

Group Health Plans Report

Abstract of 2015 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 5/2/2017



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
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HIGHLIGHTS FROM THE 2015 FORM 5500 GROUP HEALTH PLANS REPORT

The universe of group health insurance plans filing a Form 5500 is diverse and complicated. Varying benefit structures, funding arrangements, and relationships to insurance are all major components of the complexity. For purposes of generating this report, EBSA classified private sector employer-sponsored group health employee benefit plans as either self-insured, fully-insured, or having both self-insured and fully-insured characteristics (mixed-insured). Appendix A1 at the end of this report provides more information on the classification methodology. Additionally, the methodology for selecting data underlying this report is based upon Form 5500 plan year end dates, meaning all employer-sponsored group health employee benefit plan filings with plan year ending dates in 2015 are included.

Findings from private sector employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2015 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2018.

Plan Type Characteristics

- In 2015, 23,000, or 42 percent, of the more than 54,000 private sector employer-sponsored group health plans that filed a Form 5500 can be categorized as self-insured. Of the remaining 32,000 group health plans, approximately 4,000, or 7 percent of all plans, can be categorized as mixed-insured, and 28,000, or 51 percent, can be categorized as fully-insured. (See Table A1.)

- Of the 54,000 group health plans mentioned above, 15 percent offered health (other than vision or dental)¹ benefits. Conversely, 85 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits. Of these 46,000 plans, 39 percent can be described as having self-insured health benefits while 8 percent can be categorized as mixed-insured. The remaining 53 percent of these plans can be described as having fully-insured health benefits. (See Table A1.)
- Eighty-three percent of the self-insured plans that indicate only providing health benefits do not report any type of insurance on Schedule A. Only 18 percent of self-insured plans providing health and other benefits do the same. This indicates that even for self-insured plans, other benefits are more likely to be insured.²
- Fifty-two percent of all private sector single employer group health plans that filed a 2015 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 10 percent of those plans did so in 2015. (See Table A2.)
- Approximately 22,000 of the group health plans categorized as self-insured are single employer plans; the remaining 1,000 are multiemployer plans. Of the 4,000 group health plans categorized as mixed-insured, the majority are single employer with fewer than 1,000 being multiemployer plans. Nearly all of the 28,000 group health

¹ For the remainder of this report, 'health' benefits exclude vision and dental consistently with the 2015 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan at <http://www.dol.gov/ebsa/pdf/2015-5500inst.pdf>.

² The statistics in this note were tabulated using the 2015 Group Health Plans Research File which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit <https://www.dol.gov/agencies/ebsa/researchers/statistics/health-and-welfare-bulletins/group-health-plans>.

plans categorized as fully-insured are single employer with fewer than 200 being multiemployer plans. (See Table A2.)

- Of the 54,000 group health plans that filed a 2015 Form 5500, approximately 18,000 indicated a funding arrangement of insurance only, more than 2,000 indicated a funding arrangement of a trust only, and 7,000 indicated a funding arrangement of general assets of the sponsor only. The remaining 28,000 group health plan filers indicated some combination of funding arrangements or did not report any arrangement. The most common combination of funding arrangements was general assets of the sponsor and insurance, with 23,000 plans indicating this type of arrangement. (See Table A7.)

Number of Participants

- Forty-seven percent, or 34 million, of the approximately 73 million participants in group health plans filing a 2015 Form 5500 were covered under self-insured group health plans. (See Table A2.)
- More than three-quarters of the group health plans categorized as self-insured covered 100 or more participants and did not operate a trust. Approximately 69 percent of all mixed-insured group health plans and nearly all of the fully-insured group health plans covered 100 or more participants and did not operate a trust. (See Table A2.)³
- The mean number of participants in group health plans was 1,300 in 2015. The means for self-insured, mixed-

³ However, this is a data restriction that results from the filing exemption provided to welfare benefit plans covering fewer than 100 participants (small plans) which are unfunded, fully-insured, or a combination of insured and unfunded. For more information on filing requirements and exemptions, please see Appendix A1.

insured, and fully-insured were 1,500, 6,700 and 400 respectively. The medians were 300, 1,400 and 200 respectively. (See Table A9.)

Assets and Liabilities

- In total, group health plans that filed a Form 5500 held about \$220 billion in assets as of the end of 2015. Self-insured group health plans held approximately \$84 billion; mixed-insured group health plans held \$135 billion; and fully-insured group health plans held under \$2 billion. (See Table A2.)
- Despite comprising only 7 percent of plans, mixed-insured plans covered 36 percent of end of year participants and held nearly 61 percent of all group health plan assets. Therefore, a relatively small number of plans drive many of the aggregate statistics presented in the remainder of this report. (See Table A2.) For instance, of the 20 largest plans by asset size, 15 were mixed-insured and held approximately \$85 billion, or nearly two-fifths of total health plan assets.⁴
- Self-insured group health plans with trusts and covering 100 or more participants held approximately 19 percent of their assets in cash and U.S. Government securities, 22 percent in direct filing entities, 21 percent in mutual fund companies (registered investment companies), 9 percent in debt instruments, and 10 percent in stock. Mixed-insured group health plans with trusts and covering 100 or more participants held approximately 19 percent of their assets in cash and U.S. Government securities, 15 percent in

⁴ The statistics in this note were tabulated using the 2015 Group Health Plans Research File which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit <https://www.dol.gov/agencies/ebsa/researchers/statistics/health-and-welfare-bulletins/group-health-plans>.

direct filing entities, 11 percent in mutual fund companies, 11 percent in debt instruments, and 24 percent in stock. Fully-insured group health plans with trusts and covering 100 or more participants held approximately 23 percent of their assets in cash and U.S. Government securities, 25 percent in direct filing entities, 37 percent in mutual fund companies, 3 percent in debt instruments, and 2 percent in stock. (See Table A6.)

- Form 5500 group health plan filers reported \$25 billion in liabilities as of the end of 2015: approximately \$10 billion was reported by self-insured group health plans, \$14 billion by mixed-insured group health plans, and \$200 million by fully-insured group health plans. (See Table A2.)
- The \$10 billion in liabilities reported by self-insured plans represented 18 percent of total benefit payments made by self-insured plans and roughly 18 percent of total contributions to self-insured plans. By definition, plans without trusts report no assets or liabilities. The liabilities that are reported in no way represent all of the future health and welfare benefit obligations of the group health plans presented in this report. (See Tables A2, A4, and A5.)

Annual Cash Flows

- Overall, group health plans with trusts reported receiving approximately \$146 billion in contributions in 2015, with nearly \$118 billion contributed by the employers and approximately \$26 billion contributed by the plan participants. Roughly \$1 billion was contributed in total to plans with fewer than 100 participants. (See Table A4.)
- In 2015, group health plans filing a Form 5500 that used trusts posted investment income gains of slightly more than \$1 billion. Nearly \$800 million was gained by self-

insured group health plans, about \$200 million gained by mixed-insured group health plans, and \$20 million gained by fully-insured group health plans. (See Table A4.)

- Self-insured group health plans that filed a 2015 Form 5500, covered 100 or more participants, and used trusts made benefit payments of nearly \$45 billion directly to participants and \$7 billion to insurance carriers for the provision of other insured benefits. Mixed-insured group health plans of this type made benefit payments to participants totaling about \$58 billion and made payments to insurance carriers of \$24 billion. Fully-insured group health plans paid about \$2 billion to insurance carriers for provision of benefits. These payments were funded through a trust. (See Table A5.)
- In total, group health plans filing a 2015 Form 5500 reported about \$9 billion in administrative expenses.⁵ Self-insured group health plans reported approximately \$4 billion; mixed-insured group health plans reported approximately \$5 billion; and fully-insured group health plans reported approximately \$90 million. (See Table A5.)

⁵ When applicable, Form 5500 filers report administrative expenses on either Schedule H – Financial Information, Part II – Income and Expense Statement, line number 2(i) – Administrative expenses or on Schedule I – Financial Information, Part I – Income, Expenses, and Transfers for this Plan Year, line number 2(h). Form 5500-SF filers report administrative expenses in Part III – Financial Information, line number 8(f).

