

Group Health Plans Report

Abstract of 2009 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 1/9/2012



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

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HIGHLIGHTS FROM THE 2009 FORM 5500 GROUP HEALTH PLANS REPORTS

The universe of group health insurance plans filing a Form 5500 is diverse and complicated. Varying benefit structures, funding arrangements, and relationships to insurance are all major components of the complexity. For purposes of generating this *Report*, EBSA classified private sector employer-sponsored group health employee benefit plans as either self-insured, fully-insured, or mixed-insured. Appendix A1 at the end of this report provides more information on the classification methodology. Additionally, the methodology for selecting data underlying this *Report* is based upon Form 5500 plan year end dates; in contrast, the methodology for selecting data underlying the *2011 Report to Congress* was, roughly, based upon plan year beginning dates. See Appendix A2 for details on the different plan selection methodologies.

Other findings from private sector employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2009 are summarized below.

- Of the more than 50,000 private sector, employer-sponsored group health employee benefit plans that filed a 2009 Form 5500, 80 percent offered other welfare benefits in addition to health benefits (such as dental, vision, life, disability, etc.). Fourteen percent of these plans can be described as having both self-insured and fully-insured characteristics (mixed-insured) for their health benefits. Sixty-one percent of these plans can be described as having fully-insured health benefits. The remaining 25 percent can be described as having self-insured health benefits.
- Fifty-eight percent of all private sector single employer group health plans that filed a 2009 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 14 percent of those plans did so in 2009.
- In 2009, less than 15,000, or 30 percent, of the approximately 50,000 private sector employer-sponsored group health plans that filed a Form 5500 can be categorized as self-insured. Of the remaining 35,000 group health plans, approximately 6,000 can be categorized as mixed-insured, and 29,000 can be categorized as fully-insured. (See Table A1.)
- Approximately 14,000 of the group health plans categorized as self-insured are single employer plans; the remaining 1,000 are multiemployer plans. Of the 6,000 group health plans categorized as mixed-insured, the majority are single employer with less than 1,000 being multiemployer plans. Nearly all of the 29,000 group health plans categorized as fully-insured are single employer with less than 500 being multiemployer plans. (See Table A2.)
- Nearly three-quarters of the group health plans categorized as self-insured covered more than 100 participants and did not operate a trust. Approximately half of all mixed-insured group health plans and nearly all of the fully-insured group health plans covered more than 100 participants and did not operate a trust. (See Table A2.)
- Approximately 40,000 group health plans that filed a 2009 Form 5500 offered an additional welfare benefit. Sixty-eight percent of the self-insured group health plans, 88 percent of the mixed-insured group health plans, and 85 percent of the fully-insured group health plans offered a benefit in addition to health insurance. (See Table A1.)
- Of the almost 29,000 fully-insured group health plans filing a 2009 Form 5500, 99 percent are single employer plans.

Most, 88 percent, of mixed-insured group health plans are single employer. (See Table A2.)

- In total, group health plans that filed a Form 5500 held about \$125 billion in assets as of the end of 2009. Self-insured group health plans held more than \$73 billion; mixed-insured group health plans held more than \$38 billion; and almost \$6 billion was held by fully-insured group health plans. (See Table A2.)
- Self-insured group health plans covering 100 or more participants held approximately 27 percent of their assets in cash and U.S. Government Securities, 20 percent in direct filing entities, 16 percent in mutual fund companies (registered investment companies), 11 percent in debt instruments, and 9 percent in stock. Mixed-insured group health plans covering 100 or more participants held approximately 16 percent of their assets in cash and U.S. Government Securities, 26 percent in direct filing entities, 12 percent in mutual fund, 9 percent in debt instruments, and 16 percent in stock. Fully-insured group health plans covering 100 or more participants held approximately 19 percent of their assets in cash and U.S. Government Securities, 22 percent in direct filing entities, 17 percent in mutual fund companies, 7 percent in debt instruments, and 9 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported almost \$22 billion in liabilities as of the end of 2009: more than \$7 billion was reported by self-insured group health plans, \$14 billion by mixed-insured group health plans, and \$1 billion by fully-insured group health plans. (See Table A2.)
- Approximately 36 percent, or 24 million, of the over 67 million participants in group health plans filing a 2009 Form 5500 were covered under self-insured group health plans.¹ (See Table A2.)

¹ However, this is a data restriction that results from the filing exemption provided to welfare benefit plans covering fewer than 100 participants (small

- Of the 50,000 group health plans that filed a 2009 Form 5500, approximately 20,000 indicated a funding arrangement of insurance only, nearly 3,000 indicated a funding arrangement of a trust only, and more than 17,000 indicated a funding arrangement of general assets of the sponsor and insurance. The remaining 10,000 2009 Form 5500 group health plan filers indicated some other combination of funding arrangements or did not report any arrangement. (See Table A7.)
- Overall, group health plans reported on their 2009 Form 5500 receiving approximately \$147 billion in contributions in 2009, less than \$119 billion contributed by the employer and \$26 billion contributed by the plan participants. Approximately \$143 billion of these contributions were contributed to large plans that used a trust. (See Table A4.)
- In 2009, group health plans filing a Form 5500 that used trusts posted investment income gains of over \$16 billion, of which less than \$3 billion was gained by self-insured group health plans, \$13 billion by mixed-insured group health plans, and less than \$1 billion by fully-insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2009 Form 5500 made benefit payments of about \$31 billion directly to participants and almost \$3 billion to insurance carriers for the provision of other insured benefits. Mixed-insured group health plans made benefit payments to participants totaling about \$71 billion and made payments to insurance carriers of \$26 billion. Fully-insured group health plans made no benefit payments to participants and made payments to insurance carriers of approximately \$6 billion. (See Table A5.)

plans) which are unfunded, fully-insured, or a combination of insured and unfunded.

- In total, group health plans filing a 2009 Form 5500 reported approximately \$8 billion in administrative expenses.² Self-insured group health plans reported less than \$3 billion; mixed-insured group health plans reported approximately \$5 billion; and fully-insured group health plans reported under \$500 million. (See Table A5.)

² Administrative expenses are reported on the Form 5500 Schedule H - Financial Information, Part II - Income and Expense Statement, line number 2(i) - Administrative expenses. For 2008 and earlier, Schedule I filers reported administrative expenses as other expenses. Therefore, administrative expenses for Schedule I filers are not reported here. For 2009 and later, Schedule I filers reported administrative expenses separately. Plans reported all administrative expenses, expenses incurred in the general operations of the plan, paid by or charged to the plan. Therefore, the reported administrative expenses did not include any expenses paid directly by the employer sponsoring the plan.

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan and type of insurance, 2009**

All Plans

Type of Plan	Number of Plans	Total Participants (thousands) 1/	Active Participants (thousands) 2/	Total Assets (millions) 3/	Total Contributions (millions) 4/	Total Benefits (millions) 5/
Total	50,216	67,239	57,861	\$125,148	\$146,559	\$142,923
Health Benefits Only	9,891	7,534	6,442	9,368	10,529	10,086
Health and Other Benefits	40,325	59,706	51,419	115,779	136,030	132,837
Health and Dental	2,998	2,669	2,227	7,379	5,895	6,095
Health and Vision	739	635	527	2,661	930	996
Health and Non-Health 6/	3,865	8,882	7,570	10,123	7,347	7,337
Health, Dental, and Vision	2,998	5,436	4,572	10,257	15,650	14,867
Health, Dental, and Non-Health 6/	11,001	7,559	6,843	10,388	13,201	12,832
Health, Vision, and Non-Health 6/	744	1,196	842	2,156	1,535	1,437
Health, Dental, Vision, and Non-Health 6/	17,980	33,329	28,837	72,817	91,473	89,274

Self-Insured

Type of Plan	Number of Plans	Total Participants (thousands) 1/	Active Participants (thousands) 2/	Total Assets (millions) 3/	Total Contributions (millions) 4/	Total Benefits (millions) 5/
Total	14,832	23,953	21,038	\$38,428	\$38,357	\$36,465
Health Benefits Only	4,696	3,828	3,417	3,196	2,258	2,173
Health and Other Benefits	10,136	20,125	17,621	35,232	36,099	34,292
Health and Dental	898	1,102	924	1,635	2,148	1,994
Health and Vision	155	154	121	197	403	360
Health and Non-Health 6/	1,309	7,237	6,188	4,872	3,956	3,904
Health, Dental, and Vision	1,317	2,056	1,865	2,665	3,101	2,834
Health, Dental, and Non-Health 6/	2,046	2,040	1,859	3,621	4,673	4,441
Health, Vision, and Non-Health 6/	178	640	361	1,118	745	717
Health, Dental, Vision, and Non-Health 6/	4,233	6,894	6,302	21,124	21,073	20,041

(continued...)

