

Group Health Plans Report
Abstract of 2020 Form 5500 Annual Reports
Reflecting Statistical Year Filings
Data Extracted on 5/4/2022



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HIGHLIGHTS FROM THE 2020 FORM 5500 GROUP HEALTH PLANS REPORT

Group health plans filing a Form 5500 represent a unique and diverse subset of private sector, employer-sponsored group health plans. These plans have numerous benefit structures, funding arrangements, and relationships to insurance that necessitate careful classification and interpretation in order to present meaningful statistics. For this report, the Employee Benefits Security Administration (EBSA) classified these 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. For this report, Form 5500 filings with plan year ending dates in 2020 are included.

The 2019 Form 5500 Group Health Plans Report included a discussion of potential issues related to filing delays resulting from the COVID-19 public health emergency. Because no filing deadlines or other dates that would impact filings with plan year ending dates in 2020 were altered, this report does not include a similar discussion. However, the pandemic appears to have impacted the volume of firms offering health insurance coverage.

Of note, the total end of year participants in large group health plans (both with and without operating trusts) decreased in 2020 by 0.8%, despite 1.6% more of these plans having filed the Form 5500. (See Table A2 and the 2019 Group Health Plans Report.)

Other findings from private sector, employer-sponsored group health plans filing Form 5500 series welfare reports for plan year 2020 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2023.

Plan Type Characteristics

- In 2020, there were about 74,000 private sector, employer-sponsored group health plans filing the Form 5500. Roughly 38,000, or 51 percent, were self-insured. About 32,000, or 43 percent, were fully insured. Approximately 4,000, or 6 percent, were mixed-insured. (See Table A1.)
- Of the approximately 74,000 group health plans mentioned above, about 28 percent offered only health benefits. Conversely, 72 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits.¹ Of the approximately 54,000 plans that offer coverages in addition to health coverage, 55 percent were fully insured, 38 percent were self-insured, and 8 percent were mixed-insured. (See Table A1.)
- Of the self-insured plans that indicated they only provide health benefits, 96 percent did not report any type of insurance on Schedule A. Only 13 percent of self-insured plans providing both health and other benefits did the same. This indicates that even for self-insured plans, other benefits were more likely to be fully insured.²
- Of all private sector, single-employer group health plans that filed a 2020 Form 5500, 43 percent provided fully insured health benefits to their employees. Multiemployer group health plans

¹ For the remainder of this report, health benefits exclude vision and dental benefits consistent with the 2020 Instructions for Form 5500 Annual Return/Report of Employee Benefit Plan at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2020-instructions.pdf>.

² The statistics in this note were tabulated using the 2020 Group Health Plans Research File, which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

were much less likely to provide fully insured health benefits; only 18 percent of those plans did so in 2020. Roughly 61 percent of multiple-employer plans provided fully insured health benefits. (See Table A2.)

- Of the approximately 38,000 group health plans categorized as self-insured, about 37,000 were single-employer plans, about 1,000 were multiemployer, and the remaining 300 were multiple-employer. Of the approximately 32,000 group health plans categorized as fully insured, nearly all were single-employer plans, but about 300 were multiemployer plans and 500 were multiple-employer plans. Of the approximately 4,000 group health plans categorized as mixed-insured, the majority were single-employer, but about 300 were multiemployer, and fewer than 100 were multiple-employer. (See Table A2.)
- Of the 74,000 group health plans that filed a 2020 Form 5500, approximately 18,000 indicated a funding arrangement of insurance only, more than 2,000 indicated a funding arrangement of a trust only, and 5,000 indicated a funding arrangement of general assets of the sponsor only. The remaining 49,000 group health plan filers indicated some combination of funding arrangements (34,000) or did not report any arrangement (15,000).³ The most common combination of funding arrangements, reported by 31,000 plans, was general assets of the sponsor and insurance. (See Table A7.)
- More than 16,000 group health plans that filed the Form 5500 and reported fewer than 100 participants at the end of the plan year were classified as self-insured, compared to just 9,000 in 2019 (See Table A2 and the 2019 Group Health Plans Report). This increase was driven by plans appearing to participate in a non-plan Multiple Employer Welfare Arrangement (MEWA).⁴

³ The Form 5500-SF does not require plans to report on the funding or benefit arrangements.

⁴ MEWAs that are not welfare benefit plans may not file the Form 5500, requiring individual participating employer plans to file.

Number of End of Year Participants

- Of the approximately 78 million participants in group health plans filing a 2020 Form 5500, 45 percent, or 35 million, were covered under self-insured group health plans. (See Table A2.)
- About 51 percent of self-insured group health plans and 79 percent of mixed-insured group health plans covered 100 or more participants and did not operate a trust. Nearly all of the fully insured group health plans covered 100 or more participants and did not operate a trust.⁵ (See Table A2.)
- The mean and median number of participants in group health plans in 2020 were about 1,100 and 200, respectively. The means for self-insured, mixed-insured, and fully insured were 900, 6,500, and 500, respectively. The medians for self-insured, mixed-insured, and fully insured were 100, 1,200, and 200, respectively. (See Table A9.)

Assets and Liabilities

- In total, group health plans that filed a Form 5500 held about \$283 billion in assets as of the end of 2020. Self-insured group health plans held approximately \$112 billion, mixed-insured group health plans held \$157 billion, and fully insured group health plans held about \$14 billion. (See Table A2.)
- Despite comprising only 6 percent of plans, mixed-insured plans covered 37 percent of end-of-year participants and owned about 55 percent of all group health plan assets held in trusts. Therefore, a relatively small number of plans drive many of the aggregate statistics presented in this report. (See Table A2.) For

⁵ However, this is a data restriction that results from the filing exemption provided to welfare benefit plans (other than plans required to file the Form M-1) covering fewer than 100 participants as of the beginning of the plan year that are unfunded, fully insured, or a combination of insured and unfunded, as specified in 29 CFR 2520.104-20. For more information on filing requirements and exemptions, see Appendix A1.

instance, of the 20 largest plans by asset size, 13 were mixed-insured and held approximately \$102 billion, or over one-third of total health plan assets.⁶

- Self-insured group health plans with trusts and covering 100 or more participants held approximately 16 percent of their assets in cash and U.S. Government securities, 21 percent in direct filing entities, 27 percent in mutual fund companies (registered investment companies), 9 percent in debt instruments, and 8 percent in stock. Mixed-insured group health plans with trusts and covering 100 or more participants held approximately 23 percent of their assets in cash and U.S. Government securities, 11 percent in direct filing entities, 9 percent in mutual fund companies, 17 percent in debt instruments, and 10 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported \$32 billion in liabilities as of the end of 2020. Approximately \$11 billion was reported by self-insured group health plans, \$19 billion by mixed-insured group health plans, and \$2 billion by fully insured group health plans. (See Table A2.)
- The \$11 billion in liabilities reported by self-insured plans represented 20 percent of total benefit payments made by self-insured plans and roughly 19 percent of total contributions to self-insured plans. These liabilities were all reported by plans with trusts, because, by definition, plans without trusts report no assets or liabilities. The liabilities reported in no way represent all of the future health and welfare benefit obligations of the group health plans presented in this report. (See Tables A2, A4, and A5.)

Annual Cash Flows

- Overall, group health plans with trusts reported receiving approximately \$150 billion in contributions in 2020, with nearly \$122 billion contributed by the employers and approximately \$26 billion contributed by the plan participants. Plans with fewer than 100 participants accounted for roughly \$2 billion of these contributions. (See Table A4.)
- In 2020, group health plans filing a Form 5500 that used trusts posted investment income gains of approximately \$20 billion. About \$8 billion was gained by self-insured group health plans, \$11 billion was gained by mixed-insured group health plans, and \$1 billion was gained by fully insured group health plans. (See Table A4.)
- Self-insured group health plans that filed a 2020 Form 5500, covered 100 or more participants, and used trusts made benefit payments of \$46 billion directly to participants and \$5 billion to insurance carriers. Mixed-insured plans that covered 100 or more participants and used trusts made benefit payments to participants totaling about \$54 billion and to insurance carriers of \$18 billion. Fully insured plans that covered 100 or more participants and used trusts paid about \$2 billion directly to participants and \$11 billion to insurance carriers for provision of benefits. (See Table A5.)
- In total, group health plans filing a 2020 Form 5500 reported about \$8 billion in administrative expenses.⁷ Self-insured, mixed-insured, and fully insured plans reported \$4 billion, \$4 billion, and \$500 million, respectively. (See Table A5.)

⁶ The statistics in this note were tabulated using the 2020 Group Health Plans Research File, which contains the data underlying the tables presented in this Report. For more information and to access the data, please visit <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

⁷ 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, 2020**

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	74,054	78,427	69,619	\$283,078	\$150,097	\$146,675
Health Benefits Only	20,473	4,945	4,175	15,498	6,521	6,575
Health and Other Benefits	53,581	73,481	65,444	267,580	143,577	140,100
Health and Dental	1,315	1,112	853	5,874	4,224	3,622
Health and Vision	441	430	322	1,842	1,780	1,825
Health and Non-Health ⁵	2,130	7,794	6,338	19,562	5,609	5,996
Health, Dental, and Vision	2,839	3,824	3,367	16,273	10,207	9,825
Health, Dental, and Non-Health ⁵	4,514	4,245	3,346	21,492	8,398	8,873
Health, Vision, and Non-Health ⁵	670	889	719	5,985	2,517	2,546
Health, Dental, Vision, and Non-Health ⁵	41,672	55,187	50,499	196,552	110,841	107,413

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	37,934	35,276	31,294	\$111,833	\$61,009	\$57,598
Health Benefits Only	17,770	3,502	2,939	11,467	4,630	4,566
Health and Other Benefits	20,164	31,774	28,355	100,366	56,379	53,032
Health and Dental	616	537	427	3,369	1,767	1,133
Health and Vision	186	274	207	1,118	1,198	1,179
Health and Non-Health ⁵	1,214	7,091	5,847	12,697	4,412	4,601
Health, Dental, and Vision	1,489	2,024	1,722	10,328	5,031	4,718
Health, Dental, and Non-Health ⁵	1,797	1,847	1,514	7,094	5,143	4,892
Health, Vision, and Non-Health ⁵	257	381	320	3,080	1,176	1,149
Health, Dental, Vision, and Non-Health ⁵	14,605	19,619	18,318	62,681	37,652	35,360

(continued...)

Table A1. Number of Group Health Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits by type of benefit and type of insurance, 2020

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	4,422	28,825	25,142	\$156,952	\$73,853	\$74,102
Health Benefits Only	278	576	467	3,727	1,672	1,797
Health and Other Benefits	4,144	28,249	24,675	153,225	72,181	72,306
Health and Dental	78	372	250	1,814	2,290	2,295
Health and Vision	13	48	22	574	48	100
Health and Non-Health ⁵	104	310	190	5,514	1,005	1,129
Health, Dental, and Vision	127	1,333	1,199	5,671	4,205	4,197
Health, Dental, and Non-Health ⁵	219	1,531	1,045	13,560	2,603	3,342
Health, Vision, and Non-Health ⁵	59	305	249	501	1,175	1,097
Health, Dental, Vision, and Non-Health ⁵	3,544	24,350	21,721	125,591	60,853	60,146

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	31,698	14,326	13,183	\$14,293	\$15,236	\$14,974
Health Benefits Only	2,425	868	769	304	219	212
Health and Other Benefits	29,273	13,458	12,414	13,989	15,017	14,763
Health and Dental	621	203	176	692	167	194
Health and Vision	242	108	93	151	533	546
Health and Non-Health ⁵	812	393	301	1,351	192	267
Health, Dental, and Vision	1,223	467	446	274	970	910
Health, Dental, and Non-Health ⁵	2,498	867	787	838	652	639
Health, Vision, and Non-Health ⁵	354	203	150	2,403	166	301
Health, Dental, Vision, and Non-Health ⁵	23,523	11,218	10,461	8,280	12,336	11,907

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² Form 5500-SF filers report both total and active participants. As a result, retired or separated participants are imputed based on the historical distribution of retired or separated participants either receiving benefits or entitled to future benefits.