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2015**

All Plans

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) ¹	Active Participants End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	54,488	72,635	64,378	\$219,966	\$145,558	\$143,902
Health Benefits Only	8,255	6,294	5,334	14,005	6,906	6,870
Health and Other Benefits	46,233	66,341	59,043	205,961	138,652	137,031
Health and Dental	1,995	1,852	1,576	5,678	4,521	4,717
Health and Vision	730	576	455	2,594	1,185	1,198
Health and Non-Health ⁵	3,061	8,292	6,786	17,204	7,060	7,462
Health, Dental, and Vision	2,837	4,294	3,887	9,448	10,341	9,544
Health, Dental, and Non-Health ⁵	7,818	6,057	5,044	21,567	11,787	11,757
Health, Vision, and Non-Health ⁵	755	868	715	4,673	3,015	3,021
Health, Dental, Vision, and Non-Health ⁵	29,037	44,401	40,580	144,796	100,742	99,333

Self-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) ¹	Active Participants End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	22,860	34,012	30,304	\$83,680	\$58,577	\$56,332
Health Benefits Only	4,943	4,025	3,528	8,555	3,661	3,575
Health and Other Benefits	17,917	29,987	26,775	75,124	54,916	52,756
Health and Dental	1,013	1,004	863	2,235	2,143	2,433
Health and Vision	275	318	249	1,375	720	577
Health and Non-Health ⁵	1,668	7,385	6,029	11,489	5,068	5,383
Health, Dental, and Vision	1,499	2,285	2,100	6,900	4,861	4,412
Health, Dental, and Non-Health ⁵	2,800	2,542	2,251	5,995	5,688	5,371
Health, Vision, and Non-Health ⁵	305	423	356	1,177	1,545	1,467
Health, Dental, Vision, and Non-Health ⁵	10,357	16,031	14,926	45,953	34,890	33,114

(continued...)

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2015**

Mixed-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) ¹	Active Participants End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	3,905	26,311	22,306	\$134,507	\$84,438	\$85,104
Health Benefits Only	173	808	521	5,393	3,183	3,225
Health and Other Benefits	3,732	25,503	21,785	129,114	81,255	81,879
Health and Dental	87	559	443	3,365	2,340	2,243
Health and Vision	28	131	82	1,220	464	621
Health and Non-Health ⁵	173	408	285	5,022	1,789	1,859
Health, Dental, and Vision	156	1,557	1,361	2,410	5,397	5,050
Health, Dental, and Non-Health ⁵	372	1,838	1,156	15,483	5,865	6,159
Health, Vision, and Non-Health ⁵	69	283	205	3,489	1,458	1,544
Health, Dental, Vision, and Non-Health ⁵	2,847	20,727	18,254	98,126	63,942	64,404

Fully-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) ¹	Active Participants End of Year (thousands) ²	Total Assets (millions)	Total Contributions (millions) ³	Total Benefits (millions) ⁴
Total	27,723	12,312	11,768	\$1,779	\$2,543	\$2,466
Health Benefits Only	3,139	1,461	1,286	57	62	70
Health and Other Benefits	24,584	10,850	10,483	1,722	2,481	2,396
Health and Dental	895	289	270	78	39	41
Health and Vision	427	126	123	**/	1	1
Health and Non-Health ⁵	1,220	500	472	693	204	220
Health, Dental, and Vision	1,182	452	427	137	83	83
Health, Dental, and Non-Health ⁵	4,646	1,677	1,637	89	234	227
Health, Vision, and Non-Health ⁵	381	162	154	8	11	10
Health, Dental, Vision, and Non-Health ⁵	15,833	7,644	7,400	717	1,909	1,816

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

¹ Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

² For Form 5500-SF filers, all reported participants are assumed to be active.

³ Includes both employer and employee contributions.

⁴ 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. Plans classified as fully-insured do not report benefit payments made directly to participants. Reported benefit payments for these plans are paid to insurance companies for the provision of benefits. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments made directly to participants are deemed mixed-insured.

⁵ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability among others. See 2015 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at <http://www.dol.gov/ebsa/pdf/2015-5500inst.pdf>.

**/ Less than \$500,000.

SOURCE: 2015 Form 5500 filings.

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2015**

	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	54,488	52,708	1,780	22,860	21,781	1,079	3,905	3,381	524	27,723	27,546	177
Health Benefits Only	8,255	8,182	73	4,943	4,888	55	173	166	7	3,139	3,128	11
Health & Other Benefits	46,233	44,526	1,707	17,917	16,893	1,024	3,732	3,215	517	24,584	24,418	166
Participants End of Year (thousands) ³	72,635	66,678	5,957	34,012	30,365	3,647	26,311	24,278	2,033	12,312	12,035	277
Health Benefits Only	6,294	6,011	283	4,025	3,853	172	808	804	4	1,461	1,354	107
Health & Other Benefits	66,341	60,667	5,674	29,987	26,512	3,475	25,503	23,474	2,029	10,850	10,681	169
Assets (millions)	\$219,966	\$150,255	\$69,710	\$83,680	\$40,206	\$43,474	\$134,507	\$108,887	\$25,620	\$1,779	\$1,162	\$617
Health Benefits Only	14,005	11,658	2,347	8,555	6,418	2,137	5,393	5,183	209	57	57	**/
Health & Other Benefits	205,961	138,597	67,364	75,124	33,788	41,336	129,114	103,703	25,411	1,722	1,105	617
Liabilities (millions)	\$24,701	\$11,347	\$13,354	\$10,393	\$3,284	\$7,109	\$14,105	\$7,976	\$6,129	\$203	\$86	\$117
Health Benefits Only	869	693	176	453	281	172	413	409	4	3	3	**/
Health & Other Benefits	23,833	10,654	13,179	9,940	3,003	6,937	13,692	7,567	6,125	201	84	117

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	3,887	2,358	1,529	2,596	1,629	967	1,096	607	489	195	122	73
Health Benefits Only	421	378	43	342	305	37	64	59	5	15	14	1
Health & Other Benefits	3,466	1,980	1,486	2,254	1,324	930	1,032	548	484	180	108	72
Participants End of Year (thousands) ³	23,261	17,511	5,750	12,513	8,888	3,625	10,397	8,380	2,017	351	244	108
Health Benefits Only	1,067	894	173	648	479	169	405	401	4	14	14	*/
Health & Other Benefits	22,194	16,617	5,577	11,865	8,409	3,456	9,991	7,978	2,013	337	230	108
Assets (millions)	\$218,565	\$148,988	\$69,577	\$82,476	\$39,082	\$43,394	\$134,418	\$108,832	\$25,586	\$1,671	\$1,073	\$598
Health Benefits Only	13,546	11,211	2,335	8,129	6,001	2,128	5,377	5,170	207	41	41	**/
Health & Other Benefits	205,019	137,777	67,242	74,347	33,081	41,266	129,041	103,662	25,379	1,630	1,033	597
Liabilities (millions)	\$24,650	\$11,303	\$13,347	\$10,350	\$3,244	\$7,106	\$14,101	\$7,974	\$6,127	\$198	\$84	\$115
Health Benefits Only	853	677	176	438	266	172	412	408	4	3	3	**/
Health & Other Benefits	23,797	10,625	13,171	9,912	2,978	6,934	13,689	7,566	6,123	196	81	115

(continued...)

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2015**

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	47,480	47,381	99	17,432	17,407	25	2,679	2,675	4	27,369	27,299	70
Health Benefits Only	6,535	6,518	17	3,362	3,356	6	81	80	1	3,092	3,082	10
Health & Other Benefits	40,945	40,863	82	14,070	14,051	19	2,598	2,595	3	24,277	24,217	60
Participants End of Year (thousands) ³	49,297	49,095	201	21,433	21,414	19	15,909	15,894	15	11,955	11,787	168
Health Benefits Only	5,198	5,088	109	3,350	3,348	2	401	401	*/	1,446	1,339	107
Health & Other Benefits	44,099	44,007	92	18,083	18,066	17	15,507	15,493	14	10,508	10,448	60
Assets (millions)	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities (millions)	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-
Health & Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-

Plans with Fewer Than 100 Participants & Trusts ⁴

	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	3,121	2,969	152	2,832	2,745	87	130	99	31	159	125	34
Health Benefits Only	1,299	1,286	13	1,239	1,227	12	28	27	1	32	32	-
Health & Other Benefits	1,822	1,683	139	1,593	1,518	75	102	72	30	127	93	34
Participants End of Year (thousands) ³	77	71	6	65	63	3	6	4	2	5	4	1
Health Benefits Only	29	29	1	27	27	1	1	1	*/	1	1	-
Health & Other Benefits	47	42	5	38	36	2	5	3	2	4	3	1
Assets (millions)	\$1,401	\$1,268	\$133	\$1,204	\$1,124	\$80	\$89	\$54	\$34	\$108	\$89	\$19
Health Benefits Only	459	447	12	427	417	9	16	13	2	16	16	-
Health & Other Benefits	942	820	121	777	707	70	73	41	32	92	73	19
Liabilities (millions)	\$52	\$44	\$7	\$43	\$40	\$3	\$4	\$2	\$2	\$5	\$3	\$2
Health Benefits Only	16	16	**/	15	15	**/	1	1	-	**/	**/	-
Health & Other Benefits	36	29	7	28	25	3	3	1	2	5	3	2

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

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.