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of plan and type of insurance, 2009**

Mixed-Insured

Type of Plan	Number of Plans	Total Participants (thousands) 1/	Active Participants (thousands) 2/	Total Assets (millions) 3/	Total Contributions (millions) 4/	Total Benefits (millions) 5/
Total	6,286	25,538	20,418	\$81,021	\$100,751	\$99,402
Health Benefits Only	765	1,658	1,314	5,250	7,406	7,053
Health and Other Benefits	5,521	23,880	19,103	75,771	93,345	92,350
Health and Dental	341	945	706	5,580	3,604	4,023
Health and Vision	77	240	186	2,440	459	570
Health and Non-Health 6/	656	900	692	4,725	3,143	3,234
Health, Dental, and Vision	343	2,378	1,812	7,525	12,366	11,859
Health, Dental, and Non-Health 6/	1,158	2,285	1,913	6,261	7,970	7,897
Health, Vision, and Non-Health 6/	119	233	170	991	577	517
Health, Dental, Vision, and Non-Health 6/	2,827	16,899	13,624	48,248	65,226	64,249

Fully-Insured

Type of Plan	Number of Plans	Total Participants (thousands) 1/	Active Participants (thousands) 2/	Total Assets (millions) 3/	Total Contributions (millions) 4/	Total Benefits (millions) 5/
Total	29,098	17,748	16,406	\$5,699	\$7,451	\$7,055
Health Benefits Only	4,430	2,047	1,711	923	866	860
Health and Other Benefits	24,668	15,701	14,695	4,777	6,585	6,195
Health and Dental	1,759	622	597	163	142	78
Health and Vision	507	241	221	24	68	65
Health and Non-Health 6/	1,900	745	690	525	249	199
Health, Dental, and Vision	1,338	1,002	895	68	182	174
Health, Dental, and Non-Health 6/	7,797	3,233	3,071	506	558	493
Health, Vision, and Non-Health 6/	447	324	312	46	213	203
Health, Dental, Vision, and Non-Health 6/	10,920	9,536	8,911	3,444	5,174	4,983

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

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

2/ For Form 5500 Short Form filers, all reported participants are assumed to be active.

3/ Excludes funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits.

4/ Includes both employer and employee contributions.

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

6/ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability among others. See 2009 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at <http://www.dol.gov/ebsa/pdf/2009>.

SOURCE: 2009 Form 5500 filings

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2009**

All Plans												
	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	50,216	48,415	1,801	14,832	14,004	828	6,286	5,563	723	29,098	28,848	250
Health Benefits Only	9,891	9,797	94	4,696	4,647	49	765	748	17	4,430	4,402	28
Health & Other Benefits	40,325	38,618	1,707	10,136	9,357	779	5,521	4,815	706	24,668	24,446	222
Participants (thousands) 3/	67,239	61,452	5,788	23,953	21,265	2,688	25,538	23,052	2,486	17,748	17,135	614
Health Benefits Only	7,534	7,228	306	3,828	3,733	95	1,658	1,645	13	2,047	1,849	198
Health & Other Benefits	59,706	54,224	5,482	20,125	17,532	2,593	23,880	21,407	2,473	15,701	15,286	416
Assets (millions) 4/	\$125,148	\$80,923	\$44,225	\$38,428	\$15,675	\$22,752	\$81,021	\$61,236	\$19,785	\$5,699	\$4,012	\$1,688
Health Benefits Only	9,368	8,348	1,020	3,196	2,974	222	5,250	5,164	86	923	210	712
Health & Other Benefits	115,779	72,574	43,205	35,232	12,701	22,531	75,771	56,072	19,699	4,777	3,801	976
Liabilities (millions) 5/	\$21,803	\$11,430	\$10,373	\$7,018	\$1,923	\$5,095	\$13,928	\$8,918	\$5,009	\$857	\$589	\$268
Health Benefits Only	1,083	985	99	252	219	33	723	719	4	108	47	61
Health & Other Benefits	20,720	10,445	10,274	6,766	1,704	5,062	13,205	8,199	5,005	749	542	207

Plans with 100 or More Participants & Trusts

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	4,696	3,214	1,482	2,055	1,333	722	1,971	1,339	632	670	542	128
Health Benefits Only	590	550	40	298	271	27	184	177	7	108	102	6
Health & Other Benefits	4,106	2,664	1,442	1,757	1,062	695	1,787	1,162	625	562	440	122
Participants (thousands) 3/	26,526	21,177	5,349	11,347	8,720	2,627	13,598	11,150	2,448	1,580	1,306	274
Health Benefits Only	1,667	1,538	129	685	597	88	817	809	8	165	132	33
Health & Other Benefits	24,859	19,638	5,220	10,662	8,123	2,539	12,782	10,341	2,440	1,415	1,174	241
Assets (millions) 4/	\$123,022	\$78,892	\$44,130	\$37,602	\$14,903	\$22,699	\$79,754	\$60,005	\$19,749	\$5,666	\$3,984	\$1,683
Health Benefits Only	8,938	7,931	1,007	2,938	2,728	211	5,079	4,994	85	920	209	711
Health & Other Benefits	114,085	70,961	43,124	34,664	12,175	22,488	74,675	55,011	19,664	4,746	3,774	972
Liabilities (millions) 5/	\$21,556	\$11,191	\$10,365	\$6,936	\$1,845	\$5,091	\$13,788	\$8,782	\$5,006	\$832	\$564	\$268
Health Benefits Only	896	798	98	187	154	33	602	598	4	107	46	61
Health & Other Benefits	20,660	10,393	10,267	6,749	1,691	5,058	13,185	8,184	5,002	725	518	207

(continued...)

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2009**

Plans with 100 or More Participants & No Trusts

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	42,244	42,093	151	10,540	10,514	26	3,340	3,323	17	28,364	28,256	108
Health Benefits Only	8,063	8,030	33	3,393	3,383	10	367	362	5	4,303	4,285	18
Health & Other Benefits	34,181	34,063	118	7,147	7,131	16	2,973	2,961	12	24,061	23,971	90
Participants (thousands) 3/	40,627	40,194	433	12,556	12,497	59	11,905	11,870	35	16,166	15,827	339
Health Benefits Only	5,840	5,664	177	3,125	3,118	7	835	830	5	1,881	1,716	165
Health & Other Benefits	34,787	34,531	256	9,431	9,379	52	11,071	11,041	30	14,285	14,111	174
Assets (millions) 4/	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities (millions) 5/	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-

Plans with Fewer Than 100 Participants & Trusts 6/

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	3,276	3,108	168	2,237	2,157	80	975	901	74	64	50	14
Health Benefits Only	1,238	1,217	21	1,005	993	12	214	209	5	19	15	4
Health & Other Benefits	2,038	1,891	147	1,232	1,164	68	761	692	69	45	35	10
Participants (thousands) 3/	86	81	5	50	48	2	34	32	3	2	2	*/
Health Benefits Only	26	26	1	18	18	*/	7	7	*/	1	1	*/
Health & Other Benefits	60	55	5	31	29	2	28	25	3	1	1	*/
Assets (millions) 4/	\$2,125	\$2,031	\$95	\$826	\$772	\$54	\$1,267	\$1,231	\$36	\$33	\$28	\$5
Health Benefits Only	430	417	13	257	246	11	171	170	1	2	1	1
Health & Other Benefits	1,695	1,613	81	568	526	42	1,096	1,061	35	31	27	4
Liabilities (millions) 5/	\$247	\$239	\$8	\$82	\$77	\$4	\$140	\$137	\$3	\$25	\$25	\$1
Health Benefits Only	187	187	*/	65	65	*/	121	121	*/	1	1	*/
Health & Other Benefits	60	52	8	17	13	4	19	16	3	24	24	1

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

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

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

3/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

4/ Excludes funds held by life insurance companies under allocated group insurance contracts for payment of retirement benefits.

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

6/ 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 data

SOURCE: 2009 Form 5500 filings

Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2009
(numbers in thousands)

All Plans

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants 3/	57,861	53,482	4,380	21,038	19,025	2,013	20,418	18,463	1,954	16,406	15,994	412
Retired or separated participants receiving benefits	8,695	7,329	1,366	2,547	1,899	648	4,948	4,429	519	1,200	1,001	199
Other retired or separated participants entitled to future benefits	683	642	42	369	341	27	172	160	12	142	140	2
Total Participants	67,239	61,452	5,788	23,953	21,265	2,688	25,538	23,052	2,486	17,748	17,135	614

Plans with 100 or More Participants & Trusts

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants 3/	20,472	16,359	4,113	9,340	7,386	1,954	9,777	7,856	1,921	1,355	1,117	238
Retired or separated participants receiving benefits	5,555	4,360	1,195	1,677	1,031	647	3,710	3,195	515	168	134	33
Other retired or separated participants entitled to future benefits	499	458	41	330	304	26	112	99	12	57	55	2
Total Participants	26,526	21,177	5,349	11,347	8,720	2,627	13,598	11,150	2,448	1,580	1,306	274

(continued...)

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2009**
(numbers in thousands)

Plans with 100 or More Participants & No Trusts

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants 3/	37,310	37,047	262	11,652	11,595	57	10,609	10,578	31	15,049	14,875	174
Retired or separated participants receiving benefits	3,134	2,964	170	866	866	*/	1,236	1,232	4	1,032	866	166
Other retired or separated participants entitled to future benefits	184	183	1	38	37	1	61	60	*/	85	85	*/
Total Participants	40,627	40,194	433	12,556	12,497	59	11,905	11,870	35	16,166	15,827	339

Plans with Fewer Than 100 Participants & Trusts 4/

Type of Participant	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Active participants 3/	80	76	4	46	44	2	32	30	2	2	2	*/
Retired or separated participants receiving benefits	6	5	1	3	3	*/	2	2	*/	*/	*/	*/
Other retired or separated participants entitled to future benefits	1	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/
Total Participants	86	81	5	50	48	2	34	32	3	2	2	*/

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

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

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

3/ For Form 5500 Short Form filers, all reported participants are assumed to be active.