³ This report defines Total Contributions as employer and employee contributions.

⁴ Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

⁵ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability.

SOURCE: 2020 Form 5500 filings.

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2020**

All Plans																
Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer
Number of Plans	74,054	71,655	1,558	841	37,934	36,686	990	258	4,422	4,061	293	68	31,698	30,908	275	515
Health Benefits Only	20,473	20,301	59	113	17,770	17,671	45	54	278	266	3	9	2,425	2,364	11	50
Health and Other Benefits	53,581	51,354	1,499	728	20,164	19,015	945	204	4,144	3,795	290	59	29,273	28,544	264	465
Total Participants, End of Year (thousands)²	78,427	70,558	5,257	2,612	35,276	31,245	3,118	912	28,825	26,386	1,626	813	14,326	12,926	513	887
Health Benefits Only	4,945	4,436	153	356	3,502	3,234	140	128	576	389	4	184	868	814	9	44
Health and Other Benefits	73,481	66,121	5,104	2,256	31,774	28,011	2,979	784	28,249	25,998	1,622	629	13,458	12,112	504	842
Assets (millions)	\$283,078	\$171,375	\$106,874	\$4,828	\$111,833	\$47,236	\$61,855	\$2,742	\$156,952	\$116,761	\$38,745	\$1,446	\$14,293	\$7,379	\$6,274	\$640
Health Benefits Only	15,498	12,193	3,115	190	11,467	8,481	2,838	148	3,727	3,456	271	1	304	256	7	42
Health and Other Benefits	267,580	159,182	103,759	4,638	100,366	38,754	59,017	2,595	153,225	113,305	38,474	1,445	13,989	7,123	6,268	598
Liabilities (millions)	\$31,890	\$13,830	\$17,064	\$996	\$11,499	\$2,731	\$8,059	\$709	\$18,888	\$10,467	\$8,253	\$167	\$1,503	\$631	\$752	\$119
Health Benefits Only	1,029	675	205	149	670	332	201	138	346	342	4	1	13	1	1	11
Health and Other Benefits	30,860	13,155	16,858	847	10,829	2,399	7,858	572	18,541	10,126	8,249	166	1,490	630	751	109

Plans with 100 or More Participants and Trusts

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer	Total	Single-Employer¹	Multi-employer	Multiple-Employer
Number of Plans	3,553	1,873	1,414	266	2,410	1,351	922	137	631	323	279	29	512	199	213	100
Health Benefits Only	468	391	40	37	406	345	34	27	34	29	3	2	28	17	3	8
Health and Other Benefits	3,085	1,482	1,374	229	2,004	1,006	888	110	597	294	276	27	484	182	210	92
Total Participants, End of Year (thousands)²	22,006	15,455	5,227	1,324	11,638	7,893	3,114	631	8,017	6,199	1,619	200	2,350	1,363	494	493
Health Benefits Only	972	720	143	109	753	525	139	88	192	186	4	2	28	10	1	18
Health and Other Benefits	21,034	14,735	5,083	1,215	10,885	7,368	2,974	543	7,826	6,014	1,615	197	2,322	1,354	494	475
Assets (millions)	\$281,114	\$169,593	\$106,711	\$4,809	\$110,170	\$45,689	\$61,756	\$2,725	\$156,817	\$116,639	\$38,733	\$1,445	\$14,127	\$7,265	\$6,223	\$639
Health Benefits Only	14,773	11,481	3,102	190	10,843	7,871	2,825	148	3,659	3,388	271	1	271	223	7	42
Health and Other Benefits	266,340	158,112	103,609	4,619	99,327	37,818	58,931	2,578	153,158	113,251	38,462	1,444	13,856	7,042	6,216	597
Liabilities (millions)	\$31,718	\$13,669	\$17,054	\$995	\$11,338	\$2,575	\$8,054	\$709	\$18,884	\$10,465	\$8,252	\$167	\$1,496	\$629	\$748	\$119
Health Benefits Only	906	551	205	149	548	210	201	138	345	341	4	1	12	1	1	11
Health and Other Benefits	30,812	13,118	16,849	846	10,790	2,365	7,853	572	18,538	10,124	8,248	166	1,484	628	747	109

(continued...)

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities
by type of insurance and type of plan, 2020**

Plans with 100 or More Participants and No Trusts

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Number of Plans	53,674	53,088	43	543	19,168	19,049	7	112	3,494	3,455	3	36	31,012	30,584	33	395
Health Benefits Only	5,002	4,920	9	73	2,582	2,555	1	26	62	56	-	6	2,358	2,309	8	41
Health and Other Benefits	48,672	48,168	34	470	16,586	16,494	6	86	3,432	3,399	3	30	28,654	28,275	25	354
Total Participants, End of Year (thousands)²	56,229	54,916	26	1,287	23,460	23,177	2	281	20,800	20,180	7	613	11,970	11,559	17	393
Health Benefits Only	3,838	3,581	9	248	2,618	2,578	*/	40	381	200	-	181	839	803	9	27
Health and Other Benefits	52,391	51,334	17	1,039	20,841	20,598	2	241	20,419	19,980	7	432	11,131	10,756	8	367
Assets (millions)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities (millions)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Plans with Fewer Than 100 Participants and Trusts

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Number of Plans	16,827	16,694	101	32	16,356	16,286	61	9	297	283	11	3	174	125	29	20
Health Benefits Only	15,003	14,990	10	3	14,782	14,771	10	1	182	181	-	1	39	38	-	1
Health and Other Benefits	1,824	1,704	91	29	1,574	1,515	51	8	115	102	11	2	135	87	29	19
Total Participants, End of Year (thousands)²	192	186	4	1	178	175	3	*/	8	8	*/	*/	6	4	1	1
Health Benefits Only	135	135	*/	-	130	130	*/	-	4	4	-	-	1	1	-	-
Health and Other Benefits	57	52	4	1	47	45	2	*/	5	4	*/	*/	5	3	1	1
Assets (millions)	\$1,964	\$1,782	\$163	\$19	\$1,662	\$1,546	\$99	\$17	\$135	\$122	\$12	\$1	\$167	\$114	\$52	\$1
Health Benefits Only	725	712	13	-	623	610	13	-	68	68	-	-	34	34	-	-
Health and Other Benefits	1,239	1,070	150	19	1,039	936	86	17	67	54	12	1	133	80	52	1
Liabilities (millions)	\$172	\$161	\$10	\$1	\$161	\$156	\$5	**/	\$4	\$3	\$1	\$1	\$7	\$2	\$4	**/
Health Benefits Only	124	124	**/	-	122	122	**/	-	1	1	-	-	**/	**/	-	-
Health and Other Benefits	48	37	9	1	39	34	4	**/	3	1	1	1	6	2	4	**/

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

*/ Fewer than 500 participants.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2020**
(thousands)

All Plans

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	69,619	63,034	4,177	2,409	31,294	28,090	2,343	861	25,142	22,986	1,366	790	13,183	11,958	468	757
Retired or Separated Participants Receiving Benefits, End of Year	7,940	6,716	1,027	197	3,581	2,805	727	49	3,358	3,080	257	20	1,001	831	43	128
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	868	807	53	7	400	349	49	2	326	320	3	3	141	138	2	1
Total Participants, End of Year	78,427	70,558	5,257	2,612	35,276	31,245	3,118	912	28,825	26,386	1,626	813	14,326	12,926	513	887

Plans with 100 or More Participants and Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	16,799	11,470	4,147	1,181	9,104	6,162	2,339	603	6,040	4,488	1,359	193	1,655	820	450	385
Retired or Separated Participants Receiving Benefits, End of Year	4,963	3,796	1,026	141	2,396	1,643	726	27	1,924	1,661	257	6	642	492	42	108
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	244	189	53	2	138	88	49	2	53	50	3	*/	54	51	2	*/
Total Participants, End of Year	22,006	15,455	5,227	1,324	11,638	7,893	3,114	631	8,017	6,199	1,619	200	2,350	1,363	494	493

(continued...)

**Table A3. Number of Participants in Group Health Plans
by type of insurance, type of plan, and type of participant, 2020**
(thousands)

Plans with 100 or More Participants and No Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	52,644	51,393	26	1,226	22,027	21,767	2	258	19,094	18,490	7	597	11,524	11,135	17	372
Retired or Separated Participants Receiving Benefits, End of Year	2,962	2,906	*/	56	1,171	1,148	*/	22	1,433	1,419	*/	13	358	338	*/	20
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	622	617	-	5	262	261	-	*/	273	270	-	3	88	86	-	1
Total Participants, End of Year	56,229	54,916	26	1,287	23,460	23,177	2	281	20,800	20,180	7	613	11,970	11,559	17	393

Plans with Fewer Than 100 Participants and Trusts

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Active Participants, End of Year ²	176	172	4	1	163	161	2	*/	8	7	*/	*/	5	3	1	1
Retired or Separated Participants Receiving Benefits, End of Year	15	14	1	*/	14	13	*/	*/	1	*/	*/	*/	1	*/	*/	-
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1	1	*/	*/	1	*/	*/	*/	*/	*/	-	-	*/	*/	-	-
Total Participants, End of Year	192	186	4	1	178	175	3	*/	8	8	*/	*/	6	4	1	1

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² Form 5500-SF filers report both total and active participants. As a result, retired or separated participants are imputed based on the historical distribution of retired or separated participants either receiving benefits or entitled to future benefits.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2020**
(millions)

All Plans with Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$150,095	\$77,616	\$61,585	\$10,894	\$61,008	\$22,029	\$33,421	\$5,557	\$73,853	\$48,752	\$22,984	\$2,117	\$15,234	\$6,834	\$5,180	\$3,220
Employer Contributions	122,343	55,441	57,701	9,202	51,325	15,687	30,893	4,745	58,081	34,710	21,772	1,599	12,937	5,044	5,036	2,858
Participant Contributions	25,597	20,828	3,213	1,566	8,697	6,025	1,917	756	14,691	13,016	1,159	516	2,208	1,787	137	284
Contributions from Others (Including Rollovers)	2,144	1,335	671	137	974	306	611	57	1,080	1,026	53	1	89	3	7	79
Noncash Contributions	12	12	-	-	12	12	-	-	-	-	-	-	**/	**/	-	-
INVESTMENT INCOME²	\$20,395	\$14,372	\$5,858	\$165	\$8,112	\$4,381	\$3,600	\$132	\$11,347	\$9,291	\$2,011	\$45	\$936	\$701	\$247	-\$12

Plans with 100 or More Participants and Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$148,173	\$75,995	\$61,296	\$10,881	\$59,367	\$20,540	\$33,272	\$5,555	\$73,637	\$48,657	\$22,865	\$2,114	\$15,168	\$6,798	\$5,159	\$3,211
Employer Contributions	120,898	54,248	57,456	9,193	50,112	14,603	30,765	4,744	57,903	34,632	21,674	1,597	12,882	5,013	5,017	2,852
Participant Contributions	25,128	20,408	3,169	1,551	8,276	5,625	1,896	755	14,655	13,001	1,139	516	2,197	1,782	135	280
Contributions from Others (Including Rollovers)	2,135	1,328	670	137	968	301	610	57	1,079	1,024	53	1	89	3	7	79
Noncash Contributions	12	12	-	-	12	12	-	-	-	-	-	-	**/	**/	-	-
INVESTMENT INCOME²	\$20,201	\$14,223	\$5,815	\$164	\$7,965	\$4,248	\$3,586	\$131	\$11,312	\$9,281	\$1,985	\$45	\$925	\$693	\$244	-\$12

(continued...)

