

Group Health Plans Report

Abstract of 2018 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 5/5/2020



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
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HIGHLIGHTS FROM THE 2018 FORM 5500 GROUP HEALTH PLANS REPORT

The universe of group health insurance plans filing a Form 5500 is diverse and complicated. Varying benefit structures, funding arrangements, and relationships to insurance are all major components of the complexity. For 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 data underlying this report is based upon Form 5500 plan year end dates, meaning all employer-sponsored group health employee benefit plan filings with plan year ending dates in 2018 are included.

Findings from private sector, employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2018 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2021.

Plan Type Characteristics

- In 2018, there were about 61,000 private sector, employer-sponsored group health plans filing the Form 5500. Roughly 26,000, or 42 percent, were self-insured. Approximately

¹ For the remainder of this report, health benefits exclude vision and dental benefits consistent with the 2018 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-5500/2018-instructions.pdf>.

- 4,000, or 7 percent, were mixed-insured. And about 31,000, or 51 percent, were fully insured. (See Table A1.)
- Of the approximately 61,000 group health plans mentioned above, about 16 percent offered only health (other than vision or dental) benefits. Conversely, 84 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits.¹ Of these approximately 51,000 plans that offer coverages in addition to health coverage, 37 percent were self-insured, 8 percent were mixed-insured, and 55 percent were fully insured. (See Table A1.)
- Ninety percent of the self-insured plans that indicated they only provide health benefits did not report any type of insurance on Schedule A. Only 15 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 fully insured.²
- Fifty-two percent of all private sector, single-employer group health plans that filed a 2018 Form 5500 provided fully insured health benefits to their employees. Multiemployer group health plans were much less likely to provide fully insured health benefits; only 19 percent of those plans did so in 2018. Roughly 58 percent of multiple-employer plans provided fully insured health benefits. (See Table A2.)
- Over 24,200 of the group health plans categorized as self-insured were single-employer plans. About 1,000 were categorized as multiemployer plans, and the remaining 300 were classified as multiple-employer plans. Of the 4,000 group health plans categorized as mixed-insured, the majority were single-employer; approximately 300 were multiemployer plans, and fewer than 100 were

² The statistics in this note were tabulated using the 2018 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>.

multiple-employer plans. Nearly all of the 31,000 group health plans categorized as fully insured were single-employer plans. Of the remaining plans, approximately 310 were multiemployer plans and more than 450 were multiple-employer plans. (See Table A2.)

- Of the 61,000 group health plans that filed a 2018 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 35,000 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; 28,000 plans reported this arrangement. (See Table A7.)

Number of Participants

- Forty-five percent, or 35 million, of the approximately 78 million participants in group health plans filing a 2018 Form 5500 were covered under self-insured group health plans. (See Table A2.)
- Nearly three-quarters of the group health plans categorized as self-insured covered 100 or more participants and did not operate a trust. Approximately 78 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.³ (See Table A2.)

³ However, this is a data restriction that results from the filing exemption provided to welfare benefit plans (other than plans required to file the Form M-1) covering fewer than 100 participants as of the beginning of the plan year which are unfunded, fully insured, or a combination of insured and unfunded, as specified in 29 CFR 2520.104-20. For more information on filing requirements and exemptions, see Appendix A1.

- The mean number of participants in group health plans was about 1,300 in 2018. The means for self-insured, mixed-insured, and fully insured were 1,400, 6,800, and 500, respectively. The medians for self-insured, mixed-insured, and fully insured were 300, 1,400, and 200, respectively. (See Table A9.)

Assets and Liabilities

- In total, group health plans that filed a Form 5500 held about \$239 billion in assets as of the end of 2018. Self-insured group health plans held approximately \$92 billion, mixed-insured group health plans held \$135 billion, and fully insured group health plans held about \$12 billion. (See Table A2.)
- Despite comprising only 7 percent of plans, mixed-insured plans covered 36 percent of end-of-year participants and held about 57 percent of all group health plan assets held in trusts. Therefore, a relatively small number of plans drive many of the aggregate statistics presented in the remainder of this report. (See Table A2.) For instance, of the 20 largest plans by asset size, 14 were mixed-insured and held approximately \$88 billion, or nearly two-fifths of total health plan assets.⁴
- Self-insured group health plans with trusts and covering 100 or more participants held approximately 17 percent of their assets in cash and U.S. Government securities, 21 percent in direct filing entities, 25 percent in mutual fund companies (registered investment companies), 9 percent in debt instruments, and 9 percent in stock. Mixed-insured group

⁴ The statistics in this note were tabulated using the 2018 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>.

health plans with trusts and covering 100 or more participants held approximately 21 percent of their assets in cash and U.S. Government securities, 13 percent in direct filing entities, 10 percent in mutual fund companies, 12 percent in debt instruments, and 18 percent in stock. Fully insured group health plans with trusts and covering 100 or more participants held approximately 25 percent of their assets in cash and U.S. Government securities, 12 percent in direct filing entities, 27 percent in mutual fund companies, 17 percent in debt instruments, and 4 percent in stock. (See Table A6.)

- Form 5500 group health plan filers reported \$27 billion in liabilities as of the end of 2018: approximately \$11 billion was reported by self-insured group health plans, \$15 billion by mixed-insured group health plans, and \$1 billion by fully insured group health plans. (See Table A2.)
- The \$11 billion in liabilities reported by self-insured plans represented 18 percent of total benefit payments made by self-insured plans and roughly 17 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 \$150 billion in contributions in 2018, with nearly \$122 billion contributed by the employers and approximately \$26 billion contributed by the plan

participants. Roughly \$1 billion was contributed in total to plans with fewer than 100 participants. (See Table A4.)

- In 2018, group health plans filing a Form 5500 that used trusts posted investment income losses of approximately \$3.6 billion. About \$500 million was lost by self-insured group health plans, \$3 billion was lost by mixed-insured group health plans, and \$100 million was lost by fully insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2018 Form 5500, covered 100 or more participants, and used trusts made benefit payments of \$48 billion directly to participants and \$7 billion to insurance carriers. Mixed-insured group health plans of this type made benefit payments to participants totaling about \$56 billion and made payments to insurance carriers of \$17 billion. Fully insured group health plans paid about \$11 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 2018 Form 5500 reported about \$8 billion in administrative expenses.⁵ 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 \$500 million. (See Table A5.)

⁵ When applicable, Form 5500 filers report administrative expenses on either Schedule H – Financial Information, Part II – Income and Expense Statement, line number 2(i) – Administrative expenses or on Schedule I – Financial Information, Part I – Income,

Expenses, and Transfers for this Plan Year, line number 2(h). Form 5500-SF filers report administrative expenses in Part III – Financial Information, line number 8(f).

**Table A1. Number of Group Health Plans, Total Participants,
Active Participants, Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2018**

All Plans

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	60,530	77,567	69,244	\$239,433	\$149,625	\$148,513
Health Benefits Only	9,764	5,356	4,563	13,092	6,254	6,175
Health and Other Benefits	50,766	72,211	64,681	226,340	143,371	142,338
Health and Dental	1,516	1,532	1,235	4,667	3,859	3,785
Health and Vision	527	463	350	1,628	1,098	1,157
Health and Non-Health ⁵	2,409	8,278	6,742	16,587	6,389	6,557
Health, Dental, and Vision	2,766	4,097	3,665	13,517	10,892	10,629
Health, Dental, and Non-Health ⁵	5,813	4,854	3,948	19,206	7,843	9,566
Health, Vision, and Non-Health ⁵	669	901	719	4,637	2,739	2,824
Health, Dental, Vision, and Non-Health ⁵	37,066	52,087	48,021	166,098	110,551	107,820

Self-Insured

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	25,520	35,105	31,302	\$92,286	\$64,037	\$60,428
Health Benefits Only	6,790	3,748	3,216	8,489	4,241	4,036
Health and Other Benefits	18,730	31,357	28,086	83,797	59,797	56,392
Health and Dental	726	682	552	2,416	1,497	1,309
Health and Vision	209	288	222	996	534	518
Health and Non-Health ⁵	1,290	7,407	6,087	10,228	4,962	4,963
Health, Dental, and Vision	1,429	2,162	1,905	7,767	5,072	4,802
Health, Dental, and Non-Health ⁵	2,141	2,061	1,779	6,133	5,372	5,279
Health, Vision, and Non-Health ⁵	244	363	302	1,952	1,177	1,205
Health, Dental, Vision, and Non-Health ⁵	12,691	18,394	17,239	54,305	41,184	38,315

(continued...)

Table A1. Number of Group Health Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits by type of benefit and type of insurance, 2018

Mixed-Insured

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	4,090	27,804	24,296	\$135,294	\$72,168	\$75,020
Health Benefits Only	211	456	333	3,295	1,760	1,873
Health and Other Benefits	3,879	27,348	23,963	131,999	70,408	73,146
Health and Dental	69	592	455	1,604	2,170	2,259
Health and Vision	16	55	26	550	64	129
Health and Non-Health ⁵	137	317	204	5,155	1,222	1,349
Health, Dental, and Vision	125	1,406	1,276	5,268	4,716	4,763
Health, Dental, and Non-Health ⁵	286	1,712	1,144	12,382	2,064	3,899
Health, Vision, and Non-Health ⁵	66	319	254	546	1,315	1,263
Health, Dental, Vision, and Non-Health ⁵	3,180	22,947	20,604	106,495	58,858	59,484

Fully Insured

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	30,920	14,658	13,646	\$11,852	\$13,420	\$13,066
Health Benefits Only	2,763	1,152	1,014	1,309	254	266
Health and Other Benefits	28,157	13,506	12,632	10,544	13,165	12,800
Health and Dental	721	258	228	647	193	217
Health and Vision	302	119	103	82	500	510
Health and Non-Health ⁵	982	555	451	1,203	205	245
Health, Dental, and Vision	1,212	529	484	482	1,104	1,064
Health, Dental, and Non-Health ⁵	3,386	1,080	1,025	691	407	387
Health, Vision, and Non-Health ⁵	359	219	162	2,139	247	356
Health, Dental, Vision, and Non-Health ⁵	21,195	10,746	10,179	5,299	10,509	10,021

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. 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 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.

