

Group Health Plans Report

Abstract of 2013 Form 5500 Annual Reports

Reflecting Statistical Year Filings

Data Extracted on 4/28/2015



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

January 2016
Version 1.0

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HIGHLIGHTS FROM THE 2013 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 plans with plan year ending dates in 2013 are included.

Findings from private sector employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2013 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2016.

Plan Type Characteristics

- In 2013, 20,000, or 40 percent, of the approximately 50,000 private sector employer-sponsored group health plans that filed a Form 5500 can be categorized as self-insured. Of the remaining 30,000 group health plans, approximately 4,000, or 8 percent of all plans, can be categorized as mixed-insured, and 26,000, or 51 percent, can be categorized as fully-insured. (See Table A1.)

- Of the 50,000 group health plans mentioned above, 84 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits. Of these 42,000 plans, 37 percent can be described as having self-insured health benefits while 9 percent can be categorized as mixed-insured. Fifty-four percent of these plans can be described as having fully-insured health benefits. (See Table A1.)
- Eighty-four percent of the self-insured plans that indicate only providing health benefits do not report any type of insurance on Schedule A. Only 22 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.¹
- Fifty-three percent of all private sector single employer group health plans that filed a 2013 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 5 percent of those plans did so in 2013. (See Table A2.)
- Approximately 19,000 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 26,000 group health plans categorized as fully-insured are single employer with fewer than 100 being multiemployer plans. (See Table A2.)
- Of the 50,000 group health plans that filed a 2013 Form 5500, approximately 17,000 indicated a funding

¹ The statistics in this note were tabulated using the 2013 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 the [EBSA website](#).

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 24,000 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 20,000 plans indicating this type of arrangement. (See Table A7.)

Number of Participants

- Forty five percent, or 31 million, of the approximately 70 million participants in group health plans filing a 2013 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 62 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.)²
- The mean number of participants in group health plans was 1,400 in 2013. The means for self-insured, mixed-insured, and fully-insured were 1,600, 6,400 and 500 respectively. The medians were 300, 1,300 and 200 respectively. (See Table A9.)

² 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.

Assets and Liabilities

- In total, group health plans that filed a Form 5500 held about \$217 billion in assets as of the end of 2013. Self-insured group health plans held approximately \$77 billion; mixed-insured group health plans held more than \$139 billion; and fully-insured group health plans held just \$43 million. (See Table A2.)
- Despite comprising only 8 percent of plans, mixed-insured plans covered 38 percent of end of year participants and held over 64 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. For instance, of the 20 largest plans by asset size, 16 were mixed-insured and held approximately \$90 billion, 42 percent of total health plan assets.³
- Self-insured group health plans with trusts and covering 100 or more participants held approximately 20 percent of their assets in cash and U.S. Government Securities, 21 percent in direct filing entities, 20 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 17 percent of their assets in cash and U.S. Government Securities, 16 percent in direct filing entities, 12 percent in mutual fund companies, 11 percent in debt instruments, and 27 percent in stock. Fully-insured group health plans with trusts and covering 100 or more participants held approximately 18 percent of their assets in cash and U.S. Government Securities, 0 percent in direct filing entities, 22 percent in mutual fund

³ The statistics in this note were tabulated using the 2013 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 the [EBSA website](#).

companies, 13 percent in debt instruments, and 42 percent in stock. (See Table A6.)

- Form 5500 group health plan filers reported more than \$22 billion in liabilities as of the end of 2013: more than \$9 billion was reported by self-insured group health plans, \$13 billion by mixed-insured group health plans, and \$1 billion by fully-insured group health plans. (See Table A2.)
- The \$9 billion in liabilities reported by self-insured plans represented 18 percent of total benefit payments made by self-insured plans and was equivalent to 17 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 on their 2013 Form 5500 receiving approximately \$139 billion in contributions in 2013, with more than \$111 billion contributed by the employers and \$26 billion contributed by the plan participants. Only \$3 billion was contributed to plans with fewer than 100 participants. (See Table A4.)
- In 2013, group health plans filing a Form 5500 that used trusts posted investment income gains of \$22 billion, of which approximately \$6 billion was gained by self-insured group health plans, \$15 billion gained by mixed-insured group health plans, and \$5 billion gained by fully-insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2013 Form 5500 and used trusts made benefit payments of about \$43 billion directly to participants and more than \$5 billion to

insurance carriers for the provision of other insured benefits. Mixed-insured group health plans made benefit payments to participants totaling about \$56 billion and made payments to insurance carriers of \$28 billion. (See Table A5.)

- In total, group health plans filing a 2013 Form 5500 reported more than \$8 billion in administrative expenses.⁴ 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 \$2 billion. (See Table A5.)

⁴ When applicable, Form 5500 filers report administrative expenses on either Schedule H – Financial Information, Part II – Income and Expense Statement, line number 2(i) – Administrative expenses or on Schedule I – Financial Information, 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, 2013**

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	50,238	69,584	61,199	\$216,571	\$138,559	\$138,113
Health Benefits Only	7,841	6,759	5,767	14,564	7,400	7,059
Health and Other Benefits	42,397	62,825	55,432	202,006	131,159	131,055
Health and Dental	2,214	2,086	1,743	5,935	4,595	4,614
Health and Vision	728	601	477	2,274	970	885
Health and Non-Health 5/	3,075	8,328	6,949	16,148	6,831	6,724
Health, Dental, and Vision	2,776	4,581	4,132	7,464	13,355	12,765
Health, Dental, and Non-Health 5/	8,779	6,639	6,041	15,358	10,020	9,513
Health, Vision, and Non-Health 5/	715	1,318	921	4,386	2,737	2,650
Health, Dental, Vision, and Non-Health 5/	24,110	39,273	35,169	150,442	92,650	93,903

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	20,281	31,478	27,841	\$77,151	\$54,956	\$52,281
Health Benefits Only	4,530	4,307	3,784	7,838	3,606	3,245
Health and Other Benefits	15,751	27,171	24,057	69,313	51,349	49,036
Health and Dental	1,086	1,085	929	2,809	2,244	2,448
Health and Vision	266	284	237	867	535	357
Health and Non-Health 5/	1,578	7,387	6,155	11,598	5,004	4,832
Health, Dental, and Vision	1,472	2,276	2,125	6,084	3,821	3,777
Health, Dental, and Non-Health 5/	2,898	2,660	2,397	5,939	5,437	5,211
Health, Vision, and Non-Health 5/	274	815	501	1,009	1,252	1,087
Health, Dental, Vision, and Non-Health 5/	8,177	12,664	11,714	41,007	33,055	31,324

(continued...)

**Table A1. Number of Group Health Plans, Total Participants, Active Participants,
Assets, Contributions, and Benefits
by type of benefit and type of insurance, 2013**

Mixed-Insured

Type of Benefit	Number of Plans	Total Participants End of Year (thousands) 1/	Active Participants End of Year (thousands) 2/	Total Assets (millions)	Total Contributions (millions) 3/	Total Benefits (millions) 4/
Total	4,112	26,377	22,179	\$139,377	\$83,593	\$85,829
Health Benefits Only	220	1,011	761	6,721	3,792	3,813
Health and Other Benefits	3,892	25,366	21,418	132,657	79,800	82,016
Health and Dental	123	691	515	3,125	2,351	2,167
Health and Vision	36	171	100	1,407	435	529
Health and Non-Health 5/	229	494	370	4,519	1,825	1,891
Health, Dental, and Vision	197	1,715	1,469	1,380	9,534	8,988
Health, Dental, and Non-Health 5/	492	1,925	1,670	9,415	4,581	4,300
Health, Vision, and Non-Health 5/	61	290	211	3,376	1,485	1,563
Health, Dental, Vision, and Non-Health 5/	2,754	20,080	17,084	109,433	59,590	62,578

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	25,845	11,729	11,179	\$43	\$11	\$3
Health Benefits Only	3,091	1,441	1,222	5	2	1
Health and Other Benefits	22,754	10,288	9,957	37	9	2
Health and Dental	1,005	310	299	-	*/	-
Health and Vision	426	146	140	-	-	-
Health and Non-Health 5/	1,268	446	425	31	3	-
Health, Dental, and Vision	1,107	590	538	-	-	-
Health, Dental, and Non-Health 5/	5,389	2,054	1,974	4	2	2
Health, Vision, and Non-Health 5/	380	213	209	**/	**/	-
Health, Dental, Vision, and Non-Health 5/	13,179	6,529	6,371	2	4	1

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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive 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 unless they file the Form 5500-SF, have 100 or more participants as of the beginning of the plan year, do not operate a trust, and report payment of premiums. 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 on a financial schedule are deemed mixed-insured.

