.)

- Of the 58,000 group health plans that filed a 2017 Form 5500, approximately 18,000 indicated a funding arrangement of insurance only, more than 2,000 indicated a funding arrangement of a trust only, and 6,000 indicated a funding arrangement of general assets of the sponsor only. The remaining 32,000 group health plan filers indicated some combination of funding arrangements or did not report any arrangement. The most common combination of funding arrangements was general assets of the sponsor and insurance, with 27,000 plans indicating this type of arrangement. (See Table A7.)

Number of Participants

- Forty-six percent, or 34 million, of the approximately 75 million participants in group health plans filing a 2017 Form 5500 were covered under self-insured group health plans. (See Table A2.)
- More than three-quarters of the group health plans categorized as self-insured covered 100 or more participants and did not operate a trust. Approximately 77 percent of all mixed-insured group health plans and nearly all of the fully insured group health plans covered 100 or

more participants and did not operate a trust.² (See Table A2.)

- The mean number of participants in group health plans was about 1,300 in 2017. The means for self-insured, mixed-insured, and fully insured were 1,500, 7,000 and 500, respectively. The medians for self-insured, mixed-insured, and fully insured were 300, 1,500 and 200, respectively. (See Table A9.)

Assets and Liabilities

- In total, group health plans that filed a Form 5500 held about \$247 billion in assets as of the end of 2017. Self-insured group health plans held approximately \$95 billion, mixed-insured group health plans held \$141 billion, and fully insured group health plans held about \$11 billion. (See Table A2.)
- Despite comprising only 7 percent of plans, mixed-insured plans covered 35 percent of end-of-year participants and held about 57 percent of all group health plan assets. (See Table A2.) Therefore, a relatively small number of plans drive many of the aggregate statistics presented in the remainder of this report. For instance, of the 20 largest plans by asset size, 14 were mixed-insured and held approximately \$94 billion, or nearly two-fifths of total health plan assets.³

² This data restriction results from the filing exemption provided to welfare benefit plans (other than plans required to file the Form M-1) that cover fewer than 100 participants as of the beginning of the plan year and that are unfunded, fully insured, or a combination of unfunded and insured, as specified in 29 CFR 2520.104-20. For more information on filing requirements and exemptions, see Appendix A1.

³ The statistics in this note were tabulated using the 2017 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>.

- Self-insured group health plans with trusts and covering 100 or more participants held approximately 16 percent of their assets in cash and U.S. Government securities, 23 percent in direct filing entities, 23 percent in mutual fund companies (registered investment companies), 9 percent in debt instruments, and 10 percent in stock. Mixed-insured group health plans with trusts and covering 100 or more participants held approximately 18 percent of their assets in cash and U.S. Government securities, 14 percent in direct filing entities, 11 percent in mutual fund companies, 10 percent in debt instruments, and 24 percent in stock. Fully insured group health plans with trusts and covering 100 or more participants held approximately 20 percent of their assets in cash and U.S. Government securities, 14 percent in direct filing entities, 30 percent in mutual fund companies, 18 percent in debt instruments, and 4 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported \$25 billion in liabilities as of the end of 2017: approximately \$11 billion was reported by self-insured group health plans, \$13 billion by mixed-insured group health plans, and \$900 million by fully insured group health plans. (See Table A2.)
- The \$11 billion in liabilities reported by self-insured plans represented 19 percent of total benefit payments made by self-insured plans and roughly 18 percent of total contributions to self-insured plans. By definition, plans without trusts report no assets or liabilities. The liabilities reported in no way represent all of the 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 \$152 billion in contributions in 2017, with

nearly \$125 billion contributed by the employers and approximately \$25 billion contributed by the plan participants. Roughly \$1 billion was contributed in total to plans with fewer than 100 participants. (See Table A4.)

- In 2017, group health plans filing a Form 5500 that used trusts posted investment income gains of approximately \$22 billion. About \$8 billion was gained by self-insured group health plans, about \$13 billion was gained by mixed-insured group health plans, and \$900 million was gained by fully insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2017 Form 5500, covered 100 or more participants, and used trusts made benefit payments of \$47 billion directly to participants and \$6 billion to insurance carriers for the provision of other insured benefits. Mixed-insured group health plans of this type made benefit payments to participants totaling about \$56 billion and made payments to insurance carriers of \$18 billion. Fully insured group health plans paid about \$10 billion to insurance carriers for provision of benefits. These payments were funded through a trust. (See Table A5.)
- In total, group health plans filing a 2017 Form 5500 reported about \$8 billion in administrative expenses.⁴ Self-insured group health plans reported approximately \$4 billion, mixed-insured group health plans reported approximately \$4 billion, and fully insured group health plans reported approximately \$400 million. (See Table A5.)

⁴ 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 – Small Plan, Part I – Small Plan Financial Information, 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, 2017**

All Plans

Type of Benefit	Number of Plans	Total Participants (thousands) ¹	Active Participants (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	57,750	75,350	67,198	\$247,186	\$152,186	\$145,647
Health Benefits Only	8,682	5,566	4,732	15,348	6,584	6,168
Health and Other Benefits	49,068	69,784	62,466	231,839	145,603	139,479
Health and Dental	1,642	1,769	1,465	6,287	4,210	3,920
Health and Vision	586	508	380	2,291	1,149	1,290
Health and Non-Health ⁵	2,498	8,320	6,776	16,538	6,891	6,929
Health, Dental, and Vision	2,809	3,994	3,569	10,616	10,797	10,382
Health, Dental, and Non-Health ⁵	6,473	5,172	4,239	22,119	9,794	9,463
Health, Vision, and Non-Health ⁵	722	867	682	4,963	2,848	2,805
Health, Dental, Vision, and Non-Health ⁵	34,338	49,154	45,354	169,025	109,913	104,689

Self-Insured

Type of Benefit	Number of Plans	Total Participants (thousands) ¹	Active Participants (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	23,539	34,430	30,493	\$94,979	\$62,220	\$58,622
Health Benefits Only	5,601	3,847	3,290	10,541	4,088	3,944
Health and Other Benefits	17,938	30,583	27,202	84,438	58,132	54,678
Health and Dental	790	867	741	2,326	1,622	1,447
Health and Vision	223	282	219	1,024	526	524
Health and Non-Health ⁵	1,262	7,350	6,004	10,396	5,385	5,368
Health, Dental, and Vision	1,408	1,995	1,743	6,227	5,172	4,850
Health, Dental, and Non-Health ⁵	2,314	2,281	1,913	7,420	5,453	5,325
Health, Vision, and Non-Health ⁵	274	385	322	2,240	1,241	1,133
Health, Dental, Vision, and Non-Health ⁵	11,667	17,423	16,260	54,805	38,733	36,032

(continued...)

**Table A1. Number of Group Health Plans, Total Participants,
Active Participants, Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2017**

Mixed-Insured

Type of Benefit	Number of Plans	Total Participants (thousands) ¹	Active Participants (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	3,767	26,350	23,076	\$140,782	\$78,265	\$75,642
Health Benefits Only	182	500	349	3,670	2,284	1,982
Health and Other Benefits	3,585	25,851	22,727	137,112	75,981	73,660
Health and Dental	68	608	467	3,279	2,475	2,331
Health and Vision	27	93	44	1,202	146	278
Health and Non-Health ⁵	143	332	217	5,317	1,274	1,315
Health, Dental, and Vision	142	1,434	1,307	4,169	4,542	4,520
Health, Dental, and Non-Health ⁵	294	1,624	1,124	13,928	3,944	3,752
Health, Vision, and Non-Health ⁵	59	271	204	378	1,365	1,330
Health, Dental, Vision, and Non-Health ⁵	2,852	21,489	19,364	108,838	62,235	60,134

Fully Insured

Type of Benefit	Number of Plans	Total Participants (thousands) ¹	Active Participants (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	30,444	14,569	13,629	\$11,426	\$11,701	\$11,383
Health Benefits Only	2,899	1,220	1,092	1,137	212	242
Health and Other Benefits	27,545	13,350	12,537	10,289	11,489	11,141
Health and Dental	784	294	258	682	113	142
Health and Vision	336	133	117	64	477	488
Health and Non-Health ⁵	1,093	639	555	825	233	246
Health, Dental, and Vision	1,259	565	519	219	1,082	1,012
Health, Dental, and Non-Health ⁵	3,865	1,266	1,202	772	397	387
Health, Vision, and Non-Health ⁵	389	211	156	2,345	242	342
Health, Dental, Vision, and Non-Health ⁵	19,819	10,241	9,731	5,382	8,945	8,523

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

Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² Form 5500-SF filers report both total and active participants only. Retired or separated participants are imputed based on the historical distribution of retired or separated participants, either receiving benefits or with vested right to benefits.

³ For the purposes of this report, includes both 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 among others. See 2017 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2017-instructions.pdf>.

SOURCE: 2017 Form 5500 filings.