**Table A4. Selected Income of Group Health Plans
by type of insurance and type of plan, 2020**
(millions)

Plans with Fewer Than 100 Participants and Trusts

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
CONTRIBUTIONS	\$1,923	\$1,620	\$289	\$13	\$1,641	\$1,489	\$150	\$2	\$216	\$95	\$119	\$2	\$66	\$36	\$21	\$9
Employer Contributions	1,446	1,193	244	8	1,213	1,084	128	1	178	78	98	2	55	31	19	5
Participant Contributions	469	420	44	5	422	400	21	1	37	16	21	**/	10	5	2	4
Contributions from Others (Including Rollovers)	8	7	1	**/	6	5	1	-	1	1	-	-	1	**/	**/	**/
Noncash Contributions	**/	**/	-	-	**/	**/	-	-	-	-	-	-	-	-	-	-
INVESTMENT INCOME²	\$194	\$150	\$43	\$1	\$147	\$132	\$14	\$1	\$36	\$10	\$26	**/	\$11	\$8	\$3	**/

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

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 and therefore have no financial information to report.

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² For Schedule H filers, Investment Income is equal to the sum of all income items on the Schedule H except for Contributions and Other Income. For Schedule I and Form 5500-SF filers, Investment Income is equal to the Other Income line item of the Schedule I or Form 5500-SF.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2020**
(millions)

All Plans with Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$146,674	\$79,731	\$56,732	\$10,211	\$57,598	\$21,563	\$30,971	\$5,064	\$74,102	\$51,151	\$21,056	\$1,895	\$14,973	\$7,017	\$4,704	\$3,252
Directly to Participants or Beneficiaries (Including Rollovers)	102,688	56,766	40,752	5,170	46,701	16,952	25,521	4,229	54,217	38,692	14,941	585	1,769	1,122	290	357
To Insurance Carriers for the Provision of Benefits	34,291	19,346	10,226	4,719	5,447	2,773	2,029	646	17,527	10,898	5,343	1,286	11,317	5,675	2,854	2,788
Other ³	9,695	3,620	5,754	321	5,450	1,838	3,422	190	2,358	1,561	773	24	1,887	221	1,559	107
ADMINISTRATIVE EXPENSES⁴	\$8,375	\$4,320	\$3,411	\$644	\$3,874	\$1,433	\$2,019	\$423	\$3,955	\$2,690	\$1,164	\$101	\$546	\$198	\$228	\$121
Professional Fees	934	374	442	117	511	173	257	81	336	175	152	9	87	27	34	26
Contract Administrator Fees	3,528	2,197	1,004	327	1,520	678	621	221	1,790	1,409	325	55	218	109	57	51
Investment Advisory and Management Fees	627	433	188	6	164	49	112	4	444	376	67	2	18	8	9	1
Other	3,287	1,316	1,777	194	1,679	533	1,029	117	1,385	730	620	35	223	53	127	42

Plans with 100 or More Participants and Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$144,933	\$78,284	\$56,474	\$10,175	\$56,118	\$20,232	\$30,849	\$5,038	\$73,908	\$51,072	\$20,943	\$1,893	\$14,907	\$6,980	\$4,683	\$3,244
Directly to Participants or Beneficiaries (Including Rollovers)	102,226	56,524	40,555	5,147	46,347	16,717	25,425	4,205	54,111	38,685	14,841	585	1,768	1,121	290	357
To Insurance Carriers for the Provision of Benefits	34,232	19,326	10,192	4,715	5,420	2,763	2,011	646	17,516	10,896	5,335	1,285	11,297	5,666	2,846	2,784
Other ³	8,475	2,435	5,727	313	4,352	752	3,413	187	2,281	1,491	767	23	1,842	193	1,547	103
ADMINISTRATIVE EXPENSES⁴	\$8,206	\$4,177	\$3,387	\$643	\$3,728	\$1,305	\$2,001	\$422	\$3,937	\$2,676	\$1,160	\$101	\$541	\$196	\$226	\$120
Professional Fees	927	372	438	117	506	171	254	81	335	175	151	9	86	26	33	26
Contract Administrator Fees	3,515	2,188	1,000	327	1,510	671	618	221	1,788	1,408	325	55	217	109	57	51
Investment Advisory and Management Fees	625	433	186	6	163	48	111	4	444	376	66	2	18	8	9	1
Other	3,139	1,184	1,763	193	1,549	414	1,019	116	1,370	718	618	35	220	52	126	42

(continued...)

**Table A5. Selected Expenses of Group Health Plans
by type of insurance and type of plan, 2020**
(millions)

Plans with Fewer Than 100 Participants and Trusts

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
BENEFIT PAYMENTS²	\$1,740	\$1,447	\$258	\$36	\$1,480	\$1,331	\$122	\$27	\$194	\$79	\$114	\$2	\$66	\$37	\$21	\$8
Directly to Participants or Beneficiaries (Including Rollovers)	462	242	197	23	354	235	96	23	107	7	100	-	1	1	1	-
To Insurance Carriers for the Provision of Benefits	59	20	34	5	27	10	18	-	11	1	8	1	20	9	8	4
Other ³	1,219	1,184	27	8	1,098	1,086	9	3	77	71	6	1	44	28	13	4
ADMINISTRATIVE EXPENSES⁴	\$169	\$144	\$24	\$1	\$146	\$128	\$18	**/	\$18	\$14	\$4	**/	\$5	\$2	\$2	\$1
Professional Fees	7	2	4	**/	5	2	3	-	1	**/	1	**/	1	**/	**/	**/
Contract Administrator Fees	13	8	4	**/	11	7	4	-	1	1	**/	**/	1	**/	**/	**/
Investment Advisory and Management Fees	2	**/	2	**/	1	**/	1	**/	1	-	1	-	**/	**/	**/	-
Other	148	133	14	1	130	119	10	**/	15	13	2	**/	3	1	1	1

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

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

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

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A6. Balance Sheet of Group Health Plans with 100 or More Participants and Trusts
by type of insurance and type of plan, 2020**
(millions)

Assets ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
TOTAL ASSETS	\$281,114	\$169,593	\$106,711	\$4,809	\$110,170	\$45,689	\$61,756	\$2,725	\$156,817	\$116,639	\$38,733	\$1,445	\$14,127	\$7,265	\$6,223	\$639
Cash	23,107	11,658	9,801	1,648	9,144	2,443	5,902	799	12,582	9,006	2,916	659	1,382	209	982	190
Receivables	17,054	8,022	8,608	424	7,452	1,622	5,643	187	8,849	6,206	2,499	144	753	194	466	93
U.S. Government Securities	32,334	19,237	12,484	614	8,036	2,287	5,405	344	22,867	16,237	6,449	181	1,432	713	630	89
Debt Instruments	38,439	23,095	14,773	571	9,776	2,432	6,884	460	26,703	19,159	7,452	92	1,961	1,504	437	20
Stock	25,230	18,310	6,793	127	9,055	4,443	4,553	59	15,755	13,620	2,078	57	420	247	162	11
Partnership/Joint Venture Interests	25,199	19,805	5,388	5	4,715	1,282	3,427	5	20,242	18,437	1,804	-	242	86	157	-
Real Estate	697	202	494	1	396	61	333	1	262	109	153	-	39	32	7	-
Loans	1,710	1	1,709	**/	36	1	35	**/	1,674	**/	1,674	-	**/	-	**/	-
Assets in Direct Filing Entities	44,431	27,988	16,014	430	23,676	13,916	9,552	209	17,403	12,097	5,258	48	3,352	1,975	1,204	173
Assets in Registered Investment Companies	47,380	21,224	25,341	814	29,205	12,075	16,610	520	14,334	7,167	6,926	241	3,841	1,983	1,805	54
Assets in Insurance Co. General Accounts	4,954	4,083	855	16	3,791	3,208	568	15	1,078	847	232	-	85	29	56	**/
Other	20,578	15,967	4,451	159	4,889	1,919	2,843	127	15,069	13,755	1,291	23	619	293	317	9

Percentage Distribution of Assets ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Cash	8%	7%	9%	34%	8%	5%	10%	29%	8%	8%	8%	46%	10%	3%	16%	30%
Receivables	6%	5%	8%	9%	7%	4%	9%	7%	6%	5%	6%	10%	5%	3%	7%	15%
U.S. Government Securities	12%	11%	12%	13%	7%	5%	9%	13%	15%	14%	17%	13%	10%	10%	10%	14%
Debt Instruments	14%	14%	14%	12%	9%	5%	11%	17%	17%	16%	19%	6%	14%	21%	7%	3%
Stock	9%	11%	6%	3%	8%	10%	7%	2%	10%	12%	5%	4%	3%	3%	3%	2%
Partnership/Joint Venture Interests	9%	12%	5%	0%	4%	3%	6%	0%	13%	16%	5%	0%	2%	1%	3%	0%
Real Estate	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans	1%	0%	2%	0%	0%	0%	0%	0%	1%	0%	4%	0%	0%	0%	0%	0%
Assets in Direct Filing Entities	16%	17%	15%	9%	21%	30%	15%	8%	11%	10%	14%	3%	24%	27%	19%	27%
Assets in Registered Investment Companies	17%	13%	24%	17%	27%	26%	27%	19%	9%	6%	18%	17%	27%	27%	29%	8%
Assets in Insurance Co. General Accounts	2%	2%	1%	0%	3%	7%	1%	1%	1%	1%	1%	0%	1%	0%	1%	0%
Other	7%	9%	4%	3%	4%	4%	5%	5%	10%	12%	3%	2%	4%	4%	5%	1%

NOTES: Participants and assets are tabulated as of the end of the plan year.
Some totals do not equal the sum of the components due to rounding.

¹ Asset categories in this table represent consolidated categories from the Schedule H. Cash consists of interest- and noninterest-bearing cash. Receivables consists of employer and participant contributions and other receivables. Debt instruments consists of preferred and other debt instruments. Stock consists of common and preferred stock. Loans consists of participant loans and loans (other than to participants). Assets in direct filing entities consists of assets in master trusts, common trusts, pooled separate accounts, and 103-12 investment entities. Other consists of Employer Securities (line 1d(1)), Employer Real Property (line 1d(2)), Buildings and Other Property Used in Plan Operation (line 1e), and Other (line 1c(15)) of the Schedule H.