SOURCE: 2018 Form 5500 filings.

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2018**

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	60,530	58,102	1,655	773	25,520	24,215	1,036	269	4,090	3,725	307	58	30,920	30,162	312	446
Health Benefits Only	9,764	9,593	72	99	6,790	6,689	52	49	211	199	5	7	2,763	2,705	15	43
Health and Other Benefits	50,766	48,509	1,583	674	18,730	17,526	984	220	3,879	3,526	302	51	28,157	27,457	297	403
Total Participants, End of Year (thousands)²	77,567	69,379	5,386	2,803	35,105	30,585	3,290	1,230	27,804	25,533	1,639	632	14,658	13,261	456	941
Health Benefits Only	5,356	5,077	148	131	3,748	3,523	140	85	456	446	4	6	1,152	1,108	4	40
Health and Other Benefits	72,211	64,302	5,237	2,672	31,357	27,062	3,149	1,146	27,348	25,087	1,635	626	13,506	12,153	453	900
Assets (millions)	\$239,433	\$148,146	\$87,031	\$4,256	\$92,286	\$35,732	\$53,137	\$3,416	\$135,294	\$104,901	\$29,919	\$475	\$11,852	\$7,513	\$3,975	\$365
Health Benefits Only	13,092	10,297	2,619	177	8,489	6,022	2,328	138	3,295	3,006	284	6	1,309	1,269	7	33
Health and Other Benefits	226,340	137,849	84,412	4,079	83,797	29,710	50,809	3,278	131,999	101,895	29,635	469	10,544	6,244	3,968	332
Liabilities (millions)	\$27,308	\$11,208	\$15,124	\$976	\$11,053	\$2,443	\$7,824	\$786	\$14,915	\$8,082	\$6,760	\$73	\$1,340	\$683	\$541	\$116
Health Benefits Only	887	532	241	114	551	215	236	100	317	309	4	4	20	8	1	10
Health and Other Benefits	26,421	10,676	14,883	862	10,502	2,228	7,588	687	14,599	7,773	6,756	70	1,320	675	540	105

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	3,672	1,952	1,466	254	2,461	1,364	961	136	675	357	291	27	536	231	214	91
Health Benefits Only	455	382	45	28	373	318	36	19	41	34	4	3	41	30	5	6
Health and Other Benefits	3,217	1,570	1,421	226	2,088	1,046	925	117	634	323	287	24	495	201	209	85
Total Participants, End of Year (thousands)²	22,562	15,740	5,324	1,497	12,395	8,188	3,277	929	8,098	6,245	1,631	221	2,070	1,307	416	347
Health Benefits Only	917	706	142	69	659	473	137	49	193	185	4	4	65	48	1	16
Health and Other Benefits	21,645	15,034	5,182	1,428	11,735	7,715	3,140	880	7,904	6,060	1,627	217	2,005	1,260	415	330
Assets (millions)	\$237,767	\$146,722	\$86,815	\$4,231	\$90,902	\$34,521	\$52,979	\$3,402	\$135,199	\$104,829	\$29,895	\$475	\$11,666	\$7,371	\$3,941	\$354
Health Benefits Only	12,530	9,747	2,607	177	8,025	5,570	2,317	138	3,268	2,979	283	6	1,238	1,198	7	33
Health and Other Benefits	225,237	136,975	84,208	4,054	82,877	28,951	50,662	3,264	131,931	101,851	29,612	469	10,428	6,173	3,934	321
Liabilities (millions)	\$27,244	\$11,152	\$15,116	\$975	\$10,996	\$2,391	\$7,819	\$786	\$14,911	\$8,080	\$6,758	\$73	\$1,336	\$681	\$539	\$116
Health Benefits Only	852	497	241	114	517	181	236	100	316	308	4	4	19	8	1	10
Health and Other Benefits	26,391	10,655	14,875	861	10,479	2,210	7,583	686	14,595	7,771	6,754	70	1,317	673	538	105

(continued...)

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2018**

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	51,715	51,144	75	496	18,294	18,157	17	120	3,209	3,177	3	29	30,212	29,810	55	347
Health Benefits Only	5,641	5,560	14	67	2,882	2,850	4	28	70	68	-	2	2,689	2,642	10	37
Health and Other Benefits	46,074	45,584	61	429	15,412	15,307	13	92	3,139	3,109	3	27	27,523	27,168	45	310
Total Participants, End of Year (thousands)²	54,902	53,541	57	1,304	22,622	22,310	11	301	19,699	19,281	7	410	12,582	11,950	39	594
Health Benefits Only	4,385	4,318	6	61	3,039	3,001	3	36	260	258	-	2	1,086	1,059	3	24
Health and Other Benefits	50,517	49,223	51	1,243	19,582	19,310	8	265	19,439	19,023	7	409	11,496	10,891	36	570
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	5,143	5,006	114	23	4,765	4,694	58	13	206	191	13	2	172	121	43	8
Health Benefits Only	3,668	3,651	13	4	3,535	3,521	12	2	100	97	1	2	33	33	-	-
Health and Other Benefits	1,475	1,355	101	19	1,230	1,173	46	11	106	94	12	-	139	88	43	8
Total Participants, End of Year (thousands)²	103	98	5	1	89	86	2	*/	8	7	1	*/	6	4	2	*/
Health Benefits Only	53	53	*/	*/	50	49	*/	*/	3	3	*/	*/	1	1	-	-
Health and Other Benefits	50	45	4	1	39	37	2	*/	5	5	1	-	5	3	2	*/
Assets (millions)	\$1,665	\$1,424	\$216	\$25	\$1,384	\$1,211	\$159	\$14	\$95	\$72	\$24	**/	\$186	\$142	\$34	\$11
Health Benefits Only	562	550	12	**/	464	452	12	**/	27	27	**/	**/	71	71	-	-
Health and Other Benefits	1,103	874	204	25	920	759	147	14	68	44	24	-	115	71	34	11
Liabilities (millions)	\$64	\$56	\$8	**/	\$57	\$52	\$5	**/	\$4	\$2	\$2	**/	\$4	\$2	\$2	**/
Health Benefits Only	35	35	**/	**/	34	34	**/	-	1	1	**/	**/	**/	**/	-	-
Health and Other Benefits	30	22	8	**/	23	18	4	**/	3	2	2	-	4	2	2	**/

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: 2018 Form 5500 filings.

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2018**
(thousands)

All Plans

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	69,244	62,464	4,293	2,487	31,302	27,743	2,486	1,073	24,296	22,385	1,399	512	13,646	12,336	408	902
Retired or Separated Participants Receiving Benefits, End of Year	7,743	6,389	1,042	312	3,513	2,593	765	155	3,339	2,985	234	119	892	811	43	38
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	580	526	50	3	290	249	39	2	170	163	6	1	121	114	5	1
Total Participants, End of Year	77,567	69,379	5,386	2,803	35,105	30,585	3,290	1,230	27,804	25,533	1,639	632	14,658	13,261	456	941

Plans with 100 or More Participants and Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	17,305	11,841	4,236	1,229	9,823	6,565	2,473	785	5,974	4,471	1,391	112	1,509	805	371	332
Retired or Separated Participants Receiving Benefits, End of Year	5,018	3,713	1,039	267	2,425	1,517	765	143	2,088	1,744	234	110	504	451	40	14
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	239	187	50	2	146	106	39	2	36	30	6	*/	57	51	5	*/
Total Participants, End of Year	22,562	15,740	5,324	1,497	12,395	8,188	3,277	929	8,098	6,245	1,631	221	2,070	1,307	416	347

(continued...)

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2018**
(thousands)

Plans with 100 or More Participants and No Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	51,853	50,542	53	1,257	21,406	21,108	11	288	18,315	17,908	7	400	12,132	11,527	36	569
Retired or Separated Participants Receiving Benefits, End of Year	2,709	2,660	3	46	1,072	1,060	*/	12	1,250	1,240	*/	10	386	360	3	24
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	341	339	*/	2	143	142	*/	*/	134	133	-	*/	64	63	*/	1
Total Participants, End of Year	54,902	53,541	57	1,304	22,622	22,310	11	301	19,699	19,281	7	410	12,582	11,950	39	594

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	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	86	81	4	1	73	71	2	*/	7	7	1	*/	6	3	2	*/
Retired or Separated Participants Receiving Benefits, End of Year	16	16	*/	*/	15	15	*/	*/	1	1	*/	-	1	1	*/	-
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1	1	*/	*/	1	1	*/	*/	*/	*/	*/	-	*/	*/	*/	-
Total Participants, End of Year	103	98	5	1	89	86	2	*/	8	7	1	*/	6	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: 2018 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2018**
(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	\$149,620	\$78,623	\$60,079	\$10,918	\$64,036	\$22,435	\$34,775	\$6,826	\$72,168	\$49,556	\$21,382	\$1,230	\$13,415	\$6,632	\$3,922	\$2,861
Employer Contributions	121,959	56,473	56,267	9,218	54,437	16,349	32,294	5,794	56,624	35,525	20,219	880	10,898	4,599	3,755	2,544
Participant Contributions	25,882	21,118	3,184	1,581	8,686	5,778	1,912	996	14,766	13,308	1,115	343	2,430	2,032	157	242
Contributions from Others (Including Rollovers)	1,770	1,023	628	119	904	299	569	36	778	722	48	7	88	2	11	75
Noncash Contributions	9	9	**/	-	9	9	**/	-	-	-	-	-	**/	**/	-	-
INVESTMENT INCOME²	-\$3,615	-\$4,103	\$514	-\$26	-\$524	-\$842	\$323	-\$5	-\$3,003	-\$3,130	\$146	-\$20	-\$88	-\$131	\$44	-\$1

Plans with 100 or More Participants and Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$148,490	\$77,622	\$59,960	\$10,909	\$63,105	\$21,585	\$34,697	\$6,823	\$72,075	\$49,474	\$21,371	\$1,230	\$13,310	\$6,563	\$3,892	\$2,856
Employer Contributions	121,042	55,670	56,161	9,210	53,694	15,679	32,223	5,792	56,546	35,458	20,208	879	10,803	4,534	3,730	2,539
Participant Contributions	25,678	20,927	3,172	1,579	8,507	5,605	1,906	995	14,752	13,294	1,114	343	2,420	2,028	151	241
Contributions from Others (Including Rollovers)	1,760	1,015	626	119	895	291	568	36	777	722	48	7	88	2	11	75
Noncash Contributions	9	9	**/	-	9	9	**/	-	-	-	-	-	**/	**/	-	-
INVESTMENT INCOME²	-\$3,588	-\$4,074	\$512	-\$26	-\$499	-\$815	\$322	-\$6	-\$3,007	-\$3,134	\$146	-\$20	-\$82	-\$125	\$44	-\$1

(continued...)