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2017**

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	57,750	55,312	1,679	759	23,539	22,224	1,039	276	3,767	3,395	322	50	30,444	29,693	318	433
Health Benefits Only	8,682	8,518	68	96	5,601	5,498	50	53	182	173	4	5	2,899	2,847	14	38
Health and Other Benefits	49,068	46,794	1,611	663	17,938	16,726	989	223	3,585	3,222	318	45	27,545	26,846	304	395
Total Participants (thousands) ²	75,350	67,505	5,364	2,481	34,430	29,878	3,355	1,197	26,350	24,177	1,591	582	14,569	13,449	418	702
Health Benefits Only	5,566	5,249	179	138	3,847	3,583	165	99	500	484	10	5	1,220	1,182	4	35
Health and Other Benefits	69,784	62,256	5,185	2,343	30,583	26,295	3,190	1,098	25,851	23,693	1,581	577	13,350	12,267	415	668
Assets (millions)	\$247,186	\$160,175	\$82,748	\$4,263	\$94,979	\$41,224	\$50,909	\$2,846	\$140,782	\$111,646	\$28,027	\$1,109	\$11,426	\$7,304	\$3,813	\$309
Health Benefits Only	15,348	12,654	2,544	150	10,541	8,167	2,253	121	3,670	3,466	203	2	1,137	1,021	88	28
Health and Other Benefits	231,839	147,521	80,204	4,113	84,438	33,057	48,656	2,725	137,112	108,181	27,824	1,107	10,289	6,283	3,724	281
Liabilities (millions)	\$25,302	\$9,849	\$14,541	\$912	\$11,315	\$3,069	\$7,623	\$623	\$13,092	\$6,485	\$6,415	\$192	\$895	\$295	\$503	\$98
Health Benefits Only	899	595	246	58	527	244	235	49	345	333	11	1	27	18	**/	8
Health and Other Benefits	24,403	9,254	14,295	855	10,787	2,825	7,388	574	12,747	6,152	6,405	191	869	277	502	90

Plans with 100 or More Participants and Trusts

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	3,719	2,005	1,477	237	2,493	1,404	958	131	690	360	306	24	536	241	213	82
Health Benefits Only	452	386	43	23	370	320	35	15	46	39	4	3	36	27	4	5
Health and Other Benefits	3,267	1,619	1,434	214	2,123	1,084	923	116	644	321	302	21	500	214	209	77
Total Participants (thousands) ²	22,607	15,840	5,300	1,467	12,466	8,254	3,341	871	8,357	6,471	1,584	302	1,785	1,116	375	294
Health Benefits Only	971	739	173	58	710	507	162	41	205	192	10	3	56	40	1	15
Health and Other Benefits	21,636	15,101	5,126	1,409	11,756	7,747	3,179	830	8,151	6,279	1,573	299	1,729	1,076	374	279
Assets (millions)	\$245,578	\$158,715	\$82,621	\$4,242	\$93,636	\$39,954	\$50,846	\$2,836	\$140,659	\$111,542	\$28,009	\$1,107	\$11,283	\$7,219	\$3,766	\$299
Health Benefits Only	14,788	12,111	2,531	146	10,026	7,669	2,240	116	3,642	3,438	203	2	1,120	1,004	88	28
Health and Other Benefits	230,790	146,604	80,090	4,097	83,611	32,285	48,606	2,720	137,017	108,104	27,807	1,106	10,163	6,215	3,677	271
Liabilities (millions)	\$25,237	\$9,803	\$14,527	\$908	\$11,264	\$3,027	\$7,619	\$619	\$13,083	\$6,483	\$6,408	\$192	\$890	\$293	\$500	\$98
Health Benefits Only	871	571	246	54	500	220	235	44	345	333	11	1	27	18	**/	8
Health and Other Benefits	24,366	9,231	14,281	854	10,764	2,807	7,384	574	12,738	6,150	6,397	191	864	274	500	89

(continued...)

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2017**

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	50,333	49,754	80	499	17,707	17,555	19	133	2,908	2,881	2	25	29,718	29,318	59	341
Health Benefits Only	5,956	5,871	14	71	3,043	3,003	4	36	84	82	-	2	2,829	2,786	10	33
Health and Other Benefits	44,377	43,883	66	428	14,664	14,552	15	97	2,824	2,799	2	23	26,889	26,532	49	308
Total Participants (thousands)²	52,654	51,582	59	1,013	21,890	21,553	12	326	17,986	17,700	7	279	12,778	12,329	41	408
Health Benefits Only	4,553	4,468	5	80	3,097	3,037	2	58	292	290	-	2	1,163	1,141	3	20
Health and Other Benefits	48,102	47,114	54	933	18,793	18,516	9	268	17,694	17,409	7	278	11,615	11,189	38	388
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 Trusts³

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	3,698	3,553	122	23	3,339	3,265	62	12	169	154	14	1	190	134	46	10
Health Benefits Only	2,274	2,261	11	2	2,188	2,175	11	2	52	52	-	-	34	34	-	-
Health and Other Benefits	1,424	1,292	111	21	1,151	1,090	51	10	117	102	14	1	156	100	46	10
Total Participants (thousands)²	88	83	5	1	74	72	2	*/	8	7	*/	*/	7	4	2	*/
Health Benefits Only	43	42	*/	*/	40	39	*/	*/	2	2	-	-	1	1	-	-
Health and Other Benefits	46	40	4	1	34	33	2	*/	5	5	*/	*/	6	3	2	*/
Assets (millions)	\$1,608	\$1,460	\$127	\$21	\$1,342	\$1,270	\$63	\$10	\$124	\$105	\$17	\$1	\$142	\$85	\$47	\$10
Health Benefits Only	560	542	13	4	515	497	13	4	28	28	-	-	16	16	-	-
Health and Other Benefits	1,048	918	114	17	827	772	50	5	95	76	17	1	126	69	47	10
Liabilities (millions)	\$65	\$46	\$15	\$5	\$50	\$42	\$5	\$4	\$9	\$2	\$7	**/	\$5	\$2	\$3	**/
Health Benefits Only	28	24	**/	4	28	23	**/	4	**/	**/	-	-	**/	**/	-	-
Health and Other Benefits	37	22	14	1	23	18	4	**/	9	1	7	**/	5	2	3	**/

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

Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes 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 the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2017**
(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 ²	67,198	60,751	4,272	2,175	30,493	26,916	2,538	1,039	23,076	21,258	1,361	457	13,629	12,577	373	679
Retired or Separated Participants Receiving Benefits	7,617	6,277	1,039	302	3,689	2,757	775	157	3,100	2,755	223	122	828	765	40	23
Other Retired or Separated Participants Entitled to Future Benefits	535	477	53	5	248	205	41	1	174	165	7	3	112	106	5	1
Total Participants	75,350	67,505	5,364	2,481	34,430	29,878	3,355	1,197	26,350	24,177	1,591	582	14,569	13,449	418	702

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 ²	17,295	11,890	4,212	1,193	9,746	6,497	2,525	724	6,201	4,658	1,354	189	1,347	735	333	279
Retired or Separated Participants Receiving Benefits	5,095	3,787	1,035	273	2,594	1,674	775	145	2,108	1,772	223	113	393	342	37	14
Other Retired or Separated Participants Entitled to Future Benefits	217	163	53	1	126	83	41	1	47	40	7	-	44	39	5	*/
Total Participants	22,607	15,840	5,300	1,467	12,466	8,254	3,341	871	8,357	6,471	1,584	302	1,785	1,116	375	294

(continued...)

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2017**
(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 ²	49,831	48,793	56	981	20,687	20,361	11	314	16,868	16,593	7	268	12,276	11,839	38	399
Retired or Separated Participants Receiving Benefits	2,508	2,476	3	28	1,082	1,071	*/	12	991	982	-	9	434	423	3	8
Other Retired or Separated Participants Entitled to Future Benefits	316	313	*/	3	121	121	*/	*/	127	125	-	3	68	67	*/	1
Total Participants	52,654	51,582	59	1,013	21,890	21,553	12	326	17,986	17,700	7	279	12,778	12,329	41	408

Plans with Fewer Than 100 Participants and Trusts³

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 ²	Total	Single Employer ¹	Multi-employer	Multiple-Employer
Active Participants ²	73	68	4	1	60	58	2	*/	7	6	*/	*/	6	3	2	*/
Retired or Separated Participants Receiving Benefits	14	14	*/	*/	13	12	*/	*/	1	1	*/	-	1	1	*/	*/
Other Retired or Separated Participants Entitled to Future Benefits	1	1	*/	*/	1	1	*/	*/	*/	*/	-	-	*/	*/	*/	-
Total Participants	88	83	5	1	74	72	2	*/	8	7	*/	*/	7	4	2	*/

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

Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes 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 with vested right to benefits.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2017**
(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	\$152,184	\$84,617	\$57,369	\$10,198	\$62,219	\$23,458	\$33,433	\$5,328	\$78,265	\$55,409	\$20,384	\$2,473	\$11,700	\$5,749	\$3,553	\$2,398
Employer Contributions	124,997	62,646	53,728	8,623	52,639	17,160	30,995	4,483	62,657	41,390	19,344	1,924	9,701	4,096	3,388	2,216
Participant Contributions	25,454	20,937	3,069	1,449	8,737	6,027	1,917	793	14,812	13,269	996	548	1,904	1,640	156	108
Contributions from Others (Including Rollovers)	1,723	1,023	573	127	833	261	520	52	795	750	44	1	94	13	8	74
Noncash Contributions	11	11	**/	-	10	10	**/	-	1	1	-	-	**/	**/	-	-
INVESTMENT INCOME ²	\$22,261	\$17,351	\$4,670	\$240	\$7,946	\$4,604	\$3,155	\$187	\$13,405	\$12,016	\$1,344	\$45	\$910	\$731	\$171	\$7

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	\$151,198	\$83,823	\$57,206	\$10,169	\$61,460	\$22,819	\$33,334	\$5,307	\$78,115	\$55,291	\$20,352	\$2,471	\$11,624	\$5,713	\$3,520	\$2,390
Employer Contributions	124,201	62,021	53,581	8,598	52,029	16,659	30,904	4,467	62,537	41,297	19,317	1,923	9,635	4,066	3,360	2,209
Participant Contributions	25,273	20,777	3,052	1,444	8,594	5,895	1,909	789	14,785	13,246	991	548	1,894	1,635	152	107
Contributions from Others (Including Rollovers)	1,715	1,016	573	127	827	255	520	52	793	748	44	1	94	12	8	74
Noncash Contributions	10	10	**/	-	10	10	**/	-	-	-	-	-	**/	**/	-	-
INVESTMENT INCOME ²	\$22,016	\$17,120	\$4,657	\$239	\$7,756	\$4,423	\$3,146	\$187	\$13,365	\$11,976	\$1,343	\$45	\$895	\$720	\$169	\$6

(continued...)