5/ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability among others. See 2013 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan, at <http://www.dol.gov/ebsa/pdf/2013-5500inst.pdf>.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2013 Form 5500 filings.

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2013**

All Plans

	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Number of Plans	50,238	48,436	1,802	20,281	19,221	1,060	4,112	3,453	659	25,845	25,762	83
Health Benefits Only	7,841	7,766	75	4,530	4,476	54	220	212	8	3,091	3,078	13
Health & Other Benefits	42,397	40,670	1,727	15,751	14,745	1,006	3,892	3,241	651	22,754	22,684	70
Participants End of Year (thousands) 3/	69,584	63,716	5,868	31,478	27,981	3,496	26,377	24,204	2,173	11,729	11,531	198
Health Benefits Only	6,759	6,437	321	4,307	4,151	156	1,011	1,006	5	1,441	1,281	161
Health & Other Benefits	62,825	57,278	5,547	27,171	23,830	3,341	25,366	23,198	2,168	10,288	10,251	38
Assets (millions)	\$216,571	\$156,979	\$59,592	\$77,151	\$37,175	\$39,975	\$139,377	\$119,762	\$19,615	\$43	\$41	\$2
Health Benefits Only	14,564	12,436	2,128	7,838	5,825	2,013	6,721	6,606	114	5	5	-
Health & Other Benefits	202,006	144,542	57,464	69,313	31,351	37,962	132,657	113,156	19,500	37	36	2
Liabilities (millions)	\$22,228	\$11,021	\$11,208	\$9,473	\$2,805	\$6,668	\$12,755	\$8,215	\$4,539	\$1	\$1	*/
Health Benefits Only	937	723	214	480	270	210	457	453	4	*/	*/	-
Health & Other Benefits	21,291	10,297	10,994	8,993	2,535	6,458	12,298	7,762	4,535	1	*/	*/

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	3,955	2,414	1,541	2,620	1,681	939	1,327	726	601	8	7	1
Health Benefits Only	406	369	37	329	298	31	76	70	6	1	1	-
Health & Other Benefits	3,549	2,045	1,504	2,291	1,383	908	1,251	656	595	7	6	1
Participants End of Year (thousands) 3/	23,187	17,577	5,610	12,268	8,820	3,448	10,912	8,750	2,162	7	7	1
Health Benefits Only	1,062	911	152	570	423	147	492	487	5	*/	*/	-
Health & Other Benefits	22,125	16,666	5,459	11,698	8,397	3,301	10,420	8,263	2,157	7	7	1
Assets (millions)	\$215,249	\$155,784	\$59,465	\$76,010	\$36,123	\$39,888	\$139,207	\$119,631	\$19,576	\$31	\$30	\$1
Health Benefits Only	14,153	12,032	2,122	7,460	5,451	2,009	6,693	6,581	112	-	-	-
Health & Other Benefits	201,096	143,752	57,343	68,551	30,672	37,878	132,514	113,050	19,464	31	30	1
Liabilities (millions)	\$22,185	\$10,986	\$11,199	\$9,438	\$2,775	\$6,663	\$12,747	\$8,211	\$4,536	*/	*/	*/
Health Benefits Only	926	712	214	470	260	210	456	452	4	-	-	-
Health & Other Benefits	21,259	10,274	10,985	8,968	2,515	6,453	12,291	7,759	4,532	*/	*/	*/

(continued...)

**Table A2. Number of Group Health Plans, Participants, Assets, and Liabilities
by type of insurance and type of plan, 2013**

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	43,733	43,612	121	15,407	15,370	37	2,535	2,532	3	25,791	25,710	81
Health Benefits Only	6,556	6,531	25	3,378	3,367	11	96	95	1	3,082	3,069	13
Health & Other Benefits	37,177	37,081	96	12,029	12,003	26	2,439	2,437	2	22,709	22,641	68
Participants End of Year (thousands) 3/	46,330	46,078	252	19,154	19,108	45	15,455	15,446	9	11,721	11,524	198
Health Benefits Only	5,676	5,507	169	3,718	3,710	8	517	516	*/	1,441	1,280	161
Health & Other Benefits	40,654	40,571	83	15,436	15,398	37	14,938	14,929	9	10,281	10,243	37
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	2,550	2,410	140	2,254	2,170	84	250	195	55	46	45	1
Health Benefits Only	879	866	13	823	811	12	48	47	1	8	8	-
Health & Other Benefits	1,671	1,544	127	1,431	1,359	72	202	148	54	38	37	1
Participants End of Year (thousands) 3/	67	61	6	56	53	3	10	8	3	1	1	*/
Health Benefits Only	21	20	1	19	18	*/	2	2	*/	*/	*/	-
Health & Other Benefits	46	41	5	37	35	3	8	6	3	1	1	*/
Assets (millions)	\$1,322	\$1,194	\$127	\$1,140	\$1,052	\$88	\$170	\$132	\$38	\$11	\$11	\$1
Health Benefits Only	411	405	6	378	374	4	27	25	2	5	5	-
Health & Other Benefits	911	790	121	762	678	84	143	106	36	6	5	1
Liabilities (millions)	\$43	\$34	\$9	\$35	\$29	\$5	\$8	\$4	\$3	\$1	\$1	**/
Health Benefits Only	11	11	**/	10	10	**/	1	1	-	**/	**/	-
Health & Other Benefits	32	24	9	25	20	5	7	4	3	1	**/	**/

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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

*/ Fewer than 500 participants.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2013 Form 5500 filings.

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2013**
(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/	61,199	56,823	4,376	27,841	25,202	2,639	22,179	20,482	1,697	11,179	11,138	41
Retired or separated participants receiving benefits	7,961	6,523	1,438	3,456	2,638	817	3,991	3,528	463	514	356	158
Other retired or separated participants entitled to future benefits	424	370	53	180	140	40	206	193	13	37	37	*/
Total Participants End of Year	69,584	63,716	5,868	31,478	27,981	3,496	26,377	24,204	2,173	11,729	11,531	198

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/	17,871	13,591	4,281	9,859	7,268	2,592	8,005	6,316	1,688	7	7	1
Retired or separated participants receiving benefits	5,068	3,791	1,277	2,283	1,467	816	2,784	2,324	460	*/	*/	-
Other retired or separated participants entitled to future benefits	248	195	53	125	85	40	123	110	13	-	-	-
Total Participants End of Year	23,187	17,577	5,610	12,268	8,820	3,448	10,912	8,750	2,162	7	7	1

(continued...)