Plans with Fewer Than 100 Participants and Trusts ³

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	\$1,130	\$1,001	\$119	\$9	\$931	\$850	\$78	\$3	\$93	\$82	\$11	**/	\$105	\$69	\$30	\$6
Employer Contributions	917	803	106	8	743	670	70	2	78	67	11	**/	95	65	25	5
Participant Contributions	204	191	12	2	179	173	6	1	15	14	1	-	10	4	5	1
Contributions from Others (Including Rollovers)	9	8	2	**/	9	7	1	-	**/	**/	**/	**/	**/	**/	**/	-
Noncash Contributions	**/	**/	-	-	**/	**/	-	-	-	-	-	-	**/	**/	-	-
INVESTMENT INCOME ²	-\$27	-\$29	\$2	**/	-\$25	-\$27	\$1	\$1	\$4	\$4	**/	-	-\$6	-\$6	\$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: 2018 Form 5500 filings.

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2018**
(millions)

All Plans with Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$148,509	\$83,486	\$54,628	\$10,396	\$60,428	\$22,190	\$31,774	\$6,463	\$75,020	\$54,539	\$19,282	\$1,199	\$13,062	\$6,757	\$3,572	\$2,733
Directly to Participants or Beneficiaries (Including Rollovers)	105,839	60,697	39,528	5,614	48,008	17,900	25,457	4,650	56,301	41,625	13,757	918	1,530	1,172	313	45
To Insurance Carriers for the Provision of Benefits	35,116	20,469	10,110	4,538	7,173	3,048	2,425	1,699	17,068	12,018	4,779	271	10,876	5,402	2,906	2,567
Other ³	7,555	2,320	4,990	244	5,247	1,242	3,892	114	1,651	896	746	10	656	183	352	121
ADMINISTRATIVE EXPENSES⁴	\$8,117	\$4,224	\$3,253	\$640	\$3,852	\$1,343	\$2,045	\$465	\$3,762	\$2,642	\$1,071	\$49	\$503	\$239	\$138	\$126
Professional Fees	925	377	437	110	500	167	253	81	343	183	154	5	82	27	30	24
Contract Administrator Fees	3,668	2,356	986	325	1,591	753	596	242	1,846	1,474	338	34	231	130	53	49
Investment Advisory and Management Fees	573	393	168	12	157	40	106	10	374	319	55	1	42	34	7	1
Other	2,951	1,096	1,662	192	1,604	383	1,090	131	1,199	666	524	9	148	48	47	53

Plans with 100 or More Participants and Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$147,570	\$82,671	\$54,517	\$10,383	\$59,640	\$21,484	\$31,701	\$6,455	\$74,934	\$54,464	\$19,271	\$1,199	\$12,996	\$6,723	\$3,544	\$2,729
Directly to Participants or Beneficiaries (Including Rollovers)	105,586	60,497	39,477	5,613	47,768	17,709	25,410	4,649	56,290	41,618	13,754	918	1,528	1,170	312	45
To Insurance Carriers for the Provision of Benefits	35,063	20,439	10,090	4,534	7,139	3,023	2,419	1,697	17,063	12,016	4,776	271	10,861	5,400	2,895	2,566
Other ³	6,921	1,735	4,950	236	4,733	752	3,873	108	1,580	830	741	9	608	152	337	118
ADMINISTRATIVE EXPENSES⁴	\$8,034	\$4,154	\$3,241	\$639	\$3,780	\$1,280	\$2,036	\$464	\$3,756	\$2,637	\$1,070	\$49	\$497	\$237	\$135	\$126
Professional Fees	920	376	435	110	497	165	251	81	343	183	154	5	81	27	30	24
Contract Administrator Fees	3,657	2,347	984	325	1,581	744	594	242	1,846	1,473	338	34	230	129	52	49
Investment Advisory and Management Fees	571	393	167	12	156	40	106	10	374	319	55	1	42	34	7	1
Other	2,885	1,038	1,655	192	1,548	331	1,086	131	1,194	661	524	9	144	46	46	52

(continued...)

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2018**
(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	\$939	\$815	\$111	\$13	\$787	\$706	\$73	\$8	\$86	\$75	\$11	**/	\$65	\$34	\$27	\$4
Directly to Participants or Beneficiaries (Including Rollovers)	252	200	52	1	240	191	48	1	11	8	3	-	2	1	1	-
To Insurance Carriers for the Provision of Benefits	53	29	20	4	33	25	6	2	4	2	2	-	15	3	11	1
Other ³	634	586	40	8	514	490	19	5	71	65	5	**/	48	30	15	3
ADMINISTRATIVE EXPENSES ⁴	\$83	\$70	\$12	\$1	\$72	\$63	\$8	\$1	\$6	\$5	\$1	**/	\$5	\$2	\$3	**/
Professional Fees	5	2	3	**/	4	2	2	**/	**/	**/	**/	-	1	**/	**/	**/
Contract Administrator Fees	12	10	2	**/	11	9	1	**/	**/	**/	**/	-	1	**/	1	**/
Investment Advisory and Management Fees	2	**/	1	-	1	**/	1	-	**/	**/	**/	-	1	**/	**/	-
Other	65	58	6	1	56	52	4	**/	6	5	1	**/	3	2	1	**/

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

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

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

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: 2018 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, 2018**
(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	\$237,767	\$146,722	\$86,815	\$4,231	\$90,902	\$34,521	\$52,979	\$3,402	\$135,199	\$104,829	\$29,895	\$475	\$11,666	\$7,371	\$3,941	\$354
Cash	20,772	10,603	8,947	1,222	8,333	2,076	5,254	1,003	10,866	7,966	2,859	41	1,573	561	834	179
Receivables	14,392	6,216	7,829	347	6,835	1,523	5,041	271	7,004	4,528	2,453	23	553	164	335	54
U.S. Government Securities	26,033	14,969	10,603	461	7,135	1,444	5,344	347	17,554	12,780	4,711	63	1,344	746	548	50
Debt Instruments	26,245	13,469	12,249	527	8,374	1,844	6,064	465	15,936	10,115	5,775	46	1,935	1,510	410	16
Stock	32,300	26,655	5,526	119	7,789	3,724	3,996	68	24,039	22,602	1,387	50	472	329	142	**/
Partnership/Joint Venture Interests	22,359	18,615	3,739	5	3,030	491	2,535	5	18,784	17,620	1,164	-	545	504	40	-
Real Estate	647	186	460	-	261	16	245	-	328	135	193	-	58	35	23	-
Loans	1,149	11	1,134	3	53	11	39	3	1,095	**/	1,095	**/	**/	-	**/	-
Assets in Direct Filing Entities	38,259	25,274	12,303	682	19,439	10,458	8,362	619	17,374	13,535	3,775	63	1,446	1,280	166	-
Assets in Registered Investment Companies	39,464	18,986	19,816	662	22,519	9,079	13,004	436	13,836	8,176	5,475	185	3,109	1,731	1,337	41
Assets in Insurance Co. General Accounts	3,896	3,242	639	16	2,868	2,315	537	16	959	920	39	-	69	6	63	-
Other	12,252	8,495	3,571	185	4,266	1,539	2,558	168	7,423	6,450	970	3	562	505	43	14

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%	10%	29%	9%	6%	10%	29%	8%	8%	10%	9%	13%	8%	21%	51%
Receivables	6%	4%	9%	8%	8%	4%	10%	8%	5%	4%	8%	5%	5%	2%	9%	15%
U.S. Government Securities	11%	10%	12%	11%	8%	4%	10%	10%	13%	12%	16%	13%	12%	10%	14%	14%
Debt Instruments	11%	9%	14%	12%	9%	5%	11%	14%	12%	10%	19%	10%	17%	20%	10%	4%
Stock	14%	18%	6%	3%	9%	11%	8%	2%	18%	22%	5%	11%	4%	4%	4%	0%
Partnership/Joint Venture Interests	9%	13%	4%	0%	3%	1%	5%	0%	14%	17%	4%	0%	5%	7%	1%	0%
Real Estate	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%
Loans	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	4%	0%	0%	0%	0%	0%
Assets in Direct Filing Entities	16%	17%	14%	16%	21%	30%	16%	18%	13%	13%	13%	13%	12%	17%	4%	0%
Assets in Registered Investment Companies	17%	13%	23%	16%	25%	26%	25%	13%	10%	8%	18%	39%	27%	23%	34%	12%
Assets in Insurance Co. General Accounts	2%	2%	1%	0%	3%	7%	1%	0%	1%	1%	0%	0%	1%	0%	2%	0%
Other	5%	6%	4%	4%	5%	4%	5%	5%	5%	6%	3%	1%	5%	7%	1%	4%

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: 2018 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2018**