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

*/ Fewer than 500 participants.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2015**
(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	64,378	59,908	4,470	30,304	27,598	2,706	22,306	20,704	1,602	11,768	11,605	163
Retired or separated participants receiving benefits	7,793	6,359	1,434	3,492	2,593	899	3,828	3,406	422	474	360	113
Other retired or separated participants entitled to future benefits	464	410	53	217	174	43	177	167	10	70	69	*/
Total Participants End of Year	72,635	66,678	5,957	34,012	30,365	3,647	26,311	24,278	2,033	12,312	12,035	277

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	17,869	13,495	4,375	10,025	7,340	2,685	7,517	5,928	1,589	328	227	101
Retired or separated participants receiving benefits	5,168	3,845	1,322	2,363	1,466	898	2,781	2,363	418	23	17	7
Other retired or separated participants entitled to future benefits	224	171	53	124	82	43	100	89	10	1	*/	*/
Total Participants End of Year	23,261	17,511	5,750	12,513	8,888	3,625	10,397	8,380	2,017	351	244	108

(continued...)

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2015**
(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	46,437	46,347	90	20,217	20,199	18	14,784	14,773	11	11,436	11,375	61
Retired or separated participants receiving benefits	2,620	2,510	111	1,124	1,123	1	1,046	1,043	3	450	343	107
Other retired or separated participants entitled to future benefits	239	239	*/	92	92	-	78	78	-	69	69	*/
Total Participants End of Year	49,297	49,095	201	21,433	21,414	19	15,909	15,894	15	11,955	11,787	168

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	71	66	5	61	59	2	5	4	1	5	3	1
Retired or separated participants receiving benefits	5	5	1	4	4	1	1	1	*/	*/	*/	*/
Other retired or separated participants entitled to future benefits	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/
Total Participants End of Year	77	71	6	65	63	3	6	4	2	5	4	1

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

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-SF 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 or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2015**
(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	\$145,554	\$91,393	\$54,161	\$58,576	\$27,954	\$30,622	\$84,438	\$61,938	\$22,500	\$2,540	\$1,501	\$1,038
Employer contributions	117,913	67,469	50,445	49,571	21,286	28,285	66,031	44,846	21,185	2,311	1,336	975
Participant contributions	25,625	22,369	3,257	8,307	6,361	1,946	17,106	15,843	1,263	212	165	47
Contributions from others (including rollovers)	1,889	1,433	455	688	302	387	1,184	1,131	53	16	**/	16
Noncash contributions	127	122	4	9	5	4	117	117	-	**/	**/	-
INVESTMENT INCOME ³	\$1,023	\$410	\$613	\$794	\$360	\$434	\$209	\$39	\$170	\$20	\$11	\$9

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	\$144,097	\$90,093	\$54,004	\$57,647	\$27,129	\$30,518	\$83,964	\$61,497	\$22,466	\$2,487	\$1,466	\$1,020
Employer contributions	117,066	66,759	50,307	48,862	20,667	28,194	65,936	44,783	21,153	2,269	1,309	960
Participant contributions	25,452	22,214	3,238	8,162	6,229	1,933	17,088	15,827	1,261	202	158	44
Contributions from others (including rollovers)	1,453	998	455	614	228	386	822	770	52	16	**/	16
Noncash contributions	126	122	4	9	5	4	117	117	-	-	-	-
INVESTMENT INCOME ³	\$998	\$384	\$615	\$779	\$343	\$436	\$200	\$30	\$170	\$19	\$11	\$8

(continued...)

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2015**
(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	\$1,457	\$1,300	\$156	\$929	\$825	\$104	\$475	\$441	\$34	\$53	\$35	\$18
Employer contributions	847	709	137	709	618	91	95	63	32	43	28	15
Participant contributions	174	155	18	145	132	13	18	16	2	10	7	3
Contributions from others (including rollovers)	436	436	**/	75	74	**/	361	361	**/	**/	**/	-
Noncash contributions	**/	**/	-	**/	**/	-	**/	**/	-	**/	**/	-
INVESTMENT INCOME ³	\$24	\$26	-\$2	\$14	\$17	-\$3	\$9	\$9	**/	\$1	**/	\$1

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

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2015**
(numbers in millions)

All Plans with Trusts

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured ¹		
	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
BENEFIT PAYMENTS⁴	\$143,898	\$94,056	\$49,843	\$56,332	\$27,613	\$28,718	\$85,104	\$64,950	\$20,154	\$2,463	\$1,492	\$971
Directly to participants or beneficiaries (including rollovers)	103,105	68,232	34,873	44,728	22,730	21,997	58,378	45,502	12,876	-	-	-
To insurance carriers for the provision of benefits	33,727	23,199	10,528	6,763	3,445	3,318	24,808	18,392	6,416	2,155	1,362	794
Other ⁵	7,066	2,625	4,442	4,841	1,438	3,403	1,918	1,056	862	307	130	177
ADMINISTRATIVE EXPENSES⁶	\$8,585	\$5,314	\$3,272	\$3,838	\$1,777	\$2,061	\$4,653	\$3,485	\$1,168	\$94	\$52	\$42
Professional fees	970	560	410	485	265	221	463	281	182	21	14	8
Contract administrator fees	3,829	2,886	942	1,463	890	573	2,323	1,973	350	43	23	20
Investment advisory and management fees	451	314	137	153	64	89	295	248	47	4	3	1
Other	3,336	1,554	1,782	1,737	558	1,179	1,573	983	590	25	12	13

Plans with 100 or More Participants & Trusts

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured ¹		
	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
BENEFIT PAYMENTS⁴	\$142,479	\$92,774	\$49,705	\$55,608	\$26,977	\$28,632	\$84,457	\$64,337	\$20,120	\$2,414	\$1,460	\$954
Directly to participants or beneficiaries (including rollovers)	102,876	68,075	34,801	44,534	22,605	21,929	58,342	45,471	12,872	-	-	-
To insurance carriers for the provision of benefits	33,237	22,742	10,495	6,681	3,370	3,311	24,413	18,015	6,397	2,143	1,356	787
Other ⁵	6,367	1,957	4,410	4,394	1,002	3,392	1,702	851	851	271	104	167
ADMINISTRATIVE EXPENSES⁶	\$8,502	\$5,245	\$3,257	\$3,767	\$1,716	\$2,051	\$4,643	\$3,478	\$1,165	\$92	\$51	\$41
Professional fees	958	552	407	476	259	218	461	279	181	21	14	8
Contract administrator fees	3,815	2,875	940	1,451	880	571	2,321	1,971	350	43	23	20
Investment advisory and management fees	450	314	136	152	63	88	295	248	47	4	3	1
Other	3,278	1,504	1,774	1,687	513	1,174	1,567	980	588	24	11	12

(continued...)

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2015**
(numbers in millions)

Plans with Fewer Than 100 Participants & Trusts ⁷

Selected Expenses	All Plans			Self-Insured			Mixed-Insured			Fully-Insured ¹		
	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
BENEFIT PAYMENTS ⁴	\$1,419	\$1,282	\$137	\$723	\$637	\$86	\$647	\$613	\$34	\$49	\$32	\$17
Directly to participants or beneficiaries (including rollovers)	229	157	72	194	126	68	35	31	4	-	-	-
To insurance carriers for the provision of benefits	491	457	34	83	75	8	396	377	19	12	6	7
Other ⁵	700	668	32	447	436	10	216	205	11	37	26	11
ADMINISTRATIVE EXPENSES ⁶	\$83	\$69	\$14	\$71	\$61	\$10	\$10	\$7	\$3	\$2	\$1	\$1
Professional fees	11	8	3	9	6	3	2	2	**/	**/	**/	**/
Contract administrator fees	13	11	2	11	10	2	2	1	1	**/	**/	**/
Investment advisory and management fees	1	**/	1	1	**/	1	**/	**/	**/	**/	**/	**/
Other	58	50	8	50	45	5	6	4	2	2	1	1

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 Plans classified as fully-insured do not report benefit payments made directly to participants. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments made directly to participants are deemed mixed-insured.

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 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. Plans classified as fully-insured do not report benefit payments made directly to participants. Reported benefit payments for these plans are paid to insurance companies for the provision of benefits. According to the plan funding classification algorithm outlined in Appendix A1, plans reporting information on health insurance policies or contracts that also report benefit payments made directly to participants are deemed mixed-insured.

⁵ For Schedule I and Form 5500-SF filers, Other Benefit Payments is equal to Benefits Paid reported on Schedule I.

⁶ For Schedule I and Form 5500-SF filers, Administrative Expenses is equal to Administrative Service Providers (salaries, fees, commissions). All of these expenses are classified as Other Administrative Expenses.

