

**Group Health Plans Report**  
Abstract of 2023 Form 5500 Annual Reports  
Reflecting Statistical Year Filings  
Data Extracted on 5/7/2025



**EMPLOYEE BENEFITS SECURITY ADMINISTRATION**  
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# TABLE OF CONTENTS

**Highlights**.....1-3

## **SECTION A: SUMMARY OF FORM 5500, SCHEDULE H, AND SCHEDULE I**

A1. Number of Group Health Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits *by type of benefit and type of insurance, 2023*.....4-5

A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities *by type of insurance and type of plan, 2023*.....6-7

A3. Number of Participants in Group Health Plans *by type of insurance, type of plan, and type of participant, 2023*....8-9

A4. Selected Income of Group Health Plans *by type of insurance and type of plan, 2023*.....10-11

A5. Selected Expenses of Group Health Plans *by type of insurance and type of plan, 2023*.....12-13

A6. Balance Sheet of Group Health Plans with 100 or More Participants and Trusts *by type of insurance and type of plan, 2023*.....14

A7. Number of Group Health Plans *by type of insurance, type of plan, and method of funding, 2023*.....15-18

A8. Number of Group Health Plans and Total Participants *by collective bargaining status, type of insurance, and type of plan, 2023*.....19-20

A9. Distribution of Group Health Plans *by type of insurance, type of plan, and number of participants, 2023*.....21-22

A10. Distribution of Group Health Plans *by type of insurance, type of plan, and industry, 2023*.....23-24

A11. Distribution of Group Health Plan Participants *by type of insurance, type of plan, and number of participants, 2023*.....25

A12. Distribution of Group Health Plan Participants *by type of insurance, type of plan, and industry, 2023*.....26-27

## **SECTION B: SUMMARY OF SCHEDULE A**

B1. Number of Group Health Plans and Total Participants *by type of insurance and type of insurance contracts, 2023*.....28-29

B2. Distribution of Group Health Plans *by type of insurance, type of plan, and number of health insurance contracts, 2023*.....30-31

B3. Distribution of Group Health Plan Participants *by type of insurance, type of plan, and number of health insurance contracts, 2023*.....32-33

B4. Premiums Paid by Group Health Plans *by type of insurance, type of plan, and type of insurance contracts, 2023*.....34-35

**Appendix A1: Plan Funding Classification**.....36-41

**Appendix A2: Group Insurance Arrangements**.....42-46

# HIGHLIGHTS FROM THE 2023 FORM 5500 GROUP HEALTH PLANS REPORT

Group health plans filing a Form 5500 represent a 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 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 2023 are included.

**Number of Group Health Plans, 2015-2023**

Year	All Plans	Plans with 100 or More Participants (end of year)	Plans with Fewer Than 100 Participants (end of year)
2015	54,488	51,367	3,121
2016	56,211	53,078	3,133
2017	57,750	54,052	3,698
2018	60,530	55,387	5,143
2019	65,798	56,325	9,473
2020	74,054	57,227	16,827
2021	81,805	57,082	24,723
2022	84,896	58,267	26,629
2023	87,706	59,776	27,930

Source: Table A2 and the 2015-2023 Group Health Plans Reports.

The universe of group health plans filing the Form 5500 has grown more rapidly over the past several years, almost entirely due to an influx of filings from smaller plans. Specifically, the number of group

<sup>1</sup> MEWAs that are not welfare benefit plans (i.e., “non-plan MEWAs”) are not required to file the Form 5500, but individual participating employer plans must separately satisfy applicable annual reporting requirements.

health plans filing the Form 5500 that reported fewer than 100 participants at the end of the year—almost all of which were self-insured—grew from about 9,000 plans in 2019 to nearly 28,000 plans in 2023. Much of this growth occurred from 2019-2021, while 2022 and 2023 saw more modest plan count growth. Meanwhile, the number of group health plans reporting more than 100 participants has increased much more slowly over the same period. The increase in small, self-insured plans was largely driven by plans appearing to participate in a non-plan Multiple Employer Welfare Arrangement (MEWA).<sup>1</sup>

This Form 5500 filing trend does not necessarily reflect a broad shift in private sector, employer-sponsored group health coverage in the U.S. Rather, these statistics merely indicate an increase in prevalence of certain types of plans that are subject to Form 5500 filing guidelines, such as those participating in a non-plan MEWA.

Other findings from private sector, employer-sponsored group health plans filing Form 5500 series welfare reports with plan year ending dates in 2023 are summarized below.

This document is Appendix A to the Report to Congress: Annual Report on Self-Insured Group Health Plans for 2026.

## **Plan Type Characteristics**

- In 2023, about 88,000 private sector, employer-sponsored group health plans filed the Form 5500. Roughly 51,000, or 58 percent, were self-insured. About 32,000, or 37 percent, were fully insured. Approximately 5,000, or 5 percent, were mixed-insured. (See Table A1.)
- Of the roughly 88,000 group health plans mentioned above, about 35 percent offered only health benefits. Conversely, 65 percent offered other welfare benefits (such as dental, vision, life, disability, etc.) in addition to health benefits.<sup>2</sup> Of the approximately 57,000 plans that offer coverage in addition to health coverage, 53 percent

<sup>2</sup> For the remainder of this report, health benefits exclude vision and dental benefits to match the separate identification of those benefit types on the Form 5500 Annual Return/Report of Employee Benefit Plan. See 2023 Form 5500 instructions at <https://www.dol.gov/sites/default/files/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2023-instructions.pdf>.

were fully insured, 39 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, including stop-loss, on Schedule A. Only 12 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.<sup>3</sup>
- Of all private sector, single-employer group health plans that filed a 2023 Form 5500, 37 percent provided fully insured health benefits to their employees. Multiemployer group health plans were much less likely to provide fully insured health benefits; only 16 percent of those plans did so in 2023. Roughly 63 percent of multiple-employer plans provided fully insured health benefits. (See Table A2.)
- Of the approximately 51,000 group health plans categorized as self-insured, about 49,000 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 200 were multiemployer plans and 500 were multiple-employer plans. Of the approximately 5,000 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 88,000 group health plans that filed a 2023 Form 5500, approximately 17,000 indicated a funding arrangement of

insurance only, 2,000 indicated a funding arrangement of a trust only, and 4,000 indicated a funding arrangement of general assets of the sponsor only. The remaining 65,000 group health plan filers indicated some combination of funding arrangements (39,000) or did not report any arrangement (26,000).<sup>4</sup> The most common combination of funding arrangements, reported by 36,000 plans, was general assets of the sponsor and insurance. (See Table A7.)

### **Number of End of Year Participants**

- Of the approximately 88 million participants in group health plans filing a 2023 Form 5500, 44 percent, or 39 million, were covered under self-insured group health plans. (See Table A2.)
- About 41 percent of self-insured group health plans and 84 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.<sup>5</sup> (See Table A2.)
- The mean and median number of participants in group health plans in 2023 were about 1,000 and 160, respectively. The means for self-insured, mixed-insured, and fully insured were 770, 6,800, and 510, respectively. The medians for self-insured, mixed-insured, and fully insured were approximately 20, 1,290, and 200, respectively. (See Table A9.)

### **Assets and Liabilities**

- In total, group health plans that filed a Form 5500 held about \$285 billion in assets as of the end of 2023. Self-insured group health plans held approximately \$128 billion, mixed-insured group health

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<sup>3</sup> The statistics in this note were tabulated using the 2023 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>.

<sup>4</sup> Although information on insurance contracts and plan assets are reported on the Form 5500-SF (Short Form Annual Return/Report of Small Employee Benefit Plan), plans permitted to file the Form 5500-SF are not required to separately identify the funding or benefit arrangements as insured, trust, Code section 413(e) insurance contracts, or general assets of the sponsor.

<sup>5</sup> A welfare benefit plan that covered fewer than 100 participants as of the beginning of the plan year and is unfunded, fully insured, or a combination of insured and unfunded, and which is not subject to the Form M-1 requirements under 29 CFR 2520.101-2, is exempt from filing a Form 5500, as specified in 29 CFR 2520.104-20. For more information on filing requirements and exemptions, see Appendix A1.

plans held \$142 billion, and fully insured group health plans held about \$16 billion. (See Table A2.)

- Despite comprising only 5 percent of plans, mixed-insured plans covered 37 percent of end-of-year participants and reported about 50 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 instance, of the 20 largest plans by asset size, 8 were mixed-insured and held approximately \$88 billion, or just under one-third of total health plan assets.<sup>6</sup>
- 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, 20 percent in direct filing entities (DFEs), 25 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 22 percent of their assets in cash and U.S. Government securities, 11 percent in DFEs, 11 percent in mutual fund companies, 21 percent in debt instruments, and 4 percent in stock. (See Table A6.)
- Form 5500 group health plan filers reported \$34 billion in liabilities as of the end of 2023. Approximately \$13 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 \$13 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 reflect all 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 \$157 billion in contributions in 2023, with \$131 billion contributed by the employers and approximately \$24 billion contributed by the plan participants. Plans with fewer than 100 participants accounted for roughly \$4 billion of these contributions. (See Table A4.)
- In 2023, group health plans filing a Form 5500 that used trusts reported investment income of approximately \$19 billion. About \$9 billion was gained by self-insured group health plans, \$9 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 2023 Form 5500, covered 100 or more participants, and used trusts made benefit payments of \$51 billion directly to participants and \$6 billion to insurance carriers. Mixed-insured plans that covered 100 or more participants and used trusts made benefit payments to participants totaling about \$52 billion and to insurance carriers of \$17 billion. Fully insured plans that covered 100 or more participants and used trusts paid about \$2 billion directly to participants and \$12 billion to insurance carriers for provision of benefits. (See Table A5.)
- In total, group health plans filing a 2023 Form 5500 reported about \$9 billion in administrative expenses.<sup>7</sup> Self-insured, mixed-insured, and fully insured plans reported \$4 billion, \$4 billion, and \$1 billion, respectively. (See Table A5.)

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<sup>6</sup> The statistics in this note were tabulated using the 2023 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>.

<sup>7</sup> 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, 2023**

**All Plans**

<b>Type of Benefit</b>	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>1</sup></b>	<b>Active Participants, End of Year (thousands) <sup>2</sup></b>	<b>Total Assets (millions)</b>	<b>Total Contributions (millions) <sup>3</sup></b>	<b>Total Benefits (millions) <sup>4</sup></b>
<b>Total</b>	<b>87,706</b>	<b>87,989</b>	<b>78,664</b>	<b>\$285,357</b>	<b>\$156,656</b>	<b>\$153,468</b>
<b>Health Benefits Only</b>	<b>30,378</b>	<b>4,776</b>	<b>3,978</b>	<b>14,572</b>	<b>8,046</b>	<b>7,855</b>
<b>Health and Other Benefits</b>	<b>57,328</b>	<b>83,213</b>	<b>74,686</b>	<b>270,785</b>	<b>148,611</b>	<b>145,613</b>
Health and Dental	1,104	885	710	5,632	3,793	3,880
Health and Vision	338	311	228	1,785	1,192	1,232
Health and Non-Health <sup>5</sup>	2,380	9,410	7,849	18,226	5,551	5,577
Health, Dental, and Vision	2,496	3,331	2,880	16,829	10,721	10,526
Health, Dental, and Non-Health <sup>5</sup>	3,098	3,312	2,396	20,074	8,318	8,798
Health, Vision, and Non-Health <sup>5</sup>	627	843	740	4,424	2,224	2,175
Health, Dental, Vision, and Non-Health <sup>5</sup>	47,285	65,119	59,881	203,816	116,811	113,425

**Self-Insured**

<b>Type of Benefit</b>	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>1</sup></b>	<b>Active Participants, End of Year (thousands) <sup>2</sup></b>	<b>Total Assets (millions)</b>	<b>Total Contributions (millions) <sup>3</sup></b>	<b>Total Benefits (millions) <sup>4</sup></b>
<b>Total</b>	<b>50,672</b>	<b>38,843</b>	<b>34,469</b>	<b>\$127,808</b>	<b>\$67,771</b>	<b>\$64,804</b>
<b>Health Benefits Only</b>	<b>28,229</b>	<b>3,213</b>	<b>2,586</b>	<b>11,374</b>	<b>6,124</b>	<b>5,887</b>
<b>Health and Other Benefits</b>	<b>22,443</b>	<b>35,630</b>	<b>31,883</b>	<b>116,433</b>	<b>61,648</b>	<b>58,917</b>
Health and Dental	483	551	422	4,161	1,072	1,180
Health and Vision	142	192	139	1,164	588	559
Health and Non-Health <sup>5</sup>	1,592	8,204	6,818	12,022	4,653	4,532
Health, Dental, and Vision	1,259	1,842	1,530	10,521	5,100	4,713
Health, Dental, and Non-Health <sup>5</sup>	1,366	1,669	1,301	8,783	5,701	5,625
Health, Vision, and Non-Health <sup>5</sup>	241	453	383	3,074	1,865	1,795
Health, Dental, Vision, and Non-Health <sup>5</sup>	17,360	22,719	21,291	76,708	42,668	40,513

(continued...)