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	60,530	58,102	1,655	773	25,520	24,215	1,036	269	4,090	3,725	307	58	30,920	30,162	312	446
Insurance	18,121	17,807	65	249	517	507	4	6	52	47	2	3	17,552	17,253	59	240
Trust	2,178	1,096	995	87	1,655	986	636	33	257	49	204	4	266	61	155	50
Trust and Insurance	2,100	1,399	547	154	1,418	950	371	97	389	275	94	20	293	174	82	37
General Assets of the Sponsor	5,643	5,594	7	42	4,229	4,193	6	30	137	135	-	2	1,277	1,266	1	10
General Assets of the Sponsor and Insurance	28,317	28,069	28	220	13,723	13,623	12	88	3,112	3,081	4	27	11,482	11,365	12	105
Trust and General Assets of the Sponsor	184	174	6	4	154	146	5	3	24	23	1	-	6	5	-	1
Trust, General Assets of the Sponsor, and Insurance	443	422	7	14	284	273	2	9	119	115	2	2	40	34	3	3
Not Reported ²	3,544	3,541	-	3	3,540	3,537	-	3	-	-	-	-	4	4	-	-
Benefit Arrangement																
Total	60,530	58,102	1,655	773	25,520	24,215	1,036	269	4,090	3,725	307	58	30,920	30,162	312	446
Insurance	19,265	18,843	105	317	668	646	12	10	125	111	5	9	18,472	18,086	88	298
Trust	1,062	851	192	19	1,047	844	185	18	11	4	7	-	4	3	-	1
Trust and Insurance	3,097	1,614	1,311	172	2,002	1,075	814	113	622	317	287	18	473	222	210	41
General Assets of the Sponsor	3,999	3,967	3	29	3,901	3,872	3	26	9	7	-	2	89	88	-	1
General Assets of the Sponsor and Insurance	28,961	28,712	29	220	13,932	13,829	14	89	3,186	3,155	4	27	11,843	11,728	11	104
Trust and General Assets of the Sponsor	125	120	4	1	124	119	4	1	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	477	454	11	12	306	293	4	9	136	130	4	2	35	31	3	1
Not Reported ²	3,544	3,541	-	3	3,540	3,537	-	3	-	-	-	-	4	4	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2018**

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	3,672	1,952	1,466	254	2,461	1,364	961	136	675	357	291	27	536	231	214	91
Insurance	81	68	8	5	24	23	-	1	15	12	1	2	42	33	7	2
Trust	1,443	436	927	80	964	343	593	28	246	43	200	3	233	50	134	49
Trust and Insurance	1,454	790	516	148	982	530	359	93	264	158	86	20	208	102	71	35
General Assets of the Sponsor	18	16	2	-	15	13	2	-	-	-	-	-	3	3	-	-
General Assets of the Sponsor and Insurance	103	98	2	3	71	68	1	2	22	21	1	-	10	9	-	1
Trust and General Assets of the Sponsor	150	141	5	4	124	117	4	3	21	20	1	-	5	4	-	1
Trust, General Assets of the Sponsor, and Insurance	393	373	6	14	251	240	2	9	107	103	2	2	35	30	2	3
Not Reported ²	30	30	-	-	30	30	-	-	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	3,672	1,952	1,466	254	2,461	1,364	961	136	675	357	291	27	536	231	214	91
Insurance	199	105	35	59	47	39	6	2	27	17	3	7	125	49	26	50
Trust	424	244	165	15	412	240	158	14	9	2	7	-	3	2	-	1
Trust and Insurance	2,377	962	1,250	165	1,518	622	788	108	491	197	276	18	368	143	186	39
General Assets of the Sponsor	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	118	113	3	2	86	82	2	2	24	23	1	-	8	8	-	-
Trust and General Assets of the Sponsor	93	89	3	1	93	89	3	1	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	428	406	10	12	272	259	4	9	124	118	4	2	32	29	2	1
Not Reported ²	30	30	-	-	30	30	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2018**

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	51,715	51,144	75	496	18,294	18,157	17	120	3,209	3,177	3	29	30,212	29,810	55	347
Insurance	17,942	17,656	44	242	467	461	2	4	7	7	-	-	17,468	17,188	42	238
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,611	5,564	5	42	4,205	4,171	4	30	133	131	-	2	1,273	1,262	1	10
General Assets of the Sponsor and Insurance	28,156	27,918	26	212	13,620	13,523	11	86	3,069	3,039	3	27	11,467	11,356	12	99
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	6	6	-	-	2	2	-	-	-	-	-	-	4	4	-	-
Benefit Arrangement																
Total	51,715	51,144	75	496	18,294	18,157	17	120	3,209	3,177	3	29	30,212	29,810	55	347
Insurance	18,933	18,634	46	253	583	574	2	7	60	60	-	-	18,290	18,000	44	246
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	3,995	3,963	3	29	3,897	3,868	3	26	9	7	-	2	89	88	-	1
General Assets of the Sponsor and Insurance	28,781	28,541	26	214	13,812	13,713	12	87	3,140	3,110	3	27	11,829	11,718	11	100
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	6	6	-	-	2	2	-	-	-	-	-	-	4	4	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2018**

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	5,143	5,006	114	23	4,765	4,694	58	13	206	191	13	2	172	121	43	8
Insurance	98	83	13	2	26	23	2	1	30	28	1	1	42	32	10	-
Trust	735	660	68	7	691	643	43	5	11	6	4	1	33	11	21	1
Trust and Insurance	646	609	31	6	436	420	12	4	125	117	8	-	85	72	11	2
General Assets of the Sponsor	14	14	-	-	9	9	-	-	4	4	-	-	1	1	-	-
General Assets of the Sponsor and Insurance	58	53	-	5	32	32	-	-	21	21	-	-	5	-	-	5
Trust and General Assets of the Sponsor	34	33	1	-	30	29	1	-	3	3	-	-	1	1	-	-
Trust, General Assets of the Sponsor, and Insurance	50	49	1	-	33	33	-	-	12	12	-	-	5	4	1	-
Not Reported ²	3,508	3,505	-	3	3,508	3,505	-	3	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	5,143	5,006	114	23	4,765	4,694	58	13	206	191	13	2	172	121	43	8
Insurance	133	104	24	5	38	33	4	1	38	34	2	2	57	37	18	2
Trust	638	607	27	4	635	604	27	4	2	2	-	-	1	1	-	-
Trust and Insurance	720	652	61	7	484	453	26	5	131	120	11	-	105	79	24	2
General Assets of the Sponsor	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	62	58	-	4	34	34	-	-	22	22	-	-	6	2	-	4
Trust and General Assets of the Sponsor	32	31	1	-	31	30	1	-	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	49	48	1	-	34	34	-	-	12	12	-	-	3	2	1	-
Not Reported ²	3,508	3,505	-	3	3,508	3,505	-	3	-	-	-	-	-	-	-	-

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 under three subpanels: (1) Plans with 100 or More Participants and Trusts, (2) Plans with 100 or More Participants and No Trusts, and (3) Plans with Fewer Than 100 Participants and Trusts. These categories were based on the response to either the funding arrangement indicator, benefit arrangement indicator, or the inclusion of a financial schedule. Thus, this table shows a positive number of plans on the "Insurance" rows in the panels for plans with trusts.

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 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: 2018 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2018**

All Plans

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	60,530	77,567	25,520	35,105	4,090	27,804	30,920	14,658
	Single-Employer ¹	58,102	69,379	24,215	30,585	3,725	25,533	30,162	13,261
	Multiemployer	1,655	5,386	1,036	3,290	307	1,639	312	456
	Multiple-Employer	773	2,803	269	1,230	58	632	446	941
Noncollectively Bargained Plans	Total	57,362	63,747	23,680	28,598	3,466	21,749	30,216	13,399
	Single-Employer ¹	56,624	61,424	23,427	27,704	3,415	21,240	29,782	12,480
	Multiple-Employer	738	2,323	253	895	51	509	434	920
Collectively Bargained Plans	Total	3,168	13,820	1,840	6,507	624	6,055	704	1,258
	Single-Employer ¹	1,478	7,955	788	2,881	310	4,293	380	781
	Multiemployer	1,655	5,386	1,036	3,290	307	1,639	312	456
	Multiple-Employer	35	480	16	336	7	123	12	21

Plans with 100 or More Participants and Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	3,672	22,562	2,461	12,395	675	8,098	536	2,070
	Single-Employer ¹	1,952	15,740	1,364	8,188	357	6,245	231	1,307
	Multiemployer	1,466	5,324	961	3,277	291	1,631	214	416
	Multiple-Employer	254	1,497	136	929	27	221	91	347
Noncollectively Bargained Plans	Total	1,905	13,863	1,323	7,885	296	4,458	286	1,519
	Single-Employer ¹	1,668	12,809	1,197	7,284	273	4,349	198	1,176
	Multiple-Employer	237	1,054	126	601	23	109	88	343
Collectively Bargained Plans	Total	1,767	8,699	1,138	4,509	379	3,639	250	550
	Single-Employer ¹	284	2,931	167	904	84	1,896	33	131
	Multiemployer	1,466	5,324	961	3,277	291	1,631	214	416
	Multiple-Employer	17	444	10	328	4	112	3	4

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2018**

Plans with 100 or More Participants and No Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	51,715	54,902	18,294	22,622	3,209	19,699	30,212	12,582
	Single-Employer ¹	51,144	53,541	18,157	22,310	3,177	19,281	29,810	11,950
	Multiemployer	75	57	17	11	3	7	55	39
	Multiple-Employer	496	1,304	120	301	29	410	347	594
Noncollectively Bargained Plans	Total	50,474	49,787	17,685	20,627	2,981	17,284	29,808	11,876
	Single-Employer ¹	49,994	48,518	17,569	20,334	2,955	16,884	29,470	11,300
	Multiple-Employer	480	1,269	116	293	26	399	338	576
Collectively Bargained Plans	Total	1,241	5,115	609	1,994	228	2,415	404	706
	Single-Employer ¹	1,150	5,023	588	1,976	222	2,396	340	650
	Multiemployer	75	57	17	11	3	7	55	39
	Multiple-Employer	16	36	4	7	3	11	9	18

Plans with Fewer Than 100 Participants and Trusts ³

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	5,143	103	4,765	89	206	8	172	6
	Single-Employer ¹	5,006	98	4,694	86	191	7	121	4
	Multiemployer	114	5	58	2	13	1	43	2
	Multiple-Employer	23	1	13	*/	2	*/	8	*/
Noncollectively Bargained Plans	Total	4,983	97	4,672	86	189	7	122	4
	Single-Employer ¹	4,962	96	4,661	85	187	7	114	4
	Multiple-Employer	21	1	11	*/	2	*/	8	*/
Collectively Bargained Plans	Total	160	6	93	3	17	1	50	2
	Single-Employer ¹	44	2	33	1	4	*/	7	*/
	Multiemployer	114	5	58	2	13	1	43	2
	Multiple-Employer	2	*/	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 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: 2018 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2018**