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2017**
(millions)

Plans with Fewer Than 100 Participants and Trusts³

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	\$986	\$793	\$163	\$30	\$760	\$640	\$99	\$21	\$150	\$118	\$31	\$1	\$76	\$36	\$32	\$8
Employer Contributions	796	625	146	25	610	502	92	17	121	93	27	1	66	31	28	7
Participant Contributions	181	160	16	5	144	132	8	4	27	23	4	-	10	5	4	1
Contributions from Others (Including Rollovers)	8	8	**/	**/	6	6	**/	**/	2	2	**/	-	**/	**/	**/	-
Noncash Contributions	1	1	-	-	**/	**/	-	-	1	1	-	-	**/	**/	-	-
INVESTMENT INCOME²	\$244	\$231	\$12	\$1	\$190	\$181	\$9	**/	\$40	\$40	\$1	**/	\$14	\$11	\$2	\$1

NOTES: The panel for plans with 100 or more participants and no trusts was not reported as these plans are not required to file a Schedule H; thus, these plans have no financial information to report.
Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes 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.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2017**
(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 PAYMENTS ²	\$145,646	\$83,905	\$52,117	\$9,623	\$58,622	\$22,993	\$30,555	\$5,074	\$75,642	\$55,040	\$18,366	\$2,236	\$11,381	\$5,872	\$3,196	\$2,314
Directly to Participants or Beneficiaries (Including Rollovers)	104,784	61,442	37,994	5,348	47,321	18,418	24,599	4,304	56,362	42,249	13,086	1,027	1,101	775	310	17
To Insurance Carriers for the Provision of Benefits	33,642	20,190	9,401	4,050	6,221	3,313	2,247	661	17,754	11,962	4,585	1,208	9,666	4,915	2,570	2,181
Other ³	7,220	2,273	4,722	225	5,080	1,262	3,710	108	1,526	829	696	1	614	182	316	116
ADMINISTRATIVE EXPENSES ⁴	\$8,316	\$4,509	\$3,213	\$593	\$3,971	\$1,534	\$2,044	\$394	\$3,901	\$2,767	\$1,031	\$103	\$444	\$208	\$138	\$97
Professional Fees	1,021	458	465	97	499	178	248	74	447	256	186	5	75	25	32	18
Contract Administrator Fees	3,725	2,473	945	307	1,549	747	604	199	1,957	1,603	289	65	219	123	53	43
Investment Advisory and Management Fees	479	312	156	11	187	76	102	9	276	227	47	2	16	9	7	1
Other	3,091	1,266	1,647	178	1,736	533	1,090	112	1,221	680	510	31	134	52	47	35

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 PAYMENTS ²	\$144,784	\$83,213	\$51,972	\$9,599	\$57,980	\$22,454	\$30,470	\$5,055	\$75,490	\$54,922	\$18,333	\$2,235	\$11,314	\$5,837	\$3,169	\$2,308
Directly to Participants or Beneficiaries (Including Rollovers)	104,526	61,269	37,922	5,335	47,115	18,279	24,545	4,291	56,310	42,215	13,068	1,027	1,101	775	309	17
To Insurance Carriers for the Provision of Benefits	33,579	20,164	9,371	4,044	6,198	3,304	2,236	658	17,736	11,951	4,578	1,207	9,645	4,909	2,557	2,179
Other ³	6,679	1,781	4,679	220	4,667	871	3,690	106	1,443	756	687	1	569	154	302	113
ADMINISTRATIVE EXPENSES ⁴	\$8,229	\$4,444	\$3,196	\$590	\$3,902	\$1,479	\$2,032	\$390	\$3,888	\$2,758	\$1,028	\$103	\$439	\$207	\$136	\$97
Professional Fees	1,012	453	462	97	493	174	245	74	444	254	185	5	74	25	32	18
Contract Administrator Fees	3,719	2,469	943	306	1,544	743	602	199	1,957	1,603	289	65	218	123	52	43
Investment Advisory and Management Fees	477	311	155	11	186	75	102	9	275	227	46	2	16	9	7	1
Other	3,022	1,211	1,636	175	1,679	486	1,083	109	1,212	674	508	31	131	51	45	35

(continued...)

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2017**
(millions)

Plans with Fewer Than 100 Participants and Trusts ⁵

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS ²	\$862	\$692	\$146	\$24	\$642	\$539	\$85	\$18	\$152	\$118	\$34	\$1	\$67	\$35	\$27	\$5
Directly to Participants or Beneficiaries																
(Including Rollovers)	258	173	72	13	206	138	55	13	52	34	17	-	**/	**/	**/	-
To Insurance Carriers for the Provision of Benefits	63	27	30	6	23	9	11	4	18	11	7	1	21	7	13	2
Other ³	541	492	43	5	412	391	20	1	83	73	9	-	46	28	14	3
ADMINISTRATIVE EXPENSES ⁴	\$86	\$65	\$17	\$4	\$69	\$55	\$12	\$3	\$12	\$9	\$3	**/	\$4	\$1	\$3	**/
Professional Fees	9	5	4	**/	6	4	3	**/	2	2	1	**/	**/	**/	**/	**/
Contract Administrator Fees	6	4	2	**/	5	3	2	**/	1	1	**/	-	1	**/	**/	-
Investment Advisory and Management Fees	2	1	1	-	1	1	1	-	**/	**/	**/	-	**/	**/	**/	-
Other	69	55	11	4	57	47	7	3	9	7	2	**/	3	1	2	**/

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

Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes 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 I and Form 5500-SF filers, Other Benefit Payments is equal to Benefits Paid reported on Schedule I.

⁴ For Schedule I and Form 5500-SF filers, Administrative Expenses is equal to Administrative Service Providers (salaries, fees, commissions). All of these expenses are classified as Other Administrative Expenses.

⁵ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2017 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, 2017**
(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	\$245,578	\$158,715	\$82,621	\$4,242	\$93,636	\$39,954	\$50,846	\$2,836	\$140,659	\$111,542	\$28,009	\$1,107	\$11,283	\$7,219	\$3,766	\$299
Cash	21,591	11,756	8,738	1,096	8,251	2,420	5,239	592	12,071	8,936	2,785	350	1,269	400	715	154
Receivables	13,179	5,711	7,182	286	6,319	1,576	4,621	121	6,272	3,874	2,266	132	589	261	296	33
U.S. Government Securities	21,126	10,760	9,979	386	6,933	1,714	5,016	203	13,229	8,618	4,477	134	964	428	486	49
Debt Instruments	24,133	11,772	11,849	512	8,470	2,116	5,930	424	13,685	8,105	5,508	72	1,977	1,551	411	16
Stock	43,308	37,099	6,065	144	9,081	4,641	4,367	74	33,800	32,218	1,519	63	426	240	179	7
Partnership/Joint Venture Interests	20,214	16,901	3,307	6	3,130	682	2,442	6	16,540	15,713	827	-	544	506	38	-
Real Estate	629	200	429	-	310	65	244	-	263	100	164	-	56	35	21	-
Loans	1,240	8	1,225	6	52	8	38	6	1,187	**/	1,187	-	1	-	1	-
Assets in Direct Filing Entities	43,396	30,879	11,635	881	21,687	12,786	8,086	815	20,091	16,600	3,424	66	1,618	1,493	125	-
Assets in Registered Investment Companies	40,226	21,623	17,900	703	21,436	9,561	11,455	420	15,356	10,058	5,048	251	3,434	2,005	1,397	32
Assets in Insurance Co. General Accounts	3,919	3,252	635	32	3,102	2,523	548	31	764	724	40	1	52	5	47	-
Other	12,618	8,753	3,676	189	4,866	1,861	2,860	144	7,399	6,596	766	37	353	296	49	8

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	9%	7%	11%	26%	9%	6%	10%	21%	9%	8%	10%	32%	11%	6%	19%	52%
Receivables	5%	4%	9%	7%	7%	4%	9%	4%	4%	3%	8%	12%	5%	4%	8%	11%
U.S. Government Securities	9%	7%	12%	9%	7%	4%	10%	7%	9%	8%	16%	12%	9%	6%	13%	17%
Debt Instruments	10%	7%	14%	12%	9%	5%	12%	15%	10%	7%	20%	6%	18%	21%	11%	5%
Stock	18%	23%	7%	3%	10%	12%	9%	3%	24%	29%	5%	6%	4%	3%	5%	2%
Partnership/Joint Venture Interests	8%	11%	4%	0%	3%	2%	5%	0%	12%	14%	3%	0%	5%	7%	1%	0%
Real Estate	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%
Loans	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	4%	0%	0%	0%	0%	0%
Assets in Direct Filing Entities	18%	19%	14%	21%	23%	32%	16%	29%	14%	15%	12%	6%	14%	21%	3%	0%
Assets in Registered Investment Companies	16%	14%	22%	17%	23%	24%	23%	15%	11%	9%	18%	23%	30%	28%	37%	11%
Assets in Insurance Co. General Accounts	2%	2%	1%	1%	3%	6%	1%	1%	1%	1%	0%	0%	0%	0%	1%	0%
Other	5%	6%	4%	4%	5%	5%	6%	5%	5%	6%	3%	3%	3%	4%	1%	3%

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

Totals may 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 For the purposes of this report, includes 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: 2017 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2017**

All Plans Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	57,750	55,312	1,679	759	23,539	22,224	1,039	276	3,767	3,395	322	50	30,444	29,693	318	433
Insurance	18,059	17,753	61	245	544	535	4	5	33	28	4	1	17,482	17,190	53	239
Trust	2,140	1,058	1,001	81	1,606	942	631	33	263	47	212	4	271	69	158	44
Trust and Insurance	2,049	1,348	558	143	1,378	911	374	93	381	262	101	18	290	175	83	32
General Assets of the Sponsor	5,959	5,901	8	50	4,479	4,434	6	39	123	122	-	1	1,357	1,345	2	10
General Assets of the Sponsor and Insurance	26,707	26,448	39	220	12,883	12,774	17	92	2,830	2,804	2	24	10,994	10,870	20	104
Trust and General Assets of the Sponsor	184	177	3	4	154	148	3	3	23	22	-	1	7	7	-	-
Trust, General Assets of the Sponsor, and Insurance	453	430	9	14	299	286	4	9	114	110	3	1	40	34	2	4
Not Reported ²	2,199	2,197	-	2	2,196	2,194	-	2	-	-	-	-	3	3	-	-
Benefit Arrangement																
Total	57,750	55,312	1,679	759	23,539	22,224	1,039	276	3,767	3,395	322	50	30,444	29,693	318	433
Insurance	19,283	18,872	103	308	689	667	12	10	99	85	8	6	18,495	18,120	83	292
Trust	1,027	811	199	17	1,009	804	189	16	15	5	10	-	3	2	-	1
Trust and Insurance	3,052	1,571	1,320	161	1,964	1,046	809	109	616	301	297	18	472	224	214	34
General Assets of the Sponsor	4,255	4,214	3	38	4,157	4,118	3	36	11	10	-	1	87	86	-	1
General Assets of the Sponsor and Insurance	27,325	27,064	40	221	13,084	12,971	19	94	2,896	2,870	2	24	11,345	11,223	19	103
Trust and General Assets of the Sponsor	126	123	2	1	125	122	2	1	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	483	460	12	11	315	302	5	8	129	123	5	1	39	35	2	2
Not Reported ²	2,199	2,197	-	2	2,196	2,194	-	2	-	-	-	-	3	3	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2017**