**Table A1. Number of Group Health Plans, Total Participants, Active Participants, Assets, Contributions, and Benefits by type of benefit and type of insurance, 2023**

**Mixed-Insured**

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) <sup>1</sup>	Active Participants, End of Year (thousands) <sup>2</sup>	Total Assets (millions)	Total Contributions (millions) <sup>3</sup>	Total Benefits (millions) <sup>4</sup>
<b>Total</b>	<b>4,808</b>	<b>32,700</b>	<b>28,985</b>	<b>\$141,509</b>	<b>\$72,611</b>	<b>\$72,778</b>
<b>Health Benefits Only</b>	<b>146</b>	<b>558</b>	<b>451</b>	<b>2,845</b>	<b>1,810</b>	<b>1,854</b>
<b>Health and Other Benefits</b>	<b>4,662</b>	<b>32,143</b>	<b>28,534</b>	<b>138,664</b>	<b>70,802</b>	<b>70,925</b>
Health and Dental	71	176	155	935	2,608	2,555
Health and Vision	7	35	20	466	42	87
Health and Non-Health <sup>5</sup>	104	325	196	5,641	787	915
Health, Dental, and Vision	119	1,040	938	5,238	4,607	4,740
Health, Dental, and Non-Health <sup>5</sup>	160	794	613	8,812	1,786	1,897
Health, Vision, and Non-Health <sup>5</sup>	49	241	215	929	196	216
Health, Dental, Vision, and Non-Health <sup>5</sup>	4,152	29,532	26,397	116,643	60,776	60,516

**Fully Insured**

Type of Benefit	Number of Plans	Total Participants, End of Year (thousands) <sup>1</sup>	Active Participants, End of Year (thousands) <sup>2</sup>	Total Assets (millions)	Total Contributions (millions) <sup>3</sup>	Total Benefits (millions) <sup>4</sup>
<b>Total</b>	<b>32,226</b>	<b>16,445</b>	<b>15,211</b>	<b>\$16,040</b>	<b>\$16,273</b>	<b>\$15,886</b>
<b>Health Benefits Only</b>	<b>2,003</b>	<b>1,005</b>	<b>942</b>	<b>353</b>	<b>112</b>	<b>115</b>
<b>Health and Other Benefits</b>	<b>30,223</b>	<b>15,440</b>	<b>14,269</b>	<b>15,688</b>	<b>16,161</b>	<b>15,772</b>
Health and Dental	550	159	133	535	114	146
Health and Vision	189	84	69	154	561	586
Health and Non-Health <sup>5</sup>	684	881	836	563	111	129
Health, Dental, and Vision	1,118	449	412	1,070	1,014	1,073
Health, Dental, and Non-Health <sup>5</sup>	1,572	849	482	2,480	832	1,277
Health, Vision, and Non-Health <sup>5</sup>	337	149	142	421	163	165
Health, Dental, Vision, and Non-Health <sup>5</sup>	25,773	12,868	12,194	10,465	13,367	12,396

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.

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

<sup>2</sup> 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.

<sup>3</sup> This report defines Total Contributions as employer and employee contributions.

<sup>4</sup> 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.

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

SOURCE: 2023 Form 5500 and Form 5500-SF filings.

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities  
by type of insurance and type of plan, 2023**

All Plans Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Number of Plans</b>	<b>87,706</b>	<b>85,363</b>	<b>1,478</b>	<b>865</b>	<b>50,672</b>	<b>49,437</b>	<b>970</b>	<b>265</b>	<b>4,808</b>	<b>4,484</b>	<b>269</b>	<b>55</b>	<b>32,226</b>	<b>31,442</b>	<b>239</b>	<b>545</b>
Health Benefits Only	30,378	30,194	55	129	28,229	28,131	44	54	146	133	4	9	2,003	1,930	7	66
Health and Other Benefits	57,328	55,169	1,423	736	22,443	21,306	926	211	4,662	4,351	265	46	30,223	29,512	232	479
<b>Total Participants, End of Year (thousands)<sup>2</sup></b>	<b>87,989</b>	<b>79,785</b>	<b>5,309</b>	<b>2,894</b>	<b>38,843</b>	<b>34,601</b>	<b>3,241</b>	<b>1,001</b>	<b>32,700</b>	<b>30,438</b>	<b>1,572</b>	<b>690</b>	<b>16,445</b>	<b>14,747</b>	<b>496</b>	<b>1,203</b>
Health Benefits Only	4,776	4,329	157	290	3,213	3,008	150	54	558	381	2	175	1,005	939	5	61
Health and Other Benefits	83,213	75,457	5,152	2,604	35,630	31,592	3,091	946	32,143	30,057	1,570	515	15,440	13,807	490	1,142
<b>Assets (millions)</b>	<b>\$285,357</b>	<b>\$157,590</b>	<b>\$123,803</b>	<b>\$3,964</b>	<b>\$127,808</b>	<b>\$48,800</b>	<b>\$75,829</b>	<b>\$3,178</b>	<b>\$141,509</b>	<b>\$100,757</b>	<b>\$40,466</b>	<b>\$286</b>	<b>\$16,040</b>	<b>\$8,033</b>	<b>\$7,508</b>	<b>\$499</b>
Health Benefits Only	14,572	11,208	3,236	129	11,374	8,442	2,822	111	2,845	2,418	412	15	353	348	2	3
Health and Other Benefits	270,785	146,382	120,567	3,835	116,433	40,359	73,007	3,068	138,664	98,339	40,054	272	15,688	7,685	7,506	496
<b>Liabilities (millions)</b>	<b>\$33,685</b>	<b>\$11,467</b>	<b>\$20,913</b>	<b>\$1,305</b>	<b>\$13,059</b>	<b>\$2,541</b>	<b>\$9,491</b>	<b>\$1,027</b>	<b>\$19,123</b>	<b>\$8,369</b>	<b>\$10,607</b>	<b>\$148</b>	<b>\$1,502</b>	<b>\$556</b>	<b>\$815</b>	<b>\$131</b>
Health Benefits Only	1,011	740	225	46	670	417	222	31	339	322	3	14	2	1	1	1
Health and Other Benefits	32,673	10,726	20,687	1,259	12,389	2,124	9,270	995	18,785	8,047	10,604	134	1,500	555	814	130

**Plans with 100 or More Participants and Trusts**

Summary Statistics by Type of Benefit	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Number of Plans</b>	<b>3,380</b>	<b>1,763</b>	<b>1,358</b>	<b>259</b>	<b>2,417</b>	<b>1,367</b>	<b>921</b>	<b>129</b>	<b>518</b>	<b>240</b>	<b>255</b>	<b>23</b>	<b>445</b>	<b>156</b>	<b>182</b>	<b>107</b>
Health Benefits Only	579	505	40	34	524	469	36	19	31	22	3	6	24	14	1	9
Health and Other Benefits	2,801	1,258	1,318	225	1,893	898	885	110	487	218	252	17	421	142	181	98
<b>Total Participants, End of Year (thousands)<sup>2</sup></b>	<b>21,938</b>	<b>15,332</b>	<b>5,260</b>	<b>1,346</b>	<b>12,899</b>	<b>9,050</b>	<b>3,215</b>	<b>635</b>	<b>6,569</b>	<b>4,866</b>	<b>1,563</b>	<b>140</b>	<b>2,469</b>	<b>1,416</b>	<b>482</b>	<b>571</b>
Health Benefits Only	933	738	152	42	756	580	150	26	153	142	2	9	24	16	*/	7
Health and Other Benefits	21,005	14,594	5,108	1,303	12,143	8,470	3,065	608	6,417	4,724	1,561	131	2,445	1,400	482	563
<b>Assets (millions)</b>	<b>\$283,305</b>	<b>\$155,758</b>	<b>\$123,596</b>	<b>\$3,951</b>	<b>\$126,191</b>	<b>\$47,307</b>	<b>\$75,710</b>	<b>\$3,174</b>	<b>\$141,285</b>	<b>\$100,548</b>	<b>\$40,451</b>	<b>\$286</b>	<b>\$15,829</b>	<b>\$7,903</b>	<b>\$7,435</b>	<b>\$490</b>
Health Benefits Only	13,789	10,443	3,220	127	10,691	7,775	2,806	109	2,828	2,402	412	15	270	265	2	3
Health and Other Benefits	269,515	145,316	120,376	3,824	115,500	39,532	72,903	3,065	138,457	98,146	40,039	272	15,558	7,638	7,434	487
<b>Liabilities (millions)</b>	<b>\$33,293</b>	<b>\$11,086</b>	<b>\$20,905</b>	<b>\$1,302</b>	<b>\$12,800</b>	<b>\$2,290</b>	<b>\$9,486</b>	<b>\$1,024</b>	<b>\$18,996</b>	<b>\$8,243</b>	<b>\$10,606</b>	<b>\$148</b>	<b>\$1,497</b>	<b>\$554</b>	<b>\$813</b>	<b>\$130</b>
Health Benefits Only	804	535	225	44	464	213	222	29	338	321	3	14	2	1	1	1
Health and Other Benefits	32,490	10,551	20,680	1,258	12,336	2,077	9,264	995	18,659	7,921	10,603	134	1,495	553	812	129

(continued...)

**Table A2. Number of Group Health Plans, Total Participants, Assets, and Liabilities  
by type of insurance and type of plan, 2023**

**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 <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Number of Plans</b>	<b>56,396</b>	<b>55,792</b>	<b>31</b>	<b>573</b>	<b>20,793</b>	<b>20,667</b>	<b>5</b>	<b>121</b>	<b>4,042</b>	<b>4,008</b>	<b>2</b>	<b>32</b>	<b>31,561</b>	<b>31,117</b>	<b>24</b>	<b>420</b>
Health Benefits Only	4,228	4,134	6	88	2,261	2,232	1	28	44	41	-	3	1,923	1,861	5	57
Health and Other Benefits	52,168	51,658	25	485	18,532	18,435	4	93	3,998	3,967	2	29	29,638	29,256	19	363
<b>Total Participants, End of Year (thousands) <sup>2</sup></b>	<b>65,794</b>	<b>64,201</b>	<b>46</b>	<b>1,547</b>	<b>25,699</b>	<b>25,308</b>	<b>25</b>	<b>365</b>	<b>26,124</b>	<b>25,566</b>	<b>9</b>	<b>550</b>	<b>13,971</b>	<b>13,327</b>	<b>12</b>	<b>632</b>
Health Benefits Only	3,647	3,395	5	247	2,263	2,236	*/	28	403	237	-	166	981	923	5	53
Health and Other Benefits	62,147	60,806	41	1,300	23,435	23,073	25	338	25,721	25,329	9	384	12,990	12,404	7	578
<b>Assets (millions)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health Benefits Only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Liabilities (millions)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Number of Plans</b>	<b>27,930</b>	<b>27,808</b>	<b>89</b>	<b>33</b>	<b>27,462</b>	<b>27,403</b>	<b>44</b>	<b>15</b>	<b>248</b>	<b>236</b>	<b>12</b>	-	<b>220</b>	<b>169</b>	<b>33</b>	<b>18</b>
Health Benefits Only	25,571	25,555	9	7	25,444	25,430	7	7	71	70	1	-	56	55	1	-
Health and Other Benefits	2,359	2,253	80	26	2,018	1,973	37	8	177	166	11	-	164	114	32	18
<b>Total Participants, End of Year (thousands) <sup>2</sup></b>	<b>257</b>	<b>252</b>	<b>4</b>	<b>1</b>	<b>244</b>	<b>242</b>	<b>2</b>	<b>*/</b>	<b>7</b>	<b>6</b>	<b>1</b>	-	<b>6</b>	<b>3</b>	<b>2</b>	<b>1</b>
Health Benefits Only	196	196	*/	*/	193	193	*/	*/	2	2	*/	-	1	1	*/	-
Health and Other Benefits	61	57	3	1	52	50	1	*/	4	4	*/	-	5	3	2	1
<b>Assets (millions)</b>	<b>\$2,053</b>	<b>\$1,832</b>	<b>\$207</b>	<b>\$13</b>	<b>\$1,617</b>	<b>\$1,493</b>	<b>\$119</b>	<b>\$4</b>	<b>\$224</b>	<b>\$209</b>	<b>\$15</b>	-	<b>\$212</b>	<b>\$130</b>	<b>\$73</b>	<b>\$9</b>
Health Benefits Only	783	765	16	2	684	666	15	2	17	17	*/	-	82	82	*/	-
Health and Other Benefits	1,270	1,067	191	12	933	827	104	3	207	192	15	-	129	48	73	9
<b>Liabilities (millions)</b>	<b>\$391</b>	<b>\$380</b>	<b>\$8</b>	<b>\$3</b>	<b>\$260</b>	<b>\$252</b>	<b>\$6</b>	<b>\$2</b>	<b>\$127</b>	<b>\$126</b>	<b>\$1</b>	-	<b>\$5</b>	<b>\$2</b>	<b>\$2</b>	<b>\$1</b>
Health Benefits Only	208	205	*/	2	207	204	*/	2	1	1	*/	-	*/	*/	*/	-
Health and Other Benefits	184	175	7	1	53	47	5	*/	126	126	1	-	5	2	2	1

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.