⁷ Includes only plans with fewer than 100 participants as of the end of the plan year.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2015 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, 2015**
(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	\$218,565	\$148,988	\$69,577	\$82,476	\$39,082	\$43,394	\$134,418	\$108,832	\$25,586	\$1,671	\$1,073	\$598
Cash	19,399	11,578	7,821	8,164	3,399	4,765	10,904	8,049	2,856	331	130	200
Receivables	12,305	6,148	6,156	5,456	1,634	3,822	6,771	4,492	2,279	79	23	55
U.S. Government securities	21,952	12,202	9,750	7,229	1,972	5,257	14,672	10,221	4,452	51	10	41
Debt instruments	21,915	12,304	9,611	7,196	2,090	5,107	14,668	10,190	4,479	50	24	26
Stock	39,751	34,631	5,120	8,110	4,326	3,784	31,613	30,292	1,321	28	13	15
Partnership/joint venture interests	16,905	14,648	2,257	4,612	3,164	1,448	12,293	11,484	809	**/	-	**/
Real estate	471	264	207	209	91	119	257	173	84	4	-	4
Loans	660	43	617	59	40	19	598	**/	598	3	3	**/
Assets in direct filing entities	38,928	29,068	9,861	18,426	11,300	7,126	20,079	17,380	2,699	423	388	36
Assets in registered investment companies	32,531	17,751	14,780	16,923	7,438	9,486	14,992	9,900	5,092	616	413	203
Assets in insurance co. general accounts	4,089	3,610	479	1,979	1,560	419	2,104	2,050	54	6	-	6
Other	9,659	6,741	2,918	4,112	2,070	2,043	5,467	4,603	864	80	69	11

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	9%	8%	11%	10%	9%	11%	8%	7%	11%	20%	12%	34%
Receivables	6%	4%	9%	7%	4%	9%	5%	4%	9%	5%	2%	9%
U.S. Government securities	10%	8%	14%	9%	5%	12%	11%	9%	17%	3%	1%	7%
Debt instruments	10%	8%	14%	9%	5%	12%	11%	9%	18%	3%	2%	4%
Stock	18%	23%	7%	10%	11%	9%	24%	28%	5%	2%	1%	2%
Partnership/joint venture interests	8%	10%	3%	6%	8%	3%	9%	11%	3%	0%	0%	0%
Real estate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Loans	0%	0%	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%
Assets in direct filing entities	18%	20%	14%	22%	29%	16%	15%	16%	11%	25%	36%	6%
Assets in registered investment companies	15%	12%	21%	21%	19%	22%	11%	9%	20%	37%	38%	34%
Assets in insurance co. general accounts	2%	2%	1%	2%	4%	1%	2%	2%	0%	0%	0%	1%
Other	4%	5%	4%	5%	5%	5%	4%	4%	3%	5%	6%	2%

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

¹ Asset categories in this table represent consolidated categories from the Schedule H. Cash consists of interest- and noninterest-bearing cash. Receivables consists of employer and participant contributions and other receivables. Debt instruments consists of preferred and other debt instruments. Stock consists of common and preferred stock. Loans consists of participant loans and loans (other than to participants). Assets in direct filing entities consists of assets in master trusts, common trusts, pooled separate accounts, and 103-12 investment entities. Other consists of employer securities (Line 1d(1)), employer real property (Line 1d(2)), buildings and other property used in plan operation (Line 1e), and other (Line 1c(15)) of the Schedule H.

² 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 or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2015**

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												
Total	54,488	52,708	1,780	22,860	21,781	1,079	3,905	3,381	524	27,723	27,546	177
Insurance	18,041	17,958	83	874	865	9	52	48	4	17,115	17,045	70
Trust	2,263	1,204	1,059	1,697	1,036	661	456	117	339	110	51	59
Trust and Insurance	2,111	1,540	571	1,499	1,129	370	494	322	172	118	89	29
General Assets of the Sponsor	6,679	6,663	16	5,091	5,081	10	165	163	2	1,423	1,419	4
General Assets of the Sponsor and Insurance	23,430	23,391	39	11,948	11,929	19	2,545	2,539	6	8,937	8,923	14
Trust and General Assets of the Sponsor	156	151	5	131	126	5	22	22	-	3	3	-
Trust, General Assets of the Sponsor, and Insurance	449	442	7	267	262	5	171	170	1	11	10	1
Not Reported ³	1,359	1,359	-	1,353	1,353	-	-	-	-	6	6	-
Benefit Arrangement												
Total	54,488	52,708	1,780	22,860	21,781	1,079	3,905	3,381	524	27,723	27,546	177
Insurance	19,416	19,290	126	1,084	1,069	15	185	168	17	18,147	18,053	94
Trust	1,061	838	223	1,046	831	215	13	5	8	2	2	-
Trust and Insurance	3,185	1,819	1,366	2,117	1,306	811	897	408	489	171	105	66
General Assets of the Sponsor	4,733	4,725	8	4,655	4,648	7	8	8	-	70	69	1
General Assets of the Sponsor and Insurance	24,144	24,101	43	12,215	12,193	22	2,610	2,604	6	9,319	9,304	15
Trust and General Assets of the Sponsor	102	99	3	102	99	3	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	488	477	11	288	282	6	192	188	4	8	7	1
Not Reported ³	1,359	1,359	-	1,353	1,353	-	-	-	-	6	6	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2015**

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

Total	3,887	2,358	1,529	2,596	1,629	967	1,096	607	489	195	122	73
Insurance	92	78	14	37	33	4	23	21	2	32	24	8
Trust	1,499	540	959	994	401	593	422	99	323	83	40	43
Trust and Insurance	1,584	1,043	541	1,074	716	358	448	287	161	62	40	22
General Assets of the Sponsor	24	23	1	20	20	-	4	3	1	-	-	-
General Assets of the Sponsor and Insurance	142	136	6	111	107	4	19	17	2	12	12	-
Trust and General Assets of the Sponsor	121	116	5	99	94	5	21	21	-	1	1	-
Trust, General Assets of the Sponsor, and Insurance	405	402	3	241	238	3	159	159	-	5	5	-
Not Reported ³	20	20	-	20	20	-	-	-	-	-	-	-

Benefit Arrangement

Total	3,887	2,358	1,529	2,596	1,629	967	1,096	607	489	195	122	73
Insurance	204	161	43	68	61	7	53	42	11	83	58	25
Trust	440	254	186	430	252	178	10	2	8	-	-	-
Trust and Insurance	2,546	1,262	1,284	1,620	849	771	827	362	465	99	51	48
General Assets of the Sponsor	3	3	-	2	2	-	1	1	-	-	-	-
General Assets of the Sponsor and Insurance	158	152	6	126	122	4	23	21	2	9	9	-
Trust and General Assets of the Sponsor	71	68	3	71	68	3	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	445	438	7	259	255	4	182	179	3	4	4	-
Not Reported ³	20	20	-	20	20	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2015**

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

Funding Arrangement

Total	47,480	47,381	99	17,432	17,407	25	2,679	2,675	4	27,369	27,299	70
Insurance	17,803	17,749	54	777	775	2	7	7	-	17,019	16,967	52
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	6,637	6,625	12	5,059	5,051	8	158	158	-	1,420	1,416	4
General Assets of the Sponsor and Insurance	23,034	23,001	33	11,596	11,581	15	2,514	2,510	4	8,924	8,910	14
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ³	6	6	-	-	-	-	-	-	-	6	6	-

Benefit Arrangement

Total	47,480	47,381	99	17,432	17,407	25	2,679	2,675	4	27,369	27,299	70
Insurance	19,024	18,968	56	941	939	2	97	97	-	17,986	17,932	54
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,725	4,717	8	4,648	4,641	7	7	7	-	70	69	1
General Assets of the Sponsor and Insurance	23,725	23,690	35	11,843	11,827	16	2,575	2,571	4	9,307	9,292	15
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ³	6	6	-	-	-	-	-	-	-	6	6	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2015**

Plans with Fewer Than 100 Participants & Trusts ⁴

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

Total	3,121	2,969	152	2,832	2,745	87	130	99	31	159	125	34
Insurance	146	131	15	60	57	3	22	20	2	64	54	10
Trust	764	664	100	703	635	68	34	18	16	27	11	16
Trust and Insurance	527	497	30	425	413	12	46	35	11	56	49	7
General Assets of the Sponsor	18	15	3	12	10	2	3	2	1	3	3	-
General Assets of the Sponsor and Insurance	254	254	-	241	241	-	12	12	-	1	1	-
Trust and General Assets of the Sponsor	35	35	-	32	32	-	1	1	-	2	2	-
Trust, General Assets of the Sponsor, and Insurance	44	40	4	26	24	2	12	11	1	6	5	1
Not Reported ³	1,333	1,333	-	1,333	1,333	-	-	-	-	-	-	-

Benefit Arrangement

Total	3,121	2,969	152	2,832	2,745	87	130	99	31	159	125	34
Insurance	188	161	27	75	69	6	35	29	6	78	63	15
Trust	621	584	37	616	579	37	3	3	-	2	2	-
Trust and Insurance	639	557	82	497	457	40	70	46	24	72	54	18
General Assets of the Sponsor	5	5	-	5	5	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	261	259	2	246	244	2	12	12	-	3	3	-
Trust and General Assets of the Sponsor	31	31	-	31	31	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	43	39	4	29	27	2	10	9	1	4	3	1
Not Reported ³	1,333	1,333	-	1,333	1,333	-	-	-	-	-	-	-

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 Trusts, 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 "Insurance" rows 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 The Form 5500-SF does not require plans to report on the funding nor benefit arrangements.