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2020**

All Plans Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	74,054	71,655	1,558	841	37,934	36,686	990	258	4,422	4,061	293	68	31,698	30,908	275	515
Insurance	17,778	17,469	33	276	485	478	2	5	78	74	1	3	17,215	16,917	30	268
Trust	2,127	1,061	977	89	1,630	968	629	33	233	39	189	5	264	54	159	51
Trust and Insurance	2,247	1,567	517	163	1,505	1,067	345	93	453	334	98	21	289	166	74	49
General Assets of the Sponsor	5,292	5,248	2	42	3,853	3,822	2	29	146	143	-	3	1,293	1,283	-	10
General Assets of the Sponsor and Insurance	30,950	30,681	19	250	14,993	14,903	6	84	3,376	3,339	3	34	12,581	12,439	10	132
Trust and General Assets of the Sponsor	195	186	2	7	167	159	2	6	20	20	-	-	8	7	-	1
Trust, General Assets of the Sponsor, and Insurance	522	501	8	13	360	349	4	7	116	112	2	2	46	40	2	4
Not Reported ²	14,943	14,942	-	1	14,941	14,940	-	1	-	-	-	-	2	2	-	-
Benefit Arrangement																
Total	74,054	71,655	1,558	841	37,934	36,686	990	258	4,422	4,061	293	68	31,698	30,908	275	515
Insurance	18,876	18,458	68	350	599	576	11	12	153	135	6	12	18,124	17,747	51	326
Trust	1,012	823	171	18	998	813	168	17	8	5	3	-	6	5	-	1
Trust and Insurance	3,247	1,783	1,285	179	2,108	1,203	796	109	665	370	277	18	474	210	212	52
General Assets of the Sponsor	3,548	3,521	2	25	3,475	3,450	2	23	8	7	-	1	65	64	-	1
General Assets of the Sponsor and Insurance	31,734	31,462	19	253	15,294	15,203	6	85	3,456	3,418	3	35	12,984	12,841	10	133
Trust and General Assets of the Sponsor	139	134	1	4	139	134	1	4	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	555	532	12	11	380	367	6	7	132	126	4	2	43	39	2	2
Not Reported ²	14,943	14,942	-	1	14,941	14,940	-	1	-	-	-	-	2	2	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2020**

Plans with 100 or More Participants and Trusts

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	3,553	1,873	1,414	266	2,410	1,351	922	137	631	323	279	29	512	199	213	100
Insurance	62	48	5	9	18	14	1	3	12	9	1	2	32	25	3	4
Trust	1,410	423	907	80	955	344	581	30	224	37	184	3	231	42	142	47
Trust and Insurance	1,381	734	491	156	931	508	333	90	258	145	92	21	192	81	66	45
General Assets of the Sponsor	15	15	-	-	11	11	-	-	-	-	-	-	4	4	-	-
General Assets of the Sponsor and Insurance	88	83	2	3	65	62	1	2	15	14	-	1	8	7	1	-
Trust and General Assets of the Sponsor	157	149	2	6	131	124	2	5	19	19	-	-	7	6	-	1
Trust, General Assets of the Sponsor, and Insurance	412	393	7	12	271	260	4	7	103	99	2	2	38	34	1	3
Not Reported ²	28	28	-	-	28	28	-	-	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	3,553	1,873	1,414	266	2,410	1,351	922	137	631	323	279	29	512	199	213	100
Insurance	167	72	31	64	39	26	8	5	22	11	3	8	106	35	20	51
Trust	394	231	148	15	387	228	145	14	4	1	3	-	3	2	-	1
Trust and Insurance	2,308	917	1,221	170	1,485	618	761	106	465	178	269	18	358	121	191	46
General Assets of the Sponsor	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	104	99	2	3	78	75	1	2	19	18	-	1	7	6	1	-
Trust and General Assets of the Sponsor	101	97	1	3	101	97	1	3	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	448	426	11	11	289	276	6	7	121	115	4	2	38	35	1	2
Not Reported ²	28	28	-	-	28	28	-	-	-	-	-	-	-	-	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2020**

Plans with 100 or More Participants and No Trusts

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	53,674	53,088	43	543	19,168	19,049	7	112	3,494	3,455	3	36	31,012	30,584	33	395
Insurance	17,591	17,309	24	258	432	430	-	2	7	7	-	-	17,152	16,872	24	256
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	5,266	5,222	2	42	3,837	3,806	2	29	141	138	-	3	1,288	1,278	-	10
General Assets of the Sponsor and Insurance	30,815	30,555	17	243	14,899	14,813	5	81	3,346	3,310	3	33	12,570	12,432	9	129
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	2	2	-	-	-	-	-	-	-	-	-	-	2	2	-	-
Benefit Arrangement																
Total	53,674	53,088	43	543	19,168	19,049	7	112	3,494	3,455	3	36	31,012	30,584	33	395
Insurance	18,551	18,255	24	272	510	503	-	7	68	67	-	1	17,973	17,685	24	264
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	3,545	3,518	2	25	3,472	3,447	2	23	8	7	-	1	65	64	-	1
General Assets of the Sponsor and Insurance	31,576	31,313	17	246	15,186	15,099	5	82	3,418	3,381	3	34	12,972	12,833	9	130
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported ²	2	2	-	-	-	-	-	-	-	-	-	-	2	2	-	-

(continued...)

**Table A7. Number of Group Health Plans
by type of insurance, type of plan, and method of funding, 2020**

Plans with Fewer Than 100 Participants and Trusts

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Funding Arrangement																
Total	16,827	16,694	101	32	16,356	16,286	61	9	297	283	11	3	174	125	29	20
Insurance	125	112	4	9	35	34	1	-	59	58	-	1	31	20	3	8
Trust	717	638	70	9	675	624	48	3	9	2	5	2	33	12	17	4
Trust and Insurance	866	833	26	7	574	559	12	3	195	189	6	-	97	85	8	4
General Assets of the Sponsor	11	11	-	-	5	5	-	-	5	5	-	-	1	1	-	-
General Assets of the Sponsor and Insurance	47	43	-	4	29	28	-	1	15	15	-	-	3	-	-	3
Trust and General Assets of the Sponsor	38	37	-	1	36	35	-	1	1	1	-	-	1	1	-	-
Trust, General Assets of the Sponsor, and Insurance	110	108	1	1	89	89	-	-	13	13	-	-	8	6	1	1
Not Reported ²	14,913	14,912	-	1	14,913	14,912	-	1	-	-	-	-	-	-	-	-
Benefit Arrangement																
Total	16,827	16,694	101	32	16,356	16,286	61	9	297	283	11	3	174	125	29	20
Insurance	158	131	13	14	50	47	3	-	63	57	3	3	45	27	7	11
Trust	618	592	23	3	611	585	23	3	4	4	-	-	3	3	-	-
Trust and Insurance	939	866	64	9	623	585	35	3	200	192	8	-	116	89	21	6
General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	54	50	-	4	30	29	-	1	19	19	-	-	5	2	-	3
Trust and General Assets of the Sponsor	38	37	-	1	38	37	-	1	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	107	106	1	-	91	91	-	-	11	11	-	-	5	4	1	-
Not Reported ²	14,913	14,912	-	1	14,913	14,912	-	1	-	-	-	-	-	-	-	-

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

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² The Form 5500-SF does not require plans to report on the funding nor benefit arrangements.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2020**

All Plans		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	74,054	78,427	37,934	35,276	4,422	28,825	31,698	14,326
	Single-Employer ¹	71,655	70,558	36,686	31,245	4,061	26,386	30,908	12,926
	Multiemployer	1,558	5,257	990	3,118	293	1,626	275	513
	Multiple-Employer	841	2,612	258	912	68	813	515	887
Noncollectively Bargained Plans	Total	71,035	65,168	36,156	29,351	3,822	23,147	31,057	12,670
	Single-Employer ¹	70,223	62,874	35,907	28,498	3,761	22,426	30,555	11,949
	Multiple-Employer	812	2,294	249	853	61	720	502	721
Collectively Bargained Plans	Total	3,019	13,258	1,778	5,924	600	5,679	641	1,656
	Single-Employer ¹	1,432	7,684	779	2,747	300	3,960	353	977
	Multiemployer	1,558	5,257	990	3,118	293	1,626	275	513
	Multiple-Employer	29	317	9	59	7	93	13	166

Plans with 100 or More Participants and Trusts

Plans with 100 or More Participants and Trusts		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
Collective Bargaining Status / Plan Entity		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	3,553	22,006	2,410	11,638	631	8,017	512	2,350
	Single-Employer ¹	1,873	15,455	1,351	7,893	323	6,199	199	1,363
	Multiemployer	1,414	5,227	922	3,114	279	1,619	213	494
	Multiple-Employer	266	1,324	137	631	29	200	100	493
Noncollectively Bargained Plans	Total	1,845	13,612	1,318	7,664	267	4,551	260	1,398
	Single-Employer ¹	1,591	12,581	1,185	7,084	242	4,433	164	1,064
	Multiple-Employer	254	1,031	133	580	25	117	96	334
Collectively Bargained Plans	Total	1,708	8,393	1,092	3,974	364	3,467	252	952
	Single-Employer ¹	282	2,874	166	809	81	1,766	35	299
	Multiemployer	1,414	5,227	922	3,114	279	1,619	213	494
	Multiple-Employer	12	292	4	51	4	82	4	158

(continued...)

**Table A8. Number of Group Health Plans and Total Participants
by collective bargaining status, type of insurance, and type of plan, 2020**

Plans with 100 or More Participants and No Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	53,674	56,229	19,168	23,460	3,494	20,800	31,012	11,970
	Single-Employer ¹	53,088	54,916	19,049	23,177	3,455	20,180	30,584	11,559
	Multiemployer	43	26	7	2	3	7	33	17
	Multiple-Employer	543	1,287	112	281	36	613	395	393
Noncollectively Bargained Plans	Total	52,494	51,370	18,566	21,514	3,271	18,588	30,657	11,268
	Single-Employer ¹	51,967	50,107	18,458	21,240	3,238	17,985	30,271	10,882
	Multiple-Employer	527	1,262	108	273	33	603	386	386
Collectively Bargained Plans	Total	1,180	4,859	602	1,946	223	2,211	355	702
	Single-Employer ¹	1,121	4,808	591	1,937	217	2,194	313	677
	Multiemployer	43	26	7	2	3	7	33	17
	Multiple-Employer	16	25	4	7	3	10	9	7

Plans with Fewer Than 100 Participants and Trusts

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	Total	16,827	192	16,356	178	297	8	174	6
	Single-Employer ¹	16,694	186	16,286	175	283	8	125	4
	Multiemployer	101	4	61	3	11	*/	29	1
	Multiple-Employer	32	1	9	*/	3	*/	20	1
Noncollectively Bargained Plans	Total	16,696	186	16,272	174	284	8	140	4
	Single-Employer ¹	16,665	185	16,264	174	281	8	120	4
	Multiple-Employer	31	1	8	*/	3	*/	20	1
Collectively Bargained Plans	Total	131	6	84	4	13	1	34	2
	Single-Employer ¹	29	1	22	1	2	*/	5	*/
	Multiemployer	101	4	61	3	11	*/	29	1
	Multiple-Employer	1	-	1	-	-	-	-	-

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2020**

All Plans																
Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	74,054	71,655	1,558	841	37,934	36,686	990	258	4,422	4,061	293	68	31,698	30,908	275	515
None or Not Reported	2,132	2,088	19	25	1,347	1,325	15	7	19	16	2	1	766	747	2	17
1-49	15,357	15,303	40	14	14,881	14,856	21	4	217	211	5	1	259	236	14	9
50-99	2,539	2,471	46	22	1,072	1,042	26	4	93	88	4	1	1,374	1,341	16	17
100-249	25,541	25,212	154	175	6,923	6,806	81	36	512	492	15	5	18,106	17,914	58	134
250-499	12,592	12,204	229	159	5,047	4,851	151	45	541	512	26	3	7,004	6,841	52	111
500-999	6,946	6,484	325	137	3,715	3,463	208	44	600	539	55	6	2,631	2,482	62	87
1,000-4,999	6,736	5,978	539	219	3,890	3,444	363	83	1,509	1,357	124	28	1,337	1,177	52	108
5,000 or More	2,211	1,915	206	90	1,059	899	125	35	931	846	62	23	221	170	19	32
Per Plan Statistics																
Mean Number of Participants	1,059	985	3,374	3,106	930	852	3,150	3,535	6,519	6,498	5,549	11,957	452	418	1,865	1,722
Median Number of Participants	179	173	944	563	128	119	986	811	1,242	1,195	1,507	2,304	188	187	451	419

Plans with Trusts																
Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	20,380	18,567	1,515	298	18,766	17,637	983	146	928	606	290	32	686	324	242	120
None or Not Reported	884	860	16	8	858	841	14	3	19	16	2	1	7	3	-	4
1-49	15,165	15,111	40	14	14,838	14,813	21	4	212	206	5	1	115	92	14	9
50-99	778	723	45	10	660	632	26	2	66	61	4	1	52	30	15	7
100-249	758	590	139	29	556	462	78	16	72	56	14	2	130	72	47	11
250-499	576	330	217	29	415	253	149	13	67	39	26	2	94	38	42	14
500-999	621	266	318	37	428	199	207	22	83	27	55	1	110	40	56	14
1,000-4,999	1,061	407	534	120	725	301	363	61	216	80	122	14	120	26	49	45
5,000 or More	537	280	206	51	286	136	125	25	193	121	62	10	58	23	19	16
Per Plan Statistics																
Mean Number of Participants	1,089	842	3,453	4,445	630	457	3,170	4,326	8,648	10,242	5,583	6,243	3,435	4,219	2,049	4,111
Median Number of Participants	7	6	971	1,268	6	6	993	1,350	643	131	1,502	1,843	325	164	532	1,042

(continued...)