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

*/ Fewer than 500 participants

- Missing data

SOURCE: 2009 Form 5500 filings

Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2009
(numbers in millions)

All Plans with Trusts

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$146,559	\$106,602	\$39,957	\$38,357	\$20,292	\$18,065	\$100,751	\$80,947	\$19,804	\$7,451	\$5,363	\$2,088
Employer contributions	118,512	81,852	36,661	32,356	15,849	16507	80,258	62076	18,182	5,898	3927	1972
Participant contributions	25,859	22,976	2,883	5,417	4,195	1222	18,986	17423	1563	1,455	1358	98
Contributions from others (including rollovers)	2,177	1,764	414	578	241	336	1,503	1443	60	97	79	18
Noncash Contributions	11	11	**/	6	6	**/	4	4	-	**/	**/	-
INVESTMENT INCOME 3/	\$16,393	\$14,479	\$1,914	\$2,810	\$1,784	\$1,027	\$12,967	\$12,179	\$788	\$615	\$516	\$99

Plans with 100 or More Participants & Trusts

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$142,882	\$103,097	\$39,784	\$37,687	\$19,736	\$17,951	\$97,834	\$78,064	\$19,770	\$7,360	\$5,297	\$2,064
Employer contributions	116,273	79,778	36,495	31,799	15,404	16396	78,631	60481	18,150	5,843	3894	1949
Participant contributions	24,447	21,572	2,875	5,312	4,092	1220	17,716	16156	1560	1,420	1324	96
Contributions from others (including rollovers)	2,150	1,737	414	570	234	336	1,483	1423	60	97	79	18
Noncash Contributions	11	11	**/	6	6	**/	4	4	-	**/	**/	-
INVESTMENT INCOME 3/	\$16,101	\$14,192	\$1,909	\$2,725	\$1,701	\$1,025	\$12,766	\$11,980	\$786	\$610	\$512	\$98

(continued...)

Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2009
(numbers in millions)

Plans with Fewer Than 100 Participants & Trusts 4/

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$3,678	\$3,505	\$173	\$670	\$556	\$114	\$2,917	\$2,883	\$35	\$91	\$66	\$24
Employer contributions	2,239	2,074	165	557	446	111	1,627	1,595	32	55	33	22
Participant contributions	1,412	1,404	7	106	103	3	1,271	1,268	3	35	34	2
Contributions from others (including rollovers)	27	27	**/	7	7	**/	20	20	**/	**/	**/	**/
Noncash Contributions	**/	**/	-	**/	**/	-	-	-	-	-	-	-
INVESTMENT INCOME 3/	\$292	\$287	\$5	\$85	\$83	\$2	\$201	\$199	\$2	\$6	\$5	\$1

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

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

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

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

3/ For Schedule I filers, Investment Income is equal to the Other Income line item of the Schedule I.

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

**/ Less than \$500,000

- Missing data

SOURCE: 2009 Form 5500 filings.

Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2009
(numbers in millions)

All Plans with Trusts

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
BENEFIT PAYMENTS	\$142,923	\$104,747	\$38,176	\$36,465	\$19,659	\$16,806	\$99,402	\$80,042	\$19,360	\$7,055	\$5,046	\$2,009
Directly to participants or beneficiaries (including rollovers)	101,783	74,971	26,812	31,050	16,324	14,726	70,733	58,647	12,086	-	-	-
To insurance carriers for the provision of benefits	34,682	26,693	7,989	2,810	2,173	636	25,582	19,722	5,860	6,290	4,798	1,492
Other 3/	6,458	3,084	3,374	2,605	1,162	1,443	3,087	1,673	1,414	765	249	517
ADMINISTRATIVE EXPENSES 4/	\$8,072	\$5,529	\$2,543	\$2,555	\$1,253	\$1,302	\$5,176	\$3,996	\$1,180	\$341	\$280	\$60
Professional fees	966	619	347	386	230	157	546	371	175	33	19	14
Contract administrator fees	4,380	3,533	847	1,070	660	410	3,141	2,724	417	169	150	19
Investment advisory and management fees	236	147	89	74	28	47	152	113	39	10	7	3
Other	2,490	1,230	1,260	1,025	336	688	1,337	789	548	128	105	23

Plans with 100 or More Participants & Trusts

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
BENEFIT PAYMENTS	\$139,022	\$100,926	\$38,096	\$35,932	\$19,160	\$16,773	\$96,113	\$76,787	\$19,325	\$6,976	\$4,979	\$1,998
Directly to participants or beneficiaries (including rollovers)	99,144	72,359	26,785	30,766	16,063	14,703	68,378	56,296	12,082	-	-	-
To insurance carriers for the provision of benefits	34,281	26,315	7,965	2,799	2,166	632	25,246	19,394	5,852	6,236	4,755	1,481
Other 3/	5,597	2,251	3,345	2,367	930	1,437	2,489	1,097	1,391	741	224	517
ADMINISTRATIVE EXPENSES 4/	\$7,881	\$5,376	\$2,505	\$2,501	\$1,231	\$1,269	\$5,047	\$3,870	\$1,177	\$334	\$275	\$59
Professional fees	960	616	344	384	229	155	543	369	174	32	19	14
Contract administrator fees	4,248	3,404	844	1,055	646	409	3,027	2,611	417	166	147	19
Investment advisory and management fees	234	146	89	74	28	46	150	111	39	10	7	3
Other	2,439	1,211	1,229	988	329	659	1,326	779	547	126	103	23

(continued...)

Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2009
(numbers in millions)

Plans with Fewer Than 100 Participants & Trusts 5/

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
BENEFIT PAYMENTS	\$3,901	\$3,821	\$80	\$532	\$499	\$33	\$3,290	\$3,255	\$35	\$79	\$67	\$12
Directly to participants or beneficiaries (including rollovers)	2,639	2,612	27	283	260	23	2,355	2,351	4	-	-	-
To insurance carriers for the provision of benefits	401	378	24	11	7	4	336	328	8	54	43	12
Other 3/	862	832	29	238	232	6	599	576	23	25	25	-
ADMINISTRATIVE EXPENSES 4/	\$190	\$153	\$37	\$55	\$22	\$33	\$129	\$126	\$3	\$7	\$5	\$1
Professional fees	6	3	3	2	1	2	3	2	1	1	**/	**/
Contract administrator fees	132	130	3	15	14	1	114	113	1	3	3	**/
Investment advisory and management fees	2	1	**/	**/	**/	**/	1	1	**/	**/	**/	**/
Other	51	19	31	37	7	30	11	9	1	3	2	**/

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

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

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

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

3/ For Schedule I and Form 5500 Short Form filers, Other Benefit Payments is equal to Benefits Paid reported on Schedule I.

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

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

**/ Less than \$500,000.

- Missing data

SOURCE: 2009 Form 5500 filings.

**Table A6. Balance Sheet of Group Health Plans with 100 or More Participants & Trusts
by type of insurance and type of plan, 2009**
(numbers in millions)

Assets 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
TOTAL ASSETS	\$123,022	\$78,892	\$44,130	\$37,602	\$14,903	\$22,699	\$79,754	\$60,005	\$19,749	\$5,666	\$3,984	\$1,683
Cash	13,094	6,356	6,738	4,791	1,822	2,969	7,674	4182	3,492	629	352	277
Receivables	8,348	4,137	4,211	3,110	835	2275	4,701	2922	1,779	537	380	158
US Government Securities	11,206	2,680	8,525	5,287	771	4516	5,448	1758	3689	471	151	320
Debt Instruments	11,787	5,517	6,270	4,077	758	3319	7,320	4607	2,713	390	152	238
Stock	17,014	13,721	3,294	3,541	1,362	2,179	12,947	11,928	1,019	527	431	96
Partnership/Joint venture interests	3,785	3,244	540	712	388	324	2,989	2798	191	83	58	26
Real Estate	342	258	84	75	22	53	266	236	31	-	-	**/
Loans	569	206	363	387	50	337	146	120	26	35	35	**/
Assets in direct filing entities	29,558	23,766	5,792	7,348	4,737	2612	20,978	17878	3,100	1,232	1152	80
Assets in registered investment companies	16,676	10,198	6,478	6,143	2,737	3406	9,566	6639	2,927	967	822	145
Assets in insurance co. general accounts	3,666	3,327	339	289	276	14	3,116	2985	131	260	66	194
Other	6,979	5,483	1,496	1,841	1,146	695	4,603	3951	652	534	386	149

Percentage Distribution of Assets 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Cash	11%	8%	15%	13%	12%	13%	10%	7%	18%	11%	9%	16%
Receivables	7%	5%	10%	8%	6%	10%	6%	5%	9%	9%	10%	9%
US Government Securities	9%	3%	19%	14%	5%	20%	7%	3%	19%	8%	4%	19%
Debt Instruments	10%	7%	14%	11%	5%	15%	9%	8%	14%	7%	4%	14%
Stock	14%	17%	7%	9%	9%	10%	16%	20%	5%	9%	11%	6%
Partnership/Joint venture interests	3%	4%	1%	2%	3%	1%	4%	5%	1%	1%	1%	2%
Real Estate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans	0%	0%	1%	1%	0%	1%	0%	0%	0%	1%	1%	0%
Assets in direct filing entities	24%	30%	13%	20%	32%	12%	26%	30%	16%	22%	29%	5%
Assets in registered investment companies	14%	13%	15%	16%	18%	15%	12%	11%	15%	17%	21%	9%
Assets in insurance co. general accounts	3%	4%	1%	1%	2%	0%	4%	5%	1%	5%	2%	12%
Other	6%	7%	3%	5%	8%	3%	6%	7%	3%	9%	10%	9%

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

1/ Asset categories in this table represent consolidated categories from the Schedule H. Cash consists of interest- and noninterest-bearing cash. Receivables consists of employer and participant contributions and other receivables. Debt instruments consists of preferred and other debt instruments. Stock consists of common and preferred stock. Loans consists of participant loans and loans (other than to participants). Assets in direct filing entities consists of assets in master trusts, common trusts, pooled separate accounts, and 103-12 investment entities. Other consists of the other line item on Schedule H, employer securities, employer real property and buildings used.