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

- Missing or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2015**

All Plans

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³
Total	Total	54,488	72,635	22,860	34,012	3,905	26,311	27,723	12,312
	Single Employer ¹	52,708	66,678	21,781	30,365	3,381	24,278	27,546	12,035
	Multiemployer ²	1,780	5,957	1,079	3,647	524	2,033	177	277
Noncollectively bargained plans	Total	51,005	58,590	20,916	27,545	3,026	19,813	27,063	11,233
	Single Employer ¹	51,005	58,590	20,916	27,545	3,026	19,813	27,063	11,233
Collective bargaining plans	Total	3,483	14,045	1,944	6,467	879	6,499	660	1,079
	Single Employer ¹	1,703	8,087	865	2,820	355	4,465	483	802
	Multiemployer ²	1,780	5,957	1,079	3,647	524	2,033	177	277

Plans with 100 or More Participants & Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³
Total	Total	3,887	23,261	2,596	12,513	1,096	10,397	195	351
	Single Employer ¹	2,358	17,511	1,629	8,888	607	8,380	122	244
	Multiemployer ²	1,529	5,750	967	3,625	489	2,017	73	108
Noncollectively bargained plans	Total	2,032	14,472	1,443	8,031	482	6,219	107	222
	Single Employer ¹	2,032	14,472	1,443	8,031	482	6,219	107	222
Collective bargaining plans	Total	1,855	8,790	1,153	4,482	614	4,178	88	130
	Single Employer ¹	326	3,039	186	857	125	2,161	15	22
	Multiemployer ²	1,529	5,750	967	3,625	489	2,017	73	108

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2015**

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 End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³
Total	Total	47,480	49,297	17,432	21,433	2,679	15,909	27,369	11,955
	Single Employer ¹	47,381	49,095	17,407	21,414	2,675	15,894	27,299	11,787
	Multiemployer ²	99	201	25	19	4	15	70	168
Noncollectively bargained plans	Total	46,074	44,050	16,781	19,453	2,451	13,590	26,842	11,007
	Single Employer ¹	46,074	44,050	16,781	19,453	2,451	13,590	26,842	11,007
Collective bargaining plans	Total	1,406	5,247	651	1,981	228	2,319	527	947
	Single Employer ¹	1,307	5,046	626	1,962	224	2,304	457	780
	Multiemployer ²	99	201	25	19	4	15	70	168

Plans with Fewer Than 100 Participants & Trusts⁴

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³	Number of Plans	Total Participants End of Year (thousands) ³
Total	Total	3,121	77	2,832	65	130	6	159	5
	Single Employer ¹	2,969	71	2,745	63	99	4	125	4
	Multiemployer ²	152	6	87	3	31	2	34	1
Noncollectively bargained plans	Total	2,899	69	2,692	61	93	4	114	3
	Single Employer ¹	2,899	69	2,692	61	93	4	114	3
Collective bargaining plans	Total	222	8	140	4	37	2	45	2
	Single Employer ¹	70	2	53	2	6	*/	11	1
	Multiemployer ²	152	6	87	3	31	2	34	1

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

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.

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

*/ Fewer than 500 participants.

SOURCE: 2015 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2015**

All Plans

Number of Participants End of Year 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	54,488	52,708	1,780	22,860	21,781	1,079	3,905	3,381	524	27,723	27,546	177
None or not reported	2,013	1,967	46	1,193	1,155	38	13	10	3	807	802	5
1-49	2,054	1,999	55	1,827	1,800	27	57	47	10	170	152	18
50-99	1,513	1,452	61	737	711	26	66	48	18	710	693	17
100-249	22,446	22,245	201	6,524	6,421	103	408	355	53	15,514	15,469	45
250-499	11,528	11,233	295	4,563	4,386	177	518	431	87	6,447	6,416	31
500-999	6,391	6,067	324	3,294	3,107	187	586	479	107	2,511	2,481	30
1,000-4,999	6,400	5,822	578	3,687	3,298	389	1,355	1,187	168	1,358	1,337	21
5,000 or more	2,143	1,923	220	1,035	903	132	902	824	78	206	196	10
Per Plan Statistics												
Mean number of participants	1,333	1,265	3,347	1,488	1,394	3,380	6,738	7,181	3,881	444	437	1,563
Median number of participants	241	235	833	292	280	947	1,409	1,520	927	198	198	261

Plans with Trusts

Number of Participants End of Year 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	7,008	5,327	1,681	5,428	4,374	1,054	1,226	706	520	354	247	107
None or not reported	571	533	38	547	513	34	13	10	3	11	10	1
1-49	1,948	1,893	55	1,791	1,764	27	57	47	10	100	82	18
50-99	602	543	59	494	468	26	60	42	18	48	33	15
100-249	813	643	170	601	504	97	151	98	53	61	41	20
250-499	705	434	271	484	313	171	187	101	86	34	20	14
500-999	671	363	308	456	271	185	175	70	105	40	22	18
1,000-4,999	1,122	554	568	756	373	383	319	151	168	47	30	17
5,000 or more	576	364	212	299	168	131	264	187	77	13	9	4
Per Plan Statistics												
Mean number of participants	3,330	3,301	3,424	2,317	2,046	3,442	8,485	11,875	3,882	1,008	1,002	1,020
Median number of participants	157	69	870	84	44	970	922	920	928	128	99	240

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2015**

Plans with No Trusts

Number of Participants End of Year 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	47,480	47,381	99	17,432	17,407	25	2,679	2,675	4	27,369	27,299	70
None or not reported	1,442	1,434	8	646	642	4	-	-	-	796	792	4
1-49	106	106	-	36	36	-	-	-	-	70	70	-
50-99	911	909	2	243	243	-	6	6	-	662	660	2
100-249	21,633	21,602	31	5,923	5,917	6	257	257	-	15,453	15,428	25
250-499	10,823	10,799	24	4,079	4,073	6	331	330	1	6,413	6,396	17
500-999	5,720	5,704	16	2,838	2,836	2	411	409	2	2,471	2,459	12
1,000-4,999	5,278	5,268	10	2,931	2,925	6	1,036	1,036	-	1,311	1,307	4
5,000 or more	1,567	1,559	8	736	735	1	638	637	1	193	187	6
Per Plan Statistics												
Mean number of participants	1,038	1,036	2,032	1,230	1,230	758	5,938	5,942	3,683	437	432	2,394
Median number of participants	245	245	301	337	337	384	1,625	1,627	927	199	199	265

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

¹ Includes active, retired, and separated participants either receiving benefits or entitled to future 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 or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2015**

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	54,488	52,708	1,780	22,860	21,781	1,079	3,905	3,381	524	27,723	27,546	177
Agriculture	535	528	7	321	316	5	19	18	1	195	194	1
Mining	744	742	2	413	411	2	46	46	-	285	285	-
Construction	3,164	2,572	592	1,660	1,281	379	295	103	192	1,209	1,188	21
Manufacturing	11,919	11,794	125	5,475	5,415	60	976	937	39	5,468	5,442	26
Transportation	1,845	1,707	138	872	794	78	149	102	47	824	811	13
Communications and information	1,627	1,607	20	612	601	11	173	166	7	842	840	2
Utilities	615	608	7	373	370	3	94	93	1	148	145	3
Wholesale trade	2,918	2,893	25	1,235	1,219	16	144	139	5	1,539	1,535	4
Retail trade	3,434	3,353	81	1,378	1,323	55	180	165	15	1,876	1,865	11
Finance, insurance & real estate	5,791	5,285	506	2,384	2,051	333	505	362	143	2,902	2,872	30
Services	20,629	20,461	168	7,657	7,579	78	1,231	1,182	49	11,741	11,700	41
Misc. organizations ³	1,265	1,156	109	478	419	59	93	68	25	694	669	25
Industry not reported	2	2	-	2	2	-	-	-	-	-	-	-