**Table A9. Distribution of Group Health Plans
by type of insurance, type of plan, and number of participants, 2020**

Plans with No Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	53,674	53,088	43	543	19,168	19,049	7	112	3,494	3,455	3	36	31,012	30,584	33	395
None or Not Reported	1,248	1,228	3	17	489	484	1	4	-	-	-	-	759	744	2	13
1-49	192	192	-	-	43	43	-	-	5	5	-	-	144	144	-	-
50-99	1,761	1,748	1	12	412	410	-	2	27	27	-	-	1,322	1,311	1	10
100-249	24,783	24,622	15	146	6,367	6,344	3	20	440	436	1	3	17,976	17,842	11	123
250-499	12,016	11,874	12	130	4,632	4,598	2	32	474	473	-	1	6,910	6,803	10	97
500-999	6,325	6,218	7	100	3,287	3,264	1	22	517	512	-	5	2,521	2,442	6	73
1,000-4,999	5,675	5,571	5	99	3,165	3,143	-	22	1,293	1,277	2	14	1,217	1,151	3	63
5,000 or More	1,674	1,635	-	39	773	763	-	10	738	725	-	13	163	147	-	16
Per Plan Statistics																
Mean Number of Participants	1,048	1,034	602	2,371	1,224	1,217	322	2,505	5,953	5,841	2,244	17,036	386	378	513	996
Median Number of Participants	237	236	287	422	348	346	232	469	1,357	1,346	2,476	2,788	188	187	293	367

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2020**

All Plans

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	74,054	71,655	1,558	841	37,934	36,686	990	258	4,422	4,061	293	68	31,698	30,908	275	515
Agriculture	935	917	3	15	663	653	2	8	26	25	1	-	246	239	-	7
Mining	719	710	5	4	407	399	5	3	41	41	-	-	271	270	-	1
Construction	5,918	5,209	675	34	3,756	3,294	447	15	286	137	146	3	1,876	1,778	82	16
Manufacturing	13,336	13,170	97	69	6,716	6,646	50	20	1,003	981	17	5	5,617	5,543	30	44
Transportation	2,427	2,269	138	20	1,306	1,212	85	9	168	138	28	2	953	919	25	9
Communications and Information	2,180	2,152	15	13	1,053	1,043	8	2	207	204	2	1	920	905	5	10
Utilities	667	656	3	8	419	412	1	6	60	58	-	2	188	186	2	-
Wholesale Trade	4,265	4,215	22	28	2,348	2,327	14	7	217	213	3	1	1,700	1,675	5	20
Retail Trade	4,970	4,847	67	56	2,567	2,500	49	18	227	209	14	4	2,176	2,138	4	34
Finance, Insurance, and Real Estate	7,650	7,150	297	203	3,904	3,631	202	71	477	416	41	20	3,269	3,103	54	112
Services	29,154	28,695	152	307	13,877	13,718	74	85	1,630	1,579	26	25	13,647	13,398	52	197
Misc. Organizations ²	1,819	1,654	81	84	910	846	50	14	80	60	15	5	829	748	16	65
Industry Not Reported	14	11	3	-	8	5	3	-	-	-	-	-	6	6	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	3,553	1,873	1,414	266	2,410	1,351	922	137	631	323	279	29	512	199	213	100
Agriculture	17	13	2	2	16	13	1	2	1	-	1	-	-	-	-	-
Mining	28	24	4	-	24	20	4	-	2	2	-	-	2	2	-	-
Construction	784	128	640	16	525	91	424	10	160	16	142	2	99	21	74	4
Manufacturing	452	365	78	9	304	259	39	6	94	76	17	1	54	30	22	2
Transportation	188	58	125	5	126	43	79	4	31	5	26	-	31	10	20	1
Communications and Information	62	49	11	2	37	30	6	1	17	15	2	-	8	4	3	1
Utilities	144	137	1	6	104	98	1	5	31	30	-	1	9	9	-	-
Wholesale Trade	95	68	22	5	63	47	14	2	18	15	3	-	14	6	5	3
Retail Trade	157	86	61	10	122	71	45	6	22	9	13	-	13	6	3	4
Finance, Insurance, and Real Estate	652	261	276	115	431	183	191	57	102	51	38	13	119	27	47	45
Services	783	597	121	65	531	430	68	33	130	100	22	8	122	67	31	24
Misc. Organizations ²	188	87	70	31	124	66	47	11	23	4	15	4	41	17	8	16
Industry Not Reported	3	-	3	-	3	-	3	-	-	-	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans
by type of insurance, type of plan, and industry, 2020**

Plans with 100 or More Participants and No Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	53,674	53,088	43	543	19,168	19,049	7	112	3,494	3,455	3	36	31,012	30,584	33	395
Agriculture	546	532	1	13	280	273	1	6	21	21	-	-	245	238	-	7
Mining	619	615	-	4	316	313	-	3	35	35	-	-	268	267	-	1
Construction	2,747	2,728	2	17	927	921	1	5	92	91	-	1	1,728	1,716	1	11
Manufacturing	11,115	11,056	5	54	4,708	4,694	1	13	861	857	-	4	5,546	5,505	4	37
Transportation	1,773	1,759	-	14	728	724	-	4	129	127	-	2	916	908	-	8
Communications and Information	1,547	1,536	-	11	455	454	-	1	185	184	-	1	907	898	-	9
Utilities	399	396	1	2	199	198	-	1	26	25	-	1	174	173	1	-
Wholesale Trade	3,025	3,002	-	23	1,151	1,146	-	5	188	187	-	1	1,686	1,669	-	17
Retail Trade	3,562	3,516	1	45	1,221	1,210	-	11	185	181	-	4	2,156	2,125	1	30
Finance, Insurance, and Real Estate	5,236	5,151	6	79	1,759	1,747	2	10	347	342	-	5	3,130	3,062	4	64
Services	21,988	21,730	20	238	7,139	7,087	2	50	1,377	1,357	3	17	13,472	13,286	15	171
Misc. Organizations ²	1,107	1,057	7	43	281	278	-	3	48	48	-	-	778	731	7	40
Industry Not Reported	10	10	-	-	4	4	-	-	-	-	-	-	6	6	-	-

Plans with Fewer Than 100 Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer	Total	Single-Employer ¹	Multi-employer	Multiple-Employer
Total	16,827	16,694	101	32	16,356	16,286	61	9	297	283	11	3	174	125	29	20
Agriculture	372	372	-	-	367	367	-	-	4	4	-	-	1	1	-	-
Mining	72	71	1	-	67	66	1	-	4	4	-	-	1	1	-	-
Construction	2,387	2,353	33	1	2,304	2,282	22	-	34	30	4	-	49	41	7	1
Manufacturing	1,769	1,749	14	6	1,704	1,693	10	1	48	48	-	-	17	8	4	5
Transportation	466	452	13	1	452	445	6	1	8	6	2	-	6	1	5	-
Communications and Information	571	567	4	-	561	559	2	-	5	5	-	-	5	3	2	-
Utilities	124	123	1	-	116	116	-	-	3	3	-	-	5	4	1	-
Wholesale Trade	1,145	1,145	-	-	1,134	1,134	-	-	11	11	-	-	-	-	-	-
Retail Trade	1,251	1,245	5	1	1,224	1,219	4	1	20	19	1	-	7	7	-	-
Finance, Insurance, and Real Estate	1,762	1,738	15	9	1,714	1,701	9	4	28	23	3	2	20	14	3	3
Services	6,383	6,368	11	4	6,207	6,201	4	2	123	122	1	-	53	45	6	2
Misc. Organizations ²	524	510	4	10	505	502	3	-	9	8	-	1	10	-	1	9
Industry Not Reported	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-

NOTES: Participants are tabulated as of the end of the plan year.
Some totals do not equal the sum of the components due to rounding.

¹ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

² Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A11. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of participants, 2020**
(thousands)

All Plans

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	78,427	70,558	5,257	2,612	35,276	31,245	3,118	912	28,825	26,386	1,626	813	14,326	12,926	513	887
1-49	142	140	1	*/	132	131	1	*/	4	4	*/	*/	6	6	*/	*/
50-99	206	200	3	2	83	80	2	*/	7	6	*/	*/	116	114	1	1
100-249	4,114	4,059	27	29	1,146	1,126	15	6	87	83	3	1	2,880	2,849	9	22
250-499	4,391	4,250	84	58	1,804	1,731	56	17	198	187	10	1	2,390	2,332	18	40
500-999	4,845	4,508	240	97	2,625	2,441	153	31	436	390	41	5	1,784	1,677	45	61
1,000-4,999	14,118	12,481	1,178	460	8,094	7,115	797	181	3,556	3,206	286	64	2,468	2,159	94	214
5,000 or More	50,611	44,920	3,725	1,967	21,392	18,621	2,095	677	24,538	22,509	1,286	742	4,681	3,790	344	548

Plans with Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	22,198	15,642	5,231	1,325	11,816	8,068	3,116	632	8,026	6,207	1,619	200	2,356	1,367	496	493
1-49	136	135	1	*/	130	130	1	*/	4	3	*/	*/	2	2	*/	*/
50-99	56	52	3	1	47	45	2	*/	5	4	*/	*/	4	2	1	*/
100-249	121	92	24	5	88	71	14	3	12	9	2	*/	22	12	8	2
250-499	207	118	79	11	149	90	55	5	25	14	10	1	33	14	15	5
500-999	451	187	235	29	310	141	152	16	61	19	41	1	80	27	42	11
1,000-4,999	2,376	948	1,164	265	1,628	693	797	138	506	197	279	30	242	58	87	97
5,000 or More	18,850	14,111	3,725	1,015	9,462	6,898	2,095	469	7,414	5,960	1,286	168	1,974	1,253	344	377

Plans with No Trusts

Total Participants, End of Year ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	56,229	54,916	26	1,287	23,460	23,177	2	281	20,800	20,180	7	613	11,970	11,559	17	393
1-49	6	6	-	-	1	1	-	-	*/	*/	-	-	4	4	-	-
50-99	150	149	*/	1	35	35	-	*/	2	2	-	-	112	111	*/	1
100-249	3,992	3,966	3	24	1,058	1,054	1	3	75	74	*/	1	2,859	2,837	2	20
250-499	4,184	4,132	4	47	1,654	1,642	1	12	173	173	-	*/	2,357	2,318	4	35
500-999	4,394	4,321	5	69	2,315	2,299	1	15	376	372	-	4	1,704	1,650	4	50
1,000-4,999	11,742	11,533	14	195	6,466	6,423	-	43	3,050	3,009	7	35	2,226	2,101	8	117
5,000 or More	31,761	30,809	-	952	11,930	11,723	-	207	17,124	16,550	-	574	2,707	2,537	-	171

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2020**
(thousands)