<sup>1</sup> 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.

<sup>2</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table A3. Number of Participants in Group Health Plans**  
*by type of insurance, type of plan, and type of participant, 2023*  
*(thousands)*

**All Plans**

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
Active Participants, End of Year <sup>2</sup>	78,664	71,830	4,223	2,611	34,469	31,119	2,420	929	28,985	26,946	1,363	675	15,211	13,765	440	1,006
Retired or Separated Participants Receiving Benefits, End of Year	7,881	6,585	1,019	278	3,979	3,144	766	68	2,845	2,627	204	14	1,058	813	49	196
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1,443	1,370	67	5	395	337	55	4	871	864	6	1	177	169	7	1
<b>Total Participants, End of Year</b>	<b>87,989</b>	<b>79,785</b>	<b>5,309</b>	<b>2,894</b>	<b>38,843</b>	<b>34,601</b>	<b>3,241</b>	<b>1,001</b>	<b>32,700</b>	<b>30,438</b>	<b>1,572</b>	<b>690</b>	<b>16,445</b>	<b>14,747</b>	<b>496</b>	<b>1,203</b>

**Plans with 100 or More Participants and Trusts**

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
Active Participants, End of Year <sup>2</sup>	17,125	11,842	4,175	1,108	10,093	7,102	2,394	597	5,428	3,942	1,355	131	1,604	798	426	380
Retired or Separated Participants Receiving Benefits, End of Year	4,525	3,271	1,018	236	2,661	1,859	766	36	1,105	893	204	9	758	519	48	191
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	287	219	67	2	145	89	55	1	36	30	5	*/	107	100	7	*/
<b>Total Participants, End of Year</b>	<b>21,938</b>	<b>15,332</b>	<b>5,260</b>	<b>1,346</b>	<b>12,899</b>	<b>9,050</b>	<b>3,215</b>	<b>635</b>	<b>6,569</b>	<b>4,866</b>	<b>1,563</b>	<b>140</b>	<b>2,469</b>	<b>1,416</b>	<b>482</b>	<b>571</b>

(continued...)

**Table A3. Number of Participants in Group Health Plans**  
**by type of insurance, type of plan, and type of participant, 2023**  
*(thousands)*

**Plans with 100 or More Participants and No Trusts**

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
Active Participants, End of Year <sup>2</sup>	61,298	59,751	45	1,502	24,146	23,789	25	332	23,550	22,998	8	544	13,602	12,964	12	626
Retired or Separated Participants Receiving Benefits, End of Year	3,341	3,299	*/	42	1,303	1,271	-	32	1,739	1,734	*/	5	299	294	*/	5
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	1,155	1,151	*/	4	250	248	-	2	835	834	*/	1	70	69	*/	1
<b>Total Participants, End of Year</b>	<b>65,794</b>	<b>64,201</b>	<b>46</b>	<b>1,547</b>	<b>25,699</b>	<b>25,308</b>	<b>25</b>	<b>365</b>	<b>26,124</b>	<b>25,566</b>	<b>9</b>	<b>550</b>	<b>13,971</b>	<b>13,327</b>	<b>12</b>	<b>632</b>

**Plans with Fewer Than 100 Participants and Trusts**

Type of Participant	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
Active Participants, End of Year <sup>2</sup>	241	237	3	1	230	228	1	*/	6	6	*/	-	5	3	1	1
Retired or Separated Participants Receiving Benefits, End of Year	15	15	1	*/	14	14	*/	*/	*/	*/	*/	-	1	*/	*/	-
Other Retired or Separated Participants Entitled to Future Benefits, End of Year	*/	*/	*/	*/	*/	*/	*/	*/	*/	*/	-	-	*/	-	*/	-
<b>Total Participants, End of Year</b>	<b>257</b>	<b>252</b>	<b>4</b>	<b>1</b>	<b>244</b>	<b>242</b>	<b>2</b>	<b>*/</b>	<b>7</b>	<b>6</b>	<b>1</b>	<b>-</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>1</b>

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.

<sup>1</sup> 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.

<sup>2</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table A4. Selected Income of Group Health Plans  
by type of insurance and type of plan, 2023**  
(millions)

**All Plans with Trusts**

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>CONTRIBUTIONS</b>	<b>\$156,655</b>	<b>\$76,289</b>	<b>\$68,918</b>	<b>\$11,449</b>	<b>\$67,771</b>	<b>\$21,704</b>	<b>\$39,477</b>	<b>\$6,590</b>	<b>\$72,611</b>	<b>\$47,282</b>	<b>\$23,849</b>	<b>\$1,481</b>	<b>\$16,273</b>	<b>\$7,303</b>	<b>\$5,593</b>	<b>\$3,378</b>
Employer Contributions	130,607	56,282	64,692	9,633	57,585	15,645	36,481	5,460	59,110	35,212	22,759	1,139	13,913	5,426	5,452	3,034
Participant Contributions	23,953	18,956	3,333	1,664	8,770	5,535	2,177	1,058	12,909	11,545	1,024	340	2,274	1,875	133	266
Contributions from Others (Including Rollovers)	2,094	1,050	892	152	1,415	524	819	72	592	525	65	2	87	2	8	77
Noncash Contributions	1	1	**/	**/	**/	**/	-	**/	**/	-	-	**/	**/	**/	**/	-
<b>INVESTMENT INCOME<sup>2</sup></b>	<b>\$18,570</b>	<b>\$12,093</b>	<b>\$6,295</b>	<b>\$182</b>	<b>\$8,726</b>	<b>\$4,554</b>	<b>\$4,016</b>	<b>\$157</b>	<b>\$8,687</b>	<b>\$6,704</b>	<b>\$1,974</b>	<b>\$9</b>	<b>\$1,157</b>	<b>\$835</b>	<b>\$305</b>	<b>\$16</b>

**Plans with 100 or More Participants and Trusts**

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>CONTRIBUTIONS</b>	<b>\$152,436</b>	<b>\$72,201</b>	<b>\$68,805</b>	<b>\$11,431</b>	<b>\$65,155</b>	<b>\$19,141</b>	<b>\$39,428</b>	<b>\$6,586</b>	<b>\$71,086</b>	<b>\$45,791</b>	<b>\$23,814</b>	<b>\$1,481</b>	<b>\$16,196</b>	<b>\$7,269</b>	<b>\$5,563</b>	<b>\$3,364</b>
Employer Contributions	127,260	53,054	64,588	9,618	55,599	13,706	36,438	5,456	57,817	33,953	22,725	1,139	13,844	5,395	5,425	3,023
Participant Contributions	23,095	18,109	3,325	1,661	8,151	4,923	2,171	1,057	12,677	11,313	1,024	340	2,266	1,873	130	264
Contributions from Others (Including Rollovers)	2,081	1,038	891	151	1,403	512	819	72	591	525	65	2	86	1	8	77
Noncash Contributions	1	1	-	**/	**/	**/	-	**/	**/	-	-	**/	**/	**/	-	-
<b>INVESTMENT INCOME<sup>2</sup></b>	<b>\$18,350</b>	<b>\$11,904</b>	<b>\$6,265</b>	<b>\$181</b>	<b>\$8,531</b>	<b>\$4,385</b>	<b>\$3,990</b>	<b>\$156</b>	<b>\$8,675</b>	<b>\$6,693</b>	<b>\$1,973</b>	<b>\$9</b>	<b>\$1,144</b>	<b>\$827</b>	<b>\$302</b>	<b>\$15</b>

(continued...)

**Table A4. Selected Income of Group Health Plans  
by type of insurance and type of plan, 2023**  
(millions)

**Plans with Fewer Than 100 Participants and Trusts**

Selected Income	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>CONTRIBUTIONS</b>	<b>\$4,219</b>	<b>\$4,087</b>	<b>\$114</b>	<b>\$18</b>	<b>\$2,616</b>	<b>\$2,563</b>	<b>\$49</b>	<b>\$5</b>	<b>\$1,526</b>	<b>\$1,491</b>	<b>\$35</b>	<b>-</b>	<b>\$77</b>	<b>\$34</b>	<b>\$30</b>	<b>\$14</b>
Employer Contributions	3,347	3,228	104	15	1,985	1,939	43	4	1,293	1,259	34	-	69	30	27	11
Participant Contributions	858	847	9	3	618	613	5	**/	232	232	**/	-	8	2	3	2
Contributions from Others (Including Rollovers)	14	13	1	**/	12	11	1	**/	1	**/	**/	-	1	1	**/	-
Noncash Contributions	**/	**/	**/	-	**/	**/	-	-	-	-	-	-	**/	-	**/	-
<b>INVESTMENT INCOME<sup>2</sup></b>	<b>\$220</b>	<b>\$188</b>	<b>\$30</b>	<b>\$1</b>	<b>\$195</b>	<b>\$169</b>	<b>\$26</b>	<b>\$1</b>	<b>\$12</b>	<b>\$11</b>	<b>\$1</b>	<b>-</b>	<b>\$13</b>	<b>\$9</b>	<b>\$3</b>	<b>\$1</b>

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.

<sup>1</sup> 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.

<sup>2</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table A5. Selected Expenses of Group Health Plans  
by type of insurance and type of plan, 2023**  
(millions)

**All Plans with Trusts**

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>BENEFIT PAYMENTS<sup>2</sup></b>	<b>\$153,468</b>	<b>\$79,382</b>	<b>\$63,383</b>	<b>\$10,703</b>	<b>\$64,804</b>	<b>\$22,223</b>	<b>\$36,520</b>	<b>\$6,061</b>	<b>\$72,778</b>	<b>\$49,357</b>	<b>\$22,047</b>	<b>\$1,375</b>	<b>\$15,886</b>	<b>\$7,802</b>	<b>\$4,816</b>	<b>\$3,268</b>
Directly to Participants or Beneficiaries (Including Rollovers)	106,390	53,570	46,178	6,642	51,422	15,814	30,347	5,260	53,099	36,522	15,476	1,102	1,869	1,234	355	281
To Insurance Carriers for the Provision of Benefits	35,766	20,842	11,108	3,816	6,482	3,401	2,442	639	17,178	11,047	5,926	205	12,105	6,393	2,739	2,972
Other <sup>3</sup>	11,313	4,970	6,098	244	6,899	3,008	3,730	161	2,501	1,788	645	68	1,912	175	1,723	15
<b>ADMINISTRATIVE EXPENSES<sup>4</sup></b>	<b>\$8,952</b>	<b>\$4,637</b>	<b>\$3,620</b>	<b>\$695</b>	<b>\$4,318</b>	<b>\$1,685</b>	<b>\$2,169</b>	<b>\$465</b>	<b>\$4,017</b>	<b>\$2,708</b>	<b>\$1,199</b>	<b>\$110</b>	<b>\$617</b>	<b>\$244</b>	<b>\$253</b>	<b>\$120</b>
Professional Fees <sup>5</sup>	1,152	240	838	74	706	117	536	54	387	110	267	10	58	12	36	10
Contract Administrator Fees	3,828	2,303	1,133	392	1,661	703	681	277	1,934	1,479	396	59	233	122	55	56
Investment Advisory and Management Fees	716	517	193	5	237	102	131	4	464	410	53	**/	14	4	9	1
Other	3,256	1,577	1,455	224	1,714	762	821	131	1,231	709	483	40	311	106	152	53

**Plans with 100 or More Participants and Trusts**

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>BENEFIT PAYMENTS<sup>2</sup></b>	<b>\$149,739</b>	<b>\$75,769</b>	<b>\$63,279</b>	<b>\$10,691</b>	<b>\$62,616</b>	<b>\$20,083</b>	<b>\$36,473</b>	<b>\$6,060</b>	<b>\$71,302</b>	<b>\$47,912</b>	<b>\$22,016</b>	<b>\$1,375</b>	<b>\$15,821</b>	<b>\$7,775</b>	<b>\$4,790</b>	<b>\$3,256</b>
Directly to Participants or Beneficiaries (Including Rollovers)	104,965	52,170	46,157	6,638	51,360	15,771	30,330	5,259	51,741	35,167	15,473	1,102	1,864	1,233	355	277
To Insurance Carriers for the Provision of Benefits	35,661	20,784	11,064	3,813	6,452	3,377	2,436	639	17,123	11,015	5,902	205	12,087	6,392	2,725	2,969
Other <sup>3</sup>	9,113	2,815	6,058	240	4,805	935	3,707	162	2,439	1,730	641	68	1,869	150	1,710	9
<b>ADMINISTRATIVE EXPENSES<sup>4</sup></b>	<b>\$8,710</b>	<b>\$4,411</b>	<b>\$3,606</b>	<b>\$693</b>	<b>\$4,131</b>	<b>\$1,507</b>	<b>\$2,160</b>	<b>\$464</b>	<b>\$3,967</b>	<b>\$2,661</b>	<b>\$1,197</b>	<b>\$110</b>	<b>\$612</b>	<b>\$243</b>	<b>\$250</b>	<b>\$120</b>
Professional Fees <sup>5</sup>	1,146	237	835	73	703	117	533	53	385	109	266	10	57	12	36	10
Contract Administrator Fees	3,782	2,260	1,130	392	1,656	701	679	277	1,893	1,438	396	59	232	121	55	56
Investment Advisory and Management Fees	715	517	193	5	236	102	131	4	464	410	53	**/	14	4	9	1
Other	3,068	1,397	1,449	223	1,535	587	817	130	1,225	704	481	40	308	105	151	53

(continued...)