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	3,719	2,005	1,477	237	2,493	1,404	958	131	690	360	306	24	536	241	213	82
Insurance	87	72	8	7	27	26	-	1	17	14	2	1	43	32	6	5
Trust	1,429	425	928	76	945	332	585	28	251	37	210	4	233	56	133	44
Trust and Insurance	1,487	829	525	133	1,012	560	363	89	274	165	92	17	201	104	70	27
General Assets of the Sponsor	19	17	2	-	16	14	2	-	1	1	-	-	2	2	-	-
General Assets of the Sponsor and Insurance	127	118	5	4	86	81	3	2	24	24	-	-	17	13	2	2
Trust and General Assets of the Sponsor	145	139	3	3	121	116	3	2	20	19	-	1	4	4	-	-
Trust, General Assets of the Sponsor, and Insurance	404	384	6	14	265	254	2	9	103	100	2	1	36	30	2	4
Not Reported ²	21	21	-	-	21	21	-	-	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	3,719	2,005	1,477	237	2,493	1,404	958	131	690	360	306	24	536	241	213	82
Insurance	201	107	34	60	50	39	6	5	27	17	4	6	124	51	24	49
Trust	420	235	173	12	406	232	163	11	12	2	10	-	2	1	-	1
Trust and Insurance	2,408	1,004	1,253	151	1,542	657	780	105	506	201	288	17	360	146	185	29
General Assets of the Sponsor	2	2	-	-	2	2	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	142	133	6	3	100	94	4	2	27	27	-	-	15	12	2	1
Trust and General Assets of the Sponsor	93	91	2	-	93	91	2	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	432	412	9	11	279	268	3	8	118	113	4	1	35	31	2	2
Not Reported ²	21	21	-	-	21	21	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2017**

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	50,333	49,754	80	499	17,707	17,555	19	133	2,908	2,881	2	25	29,718	29,318	59	341
Insurance	17,886	17,608	40	238	491	486	1	4	6	6	-	-	17,389	17,116	39	234
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,929	5,873	6	50	4,455	4,412	4	39	119	118	-	1	1,355	1,343	2	10
General Assets of the Sponsor and Insurance	26,515	26,270	34	211	12,761	12,657	14	90	2,783	2,757	2	24	10,971	10,856	18	97
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	3	3	-	-	-	-	-	-	-	-	-	-	3	3	-	-
Benefit Arrangement																
Total	50,333	49,754	80	499	17,707	17,555	19	133	2,908	2,881	2	25	29,718	29,318	59	341
Insurance	18,965	18,674	43	248	607	601	1	5	52	52	-	-	18,306	18,021	42	243
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,252	4,211	3	38	4,154	4,115	3	36	11	10	-	1	87	86	-	1
General Assets of the Sponsor and Insurance	27,113	26,866	34	213	12,946	12,839	15	92	2,845	2,819	2	24	11,322	11,208	17	97
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	3	3	-	-	-	-	-	-	-	-	-	-	3	3	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2017**

Plans with Fewer Than 100 Participants and Trusts³

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	3,698	3,553	122	23	3,339	3,265	62	12	169	154	14	1	190	134	46	10
Insurance	86	73	13	-	26	23	3	-	10	8	2	-	50	42	8	-
Trust	711	633	73	5	661	610	46	5	12	10	2	-	38	13	25	-
Trust and Insurance	562	519	33	10	366	351	11	4	107	97	9	1	89	71	13	5
General Assets of the Sponsor	11	11	-	-	8	8	-	-	3	3	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	65	60	-	5	36	36	-	-	23	23	-	-	6	1	-	5
Trust and General Assets of the Sponsor	39	38	-	1	33	32	-	1	3	3	-	-	3	3	-	-
Trust, General Assets of the Sponsor, and Insurance	49	46	3	-	34	32	2	-	11	10	1	-	4	4	-	-
Not Reported ²	2,175	2,173	-	2	2,175	2,173	-	2	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	3,698	3,553	122	23	3,339	3,265	62	12	169	154	14	1	190	134	46	10
Insurance	117	91	26	-	32	27	5	-	20	16	4	-	65	48	17	-
Trust	607	576	26	5	603	572	26	5	3	3	-	-	1	1	-	-
Trust and Insurance	644	567	67	10	422	389	29	4	110	100	9	1	112	78	29	5
General Assets of the Sponsor	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	70	65	-	5	38	38	-	-	24	24	-	-	8	3	-	5
Trust and General Assets of the Sponsor	33	32	-	1	32	31	-	1	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	51	48	3	-	36	34	2	-	11	10	1	-	4	4	-	-
Not Reported ²	2,175	2,173	-	2	2,175	2,173	-	2	-	-	-	-	-	-	-	-

NOTES: 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 into the three subpanels of (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 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 For the purposes of this report, includes 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.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2017**

All Plans

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²
Total	Total	57,750	75,350	23,539	34,430	3,767	26,350	30,444	14,569
	Single Employer ¹	55,312	67,505	22,224	29,878	3,395	24,177	29,693	13,449
	Multiemployer	1,679	5,364	1,039	3,355	322	1,591	318	418
	Multiple-Employer	759	2,481	276	1,197	50	582	433	702
Noncollectively Bargained Plans	Total	54,510	61,468	21,668	27,784	3,139	20,488	29,703	13,196
	Single Employer ¹	53,781	59,512	21,405	26,877	3,097	20,127	29,279	12,508
	Multiple-Employer	729	1,956	263	906	42	361	424	689
Collective Bargaining Plans	Total	3,240	13,882	1,871	6,647	628	5,862	741	1,373
	Single Employer ¹	1,531	7,993	819	3,001	298	4,050	414	941
	Multiemployer	1,679	5,364	1,039	3,355	322	1,591	318	418
	Multiple-Employer	30	525	13	291	8	221	9	14

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 (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²
Total	Total	3,719	22,607	2,493	12,466	690	8,357	536	1,785
	Single Employer ¹	2,005	15,840	1,404	8,254	360	6,471	241	1,116
	Multiemployer	1,477	5,300	958	3,341	306	1,584	213	375
	Multiple-Employer	237	1,467	131	871	24	302	82	294
Noncollectively Bargained Plans	Total	1,935	13,815	1,347	7,799	303	4,752	285	1,265
	Single Employer ¹	1,712	12,824	1,224	7,211	282	4,638	206	974
	Multiple-Employer	223	992	123	587	21	114	79	291
Collective Bargaining Plans	Total	1,784	8,792	1,146	4,667	387	3,605	251	520
	Single Employer ¹	293	3,017	180	1,043	78	1,832	35	142
	Multiemployer	1,477	5,300	958	3,341	306	1,584	213	375
	Multiple-Employer	14	476	8	284	3	189	3	3

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2017**

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 (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²
Total	Total	50,333	52,654	17,707	21,890	2,908	17,986	29,718	12,778
	Single Employer ¹	49,754	51,582	17,555	21,553	2,881	17,700	29,318	12,329
	Multiemployer	80	59	19	12	2	7	59	41
	Multiple-Employer	499	1,013	133	326	25	279	341	408
Noncollectively Bargained Plans	Total	49,048	47,571	17,080	19,914	2,686	15,729	29,282	11,928
	Single Employer ¹	48,564	46,608	16,952	19,596	2,665	15,482	28,947	11,530
	Multiple-Employer	484	964	128	319	21	247	335	398
Collective Bargaining Plans	Total	1,285	5,083	627	1,976	222	2,257	436	850
	Single Employer ¹	1,190	4,974	603	1,957	216	2,218	371	799
	Multiemployer	80	59	19	12	2	7	59	41
	Multiple-Employer	15	50	5	7	4	32	6	10

Plans with Fewer Than 100 Participants and Trusts³

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²
Total	Total	3,698	88	3,339	74	169	8	190	7
	Single Employer ¹	3,553	83	3,265	72	154	7	134	4
	Multiemployer	122	5	62	2	14	*/	46	2
	Multiple-Employer	23	1	12	*/	1	*/	10	*/
Noncollectively Bargained Plans	Total	3,527	82	3,241	71	150	7	136	4
	Single Employer ¹	3,505	81	3,229	70	150	7	126	3
	Multiple-Employer	22	1	12	*/	-	-	10	*/
Collective Bargaining Plans	Total	171	7	98	3	19	1	54	3
	Single Employer ¹	48	2	36	1	4	*/	8	*/
	Multiemployer	122	5	62	2	14	*/	46	2
	Multiple-Employer	1	*/	-	-	1	*/	-	-

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

Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes 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 the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2017**

All Plans																
Total Participants 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	57,750	55,312	1,679	759	23,539	22,224	1,039	276	3,767	3,395	322	50	30,444	29,693	318	433
None or Not Reported	1,591	1,544	26	21	781	748	20	13	13	10	3	-	797	786	3	8
1-49	2,961	2,905	48	8	2,686	2,665	18	3	86	79	7	-	189	161	23	5
50-99	1,652	1,593	49	10	766	739	24	3	77	72	4	1	809	782	21	6
100-249	24,223	23,876	186	161	6,475	6,336	96	43	376	357	18	1	17,372	17,183	72	117
250-499	11,938	11,529	270	139	4,586	4,381	167	38	416	374	37	5	6,936	6,774	66	96
500-999	6,613	6,167	316	130	3,409	3,171	195	43	525	460	59	6	2,679	2,536	62	81
1,000-4,999	6,584	5,800	571	213	3,783	3,299	387	97	1,380	1,226	132	22	1,421	1,275	52	94
5,000 or More	2,188	1,898	213	77	1,053	885	132	36	894	817	62	15	241	196	19	26
Per Plan Statistics																
Mean Number of Participants	1,305	1,220	3,195	3,269	1,463	1,344	3,229	4,338	6,995	7,121	4,942	11,634	479	453	1,315	1,622
Median Number of Participants	233	226	882	595	289	273	999	926	1,537	1,549	1,349	2,009	196	194	393	435