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	78,427	70,558	5,257	2,612	35,276	31,245	3,118	912	28,825	26,386	1,626	813	14,326	12,926	513	887
Agriculture	449	418	6	25	315	305	5	5	55	54	1	-	79	60	-	20
Mining	460	430	29	1	289	259	29	1	88	88	-	-	84	83	-	*/
Construction	2,916	1,314	1,570	32	1,611	626	968	18	770	245	522	3	535	443	80	12
Manufacturing	13,728	13,056	229	442	5,669	5,473	122	73	5,604	5,330	94	181	2,455	2,253	13	189
Transportation	4,141	3,108	1,012	21	2,169	1,623	536	10	1,524	1,111	406	7	448	374	70	4
Communications and Information	3,261	3,090	140	31	986	928	36	22	1,858	1,781	72	5	417	381	32	4
Utilities	1,198	1,094	8	96	803	704	8	92	298	294	-	4	97	96	1	-
Wholesale Trade	2,298	2,206	68	24	897	837	54	6	910	895	12	2	492	473	3	15
Retail Trade	10,667	10,185	424	59	3,006	2,720	263	23	6,762	6,609	148	6	899	856	13	30
Finance, Insurance, and Real Estate	8,409	6,839	899	670	3,779	2,926	563	291	3,083	2,691	246	146	1,546	1,222	90	234
Services	25,249	23,428	736	1,085	10,486	9,728	433	325	7,771	7,229	103	439	6,992	6,471	200	321
Misc. Organizations ³	5,626	5,369	130	127	5,243	5,100	96	47	103	60	22	21	280	210	12	59
Industry Not Reported	25	19	6	-	23	16	6	-	-	-	-	-	2	2	-	-

Plans with 100 or More Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	22,006	15,455	5,227	1,324	11,638	7,893	3,114	631	8,017	6,199	1,619	200	2,350	1,363	494	493
Agriculture	39	30	6	3	38	30	5	3	1	-	1	-	-	-	-	-
Mining	57	29	29	-	44	16	29	-	1	1	-	-	12	12	-	-
Construction	1,665	79	1,568	19	1,024	43	966	15	552	27	522	2	89	8	79	2
Manufacturing	2,394	1,933	227	234	899	741	122	37	1,059	924	94	41	437	269	12	156
Transportation	1,335	314	1,011	9	654	110	536	9	568	161	406	-	113	43	70	1
Communications and Information	1,075	912	140	22	114	56	36	22	874	801	72	-	88	55	32	*/
Utilities	673	572	8	93	487	390	8	90	170	167	-	3	16	16	-	-
Wholesale Trade	249	169	68	11	119	62	54	3	114	103	12	-	16	4	3	8
Retail Trade	2,529	2,087	423	19	410	134	263	13	1,970	1,823	147	-	149	130	12	7
Finance, Insurance, and Real Estate	3,055	1,595	897	563	1,417	586	562	269	1,323	968	246	109	316	41	89	186
Services	3,879	2,898	722	258	1,464	902	432	130	1,342	1,223	96	23	1,073	774	194	105
Misc. Organizations ³	5,050	4,837	121	92	4,962	4,824	96	42	44	1	22	21	43	12	3	28
Industry Not Reported	6	-	6	-	6	-	6	-	-	-	-	-	-	-	-	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and industry, 2020**
(thousands)

Plans with 100 or More Participants and No Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	56,229	54,916	26	1,287	23,460	23,177	2	281	20,800	20,180	7	613	11,970	11,559	17	393
Agriculture	408	386	*/	22	275	273	*/	2	54	54	-	-	79	60	-	20
Mining	402	401	-	1	243	243	-	1	87	87	-	-	72	71	-	*/
Construction	1,219	1,205	*/	14	557	554	*/	3	217	217	-	1	444	434	*/	10
Manufacturing	11,307	11,098	1	209	4,746	4,709	*/	37	4,544	4,404	-	140	2,018	1,985	1	33
Transportation	2,799	2,788	-	11	1,509	1,507	-	1	956	950	-	7	334	331	-	3
Communications and Information	2,181	2,171	-	9	867	867	-	*/	984	979	-	5	330	326	-	4
Utilities	522	519	1	3	313	312	-	1	128	127	-	1	81	80	1	-
Wholesale Trade	2,036	2,023	-	12	765	762	-	3	795	793	-	2	476	469	-	7
Retail Trade	8,124	8,084	1	39	2,583	2,573	-	10	4,792	4,786	-	6	750	725	1	24
Finance, Insurance, and Real Estate	5,335	5,227	2	106	2,346	2,324	1	22	1,759	1,722	-	37	1,230	1,181	1	48
Services	21,306	20,466	13	826	8,963	8,767	1	195	6,426	6,003	7	416	5,917	5,696	5	215
Misc. Organizations ³	571	527	8	35	276	271	-	5	59	59	-	-	237	198	8	30
Industry Not Reported	19	19	-	-	16	16	-	-	-	-	-	-	2	2	-	-

Plans with Fewer Than 100 Participants and Trusts

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer	Total ¹	Single-Employer ²	Multi-employer	Multiple-Employer
Total	192	186	4	1	178	175	3	*/	8	8	*/	*/	6	4	1	1
Agriculture	2	2	-	-	2	2	-	-	*/	*/	-	-	*/	*/	-	-
Mining	1	1	*/	-	1	1	*/	-	*/	*/	-	-	*/	*/	-	-
Construction	32	30	2	-	29	28	1	-	1	1	*/	-	1	1	*/	-
Manufacturing	26	25	1	*/	24	23	*/	-	2	2	-	-	1	*/	*/	*/
Transportation	7	6	1	*/	6	6	*/	*/	*/	*/	*/	-	*/	*/	*/	-
Communications and Information	6	6	*/	-	6	6	*/	-	*/	*/	-	-	*/	*/	*/	-
Utilities	3	3	*/	-	3	3	-	-	*/	*/	-	-	*/	*/	*/	-
Wholesale Trade	13	13	-	-	13	13	-	-	*/	*/	-	-	-	-	-	-
Retail Trade	14	14	*/	*/	13	13	*/	*/	1	1	*/	-	*/	*/	-	-
Finance, Insurance, and Real Estate	18	17	1	1	16	16	*/	*/	1	1	*/	*/	1	*/	*/	*/
Services	64	64	1	*/	60	60	*/	-	3	3	*/	-	2	1	*/	*/
Misc. Organizations ³	6	5	*/	*/	5	5	*/	-	*/	*/	-	*/	*/	-	*/	*/
Industry Not Reported	*/	*/	-	-	*/	*/	-	-	-	-	-	-	-	-	-	-

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

³ Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2020**

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	74,054	78,427	37,934	35,276	4,422	28,825	31,698	14,326
No Insurance	19,708	7,229	19,708	7,229	-	-	-	-
Health Only	1,495	1,259	-	-	210	685	1,285	574
Stop-Loss Only	964	608	964	608	-	-	-	-
Other ³	12,937	21,786	12,937	21,786	-	-	-	-
Health and Stop-Loss	81	108	-	-	35	96	46	12
Health and Other ³	33,121	38,836	-	-	3,417	25,625	29,704	13,211
Stop-Loss and Other ³	4,325	5,653	4,325	5,653	-	-	-	-
Health, Stop-Loss, and Other ³	1,423	2,948	-	-	760	2,419	663	529

Plans with 100 or More Participants and Trusts

Plans with 100 or More Participants and Trusts								
Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	3,553	22,006	2,410	11,638	631	8,017	512	2,350
No Insurance	597	1,658	597	1,658	-	-	-	-
Health Only	59	594	-	-	28	483	31	111
Stop-Loss Only	345	410	345	410	-	-	-	-
Other ³	599	6,470	599	6,470	-	-	-	-
Health and Stop-Loss	23	79	-	-	20	76	3	3
Health and Other ³	746	8,873	-	-	323	6,749	423	2,124
Stop-Loss and Other ³	869	3,099	869	3,099	-	-	-	-
Health, Stop-Loss, and Other ³	315	822	-	-	260	709	55	113

(continued...)

**Table B1. Number of Group Health Plans and Total Participants
by type of insurance and type of insurance contracts, 2020**

Plans with 100 or More Participants and No Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	53,674	56,229	19,168	23,460	3,494	20,800	31,012	11,970
No Insurance	3,491	5,425	3,491	5,425	-	-	-	-
Health Only	1,273	663	-	-	52	200	1,221	463
Stop-Loss Only	338	184	338	184	-	-	-	-
Other ³	12,204	15,312	12,204	15,312	-	-	-	-
Health and Stop-Loss	46	29	-	-	8	20	38	9
Health and Other ³	32,197	29,956	-	-	3,029	18,873	29,168	11,082
Stop-Loss and Other ³	3,135	2,539	3,135	2,539	-	-	-	-
Health, Stop-Loss, and Other ³	990	2,122	-	-	405	1,707	585	415

Plans with Fewer Than 100 Participants and Trusts

Type of Insurance Contracts ¹	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²	Number of Plans	Total Participants, End of Year (thousands) ²
Total	16,827	192	16,356	178	297	8	174	6
No Insurance	15,620	146	15,620	146	-	-	-	-
Health Only	163	3	-	-	130	2	33	1
Stop-Loss Only	281	14	281	14	-	-	-	-
Other ³	134	4	134	4	-	-	-	-
Health and Stop-Loss	12	*/	-	-	7	*/	5	*/
Health and Other ³	178	7	-	-	65	3	113	4
Stop-Loss and Other ³	321	14	321	14	-	-	-	-
Health, Stop-Loss, and Other ³	118	4	-	-	95	4	23	1

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

Some totals do not equal the sum of the components due to rounding.

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

² This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

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

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2020**

All Plans																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	74,054	71,655	1,558	841	37,934	36,686	990	258	4,422	4,061	293	68	31,698	30,908	275	515
None or Not Reported	37,934	36,686	990	258	37,934	36,686	990	258	-	-	-	-	-	-	-	-
1	23,730	23,051	310	369	-	-	-	-	2,658	2,456	164	38	21,072	20,595	146	331
2	8,046	7,788	139	119	-	-	-	-	891	813	59	19	7,155	6,975	80	100
3-5	3,721	3,550	99	72	-	-	-	-	636	566	63	7	3,085	2,984	36	65
6-10	483	452	15	16	-	-	-	-	183	175	6	2	300	277	9	14
11-25	110	102	4	4	-	-	-	-	46	44	1	1	64	58	3	3
26 or More	30	26	1	3	-	-	-	-	8	7	-	1	22	19	1	2

Plans with 100 or More Participants and Trusts																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	3,553	1,873	1,414	266	2,410	1,351	922	137	631	323	279	29	512	199	213	100
None or Not Reported	2,410	1,351	922	137	2,410	1,351	922	137	-	-	-	-	-	-	-	-
1	579	258	252	69	-	-	-	-	312	146	151	15	267	112	101	54
2	258	107	123	28	-	-	-	-	131	63	59	9	127	44	64	19
3-5	220	99	97	24	-	-	-	-	132	66	62	4	88	33	35	20
6-10	50	30	15	5	-	-	-	-	32	26	6	-	18	4	9	5
11-25	24	19	4	1	-	-	-	-	17	16	1	-	7	3	3	1
26 or More	12	9	1	2	-	-	-	-	7	6	-	1	5	3	1	1

(continued...)

**Table B2. Distribution of Group Health Plans
by type of insurance, type of plan, and number of health insurance contracts, 2020**

Plans with 100 or More Participants and No Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	53,674	53,088	43	543	19,168	19,049	7	112	3,494	3,455	3	36	31,012	30,584	33	395
None or Not Reported	19,168	19,049	7	112	19,168	19,049	7	112	-	-	-	-	-	-	-	-
1	22,735	22,422	27	286	-	-	-	-	2,063	2,040	2	21	20,672	20,382	25	265
2	7,744	7,655	7	82	-	-	-	-	751	742	-	9	6,993	6,913	7	73
3-5	3,490	3,440	2	48	-	-	-	-	499	495	1	3	2,991	2,945	1	45
6-10	433	422	-	11	-	-	-	-	151	149	-	2	282	273	-	9
11-25	86	83	-	3	-	-	-	-	29	28	-	1	57	55	-	2
26 or More	18	17	-	1	-	-	-	-	1	1	-	-	17	16	-	1

Plans with Fewer Than 100 Participants and Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	16,827	16,694	101	32	16,356	16,286	61	9	297	283	11	3	174	125	29	20
None or Not Reported	16,356	16,286	61	9	16,356	16,286	61	9	-	-	-	-	-	-	-	-
1	416	371	31	14	-	-	-	-	283	270	11	2	133	101	20	12
2	44	26	9	9	-	-	-	-	9	8	-	1	35	18	9	8
3-5	11	11	-	-	-	-	-	-	5	5	-	-	6	6	-	-
6-10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Some totals do not equal the sum of the components due to rounding.