All Plans																
Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	60,530	58,102	1,655	773	25,520	24,215	1,036	269	4,090	3,725	307	58	30,920	30,162	312	446
None or Not Reported	1,567	1,531	24	12	792	766	20	6	3	2	1	-	772	763	3	6
1-49	4,342	4,283	50	9	4,023	3,999	19	5	137	130	6	1	182	154	25	3
50-99	1,811	1,752	43	16	833	808	20	5	78	71	6	1	900	873	17	10
100-249	24,709	24,369	186	154	6,620	6,483	98	39	445	427	15	3	17,644	17,459	73	112
250-499	12,409	11,994	266	149	4,855	4,645	170	40	485	444	32	9	7,069	6,905	64	100
500-999	6,738	6,296	317	125	3,493	3,250	199	44	560	495	58	7	2,685	2,551	60	74
1,000-4,999	6,747	5,969	558	220	3,863	3,391	382	90	1,457	1,308	128	21	1,427	1,270	48	109
5,000 or More	2,207	1,908	211	88	1,041	873	128	40	925	848	61	16	241	187	22	32
Per Plan Statistics																
Mean Number of Participants	1,281	1,194	3,254	3,626	1,376	1,263	3,175	4,574	6,798	6,855	5,340	10,890	474	440	1,463	2,109
Median Number of Participants	228	221	898	610	266	251	983	886	1,426	1,413	1,462	1,646	196	193	390	460

Plans with Trusts																
Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	8,815	6,958	1,580	277	7,226	6,058	1,019	149	881	548	304	29	708	352	257	99
None or Not Reported	207	180	22	5	197	175	19	3	3	2	1	-	7	3	2	2
1-49	4,235	4,176	50	9	3,989	3,965	19	5	134	127	6	1	112	84	25	3
50-99	701	650	42	9	579	554	20	5	69	62	6	1	53	34	16	3
100-249	778	597	158	23	557	453	94	10	91	73	15	3	130	71	49	10
250-499	645	371	243	31	446	270	163	13	78	42	31	5	121	59	49	13
500-999	604	265	305	34	417	199	197	21	89	28	58	3	98	38	50	10
1,000-4,999	1,094	424	551	119	744	300	379	65	222	85	126	11	128	39	46	43
5,000 or More	551	295	209	47	297	142	128	27	195	129	61	5	59	24	20	15
Per Plan Statistics																
Mean Number of Participants	2,571	2,276	3,373	5,408	1,728	1,366	3,218	6,241	9,201	11,409	5,369	7,629	2,932	3,725	1,625	3,505
Median Number of Participants	48	20	939	1,419	25	15	993	1,496	872	290	1,461	1,567	333	192	430	1,262

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2018**

Plans with No Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	51,715	51,144	75	496	18,294	18,157	17	120	3,209	3,177	3	29	30,212	29,810	55	347
None or Not Reported	1,360	1,351	2	7	595	591	1	3	-	-	-	-	765	760	1	4
1-49	107	107	-	-	34	34	-	-	3	3	-	-	70	70	-	-
50-99	1,110	1,102	1	7	254	254	-	-	9	9	-	-	847	839	1	7
100-249	23,931	23,772	28	131	6,063	6,030	4	29	354	354	-	-	17,514	17,388	24	102
250-499	11,764	11,623	23	118	4,409	4,375	7	27	407	402	1	4	6,948	6,846	15	87
500-999	6,134	6,031	12	91	3,076	3,051	2	23	471	467	-	4	2,587	2,513	10	64
1,000-4,999	5,653	5,545	7	101	3,119	3,091	3	25	1,235	1,223	2	10	1,299	1,231	2	66
5,000 or More	1,656	1,613	2	41	744	731	-	13	730	719	-	11	182	163	2	17
Per Plan Statistics																
Mean Number of Participants	1,062	1,047	755	2,630	1,237	1,229	626	2,505	6,139	6,069	2,454	14,150	416	401	702	1,711
Median Number of Participants	242	241	291	443	349	348	307	528	1,572	1,568	2,713	3,073	195	193	259	405

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.

- Missing or not applicable.

SOURCE: 2018 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2018**

All Plans

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	60,530	58,102	1,655	773	25,520	24,215	1,036	269	4,090	3,725	307	58	30,920	30,162	312	446
Agriculture	651	634	5	12	405	394	4	7	23	22	1	-	223	218	-	5
Mining	679	673	2	4	372	366	2	4	37	37	-	-	270	270	-	-
Construction	4,052	3,443	570	39	2,108	1,723	371	14	258	121	131	6	1,686	1,599	68	19
Manufacturing	12,205	12,033	98	74	5,491	5,418	44	29	1,013	988	17	8	5,701	5,627	37	37
Transportation	2,029	1,885	131	13	951	866	80	5	152	124	28	-	926	895	23	8
Communications and Information	1,711	1,682	16	13	644	634	8	2	190	182	4	4	877	866	4	7
Utilities	598	586	3	9	362	354	1	7	67	66	-	1	169	166	2	1
Wholesale Trade	3,337	3,281	24	32	1,429	1,400	16	13	195	192	2	1	1,713	1,689	6	18
Retail Trade	4,038	3,914	73	51	1,665	1,592	52	21	207	191	15	1	2,166	2,131	6	29
Finance, Insurance, and Real Estate	6,265	5,622	464	179	2,568	2,178	320	70	466	388	65	13	3,231	3,056	79	96
Services	23,581	23,125	164	292	9,007	8,852	74	81	1,412	1,359	30	23	13,162	12,914	60	188
Misc. Organizations ²	1,371	1,211	105	55	514	434	64	16	70	55	14	1	787	722	27	38
Industry Not Reported	13	13	-	-	4	4	-	-	-	-	-	-	9	9	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	3,672	1,952	1,466	254	2,461	1,364	961	136	675	357	291	27	536	231	214	91
Agriculture	20	15	3	2	18	14	2	2	1	-	1	-	1	1	-	-
Mining	26	25	1	-	21	20	1	-	1	1	-	-	4	4	-	-
Construction	699	139	546	14	462	99	357	6	151	19	128	4	86	21	61	4
Manufacturing	478	390	75	13	320	276	35	9	104	84	17	3	54	30	23	1
Transportation	185	67	116	2	120	46	73	1	37	12	25	-	28	9	18	1
Communications and Information	62	46	13	3	38	30	7	1	17	13	3	1	7	3	3	1
Utilities	153	146	-	7	103	98	-	5	37	36	-	1	13	12	-	1
Wholesale Trade	103	77	22	4	67	50	15	2	21	19	2	-	15	8	5	2
Retail Trade	162	85	66	11	119	63	48	8	28	13	15	-	15	9	3	3
Finance, Insurance, and Real Estate	808	276	426	106	547	186	306	55	132	61	61	10	129	29	59	41
Services	782	600	115	67	511	414	62	35	129	96	25	8	142	90	28	24
Misc. Organizations ²	194	86	83	25	135	68	55	12	17	3	14	-	42	15	14	13
Industry Not Reported	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2018**

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	51,715	51,144	75	496	18,294	18,157	17	120	3,209	3,177	3	29	30,212	29,810	55	347
Agriculture	514	502	2	10	273	266	2	5	20	20	-	-	221	216	-	5
Mining	613	609	-	4	315	311	-	4	32	32	-	-	266	266	-	-
Construction	2,439	2,414	2	23	809	802	1	6	82	80	-	2	1,548	1,532	1	15
Manufacturing	11,094	11,029	9	56	4,597	4,577	1	19	874	869	-	5	5,623	5,583	8	32
Transportation	1,691	1,681	-	10	691	687	-	4	109	109	-	-	891	885	-	6
Communications and Information	1,479	1,470	1	8	446	446	-	-	169	166	-	3	864	858	1	5
Utilities	368	364	2	2	191	188	1	2	25	25	-	-	152	151	1	-
Wholesale Trade	2,981	2,952	1	28	1,119	1,108	-	11	165	164	-	1	1,697	1,680	1	16
Retail Trade	3,490	3,445	6	39	1,176	1,161	3	12	167	166	-	1	2,147	2,118	3	26
Finance, Insurance, and Real Estate	4,998	4,922	11	65	1,630	1,618	2	10	304	302	-	2	3,064	3,002	9	53
Services	20,986	20,727	37	222	6,774	6,723	7	44	1,215	1,198	3	14	12,997	12,806	27	164
Misc. Organizations ²	1,050	1,017	4	29	270	267	-	3	47	46	-	1	733	704	4	25
Industry Not Reported	12	12	-	-	3	3	-	-	-	-	-	-	9	9	-	-

Plans with Fewer Than 100 Participants and Trusts³

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	5,143	5,006	114	23	4,765	4,694	58	13	206	191	13	2	172	121	43	8
Agriculture	117	117	-	-	114	114	-	-	2	2	-	-	1	1	-	-
Mining	40	39	1	-	36	35	1	-	4	4	-	-	-	-	-	-
Construction	914	890	22	2	837	822	13	2	25	22	3	-	52	46	6	-
Manufacturing	633	614	14	5	574	565	8	1	35	35	-	-	24	14	6	4
Transportation	153	137	15	1	140	133	7	-	6	3	3	-	7	1	5	1
Communications and Information	170	166	2	2	160	158	1	1	4	3	1	-	6	5	-	1
Utilities	77	76	1	-	68	68	-	-	5	5	-	-	4	3	1	-
Wholesale Trade	253	252	1	-	243	242	1	-	9	9	-	-	1	1	-	-
Retail Trade	386	384	1	1	370	368	1	1	12	12	-	-	4	4	-	-
Finance, Insurance, and Real Estate	459	424	27	8	391	374	12	5	30	25	4	1	38	25	11	2
Services	1,813	1,798	12	3	1,722	1,715	5	2	68	65	2	1	23	18	5	-
Misc. Organizations ²	127	108	18	1	109	99	9	1	6	6	-	-	12	3	9	-
Industry Not Reported	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-

NOTES: 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 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: 2018 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2018**
(thousands)