Plans with Trusts																
Total Participants 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	7,417	5,558	1,599	260	5,832	4,669	1,020	143	859	514	320	25	726	375	259	92
None or Not Reported	188	156	25	7	164	138	20	6	13	10	3	-	11	8	2	1
1-49	2,855	2,799	48	8	2,648	2,627	18	3	85	78	7	-	122	94	23	5
50-99	655	598	49	8	527	500	24	3	71	66	4	1	57	32	21	4
100-249	773	596	155	22	546	446	89	11	86	67	18	1	141	83	48	10
250-499	639	367	245	27	442	269	161	12	82	42	37	3	115	56	47	12
500-999	630	293	302	35	429	218	192	19	95	32	59	4	106	43	51	12
1,000-4,999	1,120	445	564	111	768	320	384	64	228	88	130	10	124	37	50	37
5,000 or More	557	304	211	42	308	151	132	25	199	131	62	6	50	22	17	11
Per Plan Statistics																
Mean Number of Participants	3,060	2,865	3,317	5,646	2,150	1,783	3,277	6,093	9,737	12,602	4,951	12,102	2,467	2,986	1,457	3,198
Median Number of Participants	101	40	944	1,359	56	27	1,015	1,530	959	435	1,347	1,527	314	168	427	1,077

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2017**

Plans with No Trusts

Total Participants 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	50,333	49,754	80	499	17,707	17,555	19	133	2,908	2,881	2	25	29,718	29,318	59	341
None or Not Reported	1,403	1,388	1	14	617	610	-	7	-	-	-	-	786	778	1	7
1-49	106	106	-	-	38	38	-	-	1	1	-	-	67	67	-	-
50-99	997	995	-	2	239	239	-	-	6	6	-	-	752	750	-	2
100-249	23,450	23,280	31	139	5,929	5,890	7	32	290	290	-	-	17,231	17,100	24	107
250-499	11,299	11,162	25	112	4,144	4,112	6	26	334	332	-	2	6,821	6,718	19	84
500-999	5,983	5,874	14	95	2,980	2,953	3	24	430	428	-	2	2,573	2,493	11	69
1,000-4,999	5,464	5,355	7	102	3,015	2,979	3	33	1,152	1,138	2	12	1,297	1,238	2	57
5,000 or More	1,631	1,594	2	35	745	734	-	11	695	686	-	9	191	174	2	15
Per Plan Statistics																
Mean Number of Participants	1,046	1,037	744	2,030	1,236	1,228	609	2,451	6,185	6,144	3,523	11,166	430	421	693	1,197
Median Number of Participants	241	239	312	426	343	343	312	532	1,668	1,657	3,523	3,059	195	194	298	386

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

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² For the purposes of this report, includes 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: 2017 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2017**

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	57,750	55,312	1,679	759	23,539	22,224	1,039	276	3,767	3,395	322	50	30,444	29,693	318	433
Agriculture	603	583	6	14	363	351	5	7	26	24	1	1	214	208	-	6
Mining	663	656	1	6	370	365	1	4	44	43	-	1	249	248	-	1
Construction	3,644	3,027	583	34	1,781	1,390	380	11	232	98	131	3	1,631	1,539	72	20
Manufacturing	11,902	11,735	100	67	5,266	5,189	48	29	982	957	17	8	5,654	5,589	35	30
Transportation	1,950	1,806	131	13	897	818	75	4	140	108	32	-	913	880	24	9
Communications and Information	1,667	1,639	17	11	606	596	9	1	163	158	3	2	898	885	5	8
Utilities	605	593	3	9	359	352	-	7	72	72	-	-	174	169	3	2
Wholesale Trade	3,154	3,096	28	30	1,288	1,258	18	12	181	176	4	1	1,685	1,662	6	17
Retail Trade	3,830	3,702	76	52	1,497	1,422	55	20	181	166	13	2	2,152	2,114	8	30
Finance, Insurance, and Real Estate	6,045	5,416	463	166	2,415	2,040	310	65	431	347	69	15	3,199	3,029	84	86
Services	22,386	21,920	163	303	8,222	8,047	75	100	1,250	1,204	31	15	12,914	12,669	57	188
Misc. Organizations ²	1,296	1,134	108	54	471	392	63	16	65	42	21	2	760	700	24	36
Industry Not Reported	5	5	-	-	4	4	-	-	-	-	-	-	1	1	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer
Total	3,719	2,005	1,477	237	2,493	1,404	958	131	690	360	306	24	536	241	213	82
Agriculture	19	14	3	2	17	13	2	2	2	1	1	-	-	-	-	-
Mining	27	26	1	-	21	20	1	-	3	3	-	-	3	3	-	-
Construction	696	132	553	11	450	83	361	6	146	19	127	-	100	30	65	5
Manufacturing	506	414	78	14	352	304	39	9	99	79	16	4	55	31	23	1
Transportation	181	63	117	1	114	44	69	1	41	10	31	-	26	9	17	-
Communications and Information	64	47	14	3	40	31	8	1	19	15	3	1	5	1	3	1
Utilities	149	143	-	6	99	94	-	5	34	34	-	-	16	15	-	1
Wholesale Trade	112	86	23	3	76	58	16	2	21	18	3	-	15	10	4	1
Retail Trade	173	96	66	11	132	74	50	8	28	15	13	-	13	7	3	3
Finance, Insurance, and Real Estate	799	285	417	97	535	196	291	48	138	59	66	13	126	30	60	36
Services	798	616	117	65	523	421	65	37	137	104	28	5	138	91	24	23
Misc. Organizations ²	195	83	88	24	134	66	56	12	22	3	18	1	39	14	14	11
Industry Not Reported	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2017**

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	50,333	49,754	80	499	17,707	17,555	19	133	2,908	2,881	2	25	29,718	29,318	59	341
Agriculture	511	496	3	12	275	267	3	5	23	22	-	1	213	207	-	6
Mining	589	583	-	6	307	303	-	4	36	35	-	1	246	245	-	1
Construction	2,275	2,251	2	22	734	728	1	5	63	61	-	2	1,478	1,462	1	15
Manufacturing	10,941	10,883	9	49	4,517	4,495	2	20	848	844	-	4	5,576	5,544	7	25
Transportation	1,657	1,646	-	11	685	682	-	3	95	95	-	-	877	869	-	8
Communications and Information	1,480	1,472	1	7	452	452	-	-	140	139	-	1	888	881	1	6
Utilities	372	367	2	3	190	188	-	2	28	28	-	-	154	151	2	1
Wholesale Trade	2,883	2,851	5	27	1,062	1,050	2	10	152	150	1	1	1,669	1,651	2	16
Retail Trade	3,403	3,356	8	39	1,122	1,109	3	10	146	144	-	2	2,135	2,103	5	27
Finance, Insurance, and Real Estate	4,903	4,830	11	62	1,603	1,590	1	12	273	271	-	2	3,027	2,969	10	48
Services	20,299	20,032	35	232	6,489	6,423	7	59	1,066	1,055	1	10	12,744	12,554	27	163
Misc. Organizations ²	1,017	984	4	29	269	266	-	3	38	37	-	1	710	681	4	25
Industry Not Reported	3	3	-	-	2	2	-	-	-	-	-	-	1	1	-	-

Plans with Fewer Than 100 Participants and Trusts ³

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer	Total	Single Employer ¹	Multi-employer	Multiple-Employer
Total	3,698	3,553	122	23	3,339	3,265	62	12	169	154	14	1	190	134	46	10
Agriculture	73	73	-	-	71	71	-	-	1	1	-	-	1	1	-	-
Mining	47	47	-	-	42	42	-	-	5	5	-	-	-	-	-	-
Construction	673	644	28	1	597	579	18	-	23	18	4	1	53	47	6	4
Manufacturing	455	438	13	4	397	390	7	-	35	34	1	-	23	14	5	4
Transportation	112	97	14	1	98	92	6	-	4	3	1	-	10	2	7	1
Communications and Information	123	120	2	1	114	113	1	-	4	4	-	-	5	3	1	1
Utilities	84	83	1	-	70	70	-	-	10	10	-	-	4	3	1	-
Wholesale Trade	159	159	-	-	150	150	-	-	8	8	-	-	1	1	-	-
Retail Trade	254	250	2	2	243	239	2	2	7	7	-	-	4	4	-	-
Finance, Insurance, and Real Estate	343	301	35	7	277	254	18	5	20	17	3	-	46	30	14	2
Services	1,289	1,272	11	6	1,210	1,203	3	4	47	45	2	-	32	24	6	2
Misc. Organizations ²	84	67	16	1	68	60	7	1	5	2	3	-	11	5	6	-
Industry Not Reported	2	2	-	-	2	2	-	-	-	-	-	-	-	-	-	-

¹ For the purposes of this report, includes 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.

³ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2017**
(thousands)

All Plans

Total Participants 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	75,350	67,505	5,364	2,481	34,430	29,878	3,355	1,197	26,350	24,177	1,591	582	14,569	13,449	418	702
1-49	45	43	1	*/	38	37	*/	*/	3	2	*/	-	4	4	1	*/
50-99	134	130	4	1	58	56	2	*/	6	5	*/	*/	70	68	2	1
100-249	3,938	3,880	32	27	1,083	1,059	17	8	63	60	3	*/	2,792	2,761	12	19
250-499	4,159	4,010	99	50	1,633	1,558	62	14	152	137	13	2	2,374	2,315	24	34
500-999	4,592	4,270	231	91	2,390	2,217	143	30	379	333	43	4	1,822	1,721	45	57
1,000-4,999	13,901	12,190	1,234	477	8,021	6,945	849	228	3,247	2,915	284	48	2,632	2,329	100	202
5,000 or More	48,581	42,982	3,763	1,836	21,207	18,007	2,281	918	22,500	20,724	1,248	528	4,875	4,251	234	389

Plans with Trusts

Total Participants 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	22,696	15,923	5,304	1,468	12,540	8,326	3,343	871	8,364	6,478	1,584	303	1,791	1,120	377	294
1-49	42	40	1	*/	37	36	*/	*/	3	2	*/	-	2	2	1	*/
50-99	47	42	4	1	37	35	2	*/	5	5	*/	*/	4	2	2	*/
100-249	126	95	27	4	89	72	15	2	14	11	3	*/	23	13	8	2
250-499	232	131	90	10	161	96	60	4	30	15	13	1	42	20	17	5
500-999	454	207	221	26	309	154	141	14	68	23	43	2	76	30	37	9
1,000-4,999	2,463	985	1,217	261	1,681	688	843	149	513	214	277	21	270	83	97	91
5,000 or More	19,332	14,422	3,744	1,166	10,227	7,244	2,281	701	7,732	6,208	1,248	277	1,373	970	215	188