¹ Number of Health Insurance Contracts represents information reported on Schedule A. The instructions state 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 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 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 This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2020
(thousands)

All Plans																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	78,427	70,558	5,257	2,612	35,276	31,245	3,118	912	28,825	26,386	1,626	813	14,326	12,926	513	887
None or Not Reported	35,276	31,245	3,118	912	35,276	31,245	3,118	912	-	-	-	-	-	-	-	-
1	13,658	12,152	845	660	-	-	-	-	6,871	6,059	528	284	6,786	6,093	317	376
2	7,680	7,118	333	228	-	-	-	-	4,795	4,411	263	121	2,885	2,708	70	107
3-5	8,384	7,029	846	509	-	-	-	-	6,222	5,249	783	189	2,162	1,780	63	320
6-10	6,659	6,491	76	92	-	-	-	-	5,638	5,541	43	54	1,021	950	33	38
11-25	5,168	4,955	13	201	-	-	-	-	4,560	4,395	8	157	608	560	4	44
26 or More	1,602	1,568	26	9	-	-	-	-	739	732	-	8	863	836	26	1

Plans with 100 or More Participants and Trusts																
Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	22,006	15,455	5,227	1,324	11,638	7,893	3,114	631	8,017	6,199	1,619	200	2,350	1,363	494	493
None or Not Reported	11,638	7,893	3,114	631	11,638	7,893	3,114	631	-	-	-	-	-	-	-	-
1	1,922	840	826	256	-	-	-	-	1,337	697	525	116	585	143	301	140
2	1,062	599	330	132	-	-	-	-	744	419	263	63	317	181	67	69
3-5	2,023	902	842	279	-	-	-	-	1,492	699	779	14	531	203	63	265
6-10	1,441	1,351	76	13	-	-	-	-	1,157	1,114	43	-	284	237	33	13
11-25	2,653	2,636	13	4	-	-	-	-	2,555	2,547	8	-	98	90	4	4
26 or More	1,268	1,233	26	9	-	-	-	-	732	724	-	8	536	509	26	1

(continued...)

Table B3. Distribution of Group Health Plan Participants
by type of insurance, type of plan, and number of health insurance contracts, 2020
(thousands)

Plans with 100 or More Participants and No Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	56,229	54,916	26	1,287	23,460	23,177	2	281	20,800	20,180	7	613	11,970	11,559	17	393
None or Not Reported	23,460	23,177	2	281	23,460	23,177	2	281	-	-	-	-	-	-	-	-
1	11,724	11,303	17	404	-	-	-	-	5,526	5,355	3	168	6,198	5,947	14	236
2	6,616	6,518	2	96	-	-	-	-	4,050	3,992	-	58	2,566	2,526	2	38
3-5	6,361	6,126	4	230	-	-	-	-	4,730	4,550	4	176	1,631	1,576	*/	55
6-10	5,218	5,139	-	79	-	-	-	-	4,482	4,427	-	54	737	712	-	25
11-25	2,516	2,319	-	197	-	-	-	-	2,005	1,848	-	157	511	471	-	40
26 or More	335	334	-	*/	-	-	-	-	7	7	-	-	327	327	-	*/

Plans with Fewer Than 100 Participants and Trusts

Number of Health Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer	Total ²	Single-Employer ³	Multi-employer	Multiple-Employer
Total	192	186	4	1	178	175	3	*/	8	8	*/	*/	6	4	1	1
None or Not Reported	178	175	3	*/	178	175	3	*/	-	-	-	-	-	-	-	-
1	12	10	1	*/	-	-	-	-	8	7	*/	*/	4	3	1	*/
2	2	1	*/	*/	-	-	-	-	*/	*/	-	*/	2	1	*/	*/
3-5	1	1	-	-	-	-	-	-	*/	*/	-	-	*/	*/	-	-
6-10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Some totals do not equal the sum of the components due to rounding.

¹ Number of Health Insurance Contracts represents information reported on Schedule A. The instructions state 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 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 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 This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

³ This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

*/ Fewer than 500 participants.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

**Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2020**
(millions)

All Plans

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$176,752	\$158,352	\$9,876	\$8,524	\$23,019	\$20,603	\$1,673	\$742	\$40,806	\$34,193	\$5,335	\$1,279	\$112,927	\$103,556	\$2,868	\$6,502
Health Only	47,383	39,577	5,648	2,157	-	-	-	-	11,735	7,315	3,862	558	35,648	32,262	1,787	1,599
Stop-Loss Only	4,249	3,501	588	160	3,345	2,801	395	149	761	573	177	10	143	126	16	1
Other ³	48,128	44,828	1,934	1,366	19,055	17,299	1,266	490	18,118	17,328	525	265	10,955	10,201	143	611
Health and Stop-Loss	681	663	9	9	-	-	-	-	144	130	9	6	537	534	**/	3
Health and Other ³	74,645	68,322	1,634	4,688	-	-	-	-	9,870	8,687	759	424	64,775	59,636	875	4,264
Stop-Loss and Other ³	754	633	16	105	619	503	13	103	112	107	3	2	23	23	-	**/
Health, Stop-Loss, and Other ³	913	828	46	38	-	-	-	-	67	53	-	14	846	775	46	24

Plans with 100 or More Participants and Trusts

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$29,836	\$15,841	\$9,690	\$4,305	\$4,507	\$2,384	\$1,648	\$475	\$14,296	\$8,442	\$5,311	\$543	\$11,033	\$5,015	\$2,731	\$3,287
Health Only	12,788	6,491	5,608	689	-	-	-	-	7,134	3,019	3,853	262	5,654	3,472	1,755	426
Stop-Loss Only	1,213	530	582	101	943	459	389	94	248	64	177	7	22	6	16	-
Other ³	8,129	5,573	1,899	658	3,329	1,804	1,245	280	3,801	3,217	518	66	999	551	135	312
Health and Stop-Loss	24	9	9	6	-	-	-	-	23	9	9	6	**/	-	**/	-
Health and Other ³	7,297	3,045	1,531	2,721	-	-	-	-	3,050	2,109	753	188	4,247	936	779	2,533
Stop-Loss and Other ³	249	131	16	101	235	121	13	101	14	10	3	1	-	-	-	-
Health, Stop-Loss, and Other ³	137	62	46	30	-	-	-	-	26	12	-	14	111	50	46	16

(continued...)

**Table B4. Premiums Paid by Group Health Plans
by type of insurance, type of plan, and type of insurance contracts, 2020**
(millions)

Plans with 100 or More Participants and No Trusts

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$146,613	\$142,279	\$128	\$4,206	\$18,379	\$18,109	\$3	\$267	\$26,411	\$25,668	\$10	\$733	\$101,822	\$98,502	\$115	\$3,205
Health Only	34,530	33,046	21	1,462	-	-	-	-	4,569	4,273	1	295	29,961	28,774	20	1,167
Stop-Loss Only	2,942	2,881	1	59	2,310	2,254	**/	55	512	508	1	3	120	120	**/	1
Other ³	39,953	39,230	15	707	15,689	15,476	2	210	14,311	14,107	6	198	9,953	9,647	7	299
Health and Stop-Loss	652	649	-	3	-	-	-	-	118	118	-	-	534	531	-	3
Health and Other ³	67,279	65,227	90	1,962	-	-	-	-	6,780	6,542	2	235	60,500	58,684	88	1,727
Stop-Loss and Other ³	502	498	-	4	381	379	-	2	98	96	-	2	23	23	-	**/
Health, Stop-Loss, and Other ³	756	747	-	8	-	-	-	-	24	24	-	-	732	724	-	8

Plans with Fewer Than 100 Participants and Trusts

Type of Insurance Contracts ¹	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer	Total	Single-Employer ²	Multi-employer	Multiple-Employer
Total	\$303	\$233	\$57	\$13	\$133	\$110	\$23	**/	\$99	\$83	\$13	\$3	\$71	\$39	\$21	\$10
Health Only	66	40	19	7	-	-	-	-	32	23	8	1	34	16	11	6
Stop-Loss Only	94	90	5	-	93	88	5	-	1	1	**/	-	1	1	-	-
Other ³	46	25	20	2	37	19	18	**/	6	4	1	1	4	2	1	**/
Health and Stop-Loss	5	5	-	-	-	-	-	-	3	3	-	-	2	2	-	-
Health and Other ³	68	51	13	5	-	-	-	-	40	35	4	1	28	16	9	4
Stop-Loss and Other ³	4	4	**/	-	4	4	-	-	**/	**/	**/	-	-	-	-	-
Health, Stop-Loss, and Other ³	20	19	**/	-	-	-	-	-	17	17	-	-	2	2	**/	-

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

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

Some totals do not equal the sum of the components due to rounding.

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

² This report defines Single-Employer as single-employer plans and plans of controlled groups of corporations that are filing as a single-employer plan in accordance with the Form 5500 instructions.

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

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2020, private employer-sponsored health insurance covered roughly 54 percent of the U.S. population.¹ There are a variety of ways in which plan sponsors (usually employers, and less often, unions) may fund the health insurance coverage they offer their workers.²

How Do Sponsors Fund Group Health Plans?

Sponsors may “fully insure” benefits through the purchase of a group insurance policy from a state-licensed insurance carrier or similar organization and premium payments directly to the insurer. Plans may also 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.

These funding arrangements – insured, funded, and unfunded – may be combined in multiple ways. For example, a group insurance policy may cover a subset of the plan’s health benefits while the plan’s remaining health benefits are paid out of the plan sponsor’s general assets. Plans may use assets held

¹ U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2021 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.

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

Fully insured – A fully insured plan provides health benefits by purchasing a group health insurance policy or contract from a state-licensed insurance carrier or similar organization, such as a health maintenance organization. The insurance carrier then assumes financial responsibility for the covered health benefit claims of the plan’s participants and associated administrative costs.³ An employer with a fully insured health plan chooses how to transfer insurance premiums to the insurance carrier.⁴ The plan sponsor may either establish a trust for paying insurance premiums or pay premiums directly from its general assets.

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

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.

The financial risk for self-insured benefit claims may be borne partially or entirely by the employer offering the self-insured plan. To protect against unexpectedly large claims, self-insured plans or employers sponsoring such plans may obtain stop-loss insurance coverage. Stop-loss coverage limits the liability of the plan or employer bears for each covered person's health care costs (in the case of policies with individual or specific attachment points) or for the total expenses of the plan (aggregate attachment points). The stop-loss carrier reimburses the plan or the employer for losses above the policy's attachment points.

Some insurance carriers offer more complex arrangements, often called "level-funded" plans, that are nominally self-insured but allow the plan sponsor to pay a set dollar amount to cover a portion of expected claims cost, a stop-loss insurance premium, and plan administration costs. These arrangements have recently become more prevalent among smaller employers.⁶

Mixed-insured – A mixed-insured plan contains both fully insured and self-insured components. For example, an employer may offer its employees a choice between a fully insured HMO option and a self-insured PPO option. If both plan components were reported on a single Form 5500 filing, the plan would be considered mixed-insured.

⁶ Kaiser Family Foundation has estimated that 13 percent of firms with fewer than 200 workers offered a level-funded plan in 2020, up from 7 percent in 2019. See: *2020 Employer Health Benefits Survey*, Kaiser Family Foundation (Oct. 8, 2020), <https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey>.