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

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

**/ Less than \$500,000

- Missing data

SOURCE: 2009 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2009**

All Plans

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/

Funding Arrangement 3/

Total	50,216	48,415	1,801	14,832	14,004	828	6,286	5,563	723	29,098	28,848	250
Insurance	19,806	19,692	114	70	67	3	1,727	1,696	31	18,009	17,929	80
Trust	2,951	1,906	1,045	2,130	1,584	546	664	253	411	157	69	88
Trust and Insurance	2,318	1,779	539	860	627	233	1,275	1,010	265	183	142	41
General Assets of the Sponsor	6,617	6,587	30	5,647	5,624	23	168	164	4	802	799	3
General Assets of the Sponsor and Insurance	17,215	17,158	57	5,181	5,167	14	2,195	2,187	8	9,839	9,804	35
Trust and General Assets of the Sponsor	160	156	4	123	121	2	27	26	1	10	9	1
Trust, General Assets of the Sponsor, and Insurance	357	348	9	123	118	5	206	203	3	28	27	1
Not reported 4/	792	789	3	698	696	2	24	24	-	70	69	1

Benefit Arrangement 3/

Total	50,216	48,415	1,801	14,832	14,004	828	6,286	5,563	723	29,098	28,848	250
Insurance	20,746	20,576	170	98	87	11	1,896	1,848	48	18,752	18,641	111
Trust	1,717	1,431	286	1,659	1,394	265	51	33	18	7	4	3
Trust and Insurance	3,432	2,186	1,246	1,332	825	507	1,845	1,204	641	255	157	98
General Assets of the Sponsor	5,813	5,790	23	5,549	5,529	20	44	42	2	220	219	1
General Assets of the Sponsor and Insurance	17,231	17,171	60	5,261	5,244	17	2,207	2,198	9	9,763	9,729	34
Trust and General Assets of the Sponsor	101	100	1	97	96	1	3	3	-	1	1	-
Trust, General Assets of the Sponsor, and Insurance	384	372	12	138	133	5	216	211	5	30	28	2
Not reported 4/	792	789	3	698	696	2	24	24	-	70	69	1

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2009**

Plans with 100 or More Participants & Trusts

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/

Funding Arrangement 3/

Total	4,696	3,214	1,482	2,055	1,333	722	1,971	1,339	632	670	542	128
Insurance	420	404	16	47	46	1	167	158	9	206	200	6
Trust	1,573	641	932	929	446	483	502	129	373	142	66	76
Trust and Insurance	1,784	1,282	502	691	470	221	923	681	242	170	131	39
General Assets of the Sponsor	120	113	7	67	63	4	31	29	2	22	21	1
General Assets of the Sponsor and Insurance	323	313	10	101	97	4	130	127	3	92	89	3
Trust and General Assets of the Sponsor	129	125	4	97	95	2	22	21	1	10	9	1
Trust, General Assets of the Sponsor, and Insurance	324	316	8	109	104	5	189	187	2	26	25	1
Not reported 4/	23	20	3	14	12	2	7	7	-	2	1	1

Benefit Arrangement 3/

Total	4,696	3,214	1,482	2,055	1,333	722	1,971	1,339	632	670	542	128
Insurance	577	522	55	64	57	7	208	192	16	305	273	32
Trust	602	365	237	567	348	219	29	13	16	6	4	2
Trust and Insurance	2,664	1,505	1,159	1,055	575	480	1,376	785	591	233	145	88
General Assets of the Sponsor	57	54	3	48	46	2	6	5	1	3	3	-
General Assets of the Sponsor and Insurance	348	335	13	116	110	6	140	136	4	92	89	3
Trust and General Assets of the Sponsor	71	70	1	68	67	1	2	2	-	1	1	-
Trust, General Assets of the Sponsor, and Insurance	354	343	11	123	118	5	203	199	4	28	26	2
Not reported 4/	23	20	3	14	12	2	7	7	-	2	1	1

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2009**

Plans with 100 or More Participants & No Trusts

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	42,244	42,093	151	10,540	10,514	26	3,340	3,323	17	28,364	28,256	108
Insurance	19,042	18,956	86	-	-	-	1,264	1,252	12	17,778	17,704	74
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	6,365	6,345	20	5,502	5,486	16	86	84	2	777	775	2
General Assets of the Sponsor and Insurance	16,752	16,707	45	5,038	5,028	10	1,973	1,970	3	9,741	9,709	32
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not reported 4/	85	85	-	-	-	-	17	17	-	68	68	-

Benefit Arrangement 3/

Total	42,244	42,093	151	10,540	10,514	26	3,340	3,323	17	28,364	28,256	108
Insurance	19,758	19,669	89	-	-	-	1,343	1,330	13	18,415	18,339	76
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,680	5,662	18	5,436	5,420	16	28	27	1	216	215	1
General Assets of the Sponsor and Insurance	16,721	16,677	44	5,104	5,094	10	1,952	1,949	3	9,665	9,634	31
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not reported 4/	85	85	-	-	-	-	17	17	-	68	68	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2009**

Plans with Fewer Than 100 Participants & Trusts 5/

Method of Funding	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Funding Arrangement 3/												
Total	3,276	3,108	168	2,237	2,157	80	975	901	74	64	50	14
Insurance	344	332	12	23	21	2	296	286	10	25	25	-
Trust	1,378	1,265	113	1,201	1,138	63	162	124	38	15	3	12
Trust and Insurance	534	497	37	169	157	12	352	329	23	13	11	2
General Assets of the Sponsor	132	129	3	78	75	3	51	51	-	3	3	-
General Assets of the Sponsor and Insurance	140	138	2	42	42	-	92	90	2	6	6	-
Trust and General Assets of the Sponsor	31	31	-	26	26	-	5	5	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	33	32	1	14	14	-	17	16	1	2	2	-
Not reported 4/	684	684	-	684	684	-	-	-	-	-	-	-

Benefit Arrangement 3/

Total	3,276	3,108	168	2,237	2,157	80	975	901	74	64	50	14
Insurance	411	385	26	34	30	4	345	326	19	32	29	3
Trust	1,115	1,066	49	1,092	1,046	46	22	20	2	1	-	1
Trust and Insurance	768	681	87	277	250	27	469	419	50	22	12	10
General Assets of the Sponsor	76	74	2	65	63	2	10	10	-	1	1	-
General Assets of the Sponsor and Insurance	162	159	3	41	40	1	115	113	2	6	6	-
Trust and General Assets of the Sponsor	30	30	-	29	29	-	1	1	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	30	29	1	15	15	-	13	12	1	2	2	-
Not reported 4/	684	684	-	684	684	-	-	-	-	-	-	-

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

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

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

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

3/ Funding arrangements were adjusted to match the categorization of the plans as self-insured, mixed-insured, or fully-insured.

4/ The Form 5500 Short Form does not require plans to report on the funding nor benefit arrangements.

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

- Missing data

SOURCE: 2009 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2009**

All Plans		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	50,216	67,239	14,832	23,953	6,286	25,538	29,098	17,748
	Single Employer 1/	48,415	61,452	14,004	21,265	5,563	23,052	28,848	17,135
	Multiemployer 2/	1,801	5,788	828	2,688	723	2,486	250	614
Noncollectively bargained plans	Total	46,501	53,231	13,297	18,931	5,160	18,306	28,044	15,994
	Single Employer 1/	46,501	53,231	13,297	18,931	5,160	18,306	28,044	15,994
Collective bargaining plans	Total	3,715	14,009	1,535	5,023	1,126	7,232	1,054	1,754
	Single Employer 1/	1,914	8,221	707	2,335	403	4,746	804	1,141
	Multiemployer 2/	1,801	5,788	828	2,688	723	2,486	250	614

Plans with 100 or More Participants & Trusts

All Plans		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	4,696	26,526	2,055	11,347	1,971	13,598	670	1,580
	Single Employer 1/	3,214	21,177	1,333	8,720	1,339	11,150	542	1,306
	Multiemployer 2/	1,482	5,349	722	2,627	632	2,448	128	274
Noncollectively bargained plans	Total	2,856	17,118	1,176	7,995	1,181	7,951	499	1,173
	Single Employer 1/	2,856	17,118	1,176	7,995	1,181	7,951	499	1,173
Collective bargaining plans	Total	1,840	9,408	879	3,353	790	5,648	171	407
	Single Employer 1/	358	4,058	157	726	158	3,200	43	133
	Multiemployer 2/	1,482	5,349	722	2,627	632	2,448	128	274

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2009**

Plans with 100 or More Participants & No Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	42,244	40,627	10,540	12,556	3,340	11,905	28,364	16,166
	Single Employer 1/	42,093	40,194	10,514	12,497	3,323	11,870	28,256	15,827
	Multiemployer 2/	151	433	26	59	17	35	108	339
Noncollectively bargained plans	Total	40,624	36,035	10,013	10,890	3,114	10,325	27,497	14,819
	Single Employer 1/	40,624	36,035	10,013	10,890	3,114	10,325	27,497	14,819
Collective bargaining plans	Total	1,620	4,593	527	1,666	226	1,580	867	1,347
	Single Employer 1/	1,469	4,160	501	1,607	209	1,545	759	1,008
	Multiemployer 2/	151	433	26	59	17	35	108	339