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	3,887	2,358	1,529	2,596	1,629	967	1,096	607	489	195	122	73
Agriculture	28	24	4	27	24	3	1	-	1	-	-	-
Mining	28	27	1	23	22	1	3	3	-	2	2	-
Construction	695	138	557	452	96	356	220	34	186	23	8	15
Manufacturing	570	483	87	390	347	43	158	124	34	22	12	10
Transportation	179	59	120	113	42	71	57	15	42	9	2	7
Communications and information	84	67	17	49	39	10	31	25	6	4	3	1
Utilities	152	152	-	89	89	-	60	60	-	3	3	-
Wholesale trade	117	94	23	87	71	16	23	18	5	7	5	2
Retail trade	187	119	68	140	91	49	32	17	15	15	11	4
Finance, insurance & real estate	830	382	448	548	244	304	237	105	132	45	33	12
Services	815	697	118	540	478	62	230	186	44	45	33	12
Misc. organizations ³	202	116	86	138	86	52	44	20	24	20	10	10
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2015**

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	47,480	47,381	99	17,432	17,407	25	2,679	2,675	4	27,369	27,299	70
Agriculture	443	440	3	231	229	2	17	17	-	195	194	1
Mining	674	674	-	354	354	-	38	38	-	282	282	-
Construction	1,894	1,892	2	695	694	1	51	51	-	1,148	1,147	1
Manufacturing	10,808	10,790	18	4,580	4,574	6	802	801	1	5,426	5,415	11
Transportation	1,572	1,570	2	680	680	-	85	85	-	807	805	2
Communications and information	1,430	1,429	1	456	456	-	140	140	-	834	833	1
Utilities	369	363	6	202	199	3	25	25	-	142	139	3
Wholesale trade	2,691	2,689	2	1,042	1,042	-	119	119	-	1,530	1,528	2
Retail trade	3,073	3,063	10	1,077	1,074	3	139	139	-	1,857	1,850	7
Finance, insurance & real estate	4,604	4,590	14	1,549	1,547	2	244	242	2	2,811	2,801	10
Services	18,942	18,907	35	6,292	6,284	8	976	975	1	11,674	11,648	26
Misc. organizations ³	979	973	6	273	273	-	43	43	-	663	657	6
Industry not reported	1	1	-	1	1	-	-	-	-	-	-	-

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	3,121	2,969	152	2,832	2,745	87	130	99	31	159	125	34
Agriculture	64	64	-	63	63	-	1	1	-	-	-	-
Mining	42	41	1	36	35	1	5	5	-	1	1	-
Construction	575	542	33	513	491	22	24	18	6	38	33	5
Manufacturing	541	521	20	505	494	11	16	12	4	20	15	5
Transportation	94	78	16	79	72	7	7	2	5	8	4	4
Communications and information	113	111	2	107	106	1	2	1	1	4	4	-
Utilities	94	93	1	82	82	-	9	8	1	3	3	-
Wholesale trade	110	110	-	106	106	-	2	2	-	2	2	-
Retail trade	174	171	3	161	158	3	9	9	-	4	4	-
Finance, insurance & real estate	357	313	44	287	260	27	24	15	9	46	38	8
Services	872	857	15	825	817	8	25	21	4	22	19	3
Misc. organizations ³	84	67	17	67	60	7	6	5	1	11	2	9
Industry not reported	1	1	-	1	1	-	-	-	-	-	-	-

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. Does not include church plans which are not required to file.

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

- Missing or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2015**
(numbers in thousands)

All Plans

Number of Participants End of Year 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	72,635	66,678	5,957	34,012	30,365	3,647	26,311	24,278	2,033	12,312	12,035	277
1-49	36	34	1	31	30	1	1	1	*/	4	3	*/
50-99	123	119	4	57	55	2	5	4	1	61	60	1
100-249	3,664	3,629	35	1,089	1,071	18	70	61	9	2,505	2,498	7
250-499	4,023	3,916	108	1,619	1,555	65	189	158	32	2,215	2,203	11
500-999	4,443	4,204	239	2,310	2,172	138	425	345	80	1,708	1,687	20
1,000-4,999	13,485	12,241	1,244	7,813	6,967	846	3,210	2,861	350	2,462	2,414	49
5,000 or more	46,860	42,534	4,326	21,093	18,516	2,578	22,410	20,849	1,561	3,357	3,170	187

Plans with Trusts

Number of Participants End of Year 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	23,338	17,582	5,756	12,579	8,951	3,628	10,403	8,384	2,019	357	248	109
1-49	33	32	1	30	29	1	1	1	*/	2	1	*/
50-99	44	39	4	36	34	2	5	3	1	4	3	1
100-249	133	103	30	98	81	17	25	16	9	10	6	3
250-499	256	157	99	174	112	62	68	37	31	13	8	5
500-999	487	260	226	330	193	136	130	52	78	27	15	12
1,000-4,999	2,512	1,284	1,228	1,679	842	838	729	379	350	104	63	41
5,000 or more	19,874	15,707	4,167	10,232	7,660	2,572	9,445	7,896	1,549	198	151	47

Plans with No Trusts

Number of Participants End of Year 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	49,297	49,095	201	21,433	21,414	19	15,909	15,894	15	11,955	11,787	168
1-49	3	3	-	1	1	-	-	-	-	2	2	-
50-99	80	79	*/	21	21	-	1	1	-	58	58	*/
100-249	3,532	3,526	5	991	990	1	45	45	-	2,495	2,491	4
250-499	3,768	3,759	9	1,445	1,443	2	121	120	*/	2,202	2,196	6
500-999	3,956	3,944	12	1,981	1,979	1	295	293	2	1,681	1,672	9
1,000-4,999	10,973	10,957	16	6,133	6,125	8	2,482	2,482	-	2,358	2,351	8
5,000 or more	26,986	26,827	159	10,861	10,856	6	12,965	12,953	13	3,159	3,018	141

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

¹ Includes active, retired, and separated participants either receiving benefits or entitled to future 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 or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2015**
(numbers in thousands)

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	72,635	66,678	5,957	34,012	30,365	3,647	26,311	24,278	2,033	12,312	12,035	277
Agriculture	410	397	13	279	272	7	61	55	5	70	69	*/
Mining	575	575	1	356	355	1	126	126	-	93	93	-
Construction	2,155	1,007	1,148	1,172	479	693	625	187	438	358	340	17
Manufacturing	14,567	13,788	778	6,089	5,664	425	6,098	5,858	240	2,379	2,266	113
Transportation	3,679	2,618	1,061	1,831	1,211	620	1,462	1,041	422	386	367	19
Communications and information	3,549	3,368	181	1,245	1,154	91	1,999	1,909	90	305	305	*/
Utilities	1,171	1,162	9	765	765	*/	323	323	*/	82	74	9
Wholesale trade	2,076	2,006	71	910	860	51	678	663	15	488	483	5
Retail trade	9,418	8,912	506	2,924	2,599	325	5,347	5,173	174	1,148	1,141	7
Finance, insurance & real estate	8,095	6,761	1,333	3,757	2,930	827	2,921	2,462	458	1,417	1,369	48
Services	21,006	20,300	706	9,111	8,612	499	6,541	6,384	158	5,353	5,304	49
Misc. organizations ⁴	5,934	5,784	150	5,572	5,464	108	130	96	34	232	224	8
Industry not reported	*/	*/	-	*/	*/	-	-	-	-	-	-	-

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	23,261	17,511	5,750	12,513	8,888	3,625	10,397	8,380	2,017	351	244	108
Agriculture	47	36	11	42	36	6	5	-	5	-	-	-
Mining	28	27	1	18	17	1	9	9	-	*/	*/	-
Construction	1,263	116	1,147	760	68	692	483	45	437	19	2	17
Manufacturing	2,908	2,259	649	1,229	812	417	1,659	1,432	227	20	16	4
Transportation	1,524	465	1,058	758	138	620	745	324	421	21	3	17
Communications and information	1,267	1,087	181	151	60	91	1,115	1,025	90	1	1	*/
Utilities	661	661	-	429	429	-	230	230	-	3	3	-
Wholesale trade	309	239	70	140	89	51	160	146	15	9	4	4
Retail trade	2,712	2,212	500	627	305	322	2,077	1,904	174	8	3	4
Finance, insurance & real estate	3,527	2,212	1,315	1,667	842	826	1,681	1,225	457	179	146	33
Services	3,704	3,032	672	1,474	981	493	2,152	1,995	157	78	56	22
Misc. organizations ⁴	5,311	5,164	147	5,218	5,110	108	79	45	34	14	9	5
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2015**
(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	49,297	49,095	201	21,433	21,414	19	15,909	15,894	15	11,955	11,787	168
Agriculture	361	359	2	236	235	1	55	55	-	70	69	*/
Mining	546	546	-	337	337	-	117	117	-	93	93	-
Construction	877	877	*/	399	399	*/	141	141	-	337	337	-
Manufacturing	11,647	11,518	129	4,850	4,843	7	4,438	4,426	13	2,358	2,250	109
Transportation	2,153	2,151	2	1,071	1,071	-	717	717	-	365	363	2
Communications and information	2,279	2,278	*/	1,091	1,091	-	884	884	-	303	303	*/
Utilities	506	497	9	334	334	*/	93	93	-	79	71	9
Wholesale trade	1,765	1,764	1	768	768	-	517	517	-	480	479	1
Retail trade	6,703	6,696	7	2,293	2,290	3	3,269	3,269	-	1,140	1,137	3
Finance, insurance & real estate	4,558	4,541	17	2,082	2,081	*/	1,239	1,237	1	1,238	1,223	15
Services	17,282	17,249	34	7,620	7,614	6	4,388	4,388	1	5,274	5,247	27
Misc. organizations ⁴	620	618	2	352	352	-	51	51	-	217	215	2
Industry not reported	*/	*/	-	*/	*/	-	-	-	-	-	-	-