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2013**
(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/	43,266	43,175	91	17,929	17,885	45	14,166	14,159	6	11,171	11,131	40
Retired or separated participants receiving benefits	2,889	2,728	161	1,170	1,169	1	1,206	1,203	3	514	356	158
Other retired or separated participants entitled to future benefits	175	175	*/	55	55	*/	84	84	-	37	37	*/
Total Participants End of Year	46,330	46,078	252	19,154	19,108	45	15,455	15,446	9	11,721	11,524	198

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/	62	57	5	53	50	3	9	6	2	1	1	*/
Retired or separated participants receiving benefits	5	4	1	3	3	*/	2	1	*/	*/	*/	-
Other retired or separated participants entitled to future benefits	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	-
Total Participants End of Year	67	61	6	56	53	3	10	8	3	1	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: 2013 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2013**
(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	\$138,555	\$91,780	\$46,775	\$54,955	\$27,360	\$27,595	\$83,593	\$64,413	\$19,180	\$8	\$8	-
Employer contributions	111,013	67,896	43,117	46,435	21,092	25,343	64,571	46,797	17,774	6	6	-
Participant contributions	25,603	22,424	3,178	7,963	6,130	1,833	17,638	16,293	1,345	1	1	-
Contributions from others (including rollovers)	1,931	1,452	479	549	129	419	1,383	1,323	60	-	-	-
Noncash contributions	9	9	-	9	9	-	**/	**/	-	-	-	-
INVESTMENT INCOME 3/	\$21,546	\$18,505	\$3,041	\$6,229	\$3,975	\$2,254	\$15,312	\$14,526	\$787	\$5	\$4	\$1

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	\$135,246	\$88,568	\$46,678	\$54,236	\$26,694	\$27,542	\$81,007	\$61,871	\$19,136	\$3	\$3	-
Employer contributions	108,113	65,085	43,029	45,832	20,539	25,293	62,278	44,543	17,735	3	3	-
Participant contributions	25,237	22,066	3,170	7,852	6,023	1,829	17,384	16,043	1,341	**/	**/	-
Contributions from others (including rollovers)	1,887	1,408	479	543	123	419	1,344	1,284	60	-	-	-
Noncash contributions	9	9	-	9	9	-	**/	**/	-	-	-	-
INVESTMENT INCOME 3/	\$21,326	\$18,295	\$3,031	\$6,104	\$3,857	\$2,247	\$15,219	\$14,434	\$785	\$4	\$4	*/

(continued...)

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2013**
(numbers in millions)

Plans with Fewer Than 100 Participants & Trusts 4/

Selected Income	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
CONTRIBUTIONS	\$3,310	\$3,213	\$97	\$720	\$666	\$53	\$2,586	\$2,542	\$44	\$4	\$4	-
Employer contributions	2,899	2,811	88	603	554	49	2,293	2,254	39	3	3	-
Participant contributions	366	358	8	111	107	4	254	250	4	1	1	-
Contributions from others (including rollovers)	44	44	**/	6	6	**/	39	38	**/	-	-	-
Noncash contributions	**/	**/	-	**/	**/	-	-	-	-	-	-	-
INVESTMENT INCOME 3/	\$220	\$210	\$10	\$125	\$118	\$7	\$94	\$92	\$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/ 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: 2013 Form 5500 filings.

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2013**
(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 PAYMENTS 4/	\$138,110	\$94,248	\$43,863	\$52,281	\$26,562	\$25,719	\$85,829	\$67,686	\$18,144	-	-	-
Directly to participants or beneficiaries (including rollovers)	98,987	68,933	30,054	42,674	22,062	20,612	56,313	46,871	9,442	-	-	-
To insurance carriers for the provision of benefits	33,148	22,900	10,247	5,296	3,033	2,263	27,851	19,867	7,984	-	-	-
Other 5/	5,976	2,414	3,561	4,311	1,467	2,844	1,665	947	717	-	-	-
ADMINISTRATIVE EXPENSES 6/	\$8,037	\$5,190	\$2,847	\$3,531	\$1,688	\$1,843	\$4,505	\$3,502	\$1,003	\$2	\$1	\$1
Professional fees	874	467	407	463	237	227	410	230	180	**/	**/	**/
Contract administrator fees	4,054	3,131	923	1,352	826	526	2,701	2,304	397	**/	**/	**/
Investment advisory and management fees	351	232	119	129	47	82	222	185	37	**/	-	**/
Other	2,758	1,360	1,398	1,585	577	1,008	1,172	783	389	1	1	1

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 PAYMENTS 4/	\$135,139	\$91,369	\$43,770	\$51,598	\$25,934	\$25,664	\$83,540	\$65,435	\$18,105	-	-	-
Directly to participants or beneficiaries (including rollovers)	96,869	66,861	30,007	42,464	21,894	20,570	54,405	44,967	9,438	-	-	-
To insurance carriers for the provision of benefits	32,804	22,578	10,226	5,266	3,006	2,260	27,538	19,572	7,966	-	-	-
Other 5/	5,466	1,930	3,536	3,868	1,034	2,834	1,597	896	702	-	-	-
ADMINISTRATIVE EXPENSES 6/	\$7,896	\$5,061	\$2,835	\$3,487	\$1,652	\$1,835	\$4,408	\$3,409	\$999	\$1	\$1	**/
Professional fees	869	464	404	460	235	225	409	230	179	**/	**/	**/
Contract administrator fees	3,956	3,035	921	1,344	819	525	2,611	2,215	396	**/	**/	**/
Investment advisory and management fees	349	230	119	129	47	82	220	183	37	**/	-	**/
Other	2,723	1,332	1,391	1,555	551	1,004	1,168	781	387	**/	**/	**/

(continued...)

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2013**
(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/	\$2,972	\$2,879	\$93	\$683	\$628	\$55	\$2,289	\$2,251	\$38	-	-	-
Directly to participants or beneficiaries (including rollovers)	2,118	2,072	47	210	168	42	1,909	1,904	5	-	-	-
To insurance carriers for the provision of benefits	343	322	21	30	27	3	313	295	18	-	-	-
Other 5/	510	485	25	443	433	10	67	51	16	-	-	-
ADMINISTRATIVE EXPENSES 6/	\$141	\$129	\$12	\$44	\$36	\$8	\$97	\$93	\$4	\$1	**/	\$1
Professional fees	5	3	2	4	2	2	1	1	1	-	-	-
Contract administrator fees	98	96	2	8	7	1	90	89	1	-	-	-
Investment advisory and management fees	2	2	1	1	**/	1	1	1	**/	-	-	-
Other	35	29	7	31	27	4	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 unless they file the Form 5500-SF, have 100 or more participants as of the beginning of the plan year, do not operate a trust, and report payment of premiums. 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 on a financial schedule 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 unless they file the Form 5500-SF, have 100 or more participants as of the beginning of the plan year, do not operate a trust, and report payment of premiums. 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 on a financial schedule 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: 2013 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, 2013**
(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	\$215,249	\$155,784	\$59,465	\$76,010	\$36,123	\$39,888	\$139,207	\$119,631	\$19,576	\$31	\$30	\$1
Cash	17,900	10,881	7,019	7,271	2,965	4,307	10,625	7,913	2,712	4	4	**/
Receivables	10,262	5,115	5,147	4,499	1,240	3,259	5,762	3,874	1,887	1	1	**/
U.S. government securities	21,266	12,300	8,966	7,976	1,699	6,277	13,288	10,599	2,689	2	2	-
Debt instruments	22,238	14,778	7,461	6,752	1,679	5,073	15,482	13,095	2,387	4	4	-
Stock	45,670	40,945	4,725	7,551	3,876	3,675	38,106	37,056	1,050	13	13	-
Partnership/joint venture interests	13,486	11,983	1,503	3,997	2,954	1,042	9,489	9,028	461	-	-	-
Real estate	317	205	112	66	**/	66	251	205	46	-	-	-
Loans	236	44	191	213	27	186	23	17	5	**/	-	**/
Assets in direct filing entities	38,471	29,865	8,606	16,327	10,766	5,561	22,144	19,099	3,045	-	-	-
Assets in registered investment companies	32,040	19,309	12,730	15,575	7,431	8,144	16,458	11,872	4,586	7	7	**/
Assets in insurance co. general accounts	4,837	4,421	416	1,928	1,545	383	2,909	2,876	33	-	-	-
Other	8,527	5,938	2,589	3,856	1,941	1,914	4,671	3,996	674	1	**/	**/