**Table A5. Selected Expenses of Group Health Plans  
by type of insurance and type of plan, 2023**  
(millions)

**Plans with Fewer Than 100 Participants and Trusts**

Selected Expenses	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>BENEFIT PAYMENTS<sup>2</sup></b>	<b>\$3,729</b>	<b>\$3,613</b>	<b>\$105</b>	<b>\$12</b>	<b>\$2,187</b>	<b>\$2,140</b>	<b>\$47</b>	<b>**/</b>	<b>\$1,476</b>	<b>\$1,445</b>	<b>\$31</b>	<b>-</b>	<b>\$66</b>	<b>\$27</b>	<b>\$27</b>	<b>\$12</b>
Directly to Participants or Beneficiaries (Including Rollovers)	1,425	1,400	21	5	62	43	18	1	1,358	1,355	3	-	5	1	**/	4
To Insurance Carriers for the Provision of Benefits	104	57	44	3	31	25	6	**/	56	32	24	-	18	1	14	3
Other <sup>3</sup>	2,200	2,155	40	4	2,094	2,072	23	-1	62	58	4	-	43	25	13	5
<b>ADMINISTRATIVE EXPENSES<sup>4</sup></b>	<b>\$242</b>	<b>\$226</b>	<b>\$14</b>	<b>\$2</b>	<b>\$187</b>	<b>\$178</b>	<b>\$9</b>	<b>\$1</b>	<b>\$50</b>	<b>\$47</b>	<b>\$2</b>	<b>-</b>	<b>\$5</b>	<b>\$1</b>	<b>\$3</b>	<b>\$1</b>
Professional Fees <sup>5</sup>	7	3	4	**/	3	**/	2	**/	2	2	1	-	1	**/	1	**/
Contract Administrator Fees	46	43	3	1	4	2	2	**/	41	41	**/	-	1	**/	1	**/
Investment Advisory and Management Fees	1	**/	1	**/	1	**/	**/	-	**/	**/	**/	-	**/	-	**/	**/
Other	188	180	7	1	179	175	4	**/	6	5	1	-	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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> For Schedule H filers, Other is equal to line 2i(11). For Schedule I filers, Other is equal to line 2h. For Form 5500-SF filers, Other is equal to line 8f.

<sup>5</sup> For filers using the 2023 Schedule H, Professional Fees include lines 2i(1), 2i(3), 2i(4), and 2i(6) through 2i(10). For filers using earlier versions of Schedule H, Professional Fees include line 2i(1) only. Schedule I and Form 5500-SF filers do not submit this information.

\*/ Fewer than 500 participants.

\*\*/ Less than \$500,000.

- Missing or not applicable.

SOURCE: 2023 Form 5500 and Form 5500-SF filings.

**Table A6. Balance Sheet of Group Health Plans with 100 or More Participants and Trusts  
by type of insurance and type of plan, 2023**  
(millions)

Assets <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>TOTAL ASSETS</b>	<b>\$283,305</b>	<b>\$155,758</b>	<b>\$123,596</b>	<b>\$3,951</b>	<b>\$126,191</b>	<b>\$47,307</b>	<b>\$75,710</b>	<b>\$3,174</b>	<b>\$141,285</b>	<b>\$100,548</b>	<b>\$40,451</b>	<b>\$286</b>	<b>\$15,829</b>	<b>\$7,903</b>	<b>\$7,435</b>	<b>\$490</b>
Cash	21,195	9,073	11,204	918	9,977	2,097	7,171	710	9,732	6,591	3,080	61	1,485	385	953	147
Receivables	18,438	6,308	11,692	439	10,030	1,578	8,093	359	7,532	4,498	3,002	32	877	231	597	48
U.S. Government Securities	32,720	18,187	13,841	692	9,763	3,109	6,142	511	21,481	14,648	6,819	14	1,476	430	880	166
Debt Instruments	41,483	26,290	14,960	232	11,386	4,608	6,569	210	29,319	21,469	7,844	7	778	214	548	16
Stock	16,211	8,771	7,332	108	10,276	4,713	5,463	100	5,475	3,785	1,690	-	461	273	179	8
Partnership/Joint Venture Interests	34,956	28,270	6,673	14	6,942	1,683	5,247	12	27,756	26,523	1,233	-	258	64	193	1
Real Estate	709	236	473	1	368	56	311	1	316	179	137	-	25	**/	25	-
Loans	1,884	5	1,869	10	42	5	27	**/	1,842	-	1,842	-	**/	-	**/	-
Assets in Direct Filing Entities	45,185	23,211	21,336	638	24,954	11,038	13,409	507	14,836	8,472	6,246	118	5,395	3,700	1,682	13
Assets in Registered Investment Companies	51,055	21,968	28,357	729	31,824	12,106	19,120	597	15,451	8,268	7,131	52	3,780	1,594	2,106	80
Assets in Insurance Co. General Accounts	4,061	3,379	663	19	3,515	2,939	561	15	516	440	76	-	31	1	26	4
Other	15,407	10,061	5,196	150	7,114	3,375	3,598	141	7,030	5,676	1,351	2	1,263	1,009	247	6

Percentage Distribution of Assets <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
Cash	7%	6%	9%	23%	8%	4%	9%	22%	7%	7%	8%	21%	9%	5%	13%	30%
Receivables	7%	4%	9%	11%	8%	3%	11%	11%	5%	4%	7%	11%	6%	3%	8%	10%
U.S. Government Securities	12%	12%	11%	18%	8%	7%	8%	16%	15%	15%	17%	5%	9%	5%	12%	34%
Debt Instruments	15%	17%	12%	6%	9%	10%	9%	7%	21%	21%	19%	2%	5%	3%	7%	3%
Stock	6%	6%	6%	3%	8%	10%	7%	3%	4%	4%	4%	0%	3%	3%	2%	2%
Partnership/Joint Venture Interests	12%	18%	5%	0%	6%	4%	7%	0%	20%	26%	3%	0%	2%	1%	3%	0%
Real Estate	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans	1%	0%	2%	0%	0%	0%	0%	0%	1%	0%	5%	0%	0%	0%	0%	0%
Assets in Direct Filing Entities	16%	15%	17%	16%	20%	23%	18%	16%	11%	8%	15%	41%	34%	47%	23%	3%
Assets in Registered Investment Companies	18%	14%	23%	18%	25%	26%	25%	19%	11%	8%	18%	18%	24%	20%	28%	16%
Assets in Insurance Co. General Accounts	1%	2%	1%	0%	3%	6%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%
Other	5%	6%	4%	4%	6%	7%	5%	4%	5%	6%	3%	1%	8%	13%	3%	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.

<sup>1</sup> 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.

<sup>2</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table A7. Number of Group Health Plans  
by type of insurance, type of plan, and method of funding, 2023**

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Funding Arrangement</b>																
<b>Total</b>	<b>87,706</b>	<b>85,363</b>	<b>1,478</b>	<b>865</b>	<b>50,672</b>	<b>49,437</b>	<b>970</b>	<b>265</b>	<b>4,808</b>	<b>4,484</b>	<b>269</b>	<b>55</b>	<b>32,226</b>	<b>31,442</b>	<b>239</b>	<b>545</b>
Insurance	16,950	16,635	31	284	468	460	4	4	28	23	3	2	16,454	16,152	24	278
Trust	1,999	991	927	81	1,555	917	608	30	217	34	179	4	227	40	140	47
Trust and Insurance	2,151	1,494	489	168	1,412	976	343	93	410	312	83	15	329	206	63	60
General Assets of the Sponsor	3,661	3,620	2	39	3,169	3,138	2	29	73	72	-	1	419	410	-	9
General Assets of the Sponsor and Insurance	36,012	35,727	14	271	17,284	17,189	3	92	3,980	3,946	2	32	14,748	14,592	9	147
Trust and General Assets of the Sponsor	161	154	5	2	140	136	3	1	13	12	1	-	8	6	1	1
Trust, General Assets of the Sponsor, and Insurance	975	949	10	16	852	833	7	12	87	85	1	1	36	31	2	3
Not Reported <sup>2</sup>	25,797	25,793	-	4	25,792	25,788	-	4	-	-	-	-	5	5	-	-
<b>Benefit Arrangement</b>																
<b>Total</b>	<b>87,706</b>	<b>85,363</b>	<b>1,478</b>	<b>865</b>	<b>50,672</b>	<b>49,437</b>	<b>970</b>	<b>265</b>	<b>4,808</b>	<b>4,484</b>	<b>269</b>	<b>55</b>	<b>32,226</b>	<b>31,442</b>	<b>239</b>	<b>545</b>
Insurance	17,572	17,176	55	341	559	544	9	6	152	140	5	7	16,861	16,492	41	328
Trust	949	772	158	19	944	770	156	18	4	2	2	-	1	-	-	1
Trust and Insurance	3,025	1,606	1,234	185	1,994	1,100	789	105	542	270	258	14	489	236	187	66
General Assets of the Sponsor	3,040	3,011	2	27	2,971	2,943	2	26	10	10	-	-	59	58	-	1
General Assets of the Sponsor and Insurance	36,194	35,907	14	273	17,417	17,320	3	94	4,007	3,972	2	33	14,770	14,615	9	146
Trust and General Assets of the Sponsor	108	106	2	-	107	105	2	-	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	1,021	992	13	16	888	867	9	12	92	89	2	1	41	36	2	3
Not Reported <sup>2</sup>	25,797	25,793	-	4	25,792	25,788	-	4	-	-	-	-	5	5	-	-

(continued...)

**Table A7. Number of Group Health Plans  
by type of insurance, type of plan, and method of funding, 2023**

**Plans with 100 or More Participants and Trusts**

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Funding Arrangement</b>																
<b>Total</b>	<b>3,380</b>	<b>1,763</b>	<b>1,358</b>	<b>259</b>	<b>2,417</b>	<b>1,367</b>	<b>921</b>	<b>129</b>	<b>518</b>	<b>240</b>	<b>255</b>	<b>23</b>	<b>445</b>	<b>156</b>	<b>182</b>	<b>107</b>
Insurance	47	32	9	6	20	16	3	1	9	5	2	2	18	11	4	3
Trust	1,323	389	862	72	922	327	569	26	204	28	172	4	197	34	121	42
Trust and Insurance	1,300	669	472	159	913	488	338	87	205	111	79	15	182	70	55	57
General Assets of the Sponsor	12	11	-	1	8	8	-	-	1	1	-	-	3	2	-	1
General Assets of the Sponsor and Insurance	71	67	1	3	52	49	1	2	10	9	-	1	9	9	-	-
Trust and General Assets of the Sponsor	124	117	5	2	106	102	3	1	13	12	1	-	5	3	1	1
Trust, General Assets of the Sponsor, and Insurance	472	447	9	16	367	348	7	12	76	74	1	1	29	25	1	3
Not Reported <sup>2</sup>	31	31	-	-	29	29	-	-	-	-	-	-	2	2	-	-
<b>Benefit Arrangement</b>																
<b>Total</b>	<b>3,380</b>	<b>1,763</b>	<b>1,358</b>	<b>259</b>	<b>2,417</b>	<b>1,367</b>	<b>921</b>	<b>129</b>	<b>518</b>	<b>240</b>	<b>255</b>	<b>23</b>	<b>445</b>	<b>156</b>	<b>182</b>	<b>107</b>
Insurance	133	54	28	51	38	29	7	2	20	8	5	7	75	17	16	42
Trust	361	208	138	15	359	208	136	15	2	-	2	-	-	-	-	-
Trust and Insurance	2,182	832	1,177	173	1,457	593	766	98	402	142	246	14	323	97	165	61
General Assets of the Sponsor	3	3	-	-	2	2	-	-	-	-	-	-	1	1	-	-
General Assets of the Sponsor and Insurance	76	71	1	4	57	54	1	2	11	10	-	1	8	7	-	1
Trust and General Assets of the Sponsor	77	75	2	-	76	74	2	-	1	1	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	517	489	12	16	399	378	9	12	82	79	2	1	36	32	1	3
Not Reported <sup>2</sup>	31	31	-	-	29	29	-	-	-	-	-	-	2	2	-	-

(continued...)