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	77	71	6	65	63	3	6	4	2	5	4	1
Agriculture	2	2	-	1	1	-	*/	*/	-	-	-	-
Mining	1	1	*/	1	1	*/	*/	*/	-	*/	*/	-
Construction	15	14	1	13	12	1	1	1	*/	1	1	*/
Manufacturing	12	11	1	10	10	*/	1	1	*/	1	1	*/
Transportation	3	2	1	2	2	*/	*/	*/	*/	*/	*/	*/
Communications and information	3	3	*/	3	3	-	*/	*/	*/	*/	*/	-
Utilities	3	3	*/	3	3	-	*/	*/	*/	*/	*/	-
Wholesale trade	3	3	-	2	2	-	*/	*/	-	*/	*/	-
Retail trade	4	4	-	3	3	-	*/	*/	-	*/	*/	-
Finance, insurance & real estate	9	8	1	8	7	1	1	*/	*/	1	1	*/
Services	19	19	1	17	17	*/	1	1	*/	1	1	*/
Misc. organizations ⁴	3	2	1	2	2	*/	*/	*/	*/	1	*/	*/
Industry not reported	*/	*/	-	*/	*/	-	-	-	-	-	-	-

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

¹ Includes active, retired, and separated participants either receiving benefits or entitled to future 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. Does not include church plans which are not required to file.

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2015**

All Plans								
Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²
Total	54,488	72,635	22,860	34,012	3,905	26,311	27,723	12,312
No Insurance	7,410	9,053	7,410	9,053	-	-	-	-
Health Only	2,240	2,382	-	-	196	1,519	2,044	863
Stop-Loss Only	1,245	767	1,245	767	-	-	-	-
Other ³	9,434	18,175	9,434	18,175	-	-	-	-
Health and Stop-Loss	38	87	-	-	33	83	5	4
Health and Other ³	28,449	32,016	-	-	3,051	20,925	25,398	11,092
Stop-Loss and Other ³	4,771	6,018	4,771	6,018	-	-	-	-
Health, Stop-Loss, and Other ³	901	4,138	-	-	625	3,784	276	353

Plans with 100 or More Participants & Trusts

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 End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²
Total	3,887	23,261	2,596	12,513	1,096	10,397	195	351
No Insurance	631	2,116	631	2,116	-	-	-	-
Health Only	117	1,100	-	-	103	1,092	14	8
Stop-Loss Only	341	435	341	435	-	-	-	-
Other ³	753	6,828	753	6,828	-	-	-	-
Health and Stop-Loss	25	65	-	-	25	65	-	-
Health and Other ³	892	7,394	-	-	722	7,067	170	327
Stop-Loss and Other ³	871	3,134	871	3,134	-	-	-	-
Health, Stop-Loss, and Other ³	257	2,189	-	-	246	2,172	11	17

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2015**

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 End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²
Total	47,480	49,297	17,432	21,433	2,679	15,909	27,369	11,955
No Insurance	4,725	6,895	4,725	6,895	-	-	-	-
Health Only	2,058	1,280	-	-	66	426	1,992	854
Stop-Loss Only	526	324	526	324	-	-	-	-
Other ³	8,504	11,341	8,504	11,341	-	-	-	-
Health and Stop-Loss	13	21	-	-	8	18	5	4
Health and Other ³	27,337	24,614	-	-	2,230	13,853	25,107	10,761
Stop-Loss and Other ³	3,677	2,874	3,677	2,874	-	-	-	-
Health, Stop-Loss, and Other ³	640	1,949	-	-	375	1,612	265	337

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 End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²	Number of Plans	Total Participants End of Year (thousands) ²
Total	3,121	77	2,832	65	130	6	159	5
No Insurance	2,054	42	2,054	42	-	-	-	-
Health Only	65	2	-	-	27	1	38	1
Stop-Loss Only	378	7	378	7	-	-	-	-
Other ³	177	5	177	5	-	-	-	-
Health and Stop-Loss	-	-	-	-	-	-	-	-
Health and Other ³	220	9	-	-	99	5	121	4
Stop-Loss and Other ³	223	10	223	10	-	-	-	-
Health, Stop-Loss, and Other ³	4	*/	-	-	4	*/	-	-

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

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, (g) Health and Other, and (h) Health, Stop-Loss, and Other.

² Includes active, retired, and separated participants either receiving benefits or entitled to future benefits.

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

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2015**

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	54,488	52,708	1,780	22,860	21,781	1,079	3,905	3,381	524	27,723	27,546	177
None or not reported	22,860	21,781	1,079	22,860	21,781	1,079	-	-	-	-	-	-
1	20,756	20,345	411	-	-	-	2,239	1,928	311	18,517	18,417	100
2	6,653	6,478	175	-	-	-	788	668	120	5,865	5,810	55
3-5	3,553	3,469	84	-	-	-	605	536	69	2,948	2,933	15
6-10	509	485	24	-	-	-	192	172	20	317	313	4
11-25	131	127	4	-	-	-	63	60	3	68	67	1
26 or more	26	23	3	-	-	-	18	17	1	8	6	2

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	3,887	2,358	1,529	2,596	1,629	967	1,096	607	489	195	122	73
None or not reported	2,596	1,629	967	2,596	1,629	967	-	-	-	-	-	-
1	714	396	318	-	-	-	599	316	283	115	80	35
2	267	130	137	-	-	-	219	106	113	48	24	24
3-5	195	116	79	-	-	-	174	105	69	21	11	10
6-10	62	40	22	-	-	-	54	34	20	8	6	2
11-25	40	36	4	-	-	-	38	35	3	2	1	1
26 or more	13	11	2	-	-	-	12	11	1	1	-	1

(continued...)

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2015**

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	47,480	47,381	99	17,432	17,407	25	2,679	2,675	4	27,369	27,299	70
None or not reported	17,432	17,407	25	17,432	17,407	25	-	-	-	-	-	-
1	19,809	19,763	46	-	-	-	1,533	1,529	4	18,276	18,234	42
2	6,341	6,321	20	-	-	-	551	551	-	5,790	5,770	20
3-5	3,349	3,344	5	-	-	-	426	426	-	2,923	2,918	5
6-10	445	443	2	-	-	-	138	138	-	307	305	2
11-25	91	91	-	-	-	-	25	25	-	66	66	-
26 or more	13	12	1	-	-	-	6	6	-	7	6	1

Plans with Fewer Than 100 Participants & Trusts⁴

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	3,121	2,969	152	2,832	2,745	87	130	99	31	159	125	34
None or not reported	2,832	2,745	87	2,832	2,745	87	-	-	-	-	-	-
1	233	186	47	-	-	-	107	83	24	126	103	23
2	45	27	18	-	-	-	18	11	7	27	16	11
3-5	9	9	-	-	-	-	5	5	-	4	4	-
6-10	2	2	-	-	-	-	-	-	-	2	2	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

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

² 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 or not applicable.

SOURCE: 2015 Form 5500 filings.

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2015**
(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	72,635	66,678	5,957	34,012	30,365	3,647	26,311	24,278	2,033	12,312	12,035	277
None or not reported	34,012	30,365	3,647	34,012	30,365	3,647	-	-	-	-	-	-
1	12,838	12,031	806	-	-	-	6,355	5,707	647	6,483	6,324	159
2	6,281	5,672	608	-	-	-	4,026	3,463	563	2,255	2,209	46
3-5	7,689	7,108	581	-	-	-	5,642	5,096	546	2,048	2,012	35
6-10	4,596	4,457	140	-	-	-	3,964	3,826	138	632	631	1
11-25	5,868	5,856	12	-	-	-	5,183	5,171	12	686	685	1
26 or more	1,350	1,188	162	-	-	-	1,142	1,014	128	208	174	35

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	23,261	17,511	5,750	12,513	8,888	3,625	10,397	8,380	2,017	351	244	108
None or not reported	12,513	8,888	3,625	12,513	8,888	3,625	-	-	-	-	-	-
1	1,790	1,118	672	-	-	-	1,630	999	632	159	119	40
2	1,303	721	583	-	-	-	1,247	684	562	57	36	21
3-5	1,719	1,150	568	-	-	-	1,678	1,132	546	41	18	22
6-10	1,032	893	139	-	-	-	966	828	138	65	65	1
11-25	3,905	3,893	12	-	-	-	3,899	3,887	12	6	6	1
26 or more	1,000	849	150	-	-	-	977	849	128	23	-	23

(continued...)