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	8%	7%	12%	10%	8%	11%	8%	7%	14%	13%	13%	1%
Receivables	5%	3%	9%	6%	3%	8%	4%	3%	10%	2%	2%	7%
U.S. government securities	10%	8%	15%	10%	5%	16%	10%	9%	14%	5%	5%	0%
Debt instruments	10%	9%	13%	9%	5%	13%	11%	11%	12%	13%	13%	0%
Stock	21%	26%	8%	10%	11%	9%	27%	31%	5%	42%	43%	0%
Partnership/joint venture interests	6%	8%	3%	5%	8%	3%	7%	8%	2%	0%	0%	0%
Real estate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	27%
Assets in direct filing entities	18%	19%	14%	21%	30%	14%	16%	16%	16%	0%	0%	0%
Assets in registered investment companies	15%	12%	21%	20%	21%	20%	12%	10%	23%	22%	23%	5%
Assets in insurance co. general accounts	2%	3%	1%	3%	4%	1%	2%	2%	0%	0%	0%	0%
Other	4%	4%	4%	5%	5%	5%	3%	3%	3%	3%	1%	60%

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 the other line item on Schedule H, employer securities, employer real property and buildings used.

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

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2013 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2013**

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	50,238	48,436	1,802	20,281	19,221	1,060	4,112	3,453	659	25,845	25,762	83
Insurance	17,361	17,284	77	778	771	7	97	88	9	16,486	16,425	61
Trust	2,270	1,197	1,073	1,709	1,053	656	560	144	416	1	-	1
Trust and Insurance	2,162	1,591	571	1,485	1,138	347	668	444	224	9	9	-
General Assets of the Sponsor	6,836	6,817	19	5,225	5,209	16	160	159	1	1,451	1,449	2
General Assets of the Sponsor and Insurance	19,983	19,933	50	9,670	9,646	24	2,427	2,420	7	7,886	7,867	19
Trust and General Assets of the Sponsor	136	132	4	115	111	4	20	20	-	1	1	-
Trust, General Assets of the Sponsor, and Insurance	413	405	8	231	225	6	180	178	2	2	2	-
Not Reported 3/	1,077	1,077	-	1,068	1,068	-	-	-	-	9	9	-
Benefit Arrangement												
Total	50,238	48,436	1,802	20,281	19,221	1,060	4,112	3,453	659	25,845	25,762	83
Insurance	18,704	18,571	133	986	967	19	260	207	53	17,458	17,397	61
Trust	1,106	866	240	1,088	858	230	18	8	10	-	-	-
Trust and Insurance	3,221	1,870	1,351	2,100	1,335	765	1,112	527	585	9	8	1
General Assets of the Sponsor	4,866	4,856	10	4,763	4,753	10	30	30	-	73	73	-
General Assets of the Sponsor and Insurance	20,741	20,686	55	9,946	9,919	27	2,503	2,496	7	8,292	8,271	21
Trust and General Assets of the Sponsor	87	85	2	87	85	2	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	436	425	11	243	236	7	189	185	4	4	4	-
Not Reported 3/	1,077	1,077	-	1,068	1,068	-	-	-	-	9	9	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2013**

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	3,955	2,414	1,541	2,620	1,681	939	1,327	726	601	8	7	1
Insurance	78	71	7	32	30	2	44	40	4	2	1	1
Trust	1,535	557	978	1,033	438	595	502	119	383	-	-	-
Trust and Insurance	1,649	1,112	537	1,085	756	329	561	353	208	3	3	-
General Assets of the Sponsor	35	32	3	27	25	2	8	7	1	-	-	-
General Assets of the Sponsor and Insurance	142	135	7	107	104	3	34	30	4	1	1	-
Trust and General Assets of the Sponsor	118	114	4	100	96	4	17	17	-	1	1	-
Trust, General Assets of the Sponsor, and Insurance	374	369	5	212	208	4	161	160	1	1	1	-
Not Reported 3/	24	24	-	24	24	-	-	-	-	-	-	-

Benefit Arrangement

Total	3,955	2,414	1,541	2,620	1,681	939	1,327	726	601	8	7	1
Insurance	193	144	49	59	50	9	131	92	39	3	2	1
Trust	487	287	200	473	282	191	14	5	9	-	-	-
Trust and Insurance	2,613	1,338	1,275	1,641	912	729	970	424	546	2	2	-
General Assets of the Sponsor	3	3	-	2	2	-	1	1	-	-	-	-
General Assets of the Sponsor and Insurance	160	153	7	122	119	3	38	34	4	-	-	-
Trust and General Assets of the Sponsor	73	71	2	73	71	2	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	402	394	8	226	221	5	173	170	3	3	3	-
Not Reported 3/	24	24	-	24	24	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2013**

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	43,733	43,612	121	15,407	15,370	37	2,535	2,532	3	25,791	25,710	81
Insurance	17,157	17,094	63	700	697	3	6	6	-	16,451	16,391	60
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	6,775	6,760	15	5,180	5,167	13	144	144	-	1,451	1,449	2
General Assets of the Sponsor and Insurance	19,792	19,749	43	9,527	9,506	21	2,385	2,382	3	7,880	7,861	19
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported 3/	9	9	-	-	-	-	-	-	-	9	9	-

Benefit Arrangement

Total	43,733	43,612	121	15,407	15,370	37	2,535	2,532	3	25,791	25,710	81
Insurance	18,346	18,282	64	865	861	4	59	59	-	17,422	17,362	60
Trust	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	4,860	4,850	10	4,759	4,749	10	28	28	-	73	73	-
General Assets of the Sponsor and Insurance	20,518	20,471	47	9,783	9,760	23	2,448	2,445	3	8,287	8,266	21
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported 3/	9	9	-	-	-	-	-	-	-	9	9	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2013**

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	2,550	2,410	140	2,254	2,170	84	250	195	55	46	45	1
Insurance	126	119	7	46	44	2	47	42	5	33	33	-
Trust	735	640	95	676	615	61	58	25	33	1	-	1
Trust and Insurance	513	479	34	400	382	18	107	91	16	6	6	-
General Assets of the Sponsor	26	25	1	18	17	1	8	8	-	-	-	-
General Assets of the Sponsor and Insurance	49	49	-	36	36	-	8	8	-	5	5	-
Trust and General Assets of the Sponsor	18	18	-	15	15	-	3	3	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	39	36	3	19	17	2	19	18	1	1	1	-
Not Reported 3/	1,044	1,044	-	1,044	1,044	-	-	-	-	-	-	-

Benefit Arrangement

Total	2,550	2,410	140	2,254	2,170	84	250	195	55	46	45	1
Insurance	165	145	20	62	56	6	70	56	14	33	33	-
Trust	619	579	40	615	576	39	4	3	1	-	-	-
Trust and Insurance	608	532	76	459	423	36	142	103	39	7	6	1
General Assets of the Sponsor	3	3	-	2	2	-	1	1	-	-	-	-
General Assets of the Sponsor and Insurance	63	62	1	41	40	1	17	17	-	5	5	-
Trust and General Assets of the Sponsor	14	14	-	14	14	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	34	31	3	17	15	2	16	15	1	1	1	-
Not Reported 3/	1,044	1,044	-	1,044	1,044	-	-	-	-	-	-	-