**Table A7. Number of Group Health Plans  
by type of insurance, type of plan, and method of funding, 2023**

**Plans with 100 or More Participants and No Trusts**

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Funding Arrangement</b>																
<b>Total</b>	<b>56,396</b>	<b>55,792</b>	<b>31</b>	<b>573</b>	<b>20,793</b>	<b>20,667</b>	<b>5</b>	<b>121</b>	<b>4,042</b>	<b>4,008</b>	<b>2</b>	<b>32</b>	<b>31,561</b>	<b>31,117</b>	<b>24</b>	<b>420</b>
Insurance	16,848	16,562	17	269	432	428	1	3	8	8	-	-	16,408	16,126	16	266
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	3,647	3,607	2	38	3,161	3,130	2	29	70	69	-	1	416	408	-	8
General Assets of the Sponsor and Insurance	35,900	35,622	12	266	17,200	17,109	2	89	3,964	3,931	2	31	14,736	14,582	8	146
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported <sup>2</sup>	1	1	-	-	-	-	-	-	-	-	-	-	1	1	-	-
<b>Benefit Arrangement</b>																
<b>Total</b>	<b>56,396</b>	<b>55,792</b>	<b>31</b>	<b>573</b>	<b>20,793</b>	<b>20,667</b>	<b>5</b>	<b>121</b>	<b>4,042</b>	<b>4,008</b>	<b>2</b>	<b>32</b>	<b>31,561</b>	<b>31,117</b>	<b>24</b>	<b>420</b>
Insurance	17,290	16,994	17	279	498	493	1	4	45	45	-	-	16,747	16,456	16	275
Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Assets of the Sponsor	3,036	3,007	2	27	2,969	2,941	2	26	9	9	-	-	58	57	-	1
General Assets of the Sponsor and Insurance	36,069	35,790	12	267	17,326	17,233	2	91	3,988	3,954	2	32	14,755	14,603	8	144
Trust and General Assets of the Sponsor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Not Reported <sup>2</sup>	1	1	-	-	-	-	-	-	-	-	-	-	1	1	-	-

(continued...)

**Table A7. Number of Group Health Plans  
by type of insurance, type of plan, and method of funding, 2023**

**Plans with Fewer Than 100 Participants and Trusts**

Method of Funding	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Funding Arrangement</b>																
<b>Total</b>	<b>27,930</b>	<b>27,808</b>	<b>89</b>	<b>33</b>	<b>27,462</b>	<b>27,403</b>	<b>44</b>	<b>15</b>	<b>248</b>	<b>236</b>	<b>12</b>	<b>-</b>	<b>220</b>	<b>169</b>	<b>33</b>	<b>18</b>
Insurance	55	41	5	9	16	16	-	-	11	10	1	-	28	15	4	9
Trust	676	602	65	9	633	590	39	4	13	6	7	-	30	6	19	5
Trust and Insurance	851	825	17	9	499	488	5	6	205	201	4	-	147	136	8	3
General Assets of the Sponsor	2	2	-	-	-	-	-	-	2	2	-	-	-	-	-	-
General Assets of the Sponsor and Insurance	41	38	1	2	32	31	-	1	6	6	-	-	3	1	1	1
Trust and General Assets of the Sponsor	37	37	-	-	34	34	-	-	-	-	-	-	3	3	-	-
Trust, General Assets of the Sponsor, and Insurance	503	502	1	-	485	485	-	-	11	11	-	-	7	6	1	-
Not Reported <sup>2</sup>	25,765	25,761	-	4	25,763	25,759	-	4	-	-	-	-	2	2	-	-
<b>Benefit Arrangement</b>																
<b>Total</b>	<b>27,930</b>	<b>27,808</b>	<b>89</b>	<b>33</b>	<b>27,462</b>	<b>27,403</b>	<b>44</b>	<b>15</b>	<b>248</b>	<b>236</b>	<b>12</b>	<b>-</b>	<b>220</b>	<b>169</b>	<b>33</b>	<b>18</b>
Insurance	149	128	10	11	23	22	1	-	87	87	-	-	39	19	9	11
Trust	588	564	20	4	585	562	20	3	2	2	-	-	1	-	-	1
Trust and Insurance	843	774	57	12	537	507	23	7	140	128	12	-	166	139	22	5
General Assets of the Sponsor	1	1	-	-	-	-	-	-	1	1	-	-	0	0	-	-
General Assets of the Sponsor and Insurance	49	46	1	2	34	33	-	1	8	8	-	-	7	5	1	1
Trust and General Assets of the Sponsor	31	31	-	-	31	31	-	-	-	-	-	-	-	-	-	-
Trust, General Assets of the Sponsor, and Insurance	504	503	1	-	489	489	-	-	10	10	-	-	5	4	1	-
Not Reported <sup>2</sup>	25,765	25,761	-	4	25,763	25,759	-	4	-	-	-	-	2	2	-	-

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.

<sup>1</sup> 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.

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

- Missing or not applicable.

SOURCE: 2023 Form 5500 and Form 5500-SF filings.

**Table A8. Number of Group Health Plans and Total Participants  
by collective bargaining status, type of insurance, and type of plan, 2023**

**All Plans**

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>
Total	Total	87,706	87,989	50,672	38,843	4,808	32,700	32,226	16,445
	Single-Employer <sup>1</sup>	85,363	79,785	49,437	34,601	4,484	30,438	31,442	14,747
	Multiemployer	1,478	5,309	970	3,241	269	1,572	239	496
	Multiple-Employer	865	2,894	265	1,001	55	690	545	1,203
Noncollectively Bargained Plans	Total	84,821	74,503	48,936	32,570	4,250	27,321	31,635	14,612
	Single-Employer <sup>1</sup>	83,994	71,942	48,688	31,636	4,200	26,655	31,106	13,651
	Multiple-Employer	827	2,561	248	934	50	666	529	961
Collectively Bargained Plans	Total	2,885	13,486	1,736	6,273	558	5,379	591	1,834
	Single-Employer <sup>1</sup>	1,369	7,844	749	2,965	284	3,783	336	1,096
	Multiemployer	1,478	5,309	970	3,241	269	1,572	239	496
	Multiple-Employer	38	333	17	67	5	24	16	242

**Plans with 100 or More Participants and Trusts**

Collective Bargaining Status / Plan Entity		All Plans		Self-Insured		Mixed-Insured		Fully Insured	
		Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>
Total	Total	3,380	21,938	2,417	12,899	518	6,569	445	2,469
	Single-Employer <sup>1</sup>	1,763	15,332	1,367	9,050	240	4,866	156	1,416
	Multiemployer	1,358	5,260	921	3,215	255	1,563	182	482
	Multiple-Employer	259	1,346	129	635	23	140	107	571
Noncollectively Bargained Plans	Total	1,740	13,626	1,312	8,698	195	3,640	233	1,288
	Single-Employer <sup>1</sup>	1,496	12,584	1,191	8,121	174	3,506	131	957
	Multiple-Employer	244	1,042	121	577	21	134	102	331
Collectively Bargained Plans	Total	1,640	8,312	1,105	4,202	323	2,929	212	1,181
	Single-Employer <sup>1</sup>	267	2,748	176	929	66	1,359	25	460
	Multiemployer	1,358	5,260	921	3,215	255	1,563	182	482
	Multiple-Employer	15	304	8	58	2	7	5	239

(continued...)

**Table A8. Number of Group Health Plans and Total Participants  
by collective bargaining status, type of insurance, and type of plan, 2023**

**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) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>
Total	Total	56,396	65,794	20,793	25,699	4,042	26,124	31,561	13,971
	Single-Employer <sup>1</sup>	55,792	64,201	20,667	25,308	4,008	25,566	31,117	13,327
	Multiemployer	31	46	5	25	2	9	24	12
	Multiple-Employer	573	1,547	121	365	32	550	420	632
Noncollectively Bargained Plans	Total	55,265	60,625	20,225	23,630	3,821	23,675	31,219	13,320
	Single-Employer <sup>1</sup>	54,714	59,106	20,113	23,274	3,792	23,142	30,809	12,691
	Multiple-Employer	551	1,518	112	357	29	533	410	629
Collectively Bargained Plans	Total	1,131	5,169	568	2,069	221	2,449	342	651
	Single-Employer <sup>1</sup>	1,078	5,094	554	2,035	216	2,423	308	636
	Multiemployer	31	46	5	25	2	9	24	12
	Multiple-Employer	22	29	9	9	3	17	10	3

**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) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>
Total	Total	27,930	257	27,462	244	248	7	220	6
	Single-Employer <sup>1</sup>	27,808	252	27,403	242	236	6	169	3
	Multiemployer	89	4	44	2	12	1	33	2
	Multiple-Employer	33	1	15	*/	-	-	18	1
Noncollectively Bargained Plans	Total	27,816	252	27,399	242	234	6	183	4
	Single-Employer <sup>1</sup>	27,784	251	27,384	242	234	6	166	3
	Multiple-Employer	32	1	15	*/	-	-	17	1
Collectively Bargained Plans	Total	114	5	63	3	14	1	37	2
	Single-Employer <sup>1</sup>	24	1	19	1	2	*/	3	*/
	Multiemployer	89	4	44	2	12	1	33	2
	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.

<sup>1</sup> 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.

<sup>2</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table A9. Distribution of Group Health Plans  
by type of insurance, type of plan, and number of participants, 2023**

<b>All Plans</b>																
<b>Total Participants, End of Year <sup>1</sup></b>	<b>All Plans</b>				<b>Self-Insured</b>				<b>Mixed-Insured</b>				<b>Fully Insured</b>			
	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>
<b>Total</b>	<b>87,706</b>	<b>85,363</b>	<b>1,478</b>	<b>865</b>	<b>50,672</b>	<b>49,437</b>	<b>970</b>	<b>265</b>	<b>4,808</b>	<b>4,484</b>	<b>269</b>	<b>55</b>	<b>32,226</b>	<b>31,442</b>	<b>239</b>	<b>545</b>
None or Not Reported	4,811	4,779	15	17	4,085	4,068	11	6	7	4	3	-	719	707	1	11
1-49	23,426	23,372	37	17	22,968	22,946	17	5	186	183	3	-	272	243	17	12
50-99	2,356	2,295	37	24	1,192	1,170	16	6	89	83	6	-	1,075	1,042	15	18
100-249	26,543	26,238	128	177	7,731	7,619	70	42	562	547	14	1	18,250	18,072	44	134
250-499	13,315	12,908	232	175	5,339	5,143	156	40	602	571	25	6	7,374	7,194	51	129
500-999	7,617	7,182	301	134	4,030	3,799	196	35	695	633	53	9	2,892	2,750	52	90
1,000-4,999	7,272	6,508	528	236	4,216	3,750	372	94	1,631	1,499	114	18	1,425	1,259	42	124
5,000 or More	2,366	2,081	200	85	1,111	942	132	37	1,036	964	51	21	219	175	17	27
<b>Per Plan Statistics</b>																
Mean Number of Participants	1,003	935	3,592	3,345	767	700	3,342	3,776	6,801	6,788	5,846	12,548	510	469	2,074	2,207
Median Number of Participants	156	152	966	553	23	19	1,066	987	1,289	1,247	1,413	2,027	196	194	445	412

<b>Plans with Trusts</b>																
<b>Total Participants, End of Year <sup>1</sup></b>	<b>All Plans</b>				<b>Self-Insured</b>				<b>Mixed-Insured</b>				<b>Fully Insured</b>			
	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>
<b>Total</b>	<b>31,310</b>	<b>29,571</b>	<b>1,447</b>	<b>292</b>	<b>29,879</b>	<b>28,770</b>	<b>965</b>	<b>144</b>	<b>766</b>	<b>476</b>	<b>267</b>	<b>23</b>	<b>665</b>	<b>325</b>	<b>215</b>	<b>125</b>
None or Not Reported	3,679	3,657	15	7	3,664	3,648	11	5	7	4	3	-	8	5	1	2
1-49	23,292	23,239	37	16	22,940	22,918	17	5	182	179	3	-	170	142	17	11
50-99	959	912	37	10	858	837	16	5	59	53	6	-	42	22	15	5
100-249	731	598	115	18	582	508	66	8	50	36	14	-	99	54	35	10
250-499	563	304	224	35	419	250	156	13	48	21	25	2	96	33	43	20
500-999	583	241	297	45	399	188	196	15	87	27	53	7	97	26	48	23
1,000-4,999	1,003	363	523	117	719	280	372	67	180	61	112	7	104	22	39	43
5,000 or More	500	257	199	44	298	141	131	26	153	95	51	7	49	21	17	11
<b>Per Plan Statistics</b>																
Mean Number of Participants	709	527	3,638	4,612	440	323	3,333	4,411	8,585	10,235	5,857	6,099	3,721	4,369	2,249	4,570
Median Number of Participants	5	4	995	1,157	5	4	1,075	1,413	667	107	1,408	1,378	276	90	461	805

(continued...)