Plans with No Trusts

Total Participants 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	52,654	51,582	59	1,013	21,890	21,553	12	326	17,986	17,700	7	279	12,778	12,329	41	408
1-49	3	3	-	-	1	1	-	-	*/	*/	-	-	2	2	-	-
50-99	87	87	-	*/	21	21	-	-	*/	*/	-	-	66	66	-	*/
100-249	3,813	3,784	5	23	994	987	1	5	50	50	-	-	2,769	2,748	4	17
250-499	3,927	3,879	9	40	1,473	1,461	2	9	123	122	-	1	2,332	2,296	7	29
500-999	4,138	4,063	10	65	2,081	2,063	2	16	311	310	-	1	1,746	1,690	7	48
1,000-4,999	11,437	11,204	16	216	6,341	6,256	6	79	2,735	2,701	7	26	2,362	2,247	4	112
5,000 or More	29,249	28,560	19	669	10,980	10,763	-	217	14,767	14,516	-	251	3,501	3,281	19	201

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

Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² For the purposes of this report, includes 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: 2017 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2017**
(thousands)

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	75,350	67,505	5,364	2,481	34,430	29,878	3,355	1,197	26,350	24,177	1,591	582	14,569	13,449	418	702
Agriculture	436	397	11	28	298	285	6	7	70	63	5	3	67	49	-	19
Mining	487	481	1	5	304	302	1	1	100	96	-	4	84	83	-	*/
Construction	2,383	1,104	1,228	50	1,242	483	743	16	634	227	386	21	506	394	100	13
Manufacturing	13,893	12,981	241	671	5,853	5,422	132	298	5,633	5,186	92	354	2,407	2,373	16	18
Transportation	3,918	2,874	1,031	13	1,884	1,275	601	8	1,493	1,131	362	-	542	469	68	5
Communications and Information	3,491	3,289	164	37	1,103	1,009	67	28	2,020	1,949	65	6	367	332	32	3
Utilities	1,179	1,078	9	92	809	718	-	91	268	268	-	-	102	92	9	1
Wholesale Trade	2,183	2,083	75	25	851	791	53	7	790	772	16	2	542	520	6	16
Retail Trade	9,965	9,437	493	36	2,935	2,589	326	20	5,758	5,601	155	2	1,272	1,247	11	14
Finance, Insurance, and Real Estate	8,295	6,382	1,274	639	3,842	2,735	815	292	2,898	2,427	370	101	1,555	1,220	89	246
Services	23,313	21,861	689	763	9,855	8,984	510	360	6,593	6,416	101	75	6,865	6,461	77	327
Misc. Organizations ³	5,806	5,536	149	121	5,453	5,284	101	68	94	42	38	13	260	210	10	40
Industry Not Reported	2	2	-	-	1	1	-	-	-	-	-	-	1	1	-	-

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	22,607	15,840	5,300	1,467	12,466	8,254	3,341	871	8,357	6,471	1,584	302	1,785	1,116	375	294
Agriculture	43	28	10	5	38	28	6	5	5	*/	5	-	-	-	-	-
Mining	27	26	1	-	18	18	1	-	1	1	-	-	8	8	-	-
Construction	1,348	105	1,227	15	814	59	742	13	421	35	385	-	113	11	99	3
Manufacturing	2,656	1,976	237	443	1,307	911	131	265	1,198	927	92	178	151	138	13	*/
Transportation	1,503	467	1,030	6	734	127	600	6	654	291	362	-	116	48	68	-
Communications and Information	1,195	1,003	164	29	144	49	67	28	1,020	953	65	1	32	*/	32	*/
Utilities	650	561	-	89	454	366	-	88	172	172	-	-	24	23	-	1
Wholesale Trade	290	214	71	5	113	58	52	3	138	125	13	-	38	31	5	2
Retail Trade	2,574	2,077	486	11	509	179	322	7	1,934	1,779	155	-	131	119	9	3
Finance, Insurance, and Real Estate	3,388	1,590	1,258	539	1,617	550	814	253	1,468	999	370	99	303	40	75	188
Services	3,649	2,754	668	228	1,531	885	505	141	1,295	1,185	97	12	823	683	66	74
Misc. Organizations ³	5,284	5,039	148	97	5,186	5,023	101	62	51	1	38	12	46	15	9	23
Industry Not Reported	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2017**
(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	52,654	51,582	59	1,013	21,890	21,553	12	326	17,986	17,700	7	279	12,778	12,329	41	408
Agriculture	392	368	1	24	259	256	1	2	66	63	-	3	67	49	-	19
Mining	459	454	-	5	284	283	-	1	99	95	-	4	76	76	-	*/
Construction	1,018	983	*/	35	414	410	*/	4	212	191	-	21	392	381	*/	10
Manufacturing	11,222	10,992	3	227	4,535	4,501	*/	33	4,433	4,257	-	176	2,255	2,234	3	18
Transportation	2,412	2,405	-	7	1,148	1,146	-	2	839	839	-	-	425	420	-	5
Communications and Information	2,292	2,284	*/	8	957	957	-	-	1,001	995	-	5	334	331	*/	3
Utilities	526	514	9	3	353	350	-	3	96	96	-	-	78	69	9	*/
Wholesale Trade	1,889	1,866	4	20	735	730	*/	4	652	647	3	2	503	489	1	14
Retail Trade	7,386	7,354	6	26	2,421	2,405	4	12	3,823	3,821	-	2	1,141	1,128	2	11
Finance, Insurance, and Real Estate	4,898	4,785	14	99	2,219	2,179	*/	39	1,429	1,427	-	2	1,251	1,179	14	58
Services	19,638	19,082	21	536	8,301	8,077	6	219	5,296	5,229	4	63	6,041	5,777	11	253
Misc. Organizations ³	520	495	1	24	265	259	-	6	42	41	-	1	213	195	1	17
Industry Not Reported	2	2	-	-	1	1	-	-	-	-	-	-	1	1	-	-

Plans with Fewer Than 100 Participants and Trusts ⁴

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	88	83	5	1	74	72	2	*/	8	7	*/	*/	7	4	2	*/
Agriculture	1	1	-	-	1	1	-	-	*/	*/	-	-	*/	-	-	-
Mining	1	1	-	-	1	1	-	-	*/	*/	-	-	-	-	-	-
Construction	16	15	1	*/	14	13	1	-	1	1	*/	*/	1	1	*/	-
Manufacturing	14	13	1	*/	11	11	*/	-	2	2	*/	-	1	1	*/	*/
Transportation	3	2	1	*/	2	2	*/	-	*/	*/	*/	-	*/	*/	*/	*/
Communications and Information	3	3	*/	*/	3	3	-	-	*/	*/	-	-	*/	*/	*/	*/
Utilities	3	3	*/	-	2	2	-	-	*/	*/	-	-	*/	*/	*/	-
Wholesale Trade	3	3	-	-	3	3	-	-	*/	*/	-	-	*/	*/	-	-
Retail Trade	6	6	-	*/	5	5	-	*/	*/	*/	-	-	*/	*/	-	-
Finance, Insurance, and Real Estate	9	7	1	*/	7	6	1	*/	1	1	*/	-	1	*/	1	*/
Services	26	25	1	*/	23	23	*/	*/	2	2	*/	-	1	1	*/	*/
Misc. Organizations ³	2	2	1	*/	2	2	*/	*/	*/	*/	*/	-	*/	*/	*/	-
Industry Not Reported	*/	*/	-	-	*/	*/	-	-	-	-	-	-	-	-	-	-

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

Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² For the purposes of this report, includes 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.

⁴ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2017**

All Plans

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²
Total	57,750	75,350	23,539	34,430	3,767	26,350	30,444	14,569
No Insurance	7,719	8,062	7,719	8,062	-	-	-	-
Health Only	1,888	2,109	-	-	134	1,394	1,754	715
Stop-Loss Only	982	671	982	671	-	-	-	-
Other ³	10,757	19,953	10,757	19,953	-	-	-	-
Health and Stop-Loss	83	107	-	-	29	91	54	16
Health and Other ³	30,728	34,064	-	-	2,884	20,826	27,844	13,238
Stop-Loss and Other ³	4,081	5,744	4,081	5,744	-	-	-	-
Health, Stop-Loss, and Other ³	1,512	4,640	-	-	720	4,040	792	600

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 (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²
Total	3,719	22,607	2,493	12,466	690	8,357	536	1,785
No Insurance	630	1,841	630	1,841	-	-	-	-
Health Only	88	997	-	-	52	943	36	54
Stop-Loss Only	329	439	329	439	-	-	-	-
Other ³	669	6,995	669	6,995	-	-	-	-
Health and Stop-Loss	24	66	-	-	16	63	8	3
Health and Other ³	789	6,720	-	-	360	5,124	429	1,596
Stop-Loss and Other ³	865	3,191	865	3,191	-	-	-	-
Health, Stop-Loss, and Other ³	325	2,358	-	-	262	2,226	63	132

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2017**

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 (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²
Total	50,333	52,654	17,707	21,890	2,908	17,986	29,718	12,778
No Insurance	4,242	6,167	4,242	6,167	-	-	-	-
Health Only	1,742	1,110	-	-	64	450	1,678	661
Stop-Loss Only	407	223	407	223	-	-	-	-
Other ³	9,976	12,954	9,976	12,954	-	-	-	-
Health and Stop-Loss	58	41	-	-	12	27	46	13
Health and Other ³	29,723	27,335	-	-	2,453	15,698	27,270	11,637
Stop-Loss and Other ³	3,082	2,546	3,082	2,546	-	-	-	-
Health, Stop-Loss, and Other ³	1,103	2,278	-	-	379	1,810	724	467

Plans with Fewer Than 100 Participants and Trusts ⁴

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²	Number of Plans	Total Participants (thousands) ²
Total	3,698	88	3,339	74	169	8	190	7
No Insurance	2,847	54	2,847	54	-	-	-	-
Health Only	58	2	-	-	18	1	40	1
Stop-Loss Only	246	10	246	10	-	-	-	-
Other ³	112	3	112	3	-	-	-	-
Health and Stop-Loss	1	*/	-	-	1	*/	-	-
Health and Other ³	216	9	-	-	71	3	145	5
Stop-Loss and Other ³	134	7	134	7	-	-	-	-
Health, Stop-Loss, and Other ³	84	4	-	-	79	4	5	*/

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

Totals may 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 For the purposes of this report, includes active, retired, and 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.