All Plans

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	77,567	69,379	5,386	2,803	35,105	30,585	3,290	1,230	27,804	25,533	1,639	632	14,658	13,261	456	941
1-49	55	54	1	*/	48	48	1	*/	3	3	*/	*/	4	3	1	*/
50-99	148	144	3	1	64	62	2	*/	6	5	*/	*/	79	77	1	1
100-249	4,017	3,960	31	26	1,107	1,083	17	7	75	72	2	1	2,835	2,804	12	19
250-499	4,327	4,174	99	54	1,737	1,658	64	14	176	161	12	4	2,414	2,355	23	36
500-999	4,698	4,374	236	88	2,472	2,292	148	31	406	358	44	5	1,821	1,725	44	52
1,000-4,999	14,309	12,604	1,224	480	8,154	7,101	847	205	3,487	3,152	285	50	2,668	2,351	92	225
5,000 or More	50,012	44,070	3,790	2,152	21,524	18,341	2,211	972	23,651	21,782	1,296	573	4,837	3,947	282	608

Plans with Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	22,665	15,838	5,329	1,498	12,484	8,275	3,279	930	8,106	6,252	1,632	221	2,076	1,311	418	347
1-49	53	51	1	*/	47	47	1	*/	3	3	*/	*/	2	1	1	*/
50-99	51	47	3	1	42	40	2	*/	5	4	*/	*/	4	3	1	*/
100-249	125	94	27	4	89	71	16	2	15	12	2	1	21	11	8	2
250-499	236	133	91	12	165	98	62	5	28	15	11	2	43	20	18	5
500-999	442	189	228	25	304	142	146	15	66	20	44	2	72	26	37	8
1,000-4,999	2,454	964	1,207	283	1,660	662	841	157	517	211	278	28	277	91	88	98
5,000 or More	19,305	14,361	3,772	1,173	10,176	7,215	2,211	750	7,472	5,987	1,296	189	1,656	1,159	264	234

Plans with No Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	54,902	53,541	57	1,304	22,622	22,310	11	301	19,699	19,281	7	410	12,582	11,950	39	594
1-49	3	3	-	-	1	1	-	-	*/	*/	-	-	2	2	-	-
50-99	98	97	*/	1	22	22	-	-	1	1	-	-	75	74	*/	1
100-249	3,892	3,865	5	22	1,017	1,012	1	5	61	61	-	-	2,814	2,793	4	17
250-499	4,091	4,041	8	42	1,572	1,560	2	10	148	146	*/	2	2,371	2,334	5	31
500-999	4,257	4,186	8	63	2,168	2,150	2	16	340	337	-	3	1,749	1,698	7	44
1,000-4,999	11,854	11,640	17	197	6,494	6,439	6	48	2,971	2,941	7	22	2,390	2,260	4	126
5,000 or More	30,707	29,709	18	980	11,348	11,126	-	222	16,178	15,795	-	384	3,181	2,788	18	374

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: 2018 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2018**
(thousands)

All Plans

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	77,567	69,379	5,386	2,803	35,105	30,585	3,290	1,230	27,804	25,533	1,639	632	14,658	13,261	456	941
Agriculture	431	397	9	26	294	282	6	6	63	60	3	-	74	55	-	19
Mining	512	510	1	1	317	315	1	1	96	96	-	-	99	99	-	-
Construction	2,479	1,210	1,235	33	1,266	546	703	18	685	250	432	3	527	415	100	12
Manufacturing	14,062	13,205	240	618	5,824	5,398	135	291	5,955	5,574	91	290	2,283	2,233	14	36
Transportation	4,200	3,132	1,054	14	2,128	1,504	614	10	1,567	1,196	371	-	505	432	69	4
Communications and Information	3,507	3,280	170	57	1,152	1,062	69	21	1,981	1,880	68	33	374	338	33	4
Utilities	1,159	1,055	8	95	772	681	-	92	292	289	-	3	94	86	8	*/
Wholesale Trade	2,278	2,189	68	21	884	825	52	7	859	845	12	2	535	519	4	12
Retail Trade	10,390	9,888	459	42	2,917	2,621	275	21	6,123	5,946	174	4	1,350	1,321	11	17
Finance, Insurance, and Real Estate	8,488	6,531	1,303	653	3,983	2,794	823	365	2,885	2,488	368	29	1,620	1,249	112	259
Services	24,116	22,306	703	1,108	9,994	9,160	511	323	7,210	6,846	98	266	6,912	6,300	94	518
Misc. Organizations ³	5,941	5,672	135	134	5,573	5,396	101	75	89	64	23	1	280	212	11	57
Industry Not Reported	4	4	-	-	1	1	-	-	-	-	-	-	3	3	-	-

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	22,562	15,740	5,324	1,497	12,395	8,188	3,277	929	8,098	6,245	1,631	221	2,070	1,307	416	347
Agriculture	42	29	8	4	39	29	5	4	3	-	3	-	*/	*/	-	-
Mining	31	30	1	-	20	20	1	-	1	1	-	-	9	9	-	-
Construction	1,354	102	1,234	18	779	63	702	13	465	31	432	2	110	7	100	2
Manufacturing	2,585	1,942	238	406	1,158	778	134	245	1,279	1,028	91	159	148	135	12	1
Transportation	1,535	476	1,053	7	752	132	614	6	667	297	370	-	117	47	69	*/
Communications and Information	1,171	979	170	22	197	107	69	21	941	872	68	1	33	1	32	*/
Utilities	628	537	-	91	437	349	-	88	173	170	-	3	18	17	-	*/
Wholesale Trade	264	190	67	7	120	66	52	3	120	108	12	-	23	16	3	4
Retail Trade	2,491	2,026	454	11	468	190	271	7	1,793	1,619	174	-	230	217	10	4
Finance, Insurance, and Real Estate	3,404	1,546	1,287	571	1,670	507	820	343	1,381	986	368	27	352	53	99	200
Services	3,665	2,733	679	253	1,448	814	507	127	1,251	1,132	90	28	966	787	81	97
Misc. Organizations ³	5,392	5,150	133	108	5,306	5,134	101	71	24	1	23	-	62	16	9	37
Industry Not Reported	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2018**
(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	54,902	53,541	57	1,304	22,622	22,310	11	301	19,699	19,281	7	410	12,582	11,950	39	594
Agriculture	388	366	1	21	255	252	1	2	60	60	-	-	74	54	-	19
Mining	480	479	-	1	295	294	-	1	95	95	-	-	89	89	-	-
Construction	1,105	1,090	*/	15	470	466	*/	4	219	218	-	1	416	406	*/	10
Manufacturing	11,462	11,248	2	212	4,653	4,607	*/	46	4,675	4,544	-	131	2,133	2,097	2	35
Transportation	2,661	2,653	-	8	1,373	1,370	-	3	899	899	-	-	388	384	-	4
Communications and Information	2,333	2,297	*/	35	952	952	-	-	1,040	1,008	-	32	341	337	*/	3
Utilities	528	516	8	4	333	329	-	4	119	119	-	-	76	68	8	-
Wholesale Trade	2,009	1,994	1	14	759	755	-	4	738	736	-	2	512	503	1	9
Retail Trade	7,892	7,856	5	31	2,443	2,426	4	14	4,329	4,326	-	4	1,119	1,104	2	14
Finance, Insurance, and Real Estate	5,074	4,977	15	82	2,304	2,280	2	22	1,503	1,501	-	2	1,267	1,196	13	58
Services	20,420	19,542	23	855	8,518	8,318	4	196	5,957	5,711	7	238	5,945	5,512	12	421
Misc. Organizations ³	546	519	1	26	264	260	-	4	64	63	-	1	217	196	1	20
Industry Not Reported	4	4	-	-	1	1	-	-	-	-	-	-	3	3	-	-

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	103	98	5	1	89	86	2	*/	8	7	1	*/	6	4	2	*/
Agriculture	1	1	-	-	1	1	-	-	*/	*/	-	-	*/	*/	-	-
Mining	1	1	*/	-	1	1	*/	-	*/	*/	-	-	-	-	-	-
Construction	20	18	1	*/	17	16	1	*/	1	1	*/	-	2	1	*/	-
Manufacturing	15	15	*/	*/	13	12	*/	*/	2	2	-	-	1	1	*/	*/
Transportation	4	3	1	*/	3	3	*/	-	*/	*/	*/	-	*/	-	*/	*/
Communications and Information	3	3	*/	-	3	3	-	-	*/	*/	*/	-	*/	*/	-	-
Utilities	3	3	*/	-	2	2	-	-	*/	*/	-	-	*/	*/	*/	-
Wholesale Trade	5	5	-	-	4	4	-	-	*/	*/	-	-	*/	*/	-	-
Retail Trade	7	7	-	*/	6	6	-	*/	*/	*/	-	-	*/	*/	-	-
Finance, Insurance, and Real Estate	11	9	1	*/	8	8	*/	*/	1	1	*/	*/	1	*/	1	*/
Services	31	31	*/	*/	28	28	*/	*/	2	2	*/	*/	1	1	*/	-
Misc. Organizations ³	3	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: 2018 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2018**

All Plans								
Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	60,530	77,567	25,520	35,105	4,090	27,804	30,920	14,658
No Insurance	8,827	7,850	8,827	7,850	-	-	-	-
Health Only	1,792	1,939	-	-	159	1,151	1,633	788
Stop-Loss Only	1,005	674	1,005	674	-	-	-	-
Other ³	11,579	20,614	11,579	20,614	-	-	-	-
Health and Stop-Loss	81	109	-	-	31	94	50	15
Health and Other ³	31,673	36,110	-	-	3,184	22,810	28,489	13,300
Stop-Loss and Other ³	4,109	5,967	4,109	5,967	-	-	-	-
Health, Stop-Loss, and Other ³	1,464	4,304	-	-	716	3,749	748	555

Plans with 100 or More Participants and Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	3,672	22,562	2,461	12,395	675	8,098	536	2,070
No Insurance	649	1,688	649	1,688	-	-	-	-
Health Only	83	1,023	-	-	39	884	44	139
Stop-Loss Only	324	452	324	452	-	-	-	-
Other ³	613	6,836	613	6,836	-	-	-	-
Health and Stop-Loss	24	63	-	-	20	62	4	1
Health and Other ³	782	6,706	-	-	352	4,905	430	1,802
Stop-Loss and Other ³	875	3,419	875	3,419	-	-	-	-
Health, Stop-Loss, and Other ³	322	2,374	-	-	264	2,246	58	128

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2018**

Plans with 100 or More Participants and No Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	51,715	54,902	18,294	22,622	3,209	19,699	30,212	12,582
No Insurance	3,959	6,096	3,959	6,096	-	-	-	-
Health Only	1,617	913	-	-	62	266	1,555	648
Stop-Loss Only	407	211	407	211	-	-	-	-
Other ³	10,855	13,776	10,855	13,776	-	-	-	-
Health and Stop-Loss	54	46	-	-	9	31	45	14
Health and Other ³	30,692	29,396	-	-	2,760	17,902	27,932	11,493
Stop-Loss and Other ³	3,073	2,539	3,073	2,539	-	-	-	-
Health, Stop-Loss, and Other ³	1,058	1,926	-	-	378	1,499	680	427

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, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	5,143	103	4,765	89	206	8	172	6
No Insurance	4,219	66	4,219	66	-	-	-	-
Health Only	92	2	-	-	58	1	34	1
Stop-Loss Only	274	11	274	11	-	-	-	-
Other ³	111	3	111	3	-	-	-	-
Health and Stop-Loss	3	*/	-	-	2	*/	1	*/
Health and Other ³	199	8	-	-	72	3	127	5
Stop-Loss and Other ³	161	8	161	8	-	-	-	-
Health, Stop-Loss, and Other ³	84	4	-	-	74	4	10	*/

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: 2018 Form 5500 filings.