Plans with Fewer Than 100 Participants & Trusts 4/

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/	Number of Plans	Total Participants (thousands) 3/
TOTAL	TOTAL	3,276	86	2,237	50	975	34	64	2
	Single Employer 1/	3,108	81	2,157	48	901	32	50	2
	Multiemployer 2/	168	5	80	2	74	3	14	*/
Noncollectively bargained plans	Total	3,021	78	2,108	46	865	30	48	2
	Single Employer 1/	3,021	78	2,108	46	865	30	48	2
Collective bargaining plans	Total	255	9	129	4	110	4	16	*/
	Single Employer 1/	87	3	49	2	36	1	2	*/
	Multiemployer 2/	168	5	80	2	74	3	14	*/

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

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

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

3/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

*/ Fewer than 500 participants

- Missing data

SOURCE: 2009 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2009**

All Plans

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	50,216	48,415	1,801	14,832	14,004	828	6,286	5,563	723	29,098	28,848	250
None or not reported	1,460	1,398	62	618	583	35	109	92	17	733	723	10
1-49	2,863	2,795	68	1,822	1,795	27	602	572	30	439	428	11
50-99	2,709	2,651	58	858	839	19	418	390	28	1,433	1,422	11
100-249	19,438	19,226	212	4,168	4,093	75	1,100	1,026	74	14,170	14,107	63
250-499	10,030	9,737	293	2,557	2,431	126	867	761	106	6,606	6,545	61
500-999	5,797	5,466	331	1,903	1,750	153	814	681	133	3,080	3,035	45
1,000-4,999	5,961	5,398	563	2,233	1,939	294	1,498	1,259	239	2,230	2,200	30
5,000 or more	1,958	1,744	214	673	574	99	878	782	96	407	388	19
Per Plan Statistics												
Mean number of participants	1,339	1,269	3,214	1,615	1,519	3,246	4,063	4,144	3,438	610	594	2,455
Median number of participants	232	226	780	247	232	890	522	476	888	212	212	363

Plans with Trusts

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	7,972	6,322	1,650	4,292	3,490	802	2,946	2,240	706	734	592	142
None or not reported	441	382	59	302	268	34	109	92	17	30	22	8
1-49	2,100	2,043	57	1,551	1,524	27	541	512	29	8	7	1
50-99	735	683	52	384	365	19	325	297	28	26	21	5
100-249	1,202	1,039	163	459	393	66	468	398	70	275	248	27
250-499	870	610	260	404	286	118	317	214	103	149	110	39
500-999	795	485	310	377	226	151	315	183	132	103	76	27
1,000-4,999	1,178	633	545	571	281	290	508	274	234	99	78	21
5,000 or more	651	447	204	244	147	97	363	270	93	44	30	14
Per Plan Statistics												
Mean number of participants	3,338	3,362	3,245	2,655	2,512	3,278	4,628	4,992	3,472	2,156	2,209	1,931
Median number of participants	170	104	850	82	44	908	269	158	884	279	249	444

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2009**

Plans with No Trusts

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	42,244	42,093	151	10,540	10,514	26	3,340	3,323	17	28,364	28,256	108
None or not reported	1,019	1,016	3	316	315	1	-	-	-	703	701	2
1-49	763	752	11	271	271	-	61	60	1	431	421	10
50-99	1,974	1,968	6	474	474	-	93	93	-	1,407	1,401	6
100-249	18,236	18,187	49	3,709	3,700	9	632	628	4	13,895	13,859	36
250-499	9,160	9,127	33	2,153	2,145	8	550	547	3	6,457	6,435	22
500-999	5,002	4,981	21	1,526	1,524	2	499	498	1	2,977	2,959	18
1,000-4,999	4,783	4,765	18	1,662	1,658	4	990	985	5	2,131	2,122	9
5,000 or more	1,307	1,297	10	429	427	2	515	512	3	363	358	5
Per Plan Statistics												
Mean number of participants	962	955	2,869	1,191	1,189	2,263	3,564	3,572	2,048	570	560	3,143
Median number of participants	237	237	298	290	290	369	791	790	989	211	211	241

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

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

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

- Missing data

SOURCE: 2009 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2009**

All Plans

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	50,216	48,415	1,801	14,832	14,004	828	6,286	5,563	723	29,098	28,848	250
Agriculture	481	475	6	230	227	3	45	44	1	206	204	2
Mining	554	549	5	249	247	2	58	57	1	247	245	2
Construction	2,793	2,160	633	988	665	323	617	344	273	1,188	1,151	37
Manufacturing	11,784	11,643	141	3,612	3,564	48	1,520	1,468	52	6,652	6,611	41
Transportation	1,565	1,430	135	506	437	69	211	159	52	848	834	14
Communications and information	1,585	1,565	20	456	447	9	193	184	9	936	934	2
Utilities	615	608	7	281	280	1	127	123	4	207	205	2
Wholesale trade	2,566	2,544	22	675	663	12	296	291	5	1,595	1,590	5
Retail trade	2,970	2,888	82	754	717	37	422	397	25	1,794	1,774	20
Finance, insurance & real estate	5,479	5,027	452	1,588	1,372	216	784	599	185	3,107	3,056	51
Services	18,421	18,224	197	5,094	5,028	66	1,844	1,763	81	11,483	11,433	50
Misc. organizations 3/	1,253	1,152	101	367	325	42	148	113	35	738	714	24
Industry not reported	150	150	-	32	32	-	21	21	-	97	97	-

Plans with 100 or More Participants & Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	4,696	3,214	1,482	2,055	1,333	722	1,971	1,339	632	670	542	128
Agriculture	51	47	4	37	36	1	6	5	1	8	6	2
Mining	40	39	1	22	22	-	14	13	1	4	4	-
Construction	767	186	581	366	69	297	334	82	252	67	35	32
Manufacturing	820	727	93	344	308	36	355	316	39	121	103	18
Transportation	219	105	114	110	48	62	76	34	42	33	23	10
Communications and information	117	98	19	43	34	9	51	43	8	23	21	2
Utilities	163	157	6	81	80	1	59	56	3	23	21	2
Wholesale trade	154	136	18	60	49	11	72	67	5	22	20	2
Retail trade	265	210	55	111	80	31	119	98	21	35	32	3
Finance, insurance & real estate	837	457	380	363	177	186	362	201	161	112	79	33
Services	1,028	895	133	404	354	50	451	381	70	173	160	13
Misc. organizations 3/	218	140	78	108	70	38	66	37	29	44	33	11
Industry not reported	17	17	-	6	6	-	6	6	-	5	5	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2009**

Plans with 100 or More Participants & No Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	42,244	42,093	151	10,540	10,514	26	3,340	3,323	17	28,364	28,256	108
Agriculture	328	326	2	106	104	2	25	25	-	197	197	-
Mining	479	476	3	198	197	1	38	38	-	243	241	2
Construction	1,526	1,518	8	316	314	2	94	92	2	1,116	1,112	4
Manufacturing	10,528	10,501	27	2,995	2,990	5	1,021	1,017	4	6,512	6,494	18
Transportation	1,266	1,261	5	344	343	1	108	108	-	814	810	4
Communications and information	1,351	1,351	-	322	322	-	119	119	-	910	910	-
Utilities	359	358	1	134	134	-	41	40	1	184	184	-
Wholesale trade	2,293	2,289	4	534	533	1	189	189	-	1,570	1,567	3
Retail trade	2,482	2,461	21	503	501	2	226	224	2	1,753	1,736	17
Finance, insurance & real estate	4,221	4,200	21	985	980	5	251	248	3	2,985	2,972	13
Services	16,372	16,327	45	3,908	3,902	6	1,163	1,159	4	11,301	11,266	35
Misc. organizations 3/	923	909	14	182	181	1	54	53	1	687	675	12
Industry not reported	116	116	-	13	13	-	11	11	-	92	92	-

Plans with Fewer Than 100 Participants & Trusts 4/

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	3,276	3,108	168	2,237	2,157	80	975	901	74	64	50	14
Agriculture	102	102	-	87	87	-	14	14	-	1	1	-
Mining	35	34	1	29	28	1	6	6	-	-	-	-
Construction	500	456	44	306	282	24	189	170	19	5	4	1
Manufacturing	436	415	21	273	266	7	144	135	9	19	14	5
Transportation	80	64	16	52	46	6	27	17	10	1	1	-
Communications and information	117	116	1	91	91	-	23	22	1	3	3	-
Utilities	93	93	-	66	66	-	27	27	-	-	-	-
Wholesale trade	119	119	-	81	81	-	35	35	-	3	3	-
Retail trade	223	217	6	140	136	4	77	75	2	6	6	-
Finance, insurance & real estate	421	370	51	240	215	25	171	150	21	10	5	5
Services	1,021	1,002	19	782	772	10	230	223	7	9	7	2
Misc. organizations 3/	112	103	9	77	74	3	28	23	5	7	6	1
Industry not reported	17	17	-	13	13	-	4	4	-	-	-	-

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

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

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

3/ Religious, grantmaking, civic, professional, labor, and similar organizations.

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

- Missing data

SOURCE: 2009 Form 5500 filings.

Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2009
(numbers in thousands)

All Plans

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	67,239	61,452	5,788	23,953	21,265	2,688	25,538	23,052	2,486	17,748	17,135	614
1-49	50	49	2	28	28	1	12	11	1	10	10	*/
50-99	216	212	4	66	64	1	31	29	2	119	118	1
100-249	3,162	3,127	36	684	671	13	180	167	13	2,299	2,288	10
250-499	3,507	3,397	109	907	861	46	315	274	41	2,285	2,263	23
500-999	4,039	3,801	238	1,333	1,224	110	586	489	96	2,120	2,088	32
1,000-4,999	12,624	11,394	1,230	4,771	4,120	651	3,480	2,964	516	4,373	4,310	62
5,000 or more	43,641	39,472	4,170	16,164	14,297	1,866	20,935	19,118	1,817	6,543	6,056	486

Plans with Trusts

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	26,612	21,258	5,354	11,397	8,768	2,629	13,633	11,182	2,451	1,582	1,308	274
1-49	33	32	1	22	22	1	11	10	1	*/	*/	*/
50-99	53	49	4	27	26	1	24	21	2	2	2	*/
100-249	195	167	28	75	63	12	75	63	12	46	41	4
250-499	312	216	97	144	101	43	116	76	40	52	38	14
500-999	569	345	223	267	158	109	228	133	95	74	55	19
1,000-4,999	2,626	1,437	1,189	1,249	609	640	1,163	659	504	214	169	45
5,000 or more	22,824	19,011	3,812	9,612	7,788	1,824	12,017	10,219	1,797	1,195	1,004	191

Plans with No Trusts

Number of Participants 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/	Total	Single Employer 2/	Multi- employer 3/
Total	40,627	40,194	433	12,556	12,497	59	11,905	11,870	35	16,166	15,827	339
1-49	17	17	*/	6	6	-	1	1	*/	10	10	*/
50-99	163	163	*/	39	39	-	8	8	-	117	117	*/
100-249	2,967	2,960	8	609	608	1	105	104	1	2,253	2,247	6
250-499	3,194	3,182	12	762	759	3	199	198	1	2,233	2,225	8
500-999	3,470	3,456	14	1,067	1,066	1	358	357	1	2,046	2,034	12
1,000-4,999	9,998	9,957	41	3,522	3,511	11	2,317	2,304	12	4,159	4,142	18
5,000 or more	20,818	20,460	357	6,551	6,509	42	8,918	8,898	20	5,348	5,053	295

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

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

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

*/ Fewer than 500 participants

- Missing data

SOURCE: 2009 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2009**
(numbers in thousands)

All Plans

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	67,239	61,452	5,788	23,953	21,265	2,688	25,538	23,052	2,486	17,748	17,135	614
Agriculture	447	428	19	282	272	11	62	55	7	103	102	1
Mining	561	559	3	200	200	*/	186	186	1	174	173	2
Construction	1,997	813	1,184	806	205	601	772	219	553	419	390	29
Manufacturing	14,993	14,202	791	3,783	3,601	182	7,108	6,729	379	4,103	3,873	230
Transportation	3,093	2,230	863	1,423	768	656	1,108	944	164	562	518	44
Communications and information	3,583	3,429	154	1,049	990	58	1,838	1,757	81	696	681	15
Utilities	1,094	1,073	21	376	372	4	522	508	14	196	193	3
Wholesale trade	1,783	1,711	72	398	357	41	754	734	20	631	620	11
Retail trade	8,126	7,624	502	2,234	1,982	252	4,803	4,572	231	1,089	1,070	19
Finance, insurance & real estate	7,369	6,107	1,262	2,507	1,987	520	2,672	1,986	686	2,190	2,134	56
Services	18,091	17,324	767	5,349	5,069	280	5,517	5,210	306	7,226	7,044	181
Misc. organizations 4/	6,036	5,886	150	5,540	5,457	83	171	127	44	324	302	22
Industry not reported	66	66	-	5	5	-	25	25	-	35	35	-

Plans with 100 or More Participants & Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	26,526	21,177	5,349	11,347	8,720	2,627	13,598	11,150	2,448	1,580	1,306	274
Agriculture	213	195	18	198	188	10	9	2	7	6	5	1
Mining	47	46	1	28	28	-	18	17	1	1	1	-
Construction	1,308	129	1,178	643	44	599	620	69	550	44	16	28
Manufacturing	4,415	3,848	567	899	764	135	3,387	3,016	371	129	68	61
Transportation	1,725	866	859	999	344	655	669	506	163	57	16	40
Communications and information	1,470	1,316	154	207	149	58	1,241	1,161	81	22	6	15
Utilities	676	662	14	230	226	4	393	386	7	54	51	3
Wholesale trade	412	353	59	88	50	38	305	286	20	18	17	*/
Retail trade	3,183	2,687	496	522	271	251	2,595	2,367	229	65	49	16
Finance, insurance & real estate	3,551	2,302	1,249	1,113	597	516	1,882	1,201	681	556	504	52
Services	3,816	3,199	617	945	667	278	2,341	2,041	299	530	490	40
Misc. organizations 4/	5,687	5,549	138	5,472	5,389	83	120	80	40	95	80	15
Industry not reported	22	22	-	2	2	-	19	19	-	1	1	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2009**
(numbers in thousands)

Plans with 100 or More Participants & No Trusts

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	40,627	40,194	433	12,556	12,497	59	11,905	11,870	35	16,166	15,827	339
Agriculture	230	229	1	81	80	1	53	53	-	96	96	-
Mining	513	511	2	171	171	*/	168	168	-	173	171	2
Construction	676	671	4	155	154	1	146	144	2	375	374	1
Manufacturing	10,564	10,340	223	2,876	2,829	47	3,715	3,707	8	3,973	3,804	169
Transportation	1,367	1,363	4	424	423	1	438	438	-	505	502	4
Communications and information	2,110	2,110	-	839	839	-	596	596	-	675	675	-
Utilities	414	407	7	143	143	-	129	121	7	142	142	-
Wholesale trade	1,368	1,355	13	308	305	3	447	447	-	613	603	10
Retail trade	4,936	4,931	5	1,709	1,708	1	2,204	2,202	2	1,023	1,021	2
Finance, insurance & real estate	3,808	3,796	12	1,389	1,385	4	786	782	4	1,633	1,630	3
Services	14,254	14,104	149	4,390	4,389	1	3,168	3,161	7	6,695	6,554	141
Misc. organizations 4/	345	334	12	66	66	*/	50	46	4	229	222	7
Industry not reported	43	43	-	3	3	-	6	6	-	34	34	-

Plans with Fewer Than 100 Participants & Trusts 5/

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/	Total 1/	Single Employer 2/	Multi-employer 3/
Total	86	81	5	50	48	2	34	32	3	2	2	*/
Agriculture	4	4	-	3	3	-	1	1	-	*/	*/	-
Mining	1	1	*/	1	1	*/	*/	*/	-	-	-	-
Construction	14	12	2	8	7	1	6	5	1	*/	*/	-
Manufacturing	14	14	*/	7	7	*/	6	6	*/	1	1	*/
Transportation	2	1	*/	1	1	*/	1	1	*/	*/	*/	-
Communications and information	3	3	*/	2	2	-	1	1	*/	-	-	-
Utilities	4	4	-	3	3	-	1	1	-	-	-	-
Wholesale trade	3	3	-	2	2	-	1	1	-	-	-	-
Retail trade	6	6	*/	3	3	*/	3	3	*/	*/	*/	-
Finance, insurance & real estate	10	9	2	6	5	1	4	3	1	*/	*/	*/
Services	22	21	1	13	13	*/	8	8	*/	*/	*/	*/
Misc. organizations 4/	3	3	*/	2	2	*/	1	1	*/	*/	*/	-
Industry not reported	*/	*/	-	*/	*/	-	*/	*/	-	-	-	-

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

1/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

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

4/ Religious, grantmaking, civic, professional, labor, and similar organizations.

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

*/ Fewer than 500 participants

- Missing data

SOURCE: 2009 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and insurance contract status, 2009**

All Plans								
Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/
Total	50,216	67,239	14,832	23,953	6,286	25,538	29,098	17,748
No Insurance	7,929	8,743	7,929	8,743	-	-	-	-
Health Only	4,353	3,571	-	-	889	1,996	3,464	1,575
Stop-Loss Only	779	546	779	546	-	-	-	-
Other 3/	4,225	12,778	4,225	12,778	-	-	-	-
Health and Stop-Loss	399	306	-	-	178	167	221	139
Health and Other	27,017	32,837	-	-	3,885	19,262	23,132	13,575
Stop-Loss and Other	1,899	1,886	1,899	1,886	-	-	-	-
Health, Stop-Loss, and Other	3,615	6,573	-	-	1,334	4,114	2,281	2,459

Plans with 100 or More Participants & Trusts

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/
Total	4,696	26,526	2,055	11,347	1,971	13,598	670	1,580
No Insurance	689	2,344	689	2,344	-	-	-	-
Health Only	404	1,676	-	-	292	1,543	112	133
Stop-Loss Only	271	280	271	280	-	-	-	-
Other 3/	597	8,019	597	8,019	-	-	-	-
Health and Stop-Loss	60	94	-	-	55	90	5	3
Health and Other	1,549	10,475	-	-	1,081	9,355	468	1,119
Stop-Loss and Other	498	705	498	705	-	-	-	-
Health, Stop-Loss, and Other	628	2,934	-	-	543	2,610	85	324

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and insurance contract status, 2009**

Plans with 100 or More Participants & No Trusts

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/
Total	42,244	40,627	10,540	12,556	3,340	11,905	28,364	16,166
No Insurance	5,359	6,365	5,359	6,365	-	-	-	-
Health Only	3,584	1,886	-	-	253	445	3,331	1,441
Stop-Loss Only	414	261	414	261	-	-	-	-
Other 3/	3,446	4,752	3,446	4,752	-	-	-	-
Health and Stop-Loss	302	211	-	-	87	75	215	136
Health and Other	24,977	22,342	-	-	2,351	9,888	22,626	12,454
Stop-Loss and Other	1,321	1,178	1,321	1,178	-	-	-	-
Health, Stop-Loss, and Other	2,841	3,632	-	-	649	1,497	2,192	2,135

Plans with Fewer Than 100 Participants & Trusts 4/

Type of Insurance Contracts 1/	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/	Number of Plans	Total Participants (thousands) 2/
Total	3,276	86	2,237	50	975	34	64	2
No Insurance	1,881	34	1,881	34	-	-	-	-
Health Only	365	9	-	-	344	8	21	1
Stop-Loss Only	94	5	94	5	-	-	-	-
Other 3/	182	7	182	7	-	-	-	-
Health and Stop-Loss	37	2	-	-	36	2	1	-
Health and Other	491	20	-	-	453	18	38	1
Stop-Loss and Other	80	4	80	4	-	-	-	-
Health, Stop-Loss, and Other	146	7	-	-	142	7	4	*/

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

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

2/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

3/ Other Insurance Contracts include dental, vision, life, temporary disability, long-term disability, supplemental unemployment, and prescription drug.