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

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

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

3/ 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: 2013 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2013**

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	50,238	69,584	20,281	31,478	4,112	26,377	25,845	11,729
	Single Employer 1/	48,436	63,716	19,221	27,981	3,453	24,204	25,762	11,531
	Multiemployer 2/	1,802	5,868	1,060	3,496	659	2,173	83	198
Noncollectively bargained plans	Total	46,715	55,890	18,384	25,106	3,070	20,072	25,261	10,712
	Single Employer 1/	46,715	55,890	18,384	25,106	3,070	20,072	25,261	10,712
Collective bargaining plans	Total	3,523	13,694	1,897	6,371	1,042	6,305	584	1,018
	Single Employer 1/	1,721	7,826	837	2,875	383	4,131	501	819
	Multiemployer 2/	1,802	5,868	1,060	3,496	659	2,173	83	198

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	3,955	23,187	2,620	12,268	1,327	10,912	8	7
	Single Employer 1/	2,414	17,577	1,681	8,820	726	8,750	7	7
	Multiemployer 2/	1,541	5,610	939	3,448	601	2,162	1	1
Noncollectively bargained plans	Total	2,088	14,598	1,495	7,901	587	6,693	6	4
	Single Employer 1/	2,088	14,598	1,495	7,901	587	6,693	6	4
Collective bargaining plans	Total	1,867	8,589	1,125	4,367	740	4,219	2	3
	Single Employer 1/	326	2,978	186	919	139	2,057	1	3
	Multiemployer 2/	1,541	5,610	939	3,448	601	2,162	1	1

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2013**

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	43,733	46,330	15,407	19,154	2,535	15,455	25,791	11,721
	Single Employer 1/	43,612	46,078	15,370	19,108	2,532	15,446	25,710	11,524
	Multiemployer 2/	121	252	37	45	3	9	81	198
Noncollectively bargained plans	Total	42,278	41,233	14,760	17,154	2,307	13,372	25,211	10,707
	Single Employer 1/	42,278	41,233	14,760	17,154	2,307	13,372	25,211	10,707
Collective bargaining plans	Total	1,455	5,097	647	2,000	228	2,083	580	1,015
	Single Employer 1/	1,334	4,845	610	1,954	225	2,074	499	817
	Multiemployer 2/	121	252	37	45	3	9	81	198

Plans with Fewer Than 100 Participants & Trusts 4/

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully-Insured	
		Number of Plans	Total Participants 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	2,550	67	2,254	56	250	10	46	1
	Single Employer 1/	2,410	61	2,170	53	195	8	45	1
	Multiemployer 2/	140	6	84	3	55	3	1	*/
Noncollectively bargained plans	Total	2,349	59	2,129	52	176	7	44	1
	Single Employer 1/	2,349	59	2,129	52	176	7	44	1
Collective bargaining plans	Total	201	8	125	4	74	3	2	*/
	Single Employer 1/	61	2	41	1	19	1	1	-
	Multiemployer 2/	140	6	84	3	55	3	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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2013 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2013**

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	50,238	48,436	1,802	20,281	19,221	1,060	4,112	3,453	659	25,845	25,762	83
None or not reported	1,450	1,416	34	767	738	29	24	19	5	659	659	-
1-49	1,783	1,734	49	1,555	1,529	26	128	106	22	100	99	1
50-99	1,397	1,338	59	645	614	31	100	72	28	652	652	-
100-249	20,392	20,169	223	5,788	5,685	103	429	345	84	14,175	14,139	36
250-499	10,912	10,602	310	4,165	3,996	169	516	394	122	6,231	6,212	19
500-999	6,068	5,734	334	2,998	2,801	197	621	500	121	2,449	2,433	16
1,000-4,999	6,218	5,637	581	3,469	3,091	378	1,361	1,167	194	1,388	1,379	9
5,000 or more	2,018	1,806	212	894	767	127	933	850	83	191	189	2
Per Plan Statistics												
Mean number of participants	1,385	1,315	3,256	1,552	1,456	3,298	6,415	7,009	3,298	454	448	2,389
Median number of participants	250	244	797	310	293	897	1,319	1,537	711	205	205	298

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	6,505	4,824	1,681	4,874	3,851	1,023	1,577	921	656	54	52	2
None or not reported	313	280	33	286	258	28	24	19	5	3	3	-
1-49	1,687	1,639	48	1,522	1,497	25	128	106	22	37	36	1
50-99	550	491	59	446	415	31	98	70	28	6	6	-
100-249	834	658	176	621	529	92	210	126	84	3	3	-
250-499	713	432	281	484	324	160	228	107	121	1	1	-
500-999	690	379	311	468	278	190	221	101	120	1	-	1
1,000-4,999	1,149	583	566	764	392	372	382	188	194	3	3	-
5,000 or more	569	362	207	283	158	125	286	204	82	-	-	-
Per Plan Statistics												
Mean number of participants	3,575	3,656	3,341	2,528	2,304	3,373	6,926	9,509	3,299	148	143	267
Median number of participants	213	100	868	130	67	943	663	627	708	6	3	267

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2013**

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	43,733	43,612	121	15,407	15,370	37	2,535	2,532	3	25,791	25,710	81
None or not reported	1,137	1,136	1	481	480	1	-	-	-	656	656	-
1-49	96	95	1	33	32	1	-	-	-	63	63	-
50-99	847	847	-	199	199	-	2	2	-	646	646	-
100-249	19,558	19,511	47	5,167	5,156	11	219	219	-	14,172	14,136	36
250-499	10,199	10,170	29	3,681	3,672	9	288	287	1	6,230	6,211	19
500-999	5,378	5,355	23	2,530	2,523	7	400	399	1	2,448	2,433	15
1,000-4,999	5,069	5,054	15	2,705	2,699	6	979	979	-	1,385	1,376	9
5,000 or more	1,449	1,444	5	611	609	2	647	646	1	191	189	2
Per Plan Statistics												
Mean number of participants	1,059	1,057	2,084	1,243	1,243	1,229	6,097	6,100	3,001	454	448	2,441
Median number of participants	252	252	348	344	344	385	1,795	1,797	824	205	205	298

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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

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

- Missing or not applicable.

SOURCE: 2013 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2013**

All Plans

Industry	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/	Total	Single Employer 1/	Multi-employer 2/
Total	50,238	48,436	1,802	20,281	19,221	1,060	4,112	3,453	659	25,845	25,762	83
Agriculture	449	441	8	263	258	5	20	18	2	166	165	1
Mining	641	638	3	371	368	3	52	52	-	218	218	-
Construction	2,671	2,065	606	1,374	999	375	366	136	230	931	930	1
Manufacturing	11,179	11,048	131	4,908	4,846	62	1,059	1,001	58	5,212	5,201	11
Transportation	1,677	1,542	135	739	658	81	169	116	53	769	768	1
Communications and information	1,570	1,550	20	595	586	9	166	155	11	809	809	-
Utilities	588	579	9	364	358	6	92	90	2	132	131	1
Wholesale trade	2,654	2,630	24	1,077	1,063	14	158	149	9	1,419	1,418	1
Retail trade	3,024	2,941	83	1,182	1,129	53	203	184	19	1,639	1,628	11
Finance, insurance & real estate	5,502	5,016	486	2,122	1,820	302	562	388	174	2,818	2,808	10
Services	19,048	18,855	193	6,823	6,735	88	1,163	1,095	68	11,062	11,025	37
Misc. organizations 3/	1,233	1,129	104	462	400	62	102	69	33	669	660	9
Industry not reported	2	2	-	1	1	-	-	-	-	1	1	-