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2018**

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	60,530	58,102	1,655	773	25,520	24,215	1,036	269	4,090	3,725	307	58	30,920	30,162	312	446
None or Not Reported	25,520	24,215	1,036	269	25,520	24,215	1,036	269	-	-	-	-	-	-	-	-
1	23,777	23,094	357	326	-	-	-	-	2,495	2,287	174	34	21,282	20,807	183	292
2	7,085	6,845	151	89	-	-	-	-	755	674	70	11	6,330	6,171	81	78
3-5	3,547	3,398	88	61	-	-	-	-	619	555	54	10	2,928	2,843	34	51
6-10	434	398	19	17	-	-	-	-	166	156	8	2	268	242	11	15
11-25	138	128	3	7	-	-	-	-	45	43	1	1	93	85	2	6
26 or More	29	24	1	4	-	-	-	-	10	10	-	-	19	14	1	4

Plans with 100 or More Participants and Trusts																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	3,672	1,952	1,466	254	2,461	1,364	961	136	675	357	291	27	536	231	214	91
None or Not Reported	2,461	1,364	961	136	2,461	1,364	961	136	-	-	-	-	-	-	-	-
1	670	326	275	69	-	-	-	-	355	175	163	17	315	151	112	52
2	244	98	125	21	-	-	-	-	129	58	66	5	115	40	59	16
3-5	205	102	84	19	-	-	-	-	131	75	53	3	74	27	31	16
6-10	55	34	17	4	-	-	-	-	36	27	8	1	19	7	9	3
11-25	25	19	3	3	-	-	-	-	16	14	1	1	9	5	2	2
26 or More	12	9	1	2	-	-	-	-	8	8	-	-	4	1	1	2

(continued...)

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2018**

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	51,715	51,144	75	496	18,294	18,157	17	120	3,209	3,177	3	29	30,212	29,810	55	347
None or Not Reported	18,294	18,157	17	120	18,294	18,157	17	120	-	-	-	-	-	-	-	-
1	22,771	22,481	42	248	-	-	-	-	1,944	1,927	2	15	20,827	20,554	40	233
2	6,809	6,730	11	68	-	-	-	-	618	612	-	6	6,191	6,118	11	62
3-5	3,332	3,288	3	41	-	-	-	-	486	478	1	7	2,846	2,810	2	34
6-10	379	364	2	13	-	-	-	-	130	129	-	1	249	235	2	12
11-25	113	109	-	4	-	-	-	-	29	29	-	-	84	80	-	4
26 or More	17	15	-	2	-	-	-	-	2	2	-	-	15	13	-	2

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	5,143	5,006	114	23	4,765	4,694	58	13	206	191	13	2	172	121	43	8
None or Not Reported	4,765	4,694	58	13	4,765	4,694	58	13	-	-	-	-	-	-	-	-
1	336	287	40	9	-	-	-	-	196	185	9	2	140	102	31	7
2	32	17	15	-	-	-	-	-	8	4	4	-	24	13	11	-
3-5	10	8	1	1	-	-	-	-	2	2	-	-	8	6	1	1
6-10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

NOTES: 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 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: 2018 Form 5500 filings.

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2018**
(thousands)

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	77,567	69,379	5,386	2,803	35,105	30,585	3,290	1,230	27,804	25,533	1,639	632	14,658	13,261	456	941
None or Not Reported	35,105	30,585	3,290	1,230	35,105	30,585	3,290	1,230	-	-	-	-	-	-	-	-
1	14,166	12,945	657	564	-	-	-	-	6,937	6,277	466	195	7,229	6,669	192	368
2	6,160	5,475	413	272	-	-	-	-	3,316	2,918	316	82	2,844	2,556	97	190
3-5	9,712	8,477	742	493	-	-	-	-	7,648	6,643	672	332	2,064	1,834	70	160
6-10	5,552	5,125	248	179	-	-	-	-	4,686	4,489	178	20	866	636	70	160
11-25	5,345	5,283	12	50	-	-	-	-	4,433	4,423	8	2	912	861	3	48
26 or More	1,528	1,489	24	14	-	-	-	-	784	784	-	-	744	705	24	14

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	22,562	15,740	5,324	1,497	12,395	8,188	3,277	929	8,098	6,245	1,631	221	2,070	1,307	416	347
None or Not Reported	12,395	8,188	3,277	929	12,395	8,188	3,277	929	-	-	-	-	-	-	-	-
1	1,715	880	639	195	-	-	-	-	1,198	703	462	33	517	177	177	163
2	1,063	539	401	123	-	-	-	-	750	372	316	62	313	167	85	60
3-5	1,983	1,047	727	210	-	-	-	-	1,694	914	668	112	289	132	59	98
6-10	1,464	1,205	245	14	-	-	-	-	1,169	979	178	12	295	226	67	2
11-25	2,745	2,720	12	13	-	-	-	-	2,519	2,509	8	2	225	212	3	11
26 or More	1,197	1,160	24	13	-	-	-	-	768	768	-	-	429	392	24	13

(continued...)

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2018**
(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	54,902	53,541	57	1,304	22,622	22,310	11	301	19,699	19,281	7	410	12,582	11,950	39	594
None or Not Reported	22,622	22,310	11	301	22,622	22,310	11	301	-	-	-	-	-	-	-	-
1	12,439	12,055	16	368	-	-	-	-	5,732	5,567	3	163	6,707	6,488	13	205
2	5,096	4,935	12	149	-	-	-	-	2,566	2,546	-	20	2,530	2,389	12	129
3-5	7,728	7,430	15	283	-	-	-	-	5,953	5,729	4	221	1,774	1,701	11	63
6-10	4,088	3,919	3	165	-	-	-	-	3,517	3,510	-	7	571	410	3	158
11-25	2,600	2,563	-	37	-	-	-	-	1,914	1,914	-	-	686	649	-	37
26 or More	330	329	-	1	-	-	-	-	16	16	-	-	314	313	-	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	103	98	5	1	89	86	2	*/	8	7	1	*/	6	4	2	*/
None or Not Reported	89	86	2	*/	89	86	2	*/	-	-	-	-	-	-	-	-
1	12	10	2	*/	-	-	-	-	7	7	*/	*/	5	3	1	*/
2	1	1	1	-	-	-	-	-	*/	*/	*/	-	1	1	1	-
3-5	1	*/	*/	-	-	-	-	-	*/	*/	-	-	*/	*/	*/	-
6-10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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: 2018 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2018
(millions)

All Plans																
Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$180,432	\$161,807	\$9,923	\$8,702	\$22,882	\$19,765	\$1,915	\$1,202	\$40,079	\$34,668	\$4,863	\$548	\$117,470	\$107,374	\$3,144	\$6,953
Health Only	49,471	42,262	5,259	1,950	-	-	-	-	11,409	7,898	3,358	153	38,061	34,363	1,900	1,797
Stop-Loss Only	4,641	3,910	526	205	3,099	2,553	355	191	798	624	162	12	743	734	9	1
Other ³	49,158	45,139	2,380	1,639	18,961	16,522	1,533	906	18,198	17,472	583	143	11,999	11,145	264	590
Health and Stop-Loss	116	113	-	3	-	-	-	-	2	2	-	-	114	111	-	3
Health and Other ³	74,716	68,513	1,673	4,530	-	-	-	-	9,483	8,513	751	220	65,232	60,000	922	4,310
Stop-Loss and Other ³	2,309	1,855	79	375	822	690	28	104	189	160	8	20	1,299	1,005	44	251
Health, Stop-Loss, and Other ³	21	15	6	1	-	-	-	-	-	-	-	-	21	15	6	1

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	\$31,034	\$17,186	\$9,598	\$4,250	\$5,780	\$2,939	\$1,881	\$960	\$14,574	\$9,439	\$4,838	\$297	\$10,680	\$4,808	\$2,879	\$2,993
Health Only	11,712	5,994	5,153	565	-	-	-	-	6,787	3,331	3,354	102	4,925	2,663	1,800	463
Stop-Loss Only	1,203	520	517	167	959	457	347	156	226	54	161	11	18	10	8	-
Other ³	10,189	6,944	2,323	923	4,469	2,262	1,507	700	4,580	3,966	577	37	1,140	716	239	186
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ³	7,159	3,415	1,521	2,223	-	-	-	-	2,924	2,058	738	128	4,235	1,357	783	2,094
Stop-Loss and Other ³	764	313	79	373	351	220	27	104	57	30	8	19	356	63	44	250
Health, Stop-Loss, and Other ³	6	-	6	-	-	-	-	-	-	-	-	-	6	-	6	-

(continued...)