Form 5500 Group Health Plan Filing Requirements

The Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code (the Code) establish certain reporting and filing obligations for private sector employee benefit plans. Plans are generally 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) developed the Form 5500 Series for employers who sponsor a benefit plan for their employees. This satisfies certain annual reporting requirements under ERISA and the Code. As statutory and regulatory requirements changed, the Agencies changed the Form 5500. Today, filing the Form 5500 with any required Schedules and Attachments generally satisfies a plan's reporting requirements.⁷

The Form 5500 is an important source of information on ERISA-covered, private sector, employer-sponsored benefit plans and their operations, funding, assets, and investments. The majority of Form 5500 reports are filed for employee pension benefit plans. Welfare benefit plans (which include plans providing benefits such as medical, dental, life insurance, severance pay, disability, etc.) are required to file a Form 5500, with certain

⁷ See ERISA section 101, 29 U.S.C § 1021, and accompanying regulations. The data used for this report were taken from the Form 5500 data for plan years 2020 and earlier. For plan years beginning on or after January 1, 2009, certain eligible small plans are able to file the Form 5500-SF "Short Form Annual Return/Report of Small Employee Benefit Plan." Small plans using the Form 5500-SF answer a question whether there were any fees and commissions paid with respect to the purchase of insurance, and if so, provide the total amount. See, 2020 Form 5500-SF, Line 10e.

exceptions based on plan size and funding arrangement. These exceptions include:

- Welfare plans maintained outside the United States that serve mostly nonresident aliens
- Welfare plans (other than plans required to file the Form M-1) with fewer than 100 participants as of the beginning of the plan year that are unfunded, fully insured, or a combination of insured and unfunded⁸
- Governmental plans
- Unfunded or insured welfare plans maintained only for a select group of management or highly compensated employees
- 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
- A welfare benefit plan maintained solely for (1) an individual or an individual and his or her spouse, who wholly own a trade or business, whether incorporated or unincorporated, or (2) partners or the partners and the partners' spouses in a partnership

⁸ An unfunded welfare benefit plan has its benefits paid as needed directly from the general assets of the employer or employee organization that sponsors the plan. A combination unfunded/insured welfare benefit plan has its benefits partially as an unfunded plan and partially as a fully insured plan. An example of such a plan is a welfare benefit plan that provides unfunded medical benefits and life insurance benefits. See 2020 Form 5500 Instructions.

A small welfare plan (covering fewer than 100 participants as of the end of the year) that receives employee or former employee contributions during the plan year and does not (1) use contributions to pay insurance premiums or (2) hold plan assets in a trust or other separately maintained fund generally must file the Form 5500.

An exception to this rule is a small plan associated with a cafeteria plan under Code section 125, with employee contributions that are used to pay benefits instead of insurance premiums. This type of plan may be treated for annual reporting purposes as an unfunded welfare plan if it meets certain Department requirements.⁹

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 2020. However, the following filings are excluded:

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

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

have zero or blank values for total assets, liabilities, net assets, income, and expenses;

- Plans that filed the Form 5500 or Form 5500-SF with zero participants as of the beginning and the end of the plan year;
- Plans that report health benefit features but appear not to actually provide health benefits based on the plan and sponsor name;¹⁰
- Direct Filing Entities (other than Group Insurance Arrangements); and
- Duplicate filings or filings that were subsequently amended.

For purposes of this report, group health plans that file the Form 5500 are categorized as being self-insured, fully insured, or mixed-insured. The Department used information from the 2020 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. In general, plans are classified based on whether their filings include evidence of health insurance and/or evidence of a trust.

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

¹⁰ For a more detailed explanation of this exclusion criterion, see the current Form 5500 Group Health Plan Research File User Guide, available at <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

Evidence of a Trust. Information on a plan's trust, if any, should be reported on a Schedule H or Schedule I. In addition to assets and liabilities, the Schedule H or I lists contributions and expenses (such as benefit payments directly to participants and payments to insurance carriers). For classification purposes, Schedules H or I filings that include at least some information on assets, liabilities, income, or expenses are considered evidence of a trust. A Schedule H or I that is blank (not common since the introduction of electronic filing) or only reports compliance issues is not considered evidence of a trust.

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

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

(2) Evidence of a trust; evidence of health insurance

- (a) Plans reporting payments both directly to participants and to insurance carriers
 - i) Plans filing a Schedule A that reflects a level-funded plan contract or that indicates experience-rated charges but no premiums are classified as **self-insured**.
 - ii) Plans reporting payments directly to participants that are more than 30 percent of the average cost of single health coverage in the United States are classified as **mixed-insured**.
 - iii) All other plans are classified as **fully insured**.

¹¹ 2020 Employer Health Benefits Survey, Kaiser Family Foundation (Oct. 8, 2020), <https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey>.

- (b) Plans that *do not* report payments both directly to participants and to insurance carriers
 - i) Plans reporting trust payments to insurance carriers within 20 percent of total premiums for all insurance contracts are classified as **fully insured**.
 - ii) All other plans are classified as **mixed-insured**.
- (3) No evidence of a trust; no evidence of health insurance
 - (a) Plans filing the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year are classified as **self-insured**.
 - (b) Plans filing the Form 5500-SF with 100 or more participants as of the beginning of the plan year and reported nonzero total assets, liabilities, or net assets are classified as **self-insured**.
 - (c) Plans filing a Schedule A that indicates stop-loss coverage or payments to a third-party administrator are classified as **self-insured**.
 - (d) Plans with filings indicating that the plan funding or benefit arrangement is through a trust or general assets of the sponsor are classified as **self-insured**.
 - (e) All other plans are classified as **fully insured**.

(4) No evidence of a trust; evidence of health insurance

- (a) Plans with filings indicating that the number of individuals covered under insurance contracts as reported on the Schedule A is less than half of the total number of participants as of the end of the plan year *and* that the plan funding or benefit arrangement is through a trust or general assets of the sponsor are classified as **mixed-insured**.
- (b) All other plans are classified as **fully insured**.

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

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

Generally, small group health plans that fully insure benefits or self-insure benefits but do not have a trust are not required to file a Form 5500.¹² All large welfare plans that fully insure or self-insure benefits without a trust must file only the Form 5500

¹² Large plans that use a trust to hold the plan assets to self-insure health benefits are required to file a comprehensive Form 5500, including a Schedule H to report financial information about the plan's operations. Generally, those small plans that use a trust to self-insure their health benefits are not required to file a Schedule H. These filings include more abbreviated financial information about the plan's operation as filed on Schedule I or the Form 5500-SF.

and the Schedule A to report information about insurance contracts.

The tables in this document summarize Form 5500 data for group health plans that file. In a limited number of cases, the filed information has been edited. For example, certain plans did not indicate that the plan was terminating and reported zero participants as of the end of the plan year (or left the field blank) but a positive number of participants at the beginning of the year. In these cases, the beginning of year participation count has been used for the end of year count, and all of these participants have been classified as active participants.

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

APPENDIX A2: Group Insurance Arrangements

For Form 5500 reporting purposes, a “group insurance arrangement” (GIA) is a type of multiple-employer welfare arrangement that:

- provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan),
- fully insures one or more welfare plans of each participating employer,
- uses a trust or other entity as the holder of the insurance contracts,
- uses a trust as the conduit for payment of premiums to the insurance company, and
- files a Form 5500 on behalf of the arrangement.¹

If the arrangement meets all of these conditions, each welfare benefit plan that is part of a GIA is exempt from the requirement to file a Form 5500.² (*See* 29 C.F.R § 2520.104-43.) GIAs often exist for the provision of health benefits, but the GIAs themselves are not technically group health plans. For this reason, statistics for GIAs are not included in the tables for group health plans in Sections A and B of this report.

¹ *Instructions for the Form 5500*, U.S. Department of Labor (2020), <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2020-instructions.pdf>.

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

² *Id.*

Table 1. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, and Total Assets, 2009-2020

Year	Number of GIAs	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands)	Total Assets (millions)
2009	62	451	444	\$355
2010	61	419	413	\$432
2011	55	439	433	\$421
2012	57	394	390	\$399
2013	58	384	379	\$422
2014	50	334	329	\$370
2015	50	296	291	\$345
2016	44	323	319	\$303
2017	46	313	309	\$352
2018	42	327	323	\$342
2019	42	315	312	\$290
2020	37	312	308	\$392

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.

Additional details on the data included in this table can be found in the 2020 Form 5500 Group Health Plan Research File User Guide, available at: <https://www.dol.gov/agencies/ebsa/researchers/data/group-health-plan-data>.

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

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

SOURCE: Form 5500 filings.

**Table 2. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits,
Total Participants, Active Participants, Assets, Contributions, and Benefits
by type of benefit, 2020**

Type of Benefit	Number of GIAs	Total Participants, End of Year (thousands) ¹	Active Participants, End of Year (thousands)	Total Assets (millions)	Total Contributions (millions) ²	Total Benefits (millions) ³
Total	37	312	308	\$392	\$2,103	\$2,005
Health Benefits Only	5	5	5	3	42	40
Health and Other Benefits	32	307	302	390	2,061	1,965
Health and Dental	-	-	-	-	-	-
Health and Vision	-	-	-	-	-	-
Health and Non-Health ⁴	4	50	48	165	438	438
Health, Dental, and Vision	1	8	8	30	80	77
Health, Dental, and Non-Health ⁴	4	16	15	13	105	103
Health, Vision, and Non-Health ⁴	2	10	10	**/	10	10
Health, Dental, Vision, and Non-Health ⁴	21	223	220	182	1,429	1,336

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.

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

Some totals do not equal the sum of the components due to rounding.

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

² This report defines Total Contributions as employer and employee contributions.

³ Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

⁴ Non-health benefits include life insurance, supplemental unemployment, temporary disability, and long-term disability.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, 2020

(millions)

Selected Income		Selected Expenses	
CONTRIBUTIONS	\$2,103	BENEFIT PAYMENTS ²	\$2,005
Employer Contributions	1,770	Directly to Participants or Beneficiaries (Including Rollovers)	356
Participant Contributions	333	To Insurance Carriers for the Provision of Benefits	1,643
Contributions from Others (Including Rollovers)	**/	Other	6
Noncash Contributions	-		
INVESTMENT INCOME ¹	\$10	ADMINISTRATIVE EXPENSES	\$94
		Professional Fees	28
		Contract Administrator Fees	58
		Investment Advisory and Management Fees	**/
		Other	8

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.

¹ Investment Income is equal to the sum of all income items on the Schedule H except for contributions and other income.

² Amounts shown include both benefits paid directly to participants and beneficiaries from trust funds and premium payments made by plans to insurance carriers. Amounts exclude benefits paid directly by insurance carriers.

**/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by number of participants, 2020

Total Participants, End of Year ¹	
Total	37
None or Not Reported	-
1-49	-
50-99	-
100-249	3
250-499	2
500-999	5
1,000-4,999	13
5,000 or More	14
Per Plan Statistics	
Mean Number of Participants	8,433
Median Number of Participants	3,151

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement. Participants are tabulated as of the end of the plan year.

¹ This report defines Total Participants as active participants and retired or separated participants either receiving benefits or entitled to future benefits.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.

Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by industry, 2020

Industry	
Total	37
Agriculture	-
Mining	-
Construction	2
Manufacturing	-
Transportation	2
Communications and Information	-
Utilities	-
Wholesale Trade	-
Retail Trade	1
Finance, Insurance, and Real Estate	13
Services	3
Misc. Organizations ¹	3
Industry Not Reported	13

NOTES: A GIA provides benefits to the employees of two or more unaffiliated employers (not in connection with a multiemployer plan or a collectively bargained multiple-employer plan), fully insures one or more welfare plans of each participating employer, uses a trust or other entity as the holder of the insurance contracts, uses a trust as the conduit for payment of premiums to the insurance company, and files a Form 5500 on behalf of the arrangement.

¹ Religious, grantmaking, civic, professional, labor, and similar organizations. Does not include church plans, which are not required to file.

- Missing or not applicable.

SOURCE: 2020 Form 5500 filings.