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2015**
(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	49,297	49,095	201	21,433	21,414	19	15,909	15,894	15	11,955	11,787	168
None or not reported	21,433	21,414	19	21,433	21,414	19	-	-	-	-	-	-
1	11,039	10,907	132	-	-	-	4,719	4,705	15	6,320	6,202	118
2	4,976	4,951	25	-	-	-	2,779	2,779	-	2,197	2,172	25
3-5	5,970	5,958	13	-	-	-	3,964	3,964	-	2,007	1,994	13
6-10	3,564	3,564	1	-	-	-	2,998	2,998	-	567	566	1
11-25	1,963	1,963	-	-	-	-	1,284	1,284	-	679	679	-
26 or more	351	339	12	-	-	-	165	165	-	186	174	12

Plans with Fewer Than 100 Participants & Trusts⁵

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	77	71	6	65	63	3	6	4	2	5	4	1
None or not reported	65	63	3	65	63	3	-	-	-	-	-	-
1	9	7	2	-	-	-	5	4	1	4	3	1
2	2	1	1	-	-	-	1	*/	*/	1	1	1
3-5	*/	*/	-	-	-	-	*/	*/	-	*/	*/	-
6-10	*/	*/	-	-	-	-	-	-	-	*/	*/	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-
26 or more	-	-	-	-	-	-	-	-	-	-	-	-

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

¹ Number of Health Insurance Contracts represents information reported on Schedule A. The instructions 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.

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 or not applicable.

SOURCE: 2015 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2015
 (numbers in millions)

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
Total	\$150,357	\$141,355	\$9,002	\$18,426	\$17,389	\$1,037	\$44,665	\$37,866	\$6,798	\$87,266	\$86,100	\$1,166
Health Only	49,129	43,649	5,480	-	-	-	16,528	11,773	4,754	32,601	31,875	725
Stop-Loss Only	3,883	3,516	368	3,007	2,755	252	769	658	110	108	102	5
Other ⁴	35,876	34,337	1,538	13,352	12,652	699	14,600	13,849	751	7,924	7,836	88
Health and Stop-Loss	92	92	-	-	-	-	-	-	-	92	92	-
Health and Other ⁴	58,981	57,465	1,516	-	-	-	12,558	11,386	1,172	46,423	46,079	344
Stop-Loss and Other ⁴	2,294	2,195	100	2,068	1,982	86	210	199	11	17	13	3
Health, Stop-Loss, and Other ⁴	102	101	**/	-	-	-	-	-	-	102	101	**/

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
Total	\$31,628	\$23,083	\$8,545	\$3,793	\$2,788	\$1,005	\$25,668	\$18,910	\$6,758	\$2,167	\$1,385	\$782
Health Only	12,564	7,324	5,240	-	-	-	11,752	7,020	4,732	812	305	508
Stop-Loss Only	1,069	705	364	808	560	248	255	145	110	6	**/	5
Other ⁴	7,522	6,040	1,482	2,192	1,508	684	5,205	4,464	740	126	68	57
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ⁴	9,595	8,222	1,373	-	-	-	8,377	7,213	1,165	1,217	1,009	208
Stop-Loss and Other ⁴	878	791	86	792	720	72	79	68	11	6	3	3
Health, Stop-Loss, and Other ⁴	-	-	-	-	-	-	-	-	-	-	-	-

(continued...)

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2015
(numbers in millions)

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
Total	\$118,095	\$117,690	\$406	\$14,529	\$14,503	\$26	\$18,524	\$18,513	\$12	\$85,042	\$84,675	\$368
Health Only	36,491	36,278	213	-	-	-	4,728	4,727	1	31,763	31,551	212
Stop-Loss Only	2,772	2,771	1	2,157	2,156	1	513	513	-	102	102	-
Other ⁴	28,272	28,222	50	11,115	11,104	11	9,362	9,353	10	7,794	7,765	30
Health and Stop-Loss	92	92	-	-	-	-	-	-	-	92	92	-
Health and Other ⁴	48,969	48,841	127	-	-	-	3,790	3,788	1	45,179	45,053	126
Stop-Loss and Other ⁴	1,397	1,384	13	1,256	1,243	13	131	131	-	10	10	-
Health, Stop-Loss, and Other ⁴	102	101	**/	-	-	-	-	-	-	102	101	**/

Plans with Fewer Than 100 Participants & Trusts ⁵

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
Total	\$634	\$582	\$52	\$105	\$99	\$6	\$472	\$444	\$29	\$57	\$40	\$17
Health Only	73	46	27	-	-	-	48	26	21	26	20	6
Stop-Loss Only	42	40	3	42	39	3	1	1	**/	-	-	-
Other ⁴	81	75	6	44	40	4	33	32	1	4	3	1
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other ⁴	418	402	16	-	-	-	391	385	6	27	17	10
Stop-Loss and Other ⁴	19	19	-	19	19	-	-	-	-	-	-	-
Health, Stop-Loss, and Other ⁴	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2015 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2015, 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 2016 Current Population Survey Annual Social and Economic Supplement.

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

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

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

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

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

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

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

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 over time. Today, filing the Form 5500 together with any

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>.

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 include plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain exceptions tied to plans' size, 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 unfunded;⁹
- 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 2015 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.

Data Used for this Report

The data included in this report consists of all Form 5500s filed by welfare plans providing health benefits that had plan year ending dates in 2015. Certain filings are excluded in order to reflect the filing requirements described above:

- Plans filing the Form 5500 with fewer than 100 participants as of the beginning of the plan year that

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

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 2015 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. For classification purposes, Schedule A insurance contracts are not considered health insurance policies or contracts if the per capita premium amount reported is less than \$1,900 or the filing also indicates that the policy could be for stop-loss coverage or for payments to a TPA.¹⁰ The filing must also either:
 - (a) indicate the plan is funded through a trust or general assets of the sponsor,
 - (b) include a Schedule H or Schedule I and report benefit payments,
 - (c) be filed on the Form 5500-SF and report non-zero total assets, liabilities, or net assets or

¹⁰ Although Schedule A health insurance contracts reporting a per capita premium of less than \$1,900 are not considered as such to determine the plan funding classification, they are ultimately counted as health insurance contracts in the event that the plan is deemed fully insured.

- (d) be filed on the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year and report zero total assets, liabilities, and net assets with a non-zero amount for income or expenses.
- (2) Mixed-insured. The plan does not meet the requirements in (1) and either
- (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, and the filing indicates that the plan is funded through a trust or general assets of the sponsor, or
 - (b) the filing has an attached Schedule H that indicates benefit payments directly to participants or beneficiaries, or
 - (c) the filing has an attached Schedule H that indicates benefit payments but *does not* indicate benefit payments directly to participants or beneficiaries *and* both
 - i) Premiums paid for all insurance contracts as reported on the Schedule A are *not* within 10% of total payments to insurance carriers for the provision of benefits as reported on Schedule H, and
 - ii) Premiums paid for all *health* insurance contracts as reported on the Schedule A are *not* within 10% of total payments to insurance carriers for the provision of benefits as reported on Schedule H, or
 - (d) the filing has an attached Schedule I that indicates benefit payments *and* both
 - i) Premiums paid for all insurance contracts as reported on the Schedule A are *not* within 10% of total benefits paid as reported on Schedule I, and
 - ii) Premiums paid for all *health* insurance contracts as reported on the Schedule A are *not* within 10% of total benefits paid as reported on 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 end of the year) that fully-insure their health plan;
- Small plans that self-insure but do not have a trust;
- Small plans that self-insure their health plan, and use a trust to hold the plan assets;
- Large plans (covering 100 or more participants as of the end of the year) that fully-insure health plans;
- Large plans that self-insure and use a trust to hold the plan assets; 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 5500.¹¹ 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 a limited number of cases, the filed information has been edited to better reflect the universe of Form 5500 filing health plans. For example, certain plans that did not indicate an intention to terminate submitted filings that

¹¹ Large plans that use a trust to hold the plan assets to self-insure health benefits are required to file a comprehensive Form 5500, including a Schedule H to report financial information about the plan's operations. Generally, those small plans that use a trust to self-insure their health benefits are not required to file a Schedule H. These filings include more abbreviated financial information about the plan's operation as filed on Schedule I or the Form 5500-SF.

reported zero participants as of the end of the plan year but a positive number of participants at the beginning of the year. In these cases, the beginning of year participation count has been used for the end of year count and all of these participants have been classified as active participants.

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