⁴ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2017**

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	57,750	55,312	1,679	759	23,539	22,224	1,039	276	3,767	3,395	322	50	30,444	29,693	318	433
None or Not Reported	23,539	22,224	1,039	276	23,539	22,224	1,039	276	-	-	-	-	-	-	-	-
1	23,058	22,354	390	314	-	-	-	-	2,253	2,033	193	27	20,805	20,321	197	287
2	6,971	6,749	140	82	-	-	-	-	677	610	60	7	6,294	6,139	80	75
3-5	3,556	3,408	85	63	-	-	-	-	614	544	58	12	2,942	2,864	27	51
6-10	452	417	22	13	-	-	-	-	159	148	10	1	293	269	12	12
11-25	147	138	2	7	-	-	-	-	51	48	1	2	96	90	1	5
26 or More	27	22	1	4	-	-	-	-	13	12	-	1	14	10	1	3

Plans with 100 or More Participants and Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single Employer ²	Multi-employer	Multiple-Employer	Total	Single Employer ²	Multi-employer	Multiple-Employer	Total	Single Employer ²	Multi-employer	Multiple-Employer	Total	Single Employer ²	Multi-employer	Multiple-Employer
Total	3,719	2,005	1,477	237	2,493	1,404	958	131	690	360	306	24	536	241	213	82
None or Not Reported	2,493	1,404	958	131	2,493	1,404	958	131	-	-	-	-	-	-	-	-
1	704	338	301	65	-	-	-	-	373	178	182	13	331	160	119	52
2	226	95	114	17	-	-	-	-	110	52	55	3	116	43	59	14
3-5	199	100	82	17	-	-	-	-	138	75	58	5	61	25	24	12
6-10	52	30	19	3	-	-	-	-	36	25	10	1	16	5	9	2
11-25	33	28	2	3	-	-	-	-	23	21	1	1	10	7	1	2
26 or More	12	10	1	1	-	-	-	-	10	9	-	1	2	1	1	-

(continued...)

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2017**

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	50,333	49,754	80	499	17,707	17,555	19	133	2,908	2,881	2	25	29,718	29,318	59	341
None or Not Reported	17,707	17,555	19	133	17,707	17,555	19	133	-	-	-	-	-	-	-	-
1	22,032	21,749	45	238	-	-	-	-	1,718	1,705	-	13	20,314	20,044	45	225
2	6,713	6,638	10	65	-	-	-	-	561	555	2	4	6,152	6,083	8	61
3-5	3,353	3,304	3	46	-	-	-	-	475	468	-	7	2,878	2,836	3	39
6-10	399	386	3	10	-	-	-	-	123	123	-	-	276	263	3	10
11-25	114	110	-	4	-	-	-	-	28	27	-	1	86	83	-	3
26 or More	15	12	-	3	-	-	-	-	3	3	-	-	12	9	-	3

Plans with Fewer Than 100 Participants and Trusts ³

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	3,698	3,553	122	23	3,339	3,265	62	12	169	154	14	1	190	134	46	10
None or Not Reported	3,339	3,265	62	12	3,339	3,265	62	12	-	-	-	-	-	-	-	-
1	322	267	44	11	-	-	-	-	162	150	11	1	160	117	33	10
2	32	16	16	-	-	-	-	-	6	3	3	-	26	13	13	-
3-5	4	4	-	-	-	-	-	-	1	1	-	-	3	3	-	-
6-10	1	1	-	-	-	-	-	-	-	-	-	-	1	1	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

² For the purposes of this report, includes 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 For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2017**
(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	75,350	67,505	5,364	2,481	34,430	29,878	3,355	1,197	26,350	24,177	1,591	582	14,569	13,449	418	702
None or Not Reported	34,430	29,878	3,355	1,197	34,430	29,878	3,355	1,197	-	-	-	-	-	-	-	-
1	13,854	12,617	713	524	-	-	-	-	6,775	5,980	537	258	7,079	6,637	176	266
2	6,548	5,957	319	271	-	-	-	-	3,652	3,328	237	86	2,896	2,629	82	185
3-5	8,665	7,521	740	404	-	-	-	-	6,583	5,703	661	220	2,082	1,818	79	184
6-10	4,505	4,284	203	18	-	-	-	-	3,866	3,714	150	1	639	570	52	17
11-25	5,754	5,694	7	53	-	-	-	-	4,592	4,582	6	4	1,161	1,112	1	49
26 or More	1,594	1,553	27	14	-	-	-	-	882	870	-	12	712	683	27	1

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	22,607	15,840	5,300	1,467	12,466	8,254	3,341	871	8,357	6,471	1,584	302	1,785	1,116	375	294
None or Not Reported	12,466	8,254	3,341	871	12,466	8,254	3,341	871	-	-	-	-	-	-	-	-
1	1,701	811	695	194	-	-	-	-	1,301	674	536	91	401	138	159	104
2	1,007	534	301	173	-	-	-	-	610	307	230	74	397	227	71	99
3-5	1,995	1,066	729	200	-	-	-	-	1,746	962	661	123	249	104	68	77
6-10	916	713	200	3	-	-	-	-	856	704	150	1	61	9	49	2
11-25	3,342	3,322	7	13	-	-	-	-	3,058	3,050	6	2	284	272	1	11
26 or More	1,180	1,140	27	12	-	-	-	-	786	774	-	12	394	367	27	-

(continued...)

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2017**
(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	52,654	51,582	59	1,013	21,890	21,553	12	326	17,986	17,700	7	279	12,778	12,329	41	408
None or Not Reported	21,890	21,553	12	326	21,890	21,553	12	326	-	-	-	-	-	-	-	-
1	12,140	11,796	16	329	-	-	-	-	5,467	5,300	-	167	6,673	6,496	16	161
2	5,539	5,423	18	99	-	-	-	-	3,041	3,021	7	13	2,498	2,401	11	86
3-5	6,670	6,454	12	204	-	-	-	-	4,837	4,740	-	97	1,833	1,714	12	107
6-10	3,589	3,571	3	15	-	-	-	-	3,010	3,010	-	-	579	561	3	15
11-25	2,412	2,372	-	40	-	-	-	-	1,534	1,532	-	2	878	839	-	38
26 or More	414	413	-	1	-	-	-	-	96	96	-	-	318	316	-	1

Plans with Fewer Than 100 Participants and Trusts ⁴

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	88	83	5	1	74	72	2	*/	8	7	*/	*/	7	4	2	*/
None or Not Reported	74	72	2	*/	74	72	2	*/	-	-	-	-	-	-	-	-
1	13	10	2	1	-	-	-	-	7	7	*/	*/	5	3	2	*/
2	1	1	1	-	-	-	-	-	*/	*/	*/	-	1	1	1	-
3-5	*/	*/	-	-	-	-	-	-	*/	*/	-	-	*/	*/	-	-
6-10	*/	*/	-	-	-	-	-	-	-	-	-	-	*/	*/	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Totals may not equal the sum of the components due to rounding.

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

² For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

³ For the purposes of this report, includes 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.

⁴ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2017
(millions)

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	\$177,133	\$160,219	\$9,638	\$7,275	\$22,322	\$19,377	\$1,870	\$1,075	\$39,343	\$34,003	\$4,909	\$431	\$115,468	\$106,839	\$2,860	\$5,769
Health Only	50,403	43,661	5,180	1,562	-	-	-	-	11,975	8,344	3,461	170	38,428	35,317	1,718	1,393
Stop-Loss Only	6,358	5,705	458	195	2,920	2,413	328	179	2,674	2,541	120	13	764	751	10	3
Other ³	46,909	43,135	2,421	1,352	18,651	16,304	1,526	821	16,287	15,578	582	127	11,971	11,253	313	405
Health and Stop-Loss	126	123	-	3	-	-	-	-	1	1	-	-	124	122	-	3
Health and Other ³	70,766	65,430	1,483	3,854	-	-	-	-	8,203	7,367	732	104	62,563	58,063	751	3,750
Stop-Loss and Other ³	2,524	2,122	93	308	751	660	16	76	203	172	14	17	1,570	1,290	64	216
Health, Stop-Loss, and Other ³	47	44	4	-	-	-	-	-	-	-	-	-	47	44	4	-

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	\$32,476	\$19,501	\$9,300	\$3,675	\$6,126	\$3,415	\$1,855	\$856	\$16,687	\$11,541	\$4,885	\$261	\$9,663	\$4,545	\$2,560	\$2,559
Health Only	11,967	6,422	5,085	460	-	-	-	-	7,362	3,777	3,455	130	4,605	2,645	1,630	330
Stop-Loss Only	2,977	2,376	452	149	918	455	323	140	2,039	1,911	119	9	20	10	10	-
Other ³	10,803	7,606	2,378	820	4,904	2,745	1,518	641	4,404	3,811	573	20	1,496	1,050	287	158
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ³	5,972	2,728	1,303	1,941	-	-	-	-	2,833	2,023	724	85	3,139	705	579	1,856
Stop-Loss and Other ³	753	369	78	306	304	215	14	75	49	19	14	16	400	134	51	215
Health, Stop-Loss, and Other ³	4	-	4	-	-	-	-	-	-	-	-	-	4	-	4	-

(continued...)

**Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2017**
(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	\$144,315	\$140,433	\$290	\$3,592	\$16,113	\$15,888	\$7	\$218	\$22,469	\$22,287	\$12	\$170	\$105,733	\$102,258	\$271	\$3,204
Health Only	38,314	37,140	74	1,100	-	-	-	-	4,526	4,487	-	39	33,788	32,653	74	1,061
Stop-Loss Only	3,328	3,281	2	45	1,952	1,912	2	38	632	628	-	4	744	741	**/	3
Other ³	36,050	35,482	36	532	13,717	13,533	4	179	11,866	11,752	8	106	10,467	10,197	24	246
Health and Stop-Loss	126	123	-	3	-	-	-	-	1	1	-	-	124	122	-	3
Health and Other ³	64,745	62,671	164	1,910	-	-	-	-	5,348	5,324	4	19	59,397	57,347	160	1,891
Stop-Loss and Other ³	1,708	1,692	14	2	443	442	1	1	96	95	-	1	1,169	1,155	13	1
Health, Stop-Loss, and Other ³	44	44	-	-	-	-	-	-	-	-	-	-	44	44	-	-

Plans with Fewer Than 100 Participants and Trusts ⁴

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	\$342	\$286	\$49	\$7	\$84	\$75	\$8	\$1	\$187	\$174	\$12	\$1	\$71	\$37	\$29	\$6
Health Only	121	98	21	2	-	-	-	-	87	80	6	**/	35	19	14	2
Stop-Loss Only	53	48	4	1	50	46	3	1	3	2	**/	-	**/	**/	-	-
Other ³	55	47	8	**/	30	26	4	**/	17	15	2	**/	8	6	2	**/
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ³	49	30	16	3	-	-	-	-	22	19	3	-	27	11	12	3
Stop-Loss and Other ³	63	62	1	-	4	3	1	-	58	58	-	-	1	1	-	-
Health, Stop-Loss, and Other ³	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

⁴ For the purposes of this report, includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2017, employer-sponsored health insurance covered 56 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers) may fund the health insurance coverage they offer their workers.²

What Is a Self-Insured Group Health Plan?

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

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2018 Current Population Survey Annual Social and Economic Supplement.

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

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

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

The financial risk for self-insured benefit claims may be borne partially or entirely by the employer offering the self-insured plan. To protect against unexpectedly large claims, self-insured plans or employers sponsoring such plans may obtain

³ Definitions of Health Insurance Terms, at <http://www.bls.gov/ncs/ebs/sp/healthterms.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.

stop-loss insurance coverage. Stop-loss coverage limits the liability (stops the loss) the plan or employer bears for each covered person's health care costs (in the case of policies with individual or specific attachment points) or for the total expenses of the plan (aggregate attachment points), as the stop-loss carrier will reimburse the plan or employer for losses above the policies' attachment points.⁶

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.

Form 5500 Group Health Plan Filing Requirements

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

In 1975, the Department of Labor (the "Department"), the Internal Revenue Service, and the Pension Benefit Guaranty Corporation (collectively, the "Agencies") jointly developed the Form 5500 Series for employers who sponsor an employee benefit plan for their employees to satisfy the annual reporting

⁶ An employer may also purchase a "minimum premium" arrangement in which the employer pays a fraction of the fully insured premium to cover non-claim expenses, such as administration and claims processing, and pays claims up to an agreed-upon limit, after which the insurance carrier is responsible. Under a minimum premium arrangement, the insurance carrier usually is also responsible for processing claims and administrative services.

requirements under Title I and Title IV of ERISA and under the Code. As statutory and regulatory requirements have changed, the Agencies have changed the Form 5500. Today, filing the Form 5500 together with any required Schedules and Attachments (the "Form 5500") 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 operation, 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 exceptions tied to plans' size and funding arrangement. These exceptions are listed below.

- 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
- Welfare plans maintained outside the United States that serve mostly nonresident aliens.
- Governmental plans.

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 2017 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 about whether there were any fees and commissions paid with respect to the purchase of insurance, and if so, provide the total amount. See, e.g., 2017 Form 5500-SF, Line 10e.

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 2017 Form 5500 Instructions.

- Unfunded or insured welfare plans maintained for a select group of management or highly compensated employees only.
- Plans maintained to comply with workers' compensation, unemployment compensation, or disability insurance laws only.
- 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.

A small welfare plan that receives employee (or former employee) contributions during the plan year and does not use the contributions to pay insurance premiums or uses a trust or separately maintained fund to hold plan assets or act as a conduit for the transfer of plan assets during the year is required to file. An exception to this rule is a small plan associated with a cafeteria plan under Internal Revenue Code section 125 with employee contributions that are used to pay benefits instead of insurance premiums. This type of plan may be treated for annual reporting purposes as an unfunded welfare plan if it meets certain Department requirements.⁹

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

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 2017. Certain filings are excluded in order to reflect the filing requirements described below.

- 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 each of 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 each of total assets, liabilities, net assets, income, and expenses.
- 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).
- 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 2017 Form 5500 on plans' funding arrangements, together with information from Schedule A "Insurance Information," Schedule H "Financial Information," and Schedule I "Financial

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>.

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% of the average cost of single health coverage in the United States, as documented by Kaiser Family Foundation’s 2017 Employer Health Benefits Survey.¹¹

Evidence of a Trust. Information on a plan’s trust, if any, should to 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 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 that only reported on compliance issues only is not considered evidence of a trust.

The following section describes how different filing characteristics that demonstrate the likely existence of a trust or insurance contract result in the plan being classified as self-, mixed-, or fully insured.

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

¹¹ *Employer Health Benefits, 2017 Annual Survey.* Kaiser Family Foundation and Health Research & Educational Trust. Available at <http://kff.org/health-costs/report/2017-emp-health-benefits-survey>.

- (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 trust payments to insurance carriers within 20% of total premiums for all insurance contracts
 - i) Plans reporting payments directly to participants that are more than 30% of the average cost of single health coverage in the United States are classified as **mixed-insured**.
 - ii) All other plans are classified as **fully insured**.
 - (b) Plans reporting trust payments to insurance carriers that differ by more than 20% of total premiums for all insurance contracts
 - i) Plans with payments to insurance carriers within 50% of total payments for all insurance contracts are classified as **self-insured**.
 - ii) Plans with health insurance contracts indicating experience-rated charges but no premiums are classified as **self-insured**.
 - iii) Plans not classified as self-insured via (i) or (ii) above and reporting payments directly to participants that are more than 30% of the average cost of single health coverage in the United States are classified as **mixed-insured**.
 - iv) All other plans are classified as **fully 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 reporting 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 TPA are classified as **self-insured**.
- (d) All other plans are classified as **fully insured**.
- (4) No evidence of a trust; evidence of health insurance
 - (a) Plans with filings indicating 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 is funded through a trust or general assets of the sponsor are classified as **mixed-insured**.
 - (b) All other plans are classified as **fully insured**.

For purposes of this report, private sector employer-sponsored health plans were also divided into six distinct categories based on the Form 5500 filing requirements.

- Small plans (covering fewer than 100 participants as of the end of the year) that fully insure their health plan.
- Small plans that self-insure but do not have a trust.
- Small plans that self-insure their health plan and use a trust to hold the plan assets.
- Large plans (covering 100 or more participants as of the end of the year) that fully insure health plans.
- Large plans that self-insure and use a trust to hold the plan assets.
- 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

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.

self-insure benefits without a trust must file, but are only required to file the Form 5500 and the Schedule A to report information about insurance contracts only.

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. Namely, 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 reported herein 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. See 29 CFR 2520.104-43.² GIAs often exist for the provision of health benefits; however, 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.³

¹ 2017 Instructions for the Form 5500. Department of Labor. Available at: <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2017-instructions.pdf>.

² Ibid.

³ One filing that reported as a GIA and indicated offering health benefits in 2017 was excluded from the statistics in this section. Upon review of the attachments to the filing, it was determined that for the purpose of this report, the GIA was not offering medical benefits.

Table 1. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, and Total Assets, 2008-2017

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Number of GIAs	69	62	61	55	57	58	50	50	44	46
Total Participants (thousands) ¹	516	451	419	439	394	384	334	296	323	313
Active Participants (thousands)	516	444	413	433	390	379	329	291	319	309
Total Assets (millions)	\$457	\$355	\$432	\$421	\$399	\$422	\$370	\$345	\$303	\$352

NOTES: By definition, 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 2017 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 For the purposes of this report, includes active, retired, and 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, 2017**

Type of Benefit	Number of GIAs	Total Participants (thousands) ¹	Active Participants (thousands)	Total Assets (millions)	Total Contributions (millions) ²	Total Benefits (millions) ³
Total	46	313	309	\$352	\$1,808	\$1,723
Health Benefits Only	6	7	7	12	48	46
Health and Other Benefits	40	306	302	340	1,760	1,677
Health and Dental	1	8	8	22	78	74
Health and Vision	1	1	1	1	1	1
Health and Non-Health ⁴	6	40	39	68	296	295
Health, Dental, and Vision	1	-	-	-	**/	**/
Health, Dental, and Non-Health ⁴	5	24	23	18	85	83
Health, Vision, and Non-Health ⁴	-	-	-	-	-	-
Health, Dental, Vision, and Non-Health ⁴	26	234	231	231	1,300	1,225

NOTES: By definition, 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.

Totals may not equal the sum of the components due to rounding.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

² For the purposes of this report, includes both 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 among others. See 2017 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2017-instructions.pdf>.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, 2017

(millions)

Selected Income		Selected Expenses	
CONTRIBUTIONS	\$1,808	BENEFIT PAYMENTS ²	\$1,723
Employer Contributions	1,445	Directly to Participants or Beneficiaries (Including Rollovers)	297
Participant Contributions	363	To Insurance Carriers for the Provision of Benefits	1,420
Contributions from Others (Including Rollovers)	1	Other	6
Noncash Contributions	-		
INVESTMENT INCOME ¹	\$11	ADMINISTRATIVE EXPENSES	\$89
		Professional Fees	22
		Contract Administrator Fees	51
		Investment Advisory and Management Fees	2
		Other	14

NOTES: By definition, 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.

Totals may 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.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by number of participants, 2017

Total Participants, End of Year ¹	
Total	46
None or Not Reported	3
1-49	-
50-99	-
100-249	3
250-499	1
500-999	5
1,000-4,999	17
5,000 or More	17
Per Plan Statistics	
Mean Number of Participants	6,806
Median Number of Participants	2,292

NOTES: By definition, 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.

Participant numbers are tabulated as of the end of the plan year.

¹ For the purposes of this report, includes active, retired, and separated participants, either receiving benefits or entitled to future benefits.

- Missing or not applicable.

SOURCE: 2017 Form 5500 filings.

Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by industry, 2017

Industry	
Total	46
Agriculture	-
Mining	-
Construction	3
Manufacturing	-
Transportation	2
Communications and Information	-
Utilities	-
Wholesale Trade	-
Retail Trade	1
Finance, Insurance, and Real Estate	17
Services	3
Misc. Organizations ¹	4
Industry Not Reported	16

NOTES: By definition, 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.

Participant numbers are tabulated as of the end of the plan year.

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: 2017 Form 5500 filings.