**Table A9. Distribution of Group Health Plans  
by type of insurance, type of plan, and number of participants, 2023**

**Plans with No Trusts**

Total Participants, End of Year <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>56,396</b>	<b>55,792</b>	<b>31</b>	<b>573</b>	<b>20,793</b>	<b>20,667</b>	<b>5</b>	<b>121</b>	<b>4,042</b>	<b>4,008</b>	<b>2</b>	<b>32</b>	<b>31,561</b>	<b>31,117</b>	<b>24</b>	<b>420</b>
None or Not Reported	1,132	1,122	-	10	421	420	-	1	-	-	-	-	711	702	-	9
1-49	134	133	-	1	28	28	-	-	4	4	-	-	102	101	-	1
50-99	1,397	1,383	-	14	334	333	-	1	30	30	-	-	1,033	1,020	-	13
100-249	25,812	25,640	13	159	7,149	7,111	4	34	512	511	-	1	18,151	18,018	9	124
250-499	12,752	12,604	8	140	4,920	4,893	-	27	554	550	-	4	7,278	7,161	8	109
500-999	7,034	6,941	4	89	3,631	3,611	-	20	608	606	-	2	2,795	2,724	4	67
1,000-4,999	6,269	6,145	5	119	3,497	3,470	-	27	1,451	1,438	2	11	1,321	1,237	3	81
5,000 or More	1,866	1,824	1	41	813	801	1	11	883	869	-	14	170	154	-	16
<b>Per Plan Statistics</b>																
Mean Number of Participants	1,167	1,151	1,477	2,700	1,236	1,225	5,033	3,021	6,463	6,379	4,275	17,183	443	428	503	1,504
Median Number of Participants	247	246	324	420	348	347	131	458	1,385	1,380	4,275	3,871	195	194	328	384

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

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

<sup>2</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table A10. Distribution of Group Health Plans  
by type of insurance, type of plan, and industry, 2023**

**All Plans**

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>87,706</b>	<b>85,363</b>	<b>1,478</b>	<b>865</b>	<b>50,672</b>	<b>49,437</b>	<b>970</b>	<b>265</b>	<b>4,808</b>	<b>4,484</b>	<b>269</b>	<b>55</b>	<b>32,226</b>	<b>31,442</b>	<b>239</b>	<b>545</b>
Agriculture	1,321	1,305	3	13	1,015	1,008	1	6	35	34	1	-	271	263	1	7
Mining	674	665	6	3	384	376	6	2	33	33	-	-	257	256	-	1
Construction	7,988	7,264	686	38	5,720	5,232	475	13	265	131	131	3	2,003	1,901	80	22
Manufacturing	14,548	14,391	96	61	8,075	8,003	46	26	1,044	1,016	24	4	5,429	5,372	26	31
Transportation	2,881	2,715	147	19	1,719	1,619	93	7	162	131	30	1	1,000	965	24	11
Communications and Information	2,483	2,460	12	11	1,240	1,230	6	4	213	210	2	1	1,030	1,020	4	6
Utilities	745	731	4	10	465	456	2	7	69	68	-	1	211	207	2	2
Wholesale Trade	4,828	4,786	20	22	2,964	2,943	13	8	214	210	3	1	1,650	1,633	4	13
Retail Trade	5,882	5,761	63	58	3,537	3,479	42	16	252	238	14	-	2,093	2,044	7	42
Finance, Insurance, and Real Estate	8,389	7,972	212	205	4,612	4,383	153	76	489	452	25	12	3,288	3,137	34	117
Services	35,433	34,958	148	327	19,381	19,216	81	84	1,957	1,901	28	28	14,095	13,841	39	215
Misc. Organizations <sup>2</sup>	2,488	2,313	77	98	1,542	1,477	49	16	72	57	11	4	874	779	17	78
Industry Not Reported	46	42	4	-	18	15	3	-	3	3	-	-	25	24	1	-

**Plans with 100 or More Participants and Trusts**

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>3,380</b>	<b>1,763</b>	<b>1,358</b>	<b>259</b>	<b>2,417</b>	<b>1,367</b>	<b>921</b>	<b>129</b>	<b>518</b>	<b>240</b>	<b>255</b>	<b>23</b>	<b>445</b>	<b>156</b>	<b>182</b>	<b>107</b>
Agriculture	20	15	2	3	16	13	1	2	3	2	1	-	1	-	-	1
Mining	23	18	5	-	20	15	5	-	1	1	-	-	2	2	-	-
Construction	816	141	663	12	581	113	462	6	140	11	127	2	95	17	74	4
Manufacturing	413	325	75	13	288	243	37	8	74	53	21	-	51	29	17	5
Transportation	201	60	136	5	140	49	88	3	32	2	30	-	29	9	18	2
Communications and Information	50	41	8	1	33	28	4	1	11	9	2	-	6	4	2	-
Utilities	148	140	2	6	104	97	2	5	36	36	-	-	8	7	-	1
Wholesale Trade	91	67	19	5	71	56	13	2	13	9	3	1	7	2	3	2
Retail Trade	132	68	57	7	100	58	39	3	19	5	14	-	13	5	4	4
Finance, Insurance, and Real Estate	536	227	195	114	369	168	145	56	69	36	22	11	98	23	28	47
Services	762	572	127	63	564	455	76	33	103	72	24	7	95	45	27	23
Misc. Organizations <sup>2</sup>	182	87	65	30	128	72	46	10	16	3	11	2	38	12	8	18
Industry Not Reported	6	2	4	-	3	-	3	-	1	1	-	-	-	-	-	-

(continued...)

**Table A10. Distribution of Group Health Plans  
by type of insurance, type of plan, and industry, 2023**

**Plans with 100 or More Participants and No Trusts**

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>56,396</b>	<b>55,792</b>	<b>31</b>	<b>573</b>	<b>20,793</b>	<b>20,667</b>	<b>5</b>	<b>121</b>	<b>4,042</b>	<b>4,008</b>	<b>2</b>	<b>32</b>	<b>31,561</b>	<b>31,117</b>	<b>24</b>	<b>420</b>
Agriculture	597	586	1	10	298	294	-	4	32	32	-	-	267	260	1	6
Mining	556	553	-	3	270	268	-	2	32	32	-	-	254	253	-	1
Construction	3,115	3,091	-	24	1,149	1,144	-	5	104	103	-	1	1,862	1,844	-	18
Manufacturing	11,195	11,143	5	47	4,885	4,866	1	18	946	942	-	4	5,364	5,335	4	25
Transportation	1,870	1,856	-	14	779	775	-	4	129	128	-	1	962	953	-	9
Communications and Information	1,688	1,679	-	9	471	468	-	3	200	199	-	1	1,017	1,012	-	5
Utilities	432	427	1	4	204	202	-	2	28	27	-	1	200	198	1	1
Wholesale Trade	3,138	3,122	-	16	1,303	1,298	-	5	194	194	-	-	1,641	1,630	-	11
Retail Trade	3,672	3,619	4	49	1,370	1,358	1	11	225	225	-	-	2,077	2,036	3	38
Finance, Insurance, and Real Estate	5,493	5,411	2	80	1,925	1,910	1	14	399	398	-	1	3,169	3,103	1	65
Services	23,423	23,153	10	260	7,824	7,775	1	48	1,697	1,674	2	21	13,902	13,704	7	191
Misc. Organizations <sup>2</sup>	1,180	1,115	8	57	303	297	1	5	54	52	-	2	823	766	7	50
Industry Not Reported	37	37	-	-	12	12	-	-	2	2	-	-	23	23	-	-

**Plans with Fewer Than 100 Participants and Trusts**

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>1</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>27,930</b>	<b>27,808</b>	<b>89</b>	<b>33</b>	<b>27,462</b>	<b>27,403</b>	<b>44</b>	<b>15</b>	<b>248</b>	<b>236</b>	<b>12</b>	<b>-</b>	<b>220</b>	<b>169</b>	<b>33</b>	<b>18</b>
Agriculture	704	704	-	-	701	701	-	-	-	-	-	-	3	3	-	-
Mining	95	94	1	-	94	93	1	-	-	-	-	-	1	1	-	-
Construction	4,057	4,032	23	2	3,990	3,975	13	2	21	17	4	-	46	40	6	-
Manufacturing	2,940	2,923	16	1	2,902	2,894	8	-	24	21	3	-	14	8	5	1
Transportation	810	799	11	-	800	795	5	-	1	1	-	-	9	3	6	-
Communications and Information	745	740	4	1	736	734	2	-	2	2	-	-	7	4	2	1
Utilities	165	164	1	-	157	157	-	-	5	5	-	-	3	2	1	-
Wholesale Trade	1,599	1,597	1	1	1,590	1,589	-	1	7	7	-	-	2	1	1	-
Retail Trade	2,078	2,074	2	2	2,067	2,063	2	2	8	8	-	-	3	3	-	-
Finance, Insurance, and Real Estate	2,360	2,334	15	11	2,318	2,305	7	6	21	18	3	-	21	11	5	5
Services	11,248	11,233	11	4	10,993	10,986	4	3	157	155	2	-	98	92	5	1
Misc. Organizations <sup>2</sup>	1,126	1,111	4	11	1,111	1,108	2	1	2	2	-	-	13	1	2	10
Industry Not Reported	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-

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

<sup>1</sup>

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

- Missing or not applicable.

SOURCE: 2023 Form 5500 and Form 5500-SF filings.

**Table A11. Distribution of Group Health Plan Participants  
by type of insurance, type of plan, and number of participants, 2023**  
(thousands)

**All Plans**

Total Participants, End of Year <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>87,989</b>	<b>79,785</b>	<b>5,309</b>	<b>2,894</b>	<b>38,843</b>	<b>34,601</b>	<b>3,241</b>	<b>1,001</b>	<b>32,700</b>	<b>30,438</b>	<b>1,572</b>	<b>690</b>	<b>16,445</b>	<b>14,747</b>	<b>496</b>	<b>1,203</b>
1-49	192	191	1	*/	184	184	*/	*/	3	3	*/	-	5	4	1	*/
50-99	189	184	3	2	90	88	1	*/	7	6	*/	-	92	90	1	2
100-249	4,310	4,259	22	30	1,273	1,254	12	7	98	96	3	*/	2,938	2,909	7	22
250-499	4,649	4,501	85	64	1,902	1,831	57	15	218	206	9	2	2,530	2,464	19	46
500-999	5,322	5,008	220	95	2,847	2,678	143	26	500	456	39	6	1,975	1,874	38	63
1,000-4,999	15,276	13,585	1,187	504	8,796	7,752	832	212	3,883	3,569	271	43	2,597	2,264	84	249
5,000 or More	58,051	52,058	3,793	2,200	23,750	20,814	2,197	740	27,992	26,103	1,251	639	6,308	5,141	346	821

**Plans with Trusts**

Total Participants, End of Year <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>22,195</b>	<b>15,584</b>	<b>5,264</b>	<b>1,347</b>	<b>13,144</b>	<b>9,293</b>	<b>3,216</b>	<b>635</b>	<b>6,576</b>	<b>4,872</b>	<b>1,564</b>	<b>140</b>	<b>2,475</b>	<b>1,420</b>	<b>484</b>	<b>571</b>
1-49	189	188	1	*/	184	183	*/	*/	3	3	*/	-	3	2	1	*/
50-99	68	65	3	1	61	59	1	*/	4	4	*/	-	3	2	1	*/
100-249	115	92	19	3	91	78	12	1	8	6	3	-	16	9	5	2
250-499	202	108	82	13	149	88	57	5	18	8	9	1	35	12	16	7
500-999	421	171	217	33	288	134	143	11	63	20	39	5	71	18	36	17
1,000-4,999	2,272	830	1,174	268	1,616	633	832	151	429	150	263	17	227	48	79	100
5,000 or More	18,928	14,131	3,768	1,029	10,756	8,118	2,172	466	6,051	4,683	1,251	118	2,121	1,330	346	445

**Plans with No Trusts**

Total Participants, End of Year <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>65,794</b>	<b>64,201</b>	<b>46</b>	<b>1,547</b>	<b>25,699</b>	<b>25,308</b>	<b>25</b>	<b>365</b>	<b>26,124</b>	<b>25,566</b>	<b>9</b>	<b>550</b>	<b>13,971</b>	<b>13,327</b>	<b>12</b>	<b>632</b>
1-49	3	3	-	*/	1	1	-	-	*/	*/	-	-	3	3	-	*/
50-99	121	119	-	1	29	29	-	*/	2	2	-	-	89	88	-	1
100-249	4,195	4,166	2	27	1,182	1,176	1	6	90	90	-	*/	2,922	2,900	2	21
250-499	4,447	4,393	3	51	1,753	1,743	-	10	200	198	-	2	2,495	2,452	3	40
500-999	4,901	4,837	3	62	2,560	2,544	-	15	437	436	-	1	1,904	1,856	3	45
1,000-4,999	13,004	12,754	14	236	7,180	7,119	-	60	3,454	3,419	9	26	2,370	2,216	5	149
5,000 or More	39,123	37,927	25	1,171	12,994	12,696	25	274	21,941	21,420	-	521	4,187	3,811	-	376

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.