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

*/ Fewer than 500 participants

- Missing Data

SOURCE: 2009 Form 5500 filings.

Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2009

All Plans

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	50,216	48,415	1,801	14,832	14,004	828	6,286	5,563	723	29,098	28,848	250
None or not reported	14,832	14,004	828	14,832	14,004	828	-	-	-	-	-	-
1	23,048	22,475	573	-	-	-	4236	3816	420	18812	18659	153
2	6,819	6,645	174	-	-	-	903	769	134	5916	5876	40
3-5	4,278	4,130	148	-	-	-	718	609	109	3560	3521	39
6-10	870	806	64	-	-	-	269	218	51	601	588	13
11-25	304	292	12	-	-	-	127	119	8	177	173	4
26 or more	65	63	2	-	-	-	33	32	1	32	31	1

Plans with 100 or More Participants & Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	4,696	3,214	1,482	2,055	1,333	722	1,971	1,339	632	670	542	128
None or not reported	2,055	1,333	722	2,055	1,333	722	-	-	-	-	-	-
1	1,593	1,178	415	-	-	-	1173	822	351	420	356	64
2	432	286	146	-	-	-	320	199	121	112	87	25
3-5	351	224	127	-	-	-	262	162	100	89	62	27
6-10	155	95	60	-	-	-	121	70	51	34	25	9
11-25	74	64	10	-	-	-	67	59	8	7	5	2
26 or more	36	34	2	-	-	-	28	27	1	8	7	1

(continued...)

Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2009

Plans with 100 or More Participants & No Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	42,244	42,093	151	10,540	10,514	26	3,340	3,323	17	28,364	28,256	108
None or not reported	10,540	10,514	26	10,540	10,514	26	-	-	-	-	-	-
1	20,584	20,495	89	-	-	-	2241	2230	11	18343	18265	78
2	6,265	6,249	16	-	-	-	469	467	2	5796	5782	14
3-5	3,886	3,872	14	-	-	-	421	417	4	3465	3455	10
6-10	712	708	4	-	-	-	146	146	-	566	562	4
11-25	228	226	2	-	-	-	58	58	-	170	168	2
26 or more	29	29	-	-	-	-	5	5	-	24	24	-

Plans with Fewer Than 100 Participants & Trusts 4/

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	3,276	3,108	168	2,237	2,157	80	975	901	74	64	50	14
None or not reported	2,237	2,157	80	2,237	2,157	80	-	-	-	-	-	-
1	871	802	69	-	-	-	822	764	58	49	38	11
2	122	110	12	-	-	-	114	103	11	8	7	1
3-5	41	34	7	-	-	-	35	30	5	6	4	2
6-10	3	3	-	-	-	-	2	2	-	1	1	-
11-25	2	2	-	-	-	-	2	2	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

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

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

- Missing Data

SOURCE: 2009 Form 5500 filings.

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2009
(numbers in thousands)

All Plans

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	67,239	61,452	5,788	23,953	21,265	2,688	25,538	23,052	2,486	17,748	17,135	614
None or not reported	23,953	21,265	2,688	23,953	21,265	2,688	-	-	-	-	-	-
1	13,960	12,721	1,239	-	-	-	6307	5345	962	7653	7375	278
2	5,732	5,322	410	-	-	-	2932	2572	361	2800	2751	49
3-5	7,012	6,611	401	-	-	-	3882	3518	364	3129	3093	36
6-10	4,852	4,430	422	-	-	-	3134	2798	336	1719	1632	86
11-25	6,839	6,536	303	-	-	-	5409	5246	164	1430	1291	139
26 or more	4,891	4,566	325	-	-	-	3873	3573	300	1018	993	25

Plans with 100 or More Participants & Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	26,526	21,177	5,349	11,347	8,720	2,627	13,598	11,150	2,448	1,580	1,306	274
None or not reported	11,347	8,720	2,627	11,347	8,720	2,627	-	-	-	-	-	-
1	3,214	2,171	1,043	-	-	-	2717	1767	950	497	404	93
2	1,273	884	389	-	-	-	1156	800	356	117	84	33
3-5	1,344	969	374	-	-	-	1191	848	343	153	122	31
6-10	1,593	1,183	411	-	-	-	1314	978	336	279	205	75
11-25	3,885	3,705	180	-	-	-	3826	3662	164	59	43	16
26 or more	3,869	3,544	325	-	-	-	3395	3096	300	474	449	25

(continued...)

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2009
(numbers in thousands)

Plans with 100 or More Participants & No Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	40,627	40,194	433	12,556	12,497	59	11,905	11,870	35	16,166	15,827	339
None or not reported	12,556	12,497	59	12,556	12,497	59	-	-	-	-	-	-
1	10,717	10,523	194	-	-	-	3563	3554	9	7154	6970	184
2	4,453	4,433	20	-	-	-	1771	1767	4	2682	2666	16
3-5	5,666	5,640	26	-	-	-	2690	2669	21	2976	2971	5
6-10	3,259	3,247	12	-	-	-	1820	1820	-	1439	1427	12
11-25	2,954	2,832	123	-	-	-	1584	1584	-	1371	1248	123
26 or more	1,022	1,022	-	-	-	-	478	478	-	544	544	-

Plans with Fewer Than 100 Participants & Trusts 5/

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	86	81	5	50	48	2	34	32	3	2	2	*/
None or not reported	50	48	2	50	48	2	-	-	-	-	-	-
1	29	26	3	-	-	-	28	25	2	1	1	*/
2	5	5	*/	-	-	-	5	5	*/	*/	*/	*/
3-5	2	2	*/	-	-	-	2	2	*/	*/	*/	*/
6-10	*/	*/	-	-	-	-	*/	*/	-	-	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

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

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

2/ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits. For Form 5500 Short Form filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

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

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

*/ Fewer than 500 participants.

- Missing Data

SOURCE: 2009 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2009
(numbers in millions)

All Plans												
Type of Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Premium Paid	124,681	114,887	9,794	5,260	4,911	348	33,638	27,568	6,070	85,783	82,408	3,375
Health only	49,660	44,069	5,591	-	-	-	14,328	11,068	3,260	35,332	33,001	2,331
Stop-Loss only	1,749	1,590	159	945	834	111	492	446	46	312	310	2
Other	24,864	22,992	1,872	4,232	3,999	233	10,569	9,305	1,265	10,062	9,688	374
Health and Stop-Loss	1,124	1,017	107	-	-	-	312	291	21	811	726	86
Health and Other	45,155	43,233	1,921	-	-	-	7,476	6,031	1,445	37,679	37,202	477
Stop-Loss and Other	182	175	8	82	78	5	81	78	3	18	18	**/
Health, Stop-Loss, and Other	1,947	1,811	136	-	-	-	379	349	30	1,568	1,462	106

Plans with 100 or More Participants & Trusts

Type of Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Premium Paid	28,196	20,679	7,517	1,412	1,073	339	21,502	15,517	5,984	5,282	4,088	1,194
Health only	12,896	9,134	3,762	-	-	-	10,771	7,563	3,208	2,125	1,571	554
Stop-Loss only	502	348	154	388	280	107	108	63	45	6	4	2
Other	6,670	5,003	1,667	1,010	783	227	5,022	3,778	1,244	638	441	197
Health and Stop-Loss	300	279	22	-	-	-	295	274	21	5	5	**/
Health and Other	7,314	5,542	1,772	-	-	-	4,964	3,531	1,433	2,350	2,012	338
Stop-Loss and Other	29	21	8	14	10	5	10	7	3	5	5	**/
Health, Stop-Loss, and Other	485	352	133	-	-	-	331	301	30	154	51	103

Plans with 100 or More Participants & No Trusts

Type of Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Premium Paid	95,857	93,622	2,236	3,821	3,815	6	11,659	11,600	59	80,377	78,207	2,171
Health only	36,567	34,760	1,807	-	-	-	3,399	3,364	36	33,167	31,396	1,771
Stop-Loss only	1,228	1,225	4	541	538	2	383	382	1	305	305	-
Other	18,012	17,811	201	3,214	3,210	4	5,388	5,368	20	9,410	9,233	177
Health and Stop-Loss	814	728	86	-	-	-	8	8	**/	806	721	85
Health and Other	37,632	37,497	136	-	-	-	2,371	2,369	2	35,261	35,127	134
Stop-Loss and Other	152	152	-	66	66	-	72	72	-	14	14	-
Health, Stop-Loss, and Other	1,453	1,450	3	-	-	-	38	38	-	1,414	1,411	3

Plans with Fewer Than 100 Participants & Trusts 4/

Type of Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Premium Paid	628	586	42	27	23	3	477	450	28	124	113	11
Health only	197	175	22	-	-	-	157	141	16	40	34	6
Stop-Loss only	19	17	2	17	16	2	1	1	**/	1	1	-
Other	182	178	4	8	6	2	159	158	2	15	14	**/
Health and Stop-Loss	10	10	**/	-	-	-	9	9	**/	**/	**/	-
Health and Other	208	194	14	-	-	-	140	131	9	68	64	4
Stop-Loss and Other	2	2	-	2	2	-	-	-	-	-	-	-
Health, Stop-Loss, and Other	10	10	-	-	-	-	10	10	-	**/	**/	-

Note: Excludes plans (a) covering only one participant or (b) which are not required to file. The premium reported for each plan is equal to the sum of earned premium on line 9a(4) of Part III of the Schedule A and the total premiums or subscription charges paid to carrier on line 10a of Part III of the Schedule A. These values are reported as filed with no adjustment.