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2018
(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	\$149,160	\$144,443	\$270	\$4,447	\$16,995	\$16,741	\$13	\$241	\$25,449	\$25,180	\$18	\$250	\$106,717	\$102,522	\$240	\$3,955
Health Only	37,711	36,238	88	1,385	-	-	-	-	4,609	4,558	**/	51	33,102	31,680	87	1,334
Stop-Loss Only	3,369	3,328	4	38	2,076	2,037	3	35	571	569	1	1	723	722	**/	1
Other ³	38,909	38,156	37	715	14,450	14,236	8	206	13,608	13,496	6	106	10,851	10,424	23	404
Health and Stop-Loss	116	113	-	3	-	-	-	-	2	2	-	-	114	111	-	3
Health and Other ³	67,514	65,070	141	2,303	-	-	-	-	6,543	6,441	11	91	60,971	58,630	130	2,212
Stop-Loss and Other ³	1,526	1,523	1	2	469	468	1	**/	116	115	-	1	941	940	-	1
Health, Stop-Loss, and Other ³	15	15	-	1	-	-	-	-	-	-	-	-	15	15	-	1

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	\$238	\$178	\$54	\$6	\$108	\$85	\$22	\$1	\$56	\$49	\$7	**/	\$74	\$44	\$25	\$5
Health Only	48	29	18	1	-	-	-	-	13	9	4	**/	35	20	13	1
Stop-Loss Only	68	63	5	**/	64	59	5	**/	2	2	**/	-	2	2	**/	-
Other ³	60	39	21	**/	42	24	18	**/	10	9	**/	**/	9	6	3	**/
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ³	42	27	11	4	-	-	-	-	16	14	2	-	26	13	9	4
Stop-Loss and Other ³	19	19	-	-	1	1	-	-	15	15	-	-	2	2	-	-
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, or (7) 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: 2018 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2018, employer-sponsored health insurance covered 55 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers) may fund the health insurance coverage they offer their workers.²

What Is a Self-Insured Group Health Plan?

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

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2019 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.

insured, fully insured, or mixed-insured is a function of how the benefits are provided under the plan.

Fully insured – A fully insured plan provides health benefits by purchasing a group health insurance policy or contract from a state-licensed insurance carrier or similar organization, such as 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 premiums to the insurance carrier.⁴ The plan sponsor may either establish a trust for paying insurance premiums or pay premiums directly from its general assets.

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

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

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.

plans or employers sponsoring such plans may obtain stop-loss insurance coverage. Stop-loss coverage limits the liability (stops the loss) the plan or employer bears for each covered person's health care costs (in the case of policies with individual or specific attachment points) or for the total expenses of the plan (aggregate attachment points). The stop-loss carrier reimburses the plan for losses above the policy's 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.

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. Under this arrangement, the employer pays claims up to an agreed-upon limit, and the insurer pays the rest. Under a minimum premium arrangement, the insurance carrier usually is also responsible for processing claims and administrative services.

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

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 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 based on plan size and funding arrangement. These exceptions are listed below:

- Welfare plans maintained outside the United States that serve mostly nonresident aliens
- Welfare plans (other than plans required to file the Form M-1) with fewer than 100 participants as of the beginning of the plan year that are unfunded, fully insured, or a combination of insured and unfunded⁸

years 2018 and earlier. For plan years beginning on or after January 1, 2009, certain eligible small plans are able to file the Form 5500-SF “Short Form Annual Return/Report of Small Employee Benefit Plan.” Small plans using the Form 5500-SF answer a question whether there were any fees and commissions paid with respect to the purchase of insurance, and if so, provide the total amount. See, 2018 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

- Governmental plans
- 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 (covering fewer than 100 participants as of the end of the year) that receives employee (or former employee) contributions during the plan year and does not (1) use contributions to pay insurance premiums or (2) hold plan assets in a trust or other separately maintained fund must generally file the Form 5500. An exception to this rule is a small plan associated with a cafeteria plan under 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

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 2018 Form 5500 Instructions.

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 2018. Certain filings are excluded in order to reflect the filing requirements described above:

- Plans filing the Form 5500 with fewer than 100 participants as of the beginning of the plan year that filed without a Schedule H or I, or with a Schedule H or I that have zero or blank values for total assets, liabilities, net assets, income, and expenses;
- Plans that filed the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year that have zero or blank values for total assets, liabilities, net assets, income, and expenses;
- Plans that filed the Form 5500 or Form 5500-SF with zero participants as of the beginning and the end of the plan year;
- Plans that report health benefit features but appear not to actually provide health benefits based on the plan and sponsor name;¹⁰
- Direct Filing Entities (other than Group Insurance Arrangements); and
- Duplicate filings or filings that were subsequently amended.

For purposes of this report, group health plans that file the Form 5500 are categorized as being self-insured, fully insured, or mixed-insured. The Department used information from the 2018 Form 5500 on plans' funding arrangements, together with information from Schedule A "Insurance Information," Schedule

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

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>.

H “Financial Information,” and Schedule I “Financial Information - Small Plan” to categorize the plans. In general, plans are classified based on whether their filings include evidence of health insurance and/or evidence of a trust.

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

Evidence of a Trust. Information on a plan’s trust, if any, should 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 filings that include at least some information on assets, liabilities, income, or expenses are considered evidence of a trust. A Schedule H or I that is blank (not common since the introduction of electronic filing) or reports compliance issues only is not considered evidence of a trust.

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

- (a) Plans reporting trust payments to insurance carriers within 20 percent of total premiums for all insurance contracts
 - i) Plans reporting payments directly to participants that are more than 30 percent of the average cost of single health coverage in the United States are classified as **mixed-insured**.
 - ii) All other plans are classified as **fully insured**.
- (b) Plans reporting trust payments to insurance carriers that differ by more than 20 percent of total premiums for all insurance contracts
 - i) Plans with payments to insurance carriers within 50 percent 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 reporting payments directly to participants that are more than 30 percent of the average cost of single health coverage in the United States are classified as **mixed-insured**.
 - 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 reported nonzero total assets, liabilities, or net assets are classified as **self-insured**.

¹¹ 2018 Employer Health Benefits Survey, Kaiser Family Foundation (Oct. 3, 2018), <http://kff.org/health-costs/report/2018-employer-health-benefits-survey>.

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

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

- (1) Small plans that fully insure their health plan
- (2) Small plans that self-insure but do not have a trust
- (3) Small plans that self-insure their health plan and use a trust to hold the plan assets
- (4) Large plans (covering 100 or more participants as of the end of the year) that fully insure health plans
- (5) Large plans that self-insure and use a trust to hold the plan assets
- (6) Large plans that self-insure but do not operate a trust

Generally, small group health plans that fully insure benefits or self-insure benefits but do not have a trust are not required to

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.

file a Form 5500.¹² All large welfare plans that fully insure or self-insure benefits without a trust must file, but are 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 5500.² (*See* 29 C.F.R § 2520.104-43.) GIAs often exist for the provision of health benefits, but the GIAs themselves are not technically group health plans. For this reason, statistics for GIAs are not included in the tables for group health plans in Sections A and B of this report.

Although GIAs are not themselves group health plans, they do provide an avenue through which employers may provide group health benefits for their employees. This section presents selected statistics for GIAs that filed the Form 5500 and indicated providing health benefits.³

¹ *Instructions for the Form 5500*, U.S. Department of Labor (2018), <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2018-instructions.pdf>.

² *Id.*

³ One filing that reported as a GIA and indicated offering health benefits in 2018 was excluded from the statistics in this section. Upon further review of the filing and its attachments, it was determined that 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, 2008-2018

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Number of GIAs	69	62	61	55	57	58	50	50	44	46	42
Total Participants, End of Year (thousands) ¹	516	451	419	439	394	384	334	296	323	313	327
Active Participants, End of Year (thousands)	516	444	413	433	390	379	329	291	319	309	323
Total Assets (millions)	\$457	\$355	\$432	\$421	\$399	\$422	\$370	\$345	\$303	\$352	\$342

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

Additional details on the data included in this table can be found in the 2018 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, 2018

Type of Benefit	Number of GIAs	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands)	Total Assets (millions)	Total Contributions (millions) ²	Total Benefits (millions) ³
Total	42	327	323	\$342	\$1,954	\$1,834
Health Benefits Only	5	6	6	3	49	46
Health and Other Benefits	37	322	318	339	1,906	1,787
Health and Dental	2	8	8	23	81	80
Health and Vision	-	-	-	-	-	-
Health and Non-Health ⁴	5	45	44	53	336	336
Health, Dental, and Vision	-	-	-	-	-	-
Health, Dental, and Non-Health ⁴	5	23	23	21	96	93
Health, Vision, and Non-Health ⁴	-	-	-	-	-	-
Health, Dental, Vision, and Non-Health ⁴	25	245	242	241	1,393	1,279

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

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. See 2018 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-5500/2018-instructions.pdf>.

- Missing or not applicable.

SOURCE: 2018 Form 5500 filings.

Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, 2018

(millions)

Selected Income		Selected Expenses	
CONTRIBUTIONS	\$1,954	BENEFIT PAYMENTS ²	\$1,834
Employer Contributions	1,609	Directly to Participants or Beneficiaries (Including Rollovers)	290
Participant Contributions	346	To Insurance Carriers for the Provision of Benefits	1,535
Contributions from Others (Including Rollovers)	**/	Other	8
Noncash Contributions	-		
INVESTMENT INCOME ¹	-\$2	ADMINISTRATIVE EXPENSES	\$95
		Professional Fees	23
		Contract Administrator Fees	60
		Investment Advisory and Management Fees	**/
		Other	11

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

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.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2018 Form 5500 filings.

Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by number of participants, 2018

Total Participants, End of Year ¹	
Total	42
None or Not Reported	-
1-49	-
50-99	-
100-249	3
250-499	2
500-999	3
1,000-4,999	17
5,000 or More	17
Per Plan Statistics	
Mean Number of Participants	7,797
Median Number of Participants	3,605

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

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.

- Missing or not applicable.

SOURCE: 2018 Form 5500 filings.

Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by industry, 2018

Industry	
Total	42
Agriculture	-
Mining	-
Construction	2
Manufacturing	-
Transportation	2
Communications and Information	-
Utilities	-
Wholesale Trade	-
Retail Trade	1
Finance, Insurance, and Real Estate	15
Services	3
Misc. Organizations ¹	3
Industry Not Reported	16

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

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: 2018 Form 5500 filings.