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

<sup>2</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table A12. Distribution of Group Health Plan Participants  
by type of insurance, type of plan, and industry, 2023**  
(thousands)

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>87,989</b>	<b>79,785</b>	<b>5,309</b>	<b>2,894</b>	<b>38,843</b>	<b>34,601</b>	<b>3,241</b>	<b>1,001</b>	<b>32,700</b>	<b>30,438</b>	<b>1,572</b>	<b>690</b>	<b>16,445</b>	<b>14,747</b>	<b>496</b>	<b>1,203</b>
Agriculture	436	412	5	19	298	289	4	5	51	51	1	-	87	72	*/	14
Mining	491	462	28	1	302	273	28	1	109	109	-	-	81	80	-	*/
Construction	3,313	1,611	1,669	32	1,916	766	1,137	13	775	322	451	2	621	524	80	17
Manufacturing	14,226	13,507	232	487	6,033	5,783	119	132	5,859	5,655	98	106	2,334	2,069	16	249
Transportation	4,980	3,863	1,098	19	2,339	1,745	582	12	1,684	1,238	442	4	957	880	74	3
Communications and Information	3,603	3,419	148	36	1,143	1,085	35	23	1,710	1,620	79	11	750	714	34	2
Utilities	1,279	1,164	9	106	827	718	8	100	328	326	-	2	125	121	1	3
Wholesale Trade	2,580	2,504	59	17	990	935	47	8	1,065	1,055	10	1	525	514	2	8
Retail Trade	13,055	12,587	394	74	3,261	2,965	241	55	8,893	8,756	136	-	901	866	16	18
Finance, Insurance, and Real Estate	8,516	7,262	748	506	3,794	3,108	445	241	3,135	2,865	234	36	1,587	1,289	69	229
Services	28,662	26,408	776	1,478	11,493	10,643	479	371	8,999	8,375	106	518	8,169	7,390	190	589
Misc. Organizations <sup>3</sup>	6,810	6,553	136	120	6,423	6,272	112	40	92	65	15	12	295	217	9	69
Industry Not Reported	37	31	6	-	23	20	4	-	1	1	-	-	13	10	3	-

**Plans with 100 or More Participants and Trusts**

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>21,938</b>	<b>15,332</b>	<b>5,260</b>	<b>1,346</b>	<b>12,899</b>	<b>9,050</b>	<b>3,215</b>	<b>635</b>	<b>6,569</b>	<b>4,866</b>	<b>1,563</b>	<b>140</b>	<b>2,469</b>	<b>1,416</b>	<b>482</b>	<b>571</b>
Agriculture	37	29	5	3	33	26	4	3	4	3	1	-	*/	-	-	*/
Mining	49	21	28	-	43	15	28	-	*/	*/	-	-	7	7	-	-
Construction	1,753	72	1,668	14	1,193	46	1,137	10	471	18	451	2	90	8	80	2
Manufacturing	2,303	1,753	231	320	1,001	802	118	81	904	806	98	-	398	145	15	238
Transportation	1,434	327	1,098	9	745	154	582	8	604	162	442	-	85	11	73	1
Communications and Information	901	731	148	22	172	115	35	22	392	313	79	-	337	303	34	-
Utilities	704	596	8	100	488	383	8	97	189	189	-	-	27	24	-	3
Wholesale Trade	203	137	59	6	95	45	47	3	60	50	10	1	48	42	2	3
Retail Trade	2,364	1,957	392	15	340	88	241	11	1,897	1,761	136	-	128	109	15	4
Finance, Insurance, and Real Estate	2,614	1,442	747	426	1,273	597	445	232	1,067	805	234	28	274	40	69	166
Services	3,396	2,277	764	354	1,418	804	479	136	954	757	98	99	1,023	716	188	120
Misc. Organizations <sup>3</sup>	6,169	5,986	106	77	6,096	5,976	87	33	27	1	15	11	46	9	4	33
Industry Not Reported	10	3	6	-	4	-	4	-	*/	*/	-	-	6	3	3	-

(continued...)

**Table A12. Distribution of Group Health Plan Participants  
by type of insurance, type of plan, and industry, 2023**  
(thousands)

**Plans with 100 or More Participants and No Trusts**

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>65,794</b>	<b>64,201</b>	<b>46</b>	<b>1,547</b>	<b>25,699</b>	<b>25,308</b>	<b>25</b>	<b>365</b>	<b>26,124</b>	<b>25,566</b>	<b>9</b>	<b>550</b>	<b>13,971</b>	<b>13,327</b>	<b>12</b>	<b>632</b>
Agriculture	396	380	*/	16	262	260	-	2	48	48	-	-	86	72	*/	14
Mining	441	440	-	1	258	257	-	1	109	109	-	-	74	73	-	*/
Construction	1,518	1,500	-	18	685	681	-	3	304	303	-	1	529	515	-	14
Manufacturing	11,888	11,720	1	167	4,998	4,947	*/	51	4,954	4,848	-	106	1,936	1,925	1	11
Transportation	3,537	3,527	-	10	1,586	1,582	-	4	1,079	1,075	-	4	872	869	-	3
Communications and Information	2,694	2,681	-	14	964	963	-	1	1,318	1,307	-	11	413	411	-	2
Utilities	572	565	1	6	336	332	-	4	138	136	-	2	98	97	1	*/
Wholesale Trade	2,361	2,351	-	10	879	874	-	5	1,005	1,005	-	-	477	472	-	5
Retail Trade	10,672	10,611	2	59	2,904	2,859	*/	45	6,995	6,995	-	-	773	757	2	14
Finance, Insurance, and Real Estate	5,882	5,802	*/	79	2,503	2,494	*/	9	2,066	2,059	-	7	1,313	1,249	*/	63
Services	25,173	24,038	11	1,124	9,986	9,750	*/	236	8,043	7,615	9	419	7,144	6,672	3	470
Misc. Organizations <sup>3</sup>	632	559	30	43	319	288	25	7	65	64	-	1	248	207	5	35
Industry Not Reported	28	28	-	-	20	20	-	-	1	1	-	-	7	7	-	-

**Plans with Fewer Than 100 Participants and Trusts**

Industry	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total <sup>1</sup>	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>257</b>	<b>252</b>	<b>4</b>	<b>1</b>	<b>244</b>	<b>242</b>	<b>2</b>	<b>*/</b>	<b>7</b>	<b>6</b>	<b>1</b>	<b>-</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>1</b>
Agriculture	3	3	-	-	3	3	-	-	-	-	-	-	*/	*/	-	-
Mining	1	1	-	-	1	1	-	-	-	-	-	-	*/	*/	-	-
Construction	41	40	1	*/	39	38	1	*/	1	1	*/	-	1	1	*/	-
Manufacturing	36	35	1	-	34	34	*/	-	1	1	*/	-	1	*/	*/	-
Transportation	9	8	*/	-	8	8	*/	-	*/	*/	-	-	*/	*/	*/	-
Communications and Information	7	7	*/	*/	7	7	*/	-	*/	*/	-	-	*/	*/	*/	*/
Utilities	3	3	*/	-	3	3	-	-	*/	*/	-	-	*/	*/	*/	-
Wholesale Trade	16	16	*/	*/	16	16	-	*/	*/	*/	-	-	*/	*/	*/	-
Retail Trade	19	19	*/	*/	18	18	*/	*/	*/	*/	-	-	*/	*/	-	-
Finance, Insurance, and Real Estate	19	18	1	*/	18	17	*/	*/	1	1	*/	-	1	*/	*/	*/
Services	93	93	*/	*/	89	89	*/	*/	3	3	*/	-	2	1	*/	*/
Misc. Organizations <sup>3</sup>	9	8	*/	*/	8	8	*/	*/	*/	*/	-	-	*/	*/	*/	*/
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.

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

<sup>2</sup> 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.

<sup>3</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table B1. Number of Group Health Plans and Total Participants  
by type of insurance and type of insurance contracts, 2023**

<b>All Plans</b>								
<b>Type of Insurance Contracts <sup>1</sup></b>	<b>All Plans</b>		<b>Self-Insured</b>		<b>Mixed-Insured</b>		<b>Fully Insured</b>	
	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>2</sup></b>	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>2</sup></b>	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>2</sup></b>	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>2</sup></b>
<b>Total</b>	<b>87,706</b>	<b>87,989</b>	<b>50,672</b>	<b>38,843</b>	<b>4,808</b>	<b>32,700</b>	<b>32,226</b>	<b>16,445</b>
No Insurance	29,929	8,101	29,929	8,101	-	-	-	-
Health Only	969	1,372	-	-	63	684	906	688
Stop-Loss Only	1,243	615	1,243	615	-	-	-	-
Other <sup>3</sup>	15,152	26,129	15,152	26,129	-	-	-	-
Health and Stop-Loss	86	113	-	-	41	107	45	6
Health and Other <sup>3</sup>	34,657	42,673	-	-	3,967	27,394	30,690	15,279
Stop-Loss and Other <sup>3</sup>	4,348	3,998	4,348	3,998	-	-	-	-
Health, Stop-Loss, and Other <sup>3</sup>	1,322	4,988	-	-	737	4,515	585	472

**Plans with 100 or More Participants and Trusts**

<b>Type of Insurance Contracts <sup>1</sup></b>	<b>All Plans</b>		<b>Self-Insured</b>		<b>Mixed-Insured</b>		<b>Fully Insured</b>	
	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>2</sup></b>	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>2</sup></b>	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>2</sup></b>	<b>Number of Plans</b>	<b>Total Participants, End of Year (thousands) <sup>2</sup></b>
<b>Total</b>	<b>3,380</b>	<b>21,938</b>	<b>2,417</b>	<b>12,899</b>	<b>518</b>	<b>6,569</b>	<b>445</b>	<b>2,469</b>
No Insurance	550	2,892	550	2,892	-	-	-	-
Health Only	50	489	-	-	19	364	31	125
Stop-Loss Only	466	414	466	414	-	-	-	-
Other <sup>3</sup>	582	8,179	582	8,179	-	-	-	-
Health and Stop-Loss	20	98	-	-	17	97	3	1
Health and Other <sup>3</sup>	623	6,077	-	-	257	3,845	366	2,232
Stop-Loss and Other <sup>3</sup>	819	1,413	819	1,413	-	-	-	-
Health, Stop-Loss, and Other <sup>3</sup>	270	2,374	-	-	225	2,263	45	111

(continued...)

**Table B1. Number of Group Health Plans and Total Participants  
by type of insurance and type of insurance contracts, 2023**

**Plans with 100 or More Participants and No Trusts**

Type of Insurance Contracts <sup>1</sup>	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>
<b>Total</b>	<b>56,396</b>	<b>65,794</b>	<b>20,793</b>	<b>25,699</b>	<b>4,042</b>	<b>26,124</b>	<b>31,561</b>	<b>13,971</b>
No Insurance	2,979	5,016	2,979	5,016	-	-	-	-
Health Only	866	881	-	-	34	319	832	562
Stop-Loss Only	274	172	274	172	-	-	-	-
Other <sup>3</sup>	14,493	17,947	14,493	17,947	-	-	-	-
Health and Stop-Loss	25	14	-	-	5	10	20	5
Health and Other <sup>3</sup>	33,825	36,590	-	-	3,599	23,547	30,226	13,043
Stop-Loss and Other <sup>3</sup>	3,047	2,564	3,047	2,564	-	-	-	-
Health, Stop-Loss, and Other <sup>3</sup>	887	2,610	-	-	404	2,249	483	361

**Plans with Fewer Than 100 Participants and Trusts**

Type of Insurance Contracts <sup>1</sup>	All Plans		Self-Insured		Mixed-Insured		Fully Insured	
	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>	Number of Plans	Total Participants, End of Year (thousands) <sup>2</sup>
<b>Total</b>	<b>27,930</b>	<b>257</b>	<b>27,462</b>	<b>244</b>	<b>248</b>	<b>7</b>	<b>220</b>	<b>6</b>
No Insurance	26,400	192	26,400	192	-	-	-	-
Health Only	53	1	-	-	10	*/	43	1
Stop-Loss Only	503	29	503	29	-	-	-	-
Other <sup>3</sup>	77	3	77	3	-	-	-	-
Health and Stop-Loss	41	1	-	-	19	1	22	*/
Health and Other <sup>3</sup>	209	6	-	-	111	2	98	4
Stop-Loss and Other <sup>3</sup>	482	21	482	21	-	-	-	-
Health, Stop-Loss, and Other <sup>3</sup>	165	4	-	-	108	4	57	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.

<sup>1</sup> Typ

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.