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

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

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

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

**/ Less than \$500,000

- Missing data

SOURCE: 2009 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2009, employer-sponsored health insurance covered 56 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers) may fund the health insurance coverage they offer their workers.²

What Is a Self-Insured Group Health Plan?

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

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2010 Current Population Survey Annual Social and Economic Supplement.

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

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

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

The financial risk for self-insured benefit claims may be borne partially or entirely by the employer offering the self-insured

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

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

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

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

Form 5500 Health Plan Filing Requirements

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

In 1975, the Department of Labor (the "Department"), the Internal Revenue Service, and the Pension Benefit Guaranty Corporation (collectively, the "Agencies") jointly developed the Form 5500 Series to allow employers who sponsor an employee benefit plan for their employees to satisfy the annual reporting requirements under Title I and Title IV of ERISA and under the Code. The Agencies have changed the Form 5500

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

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

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

- Welfare plans with fewer than 100 participants as of the beginning of the plan year ("small" plans) that are unfunded, fully-insured, or a combination of insured and unfunded⁹;
- Welfare plans maintained outside the U. S. that serve mostly nonresident aliens;
- Governmental plans;
- Unfunded or insured welfare plans maintained for a select group of management or highly compensated employees only;

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

⁸ 29 C.F.R. 2520.104-1 *et seq.*

⁹ An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or employee organization that sponsors the plan. A combination unfunded/insured welfare benefit plan has its benefits partially as an unfunded plan and partially as a fully-insured plan. An example of such a plan is a welfare benefit plan that provides unfunded medical benefits and life insurance benefits.

- Plans maintained only to comply with workers' compensation, unemployment compensation, or disability insurance laws;
- Welfare benefit plans that participate in a group insurance arrangement that files a Form 5500 on behalf of the participating plans;
- Apprenticeship or training plans meeting certain conditions;
- Certain unfunded welfare benefit plans financed by dues;
- Church plans;
- Welfare benefit plans maintained solely for only the owner and/or spouse who wholly own a trade or business or the partners and/or spouses of partners in a partnership.

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

For purposes of this report, Form 5500 health plans are categorized as being self-insured, fully-insured, or a mix of both self-insured and fully-insured (mixed-insured). The Department used information from the 2009 Form 5500 on plans' funding arrangements, together with information from Schedule A "Insurance Information," Schedule H "Financial Information," and Schedule I "Financial Information - Small Plan" to categorize the plans as follows:

- (1) Self-insured. The plan does not include information on a health insurance policy or contract in any Schedule A filed as part of the Form 5500 and the filing either:
 - (a) indicates the plan is funded through a trust or general assets of the sponsor, or
 - (b) the filing includes a Schedule H or Schedule I.
- (2) Mixed-insured. The plan does not meet the requirements in (1) and
 - (a) the number of individuals covered under insurance contracts as reported on the Schedule A is less than half of the total number of participants as of the end of the plan year, or
 - (b) the filing's Schedule H indicates that benefits were paid directly to participants or
 - (c) the plan attaches a Schedule I.
- (3) Fully-insured. The plan does not meet the criteria in (1) or (2).

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

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

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

file a Form 5500.¹⁰ All large welfare plans that fully-insure or self-insure benefits without a trust must file, but are only required to file the main Form 5500 and the Schedule A to report information about insurance contracts.

The tables in this document summarize Form 5500 data for health plans that file. In many cases, the reported data reflect adjustments made to correct inaccuracies within the data. For plan years prior to 2009, most plans filed paper copies of the Form 5500 and these filings were scanned in order to compile data. For plan year 2009, all plans were required to file electronically. During the scanning process, information from the forms was not always accurately captured. Therefore, the data presented in the following tables have been edited to accurately reflect the original information provided. In addition to inaccuracies introduced by scanning, some filings are received with logical inconsistencies. For instance, some plans which are categorized as fully-insured due to the presence of a Schedule A for health insurance do not report being funded by insurance. Many of these inconsistencies have been corrected by imputing Form 5500 information based on other information reported. It should be noted here, however, that information from Schedule A is always reported as filed, i.e., no Schedule A information has been edited or imputed.

¹⁰ 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 Short Form.

APPENDIX A2: CHANGES TO PLAN SELECTION METHODOLOGY

The *Group Health Plans Report: March 2012, Abstract of 2009 Form 5500 Annual Reports Reflecting **Statistical** Year Filings (March 2012 Report)* reflects several changes made after the publication of the *Group Health Plans Report: March 2011, Abstract of 2008 Form 5500 Annual Reports Reflecting **Calendar** Year Filings (March 2011 Report)*. These changes concern two fundamental operations performed to create the data files that underlie the *Reports*: (1) defining the plan year and (2) the treatment of terminating plans.

EBSA Data Systems

Under the ERISA Filing Acceptance System (EFAST) processing effort, processed Form 5500 filings received prior to January 1, 2010, were loaded into a database that consists of all Form 5500 Forms and Schedules, as well as generated summary information, for each employee benefit plan year. This database includes unedited Form 5500 Annual Return/Reports for pension plans, welfare plans, and direct filing entities (DFEs); Form 5500-EZ (One-Participant Plan) filings; and Internal Revenue Service (IRS) entity information. The database is divided into sets of data tables based on when the Form 5500 filings were processed, leading to sets of data that were divided largely based on plan year beginning dates, with some exceptions.

For example, approximately 87 percent of all Form 5500 filings found in the 2008 data library are for plans with a 2008 plan

year of January 1, 2008 through December 31, 2008.¹

Approximately 13 percent of all Form 5500 filings found in the 2008 data library are for 2008 plans whose plan year begins on or after January 2, 2008 and ends in 2009.² The remaining filings in the 2008 data library are for 2008 plans that base their plan year on the plan ending date, i.e., their 2008 plan year beginning date is prior to January 1, 2008.

After January 1, 2010, all Form 5500 filings were submitted electronically through the EFAST2 processing effort. Similar to EFAST, the Form 5500 filings are loaded to a database that is updated daily. However, the EFAST2 database is not divided into sets of data tables based on when the Form 5500 filings are processed.

Plan Selection for the *March 2011 Report*

In the interest of timely submission of the *2011 Self-Insured Group Health Plans Report to Congress*, the data underlying the *March 2011 Report* included all Form 5500 health plan filings found in the 2008 data tables. Therefore, as the majority of the plan filings are for calendar year plan years, EBSA re-titled the report “Reflecting Calendar Year Filings.”

Plan Selection for the *March 2012 Report*

¹ These plans have ‘plan years’ based on the calendar year, January to December.

² These plans have “plan years” that are not based on the calendar year and their “plan year” i.e., 2008, is based on the year in which the plan year begins, for instance a plan which sets its “plan year” based on its plan inception date.

EBSA decided to harmonize the plan year definition for the *Group Health Plans Report* with the definition underlying the *Form 5500 Private Pension Plan Research File* used to produce the *Private Pension Plan Bulletin Abstracts*. For purposes of the *Form 5500 Private Pension Plan Research File*, EBSA defines a “statistical year” Form 5500 filing population as all Form 5500 employee benefit plan filings with a plan year **ending** date between January 1 and December 31 of the given year. As a result, the data underlying the *March 2012 Report* includes Form 5500 health plan filings that reported a plan year ending date between January 1, 2009 and December 31, 2009.

Terminating Plans

For purposes of the *March 2011 Report*, certain Form 5500 plan filings were excluded from the analysis:

- Terminated plans (“the final return/report,” Part I, B of Form 5500),
- No participants (“Subtotal,” Part II, Item 6d of Form 5500),
- Plans with a terminated trust (“Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes,” Part IV, 5a of Schedule H and Part II, 5a of Schedule I),
- DFEs (“This return/report is for a DFE (specify),” Part I, A of Form 5500),
- “Voluntary” filing plans (plans which are not required to file the Form 5500), and
- Duplicate filings (only the “best” filing is retained).

For the *March 2012 Report*, the following Form 5500 plan filings are no longer excluded from the analysis:

- Terminated plans (“the final return/report,” Part I, B of Form 5500),
- No participants (“Subtotal,” Part II, Item 6d of Form 5500), and
- Plan with a terminated trust (“Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes,” Part IV, 5a of Schedule H and Part II, 5a of Schedule I).

Table 1 Form 5500 Plan Selection

Type of Plan Filing	Included in March 2011 Report	Included in March 2012 Report
Terminated plans	No	Yes
No participants	No	Yes
Plans with a terminated trust	No	Yes
DFEs	No	No
‘Voluntary’ filing plans	No	No
Duplicate filings	No	No

Appendix A3: Notes on Changes to the Group Health Plans Report

March 2014

- Table A11 was revised to both include values that were previously excluded and to correct certain published values. All rows in all subtables were affected.

July 2015

- Table A8 was revised to correct certain published values. All values for “Noncollectively bargained plans” were affected.
- Table B2 was revised to include values that were previously excluded. The “11-25” row of the “Plans with fewer than 100 Participants & Trusts” was the only row affected.