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	3,955	2,414	1,541	2,620	1,681	939	1,327	726	601	8	7	1
Agriculture	34	30	4	31	29	2	3	1	2	-	-	-
Mining	27	26	1	21	20	1	6	6	-	-	-	-
Construction	689	124	565	439	90	349	250	34	216	-	-	-
Manufacturing	604	509	95	396	349	47	208	160	48	-	-	-
Transportation	195	75	120	123	51	72	72	24	48	-	-	-
Communications and information	88	70	18	52	44	8	36	26	10	-	-	-
Utilities	146	144	2	94	92	2	52	52	-	-	-	-
Wholesale trade	117	94	23	85	71	14	32	23	9	-	-	-
Retail trade	186	118	68	137	88	49	48	30	18	1	-	1
Finance, insurance & real estate	822	389	433	512	237	275	310	152	158	-	-	-
Services	846	720	126	588	523	65	251	190	61	7	7	-
Misc. organizations 3/	200	114	86	141	86	55	59	28	31	-	-	-
Industry not reported	1	1	-	1	1	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2013**

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	43,733	43,612	121	15,407	15,370	37	2,535	2,532	3	25,791	25,710	81
Agriculture	354	351	3	172	170	2	16	16	-	166	165	1
Mining	579	577	2	319	317	2	42	42	-	218	218	-
Construction	1,493	1,492	1	514	513	1	50	50	-	929	929	-
Manufacturing	10,283	10,265	18	4,269	4,262	7	811	811	-	5,203	5,192	11
Transportation	1,417	1,416	1	558	558	-	92	92	-	767	766	1
Communications and information	1,383	1,383	-	450	450	-	124	124	-	809	809	-
Utilities	358	352	6	199	195	4	27	26	1	132	131	1
Wholesale trade	2,455	2,454	1	918	918	-	120	120	-	1,417	1,416	1
Retail trade	2,695	2,683	12	915	913	2	146	146	-	1,634	1,624	10
Finance, insurance & real estate	4,337	4,323	14	1,334	1,331	3	207	206	1	2,796	2,786	10
Services	17,421	17,369	52	5,504	5,490	14	867	866	1	11,050	11,013	37
Misc. organizations 3/	957	946	11	255	253	2	33	33	-	669	660	9
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	2,550	2,410	140	2,254	2,170	84	250	195	55	46	45	1
Agriculture	61	60	1	60	59	1	1	1	-	-	-	-
Mining	35	35	-	31	31	-	4	4	-	-	-	-
Construction	489	449	40	421	396	25	66	52	14	2	1	1
Manufacturing	292	274	18	243	235	8	40	30	10	9	9	-
Transportation	65	51	14	58	49	9	5	-	5	2	2	-
Communications and information	99	97	2	93	92	1	6	5	1	-	-	-
Utilities	84	83	1	71	71	-	13	12	1	-	-	-
Wholesale trade	82	82	-	74	74	-	6	6	-	2	2	-
Retail trade	143	140	3	130	128	2	9	8	1	4	4	-
Finance, insurance & real estate	343	304	39	276	252	24	45	30	15	22	22	-
Services	781	766	15	731	722	9	45	39	6	5	5	-
Misc. organizations 3/	76	69	7	66	61	5	10	8	2	-	-	-
Industry not reported	-	-	-	-	-	-	-	-	-	-	-	-

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: 2013 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2013**
(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	69,584	63,716	5,868	31,478	27,981	3,496	26,377	24,204	2,173	11,729	11,531	198
1-49	30	28	1	25	24	1	3	2	1	2	2	*/
50-99	115	110	4	50	47	2	8	6	2	58	58	-
100-249	3,334	3,296	38	965	946	19	73	59	13	2,296	2,290	6
250-499	3,810	3,695	115	1,481	1,418	63	189	144	45	2,140	2,133	7
500-999	4,228	3,987	241	2,111	1,966	144	453	367	86	1,665	1,654	11
1,000-4,999	13,139	11,881	1,257	7,346	6,505	841	3,244	2,846	398	2,548	2,531	18
5,000 or more	44,929	40,718	4,210	19,501	17,075	2,426	22,408	20,780	1,628	3,020	2,864	157

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	23,254	17,638	5,616	12,324	8,873	3,451	10,922	8,758	2,164	8	7	1
1-49	27	26	1	24	23	1	3	2	1	*/	*/	*/
50-99	40	35	4	32	30	2	7	5	2	*/	*/	-
100-249	135	105	30	101	84	17	34	20	13	*/	*/	-
250-499	259	154	104	175	115	60	83	39	45	*/	*/	-
500-999	498	273	225	340	201	139	158	72	86	1	-	1
1,000-4,999	2,551	1,330	1,221	1,694	872	822	851	452	398	6	6	-
5,000 or more	19,745	15,715	4,030	9,958	7,548	2,410	9,787	8,167	1,620	-	-	-

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	46,330	46,078	252	19,154	19,108	45	15,455	15,446	9	11,721	11,524	198
1-49	2	2	*/	1	1	*/	-	-	-	2	2	-
50-99	75	75	-	18	18	-	*/	*/	-	57	57	-
100-249	3,199	3,191	8	864	863	2	39	39	-	2,296	2,290	6
250-499	3,551	3,541	11	1,306	1,302	3	106	106	*/	2,140	2,133	7
500-999	3,730	3,714	16	1,770	1,766	5	295	294	1	1,664	1,654	10
1,000-4,999	10,588	10,551	37	5,652	5,633	19	2,394	2,394	-	2,542	2,525	18
5,000 or more	25,184	25,004	181	9,543	9,527	16	12,621	12,613	8	3,020	2,864	157

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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2013 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2013**
(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	69,584	63,716	5,868	31,478	27,981	3,496	26,377	24,204	2,173	11,729	11,531	198
Agriculture	383	360	23	241	234	7	67	53	15	75	74	1
Mining	646	645	1	377	376	1	168	168	-	101	101	-
Construction	1,886	804	1,082	1,025	383	642	570	131	439	291	291	*/
Manufacturing	13,927	13,157	770	5,209	5,005	204	6,298	5,893	404	2,420	2,258	162
Transportation	3,349	2,430	919	1,814	1,088	726	1,228	1,035	193	308	308	*/
Communications and information	3,677	3,509	168	1,379	1,297	82	1,993	1,908	85	305	305	-
Utilities	1,119	1,098	20	675	664	11	381	373	8	63	62	1
Wholesale trade	1,918	1,848	71	803	753	50	684	664	20	431	431	*/
Retail trade	9,247	8,718	529	3,183	2,838	344	5,237	5,057	180	828	823	5
Finance, insurance & real estate	7,707	6,426	1,281	3,203	2,536	667	3,260	2,650	611	1,244	1,240	3
Services	19,768	19,052	716	7,976	7,468	509	6,352	6,166	186	5,439	5,418	21
Misc. organizations 4/	5,953	5,666	288	5,592	5,340	252	139	107	32	222	218	4
Industry not reported	3	3	-	1	1	-	-	-	-	2	2	-

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	23,187	17,577	5,610	12,268	8,820	3,448	10,912	8,750	2,162	7	7	1
Agriculture	55	33	21	40	33	7	15	*/	15	-	-	-
Mining	22	21	1	18	17	1	4	4	-	-	-	-
Construction	1,183	103	1,080	702	61	641	481	42	439	-	-	-
Manufacturing	2,956	2,362	594	1,061	871	190	1,895	1,491	404	-	-	-
Transportation	1,529	610	918	975	249	726	554	361	193	-	-	-
Communications and information	1,339	1,171	168	283	201	82	1,056	971	85	-	-	-
Utilities	661	654	7	413	407	7	247	247	-	-	-	-
Wholesale trade	309	239	70	141	91	50	168	148	20	-	-	-
Retail trade	2,793	2,269	524	635	292	343	2,157	1,977	180	1	-	1
Finance, insurance & real estate	3,508	2,233	1,276	1,361	695	666	2,148	1,538	610	-	-	-
Services	3,417	2,748	669	1,324	840	484	2,087	1,901	185	7	7	-
Misc. organizations 4/	5,415	5,132	283	5,314	5,062	251	101	70	32	-	-	-
Industry not reported	1	1	-	1	1	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2013**
(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	46,330	46,078	252	19,154	19,108	45	15,455	15,446	9	11,721	11,524	198
Agriculture	327	325	2	199	199	1	52	52	-	75	74	1
Mining	623	623	*/	358	357	*/	164	164	-	101	101	-
Construction	689	689	*/	311	311	*/	87	87	-	291	291	-
Manufacturing	10,962	10,786	176	4,141	4,127	14	4,401	4,401	-	2,420	2,257	162
Transportation	1,818	1,818	*/	837	837	-	674	674	-	308	308	*/
Communications and information	2,335	2,335	-	1,094	1,094	-	937	937	-	305	305	-
Utilities	455	442	13	259	255	5	133	125	8	63	62	1
Wholesale trade	1,607	1,607	*/	660	660	-	516	516	-	431	431	*/
Retail trade	6,451	6,445	6	2,544	2,543	1	3,079	3,079	-	828	823	5
Finance, insurance & real estate	4,190	4,186	4	1,836	1,835	*/	1,111	1,110	*/	1,244	1,240	3
Services	16,334	16,288	46	6,638	6,614	24	4,264	4,263	1	5,432	5,411	21
Misc. organizations 4/	536	532	4	277	276	*/	37	37	-	222	218	4
Industry not reported	2	2	-	-	-	-	-	-	-	2	2	-

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	67	61	6	56	53	3	10	8	3	1	1	*/
Agriculture	2	2	*/	2	2	*/	*/	*/	-	-	-	-
Mining	1	1	-	1	1	-	*/	*/	-	-	-	-
Construction	14	12	2	12	11	1	2	1	1	*/	*/	*/
Manufacturing	9	9	1	7	7	*/	2	1	*/	*/	*/	-
Transportation	2	1	*/	2	1	*/	*/	-	*/	*/	*/	-
Communications and information	3	3	*/	2	2	-	*/	*/	*/	-	-	-
Utilities	3	3	*/	2	2	-	1	1	*/	-	-	-
Wholesale trade	2	2	-	2	2	-	*/	*/	-	*/	*/	-
Retail trade	4	4	*/	4	3	*/	*/	*/	*/	*/	*/	-
Finance, insurance & real estate	9	7	1	7	6	1	2	1	1	*/	*/	-
Services	17	16	1	15	14	*/	2	2	*/	*/	*/	-
Misc. organizations 4/	2	2	*/	2	2	*/	*/	*/	*/	-	-	-
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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

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

4/ Religious, grantmaking, civic, professional, labor, and similar organizations. 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: 2013 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2013**

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	50,238	69,584	20,281	31,478	4,112	26,377	25,845	11,729
No Insurance	7,327	8,928	7,327	8,928	-	-	-	-
Health Only	2,326	2,348	-	-	264	1,431	2,062	917
Stop-Loss Only	1,041	723	1,041	723	-	-	-	-
Other 3/	7,678	18,109	7,678	18,109	-	-	-	-
Health and Stop-Loss	31	62	-	-	24	53	7	9
Health and Other 3/	26,684	31,855	-	-	3,189	21,395	23,495	10,460
Stop-Loss and Other 3/	4,235	3,718	4,235	3,718	-	-	-	-
Health, Stop-Loss, and Other 3/	916	3,842	-	-	635	3,499	281	343

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	3,955	23,187	2,620	12,268	1,327	10,912	8	7
No Insurance	703	2,172	703	2,172	-	-	-	-
Health Only	117	772	-	-	115	771	2	1
Stop-Loss Only	315	344	315	344	-	-	-	-
Other 3/	766	8,670	766	8,670	-	-	-	-
Health and Stop-Loss	16	36	-	-	16	36	-	-
Health and Other 3/	950	8,023	-	-	945	8,017	5	5
Stop-Loss and Other 3/	836	1,083	836	1,083	-	-	-	-
Health, Stop-Loss, and Other 3/	252	2,089	-	-	251	2,087	1	2

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2013**

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	43,733	46,330	15,407	19,154	2,535	15,455	25,791	11,721
No Insurance	4,860	6,718	4,860	6,718	-	-	-	-
Health Only	2,143	1,574	-	-	92	658	2,051	916
Stop-Loss Only	589	375	589	375	-	-	-	-
Other 3/	6,717	9,434	6,717	9,434	-	-	-	-
Health and Stop-Loss	14	25	-	-	7	17	7	9
Health and Other 3/	25,506	23,824	-	-	2,053	13,369	23,453	10,455
Stop-Loss and Other 3/	3,241	2,627	3,241	2,627	-	-	-	-
Health, Stop-Loss, and Other 3/	663	1,753	-	-	383	1,411	280	342

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	2,550	67	2,254	56	250	10	46	1
No Insurance	1,764	37	1,764	37	-	-	-	-
Health Only	66	2	-	-	57	2	9	*/
Stop-Loss Only	137	4	137	4	-	-	-	-
Other 3/	195	6	195	6	-	-	-	-
Health and Stop-Loss	1	*/	-	-	1	*/	-	-
Health and Other 3/	228	9	-	-	191	8	37	1
Stop-Loss and Other 3/	158	9	158	9	-	-	-	-
Health, Stop-Loss, and Other 3/	1	*/	-	-	1	*/	-	-

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

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

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

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2013 Form 5500 filings.

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2013**

All Plans

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	50,238	48,436	1,802	20,281	19,221	1,060	4,112	3,453	659	25,845	25,762	83
None or not reported	20,281	19,221	1,060	20,281	19,221	1,060	-	-	-	-	-	-
1	19,178	18,732	446	-	-	-	2,276	1,886	390	16,902	16,846	56
2	6,415	6,248	167	-	-	-	851	703	148	5,564	5,545	19
3-5	3,620	3,529	91	-	-	-	673	586	87	2,947	2,943	4
6-10	543	513	30	-	-	-	200	172	28	343	341	2
11-25	179	174	5	-	-	-	99	95	4	80	79	1
26 or more	22	19	3	-	-	-	13	11	2	9	8	1

Plans with 100 or More Participants & Trusts

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	3,955	2,414	1,541	2,620	1,681	939	1,327	726	601	8	7	1
None or not reported	2,620	1,681	939	2,620	1,681	939	-	-	-	-	-	-
1	720	372	348	-	-	-	717	370	347	3	2	1
2	278	144	134	-	-	-	274	140	134	4	4	-
3-5	207	121	86	-	-	-	206	120	86	1	1	-
6-10	75	47	28	-	-	-	75	47	28	-	-	-
11-25	47	43	4	-	-	-	47	43	4	-	-	-
26 or more	8	6	2	-	-	-	8	6	2	-	-	-

(continued...)

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2013**

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	43,733	43,612	121	15,407	15,370	37	2,535	2,532	3	25,791	25,710	81
None or not reported	15,407	15,370	37	15,407	15,370	37	-	-	-	-	-	-
1	18,215	18,159	56	-	-	-	1,353	1,352	1	16,862	16,807	55
2	6,097	6,077	20	-	-	-	544	542	2	5,553	5,535	18
3-5	3,404	3,400	4	-	-	-	459	459	-	2,945	2,941	4
6-10	466	464	2	-	-	-	124	124	-	342	340	2
11-25	130	129	1	-	-	-	50	50	-	80	79	1
26 or more	14	13	1	-	-	-	5	5	-	9	8	1

Plans with Fewer Than 100 Participants & Trusts 4/

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	2,550	2,410	140	2,254	2,170	84	250	195	55	46	45	1
None or not reported	2,254	2,170	84	2,254	2,170	84	-	-	-	-	-	-
1	243	201	42	-	-	-	206	164	42	37	37	-
2	40	27	13	-	-	-	33	21	12	7	6	1
3-5	9	8	1	-	-	-	8	7	1	1	1	-
6-10	2	2	-	-	-	-	1	1	-	1	1	-
11-25	2	2	-	-	-	-	2	2	-	-	-	-
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: 2013 Form 5500 filings.

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2013**
(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	69,584	63,716	5,868	31,478	27,981	3,496	26,377	24,204	2,173	11,729	11,531	198
None or not reported	31,478	27,981	3,496	31,478	27,981	3,496	-	-	-	-	-	-
1	11,880	10,862	1,018	-	-	-	5,981	5,142	839	5,899	5,720	179
2	6,381	6,107	274	-	-	-	4,045	3,781	264	2,337	2,326	11
3-5	7,629	7,084	545	-	-	-	5,585	5,041	543	2,044	2,042	2
6-10	3,994	3,806	188	-	-	-	3,358	3,171	187	636	636	1
11-25	6,668	6,640	28	-	-	-	6,085	6,059	26	582	581	2
26 or more	1,554	1,236	318	-	-	-	1,323	1,010	313	231	226	4

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	23,187	17,577	5,610	12,268	8,820	3,448	10,912	8,750	2,162	7	7	1
None or not reported	12,268	8,820	3,448	12,268	8,820	3,448	-	-	-	-	-	-
1	1,693	856	837	-	-	-	1,691	854	836	3	2	1
2	1,139	884	255	-	-	-	1,136	881	255	3	3	-
3-5	1,999	1,456	543	-	-	-	1,998	1,455	543	2	2	-
6-10	918	730	187	-	-	-	918	730	187	-	-	-
11-25	4,023	3,996	26	-	-	-	4,023	3,996	26	-	-	-
26 or more	1,148	834	313	-	-	-	1,148	834	313	-	-	-

(continued...)

**Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2013**
(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	46,330	46,078	252	19,154	19,108	45	15,455	15,446	9	11,721	11,524	198
None or not reported	19,154	19,108	45	19,154	19,108	45	-	-	-	-	-	-
1	10,178	9,998	180	-	-	-	4,282	4,281	1	5,896	5,717	179
2	5,241	5,222	19	-	-	-	2,907	2,899	8	2,334	2,323	10
3-5	5,629	5,627	2	-	-	-	3,587	3,587	-	2,043	2,041	2
6-10	3,077	3,076	1	-	-	-	2,441	2,441	-	636	635	1
11-25	2,645	2,644	2	-	-	-	2,063	2,063	-	582	581	2
26 or more	406	402	4	-	-	-	176	176	-	231	226	4

Plans with Fewer Than 100 Participants & Trusts 5/

Number of Health Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/	Total 2/	Single Employer 3/	Multi-employer 4/
Total	67	61	6	56	53	3	10	8	3	1	1	*/
None or not reported	56	53	3	56	53	3	-	-	-	-	-	-
1	9	7	2	-	-	-	8	6	2	*/	*/	-
2	2	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. For Form 5500-SF filers, this number may also include deceased participants whose beneficiaries are receiving or are entitled to receive benefits.

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

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

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2013 Form 5500 filings.

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2013
(numbers in millions)

All Plans

Type of Insurance Contracts 1/	All Plans			Self-Insured			Mixed-Insured			Fully-Insured		
	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/	Total	Single Employer 2/	Multi-employer 3/
Total	\$148,847	\$140,024	\$8,823	\$14,511	\$13,595	\$916	\$41,945	\$34,472	\$7,472	\$92,392	\$91,957	\$435
Health Only	55,073	50,155	4,918	-	-	-	16,535	11,872	4,663	38,537	38,283	255
Stop-Loss Only	3,300	3,003	297	2,505	2,295	210	696	609	87	99	99	-
Other 4/	32,135	30,241	1,894	10,033	9,363	670	13,872	12,670	1,202	8,230	8,208	22
Health and Stop-Loss	66	66	-	-	-	-	-	-	-	66	66	-
Health and Other 4/	55,699	54,080	1,619	-	-	-	10,349	8,889	1,461	45,350	45,191	158
Stop-Loss and Other 4/	2,475	2,379	96	1,972	1,937	35	492	432	60	10	10	-
Health, Stop-Loss, and Other 4/	99	99	-	-	-	-	-	-	-	99	99	-

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	\$27,001	\$18,695	\$8,306	\$3,044	\$2,158	\$886	\$23,918	\$16,499	\$7,420	\$39	\$39	-
Health Only	11,886	7,252	4,634	-	-	-	11,873	7,239	4,634	13	13	-
Stop-Loss Only	964	674	291	690	486	204	274	187	87	-	-	-
Other 4/	7,010	5,173	1,837	1,940	1,292	647	5,069	3,879	1,190	2	2	-
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other 4/	6,529	5,080	1,449	-	-	-	6,506	5,057	1,449	23	23	-
Stop-Loss and Other 4/	611	515	95	414	379	35	197	136	60	-	-	-
Health, Stop-Loss, and Other 4/	1	1	-	-	-	-	-	-	-	1	1	-

(continued...)

Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2013
(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	\$121,369	\$120,899	\$471	\$11,383	\$11,358	\$25	\$17,640	\$17,629	\$11	\$92,346	\$91,912	\$434
Health Only	43,124	42,866	259	-	-	-	4,603	4,599	4	38,521	38,267	254
Stop-Loss Only	2,317	2,313	4	1,796	1,792	4	421	421	-	99	99	-
Other 4/	25,035	24,987	49	8,046	8,026	20	8,761	8,754	7	8,228	8,206	22
Health and Stop-Loss	66	66	-	-	-	-	-	-	-	66	66	-
Health and Other 4/	48,882	48,724	159	-	-	-	3,559	3,559	**/	45,323	45,165	158
Stop-Loss and Other 4/	1,846	1,846	**/	1,540	1,540	**/	296	296	-	10	10	-
Health, Stop-Loss, and Other 4/	98	98	-	-	-	-	-	-	-	98	98	-

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	\$477	\$430	\$46	\$84	\$79	\$4	\$386	\$345	\$41	\$7	\$6	\$1
Health Only	63	37	25	-	-	-	59	34	25	3	3	1
Stop-Loss Only	19	17	2	19	17	2	**/	**/	-	-	-	-
Other 4/	89	82	8	47	44	3	42	37	5	**/	**/	**/
Health and Stop-Loss	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other 4/	288	276	11	-	-	-	285	273	11	3	3	**/
Stop-Loss and Other 4/	18	18	**/	18	18	**/	-	-	-	-	-	-
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: 2013 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2013, employer-sponsored health insurance covered 54 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 2014 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 includes plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain exceptions tied to plans' size, funding arrangement, and sector. These exceptions are listed below:⁸

- Welfare plans with fewer than 100 participants as of the beginning of the plan year ("small" plans) that are unfunded, fully-insured, or a combination of insured and 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 2013 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 2013. 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 2013 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 \$1,800 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 \$1,800 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
 - (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 or I that indicates benefit payments.
- (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 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.

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.