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

<sup>3</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table B2. Distribution of Group Health Plans  
by type of insurance, type of plan, and number of health insurance contracts, 2023**

**All Plans**

Number of Health Insurance Contracts <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>87,706</b>	<b>85,363</b>	<b>1,478</b>	<b>865</b>	<b>50,672</b>	<b>49,437</b>	<b>970</b>	<b>265</b>	<b>4,808</b>	<b>4,484</b>	<b>269</b>	<b>55</b>	<b>32,226</b>	<b>31,442</b>	<b>239</b>	<b>545</b>
None or Not Reported	50,672	49,437	970	265	50,672	49,437	970	265	-	-	-	-	-	-	-	-
1	24,050	23,409	272	369	-	-	-	-	2,867	2,682	150	35	21,183	20,727	122	334
2	8,399	8,150	126	123	-	-	-	-	946	872	62	12	7,453	7,278	64	111
3-5	3,932	3,762	89	81	-	-	-	-	739	683	50	6	3,193	3,079	39	75
6-10	514	476	18	20	-	-	-	-	205	198	6	1	309	278	12	19
11-25	125	119	3	3	-	-	-	-	49	48	1	-	76	71	2	3
26 or More	14	10	-	4	-	-	-	-	2	1	-	1	12	9	-	3

**Plans with 100 or More Participants and Trusts**

Number of Health Insurance Contracts <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>3,380</b>	<b>1,763</b>	<b>1,358</b>	<b>259</b>	<b>2,417</b>	<b>1,367</b>	<b>921</b>	<b>129</b>	<b>518</b>	<b>240</b>	<b>255</b>	<b>23</b>	<b>445</b>	<b>156</b>	<b>182</b>	<b>107</b>
None or Not Reported	2,417	1,367	921	129	2,417	1,367	921	129	-	-	-	-	-	-	-	-
1	488	191	225	72	-	-	-	-	256	101	140	15	232	90	85	57
2	221	86	110	25	-	-	-	-	112	46	59	7	109	40	51	18
3-5	180	74	82	24	-	-	-	-	106	56	49	1	74	18	33	23
6-10	50	26	17	7	-	-	-	-	28	22	6	-	22	4	11	7
11-25	19	16	3	-	-	-	-	-	15	14	1	-	4	2	2	-
26 or More	5	3	-	2	-	-	-	-	1	1	-	-	4	2	-	2

(continued...)

**Table B2. Distribution of Group Health Plans  
by type of insurance, type of plan, and number of health insurance contracts, 2023**

**Plans with 100 or More Participants and No Trusts**

Number of Health Insurance Contracts <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>56,396</b>	<b>55,792</b>	<b>31</b>	<b>573</b>	<b>20,793</b>	<b>20,667</b>	<b>5</b>	<b>121</b>	<b>4,042</b>	<b>4,008</b>	<b>2</b>	<b>32</b>	<b>31,561</b>	<b>31,117</b>	<b>24</b>	<b>420</b>
None or Not Reported	20,793	20,667	5	121	20,793	20,667	5	121	-	-	-	-	-	-	-	-
1	23,148	22,840	19	289	-	-	-	-	2,372	2,351	1	20	20,776	20,489	18	269
2	8,143	8,046	4	93	-	-	-	-	829	823	1	5	7,314	7,223	3	88
3-5	3,733	3,679	2	52	-	-	-	-	629	624	-	5	3,104	3,055	2	47
6-10	464	450	1	13	-	-	-	-	177	176	-	1	287	274	1	12
11-25	106	103	-	3	-	-	-	-	34	34	-	-	72	69	-	3
26 or More	9	7	-	2	-	-	-	-	1	-	-	1	8	7	-	1

**Plans with Fewer Than 100 Participants and Trusts**

Number of Health Insurance Contracts <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>27,930</b>	<b>27,808</b>	<b>89</b>	<b>33</b>	<b>27,462</b>	<b>27,403</b>	<b>44</b>	<b>15</b>	<b>248</b>	<b>236</b>	<b>12</b>	<b>-</b>	<b>220</b>	<b>169</b>	<b>33</b>	<b>18</b>
None or Not Reported	27,462	27,403	44	15	27,462	27,403	44	15	-	-	-	-	-	-	-	-
1	414	378	28	8	-	-	-	-	239	230	9	-	175	148	19	8
2	35	18	12	5	-	-	-	-	5	3	2	-	30	15	10	5
3-5	19	9	5	5	-	-	-	-	4	3	1	-	15	6	4	5
6-10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26 or More	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

<sup>1</sup> 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.

<sup>2</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table B3. Distribution of Group Health Plan Participants  
by type of insurance, type of plan, and number of health insurance contracts, 2023**  
(thousands)

<b>All Plans</b>																
<b>Number of Health Insurance Contracts <sup>1</sup></b>	<b>All Plans</b>				<b>Self-Insured</b>				<b>Mixed-Insured</b>				<b>Fully Insured</b>			
	<b>Total <sup>2</sup></b>	<b>Single-Employer <sup>3</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total <sup>2</sup></b>	<b>Single-Employer <sup>3</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total <sup>2</sup></b>	<b>Single-Employer <sup>3</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total <sup>2</sup></b>	<b>Single-Employer <sup>3</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>
<b>Total</b>	<b>87,989</b>	<b>79,785</b>	<b>5,309</b>	<b>2,894</b>	<b>38,843</b>	<b>34,601</b>	<b>3,241</b>	<b>1,001</b>	<b>32,700</b>	<b>30,438</b>	<b>1,572</b>	<b>690</b>	<b>16,445</b>	<b>14,747</b>	<b>496</b>	<b>1,203</b>
None or Not Reported	38,843	34,601	3,241	1,001	38,843	34,601	3,241	1,001	-	-	-	-	-	-	-	-
1	14,552	13,189	613	750	-	-	-	-	7,219	6,344	420	456	7,333	6,845	194	294
2	8,946	8,110	486	350	-	-	-	-	5,680	5,295	305	81	3,266	2,815	181	269
3-5	10,180	9,065	767	349	-	-	-	-	7,216	6,469	696	50	2,964	2,595	71	298
6-10	8,693	8,398	190	104	-	-	-	-	7,885	7,738	143	4	808	660	47	100
11-25	5,590	5,344	12	235	-	-	-	-	4,568	4,560	8	-	1,022	784	3	235
26 or More	1,184	1,079	-	105	-	-	-	-	132	32	-	100	1,052	1,047	-	6

<b>Plans with 100 or More Participants and Trusts</b>																
<b>Number of Health Insurance Contracts <sup>1</sup></b>	<b>All Plans</b>				<b>Self-Insured</b>				<b>Mixed-Insured</b>				<b>Fully Insured</b>			
	<b>Total <sup>2</sup></b>	<b>Single-Employer <sup>3</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total <sup>2</sup></b>	<b>Single-Employer <sup>3</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total <sup>2</sup></b>	<b>Single-Employer <sup>3</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total <sup>2</sup></b>	<b>Single-Employer <sup>3</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>
<b>Total</b>	<b>21,938</b>	<b>15,332</b>	<b>5,260</b>	<b>1,346</b>	<b>12,899</b>	<b>9,050</b>	<b>3,215</b>	<b>635</b>	<b>6,569</b>	<b>4,866</b>	<b>1,563</b>	<b>140</b>	<b>2,469</b>	<b>1,416</b>	<b>482</b>	<b>571</b>
None or Not Reported	12,899	9,050	3,215	635	12,899	9,050	3,215	635	-	-	-	-	-	-	-	-
1	1,550	725	599	226	-	-	-	-	854	321	415	119	695	404	184	108
2	1,296	595	479	223	-	-	-	-	769	448	300	21	527	146	179	202
3-5	1,767	782	766	219	-	-	-	-	1,365	668	696	1	402	114	70	218
6-10	1,305	1,078	190	38	-	-	-	-	1,139	996	143	-	166	82	46	38
11-25	2,480	2,468	12	-	-	-	-	-	2,409	2,401	8	-	70	67	3	-
26 or More	640	635	-	5	-	-	-	-	32	32	-	-	608	603	-	5

(continued...)

**Table B3. Distribution of Group Health Plan Participants  
by type of insurance, type of plan, and number of health insurance contracts, 2023**  
(thousands)

**Plans with 100 or More Participants and No Trusts**

Number of Health Insurance Contracts <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total <sup>2</sup>	Single-Employer <sup>3</sup>	Multi-employer	Multiple-Employer	Total <sup>2</sup>	Single-Employer <sup>3</sup>	Multi-employer	Multiple-Employer	Total <sup>2</sup>	Single-Employer <sup>3</sup>	Multi-employer	Multiple-Employer	Total <sup>2</sup>	Single-Employer <sup>3</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>65,794</b>	<b>64,201</b>	<b>46</b>	<b>1,547</b>	<b>25,699</b>	<b>25,308</b>	<b>25</b>	<b>365</b>	<b>26,124</b>	<b>25,566</b>	<b>9</b>	<b>550</b>	<b>13,971</b>	<b>13,327</b>	<b>12</b>	<b>632</b>
None or Not Reported	25,699	25,308	25	365	25,699	25,308	25	365	-	-	-	-	-	-	-	-
1	12,992	12,456	13	523	-	-	-	-	6,358	6,018	4	337	6,634	6,438	9	187
2	7,648	7,515	6	128	-	-	-	-	4,911	4,846	5	60	2,737	2,668	2	67
3-5	8,413	8,283	1	129	-	-	-	-	5,851	5,801	-	49	2,562	2,481	1	80
6-10	7,387	7,320	1	66	-	-	-	-	6,746	6,742	-	4	641	578	1	63
11-25	3,111	2,876	-	235	-	-	-	-	2,159	2,159	-	-	952	717	-	235
26 or More	544	444	-	100	-	-	-	-	100	-	-	100	445	444	-	*/

**Plans with Fewer Than 100 Participants and Trusts**

Number of Health Insurance Contracts <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total <sup>2</sup>	Single-Employer <sup>3</sup>	Multi-employer	Multiple-Employer	Total <sup>2</sup>	Single-Employer <sup>3</sup>	Multi-employer	Multiple-Employer	Total <sup>2</sup>	Single-Employer <sup>3</sup>	Multi-employer	Multiple-Employer	Total <sup>2</sup>	Single-Employer <sup>3</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>257</b>	<b>252</b>	<b>4</b>	<b>1</b>	<b>244</b>	<b>242</b>	<b>2</b>	<b>*/</b>	<b>7</b>	<b>6</b>	<b>1</b>	<b>-</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>1</b>
None or Not Reported	244	242	2	*/	244	242	2	*/	-	-	-	-	-	-	-	-
1	10	9	1	*/	-	-	-	-	6	6	*/	-	4	3	1	*/
2	1	1	1	*/	-	-	-	-	*/	*/	*/	-	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.

<sup>1</sup> 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.

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

<sup>3</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table B4. Premiums Paid by Group Health Plans**  
*by type of insurance, type of plan, and type of insurance contracts, 2023*  
(millions)

<b>All Plans</b>																
<b>Type of Insurance Contracts <sup>1</sup></b>	<b>All Plans</b>				<b>Self-Insured</b>				<b>Mixed-Insured</b>				<b>Fully Insured</b>			
	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>
<b>Total</b>	<b>\$212,232</b>	<b>\$192,158</b>	<b>\$10,484</b>	<b>\$9,590</b>	<b>\$28,962</b>	<b>\$26,211</b>	<b>\$1,852</b>	<b>\$899</b>	<b>\$47,590</b>	<b>\$40,588</b>	<b>\$5,832</b>	<b>\$1,170</b>	<b>\$135,680</b>	<b>\$125,359</b>	<b>\$2,800</b>	<b>\$7,521</b>
Health Only	48,315	40,135	5,760	2,420	-	-	-	-	11,521	7,055	3,919	547	36,794	33,080	1,841	1,873
Stop-Loss Only	5,038	4,270	573	196	4,010	3,440	393	178	881	704	161	16	147	126	19	3
Other <sup>3</sup>	59,803	56,207	2,008	1,587	24,355	22,291	1,412	652	22,766	22,068	471	227	12,682	11,848	126	708
Health and Stop-Loss	722	700	10	12	-	-	-	-	131	121	10	-	591	579	-	12
Health and Other <sup>3</sup>	96,707	89,417	2,028	5,262	-	-	-	-	12,045	10,413	1,268	364	84,662	79,004	760	4,898
Stop-Loss and Other <sup>3</sup>	749	627	51	71	597	480	48	70	124	119	3	1	28	28	-	-
Health, Stop-Loss, and Other <sup>3</sup>	898	802	55	41	-	-	-	-	123	108	-	15	776	694	55	27

**Plans with 100 or More Participants and Trusts**

<b>Type of Insurance Contracts <sup>1</sup></b>	<b>All Plans</b>				<b>Self-Insured</b>				<b>Mixed-Insured</b>				<b>Fully Insured</b>			
	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>	<b>Total</b>	<b>Single-Employer <sup>2</sup></b>	<b>Multi-employer</b>	<b>Multiple-Employer</b>
<b>Total</b>	<b>\$30,320</b>	<b>\$15,843</b>	<b>\$10,261</b>	<b>\$4,216</b>	<b>\$5,388</b>	<b>\$3,014</b>	<b>\$1,814</b>	<b>\$561</b>	<b>\$13,379</b>	<b>\$7,061</b>	<b>\$5,797</b>	<b>\$521</b>	<b>\$11,553</b>	<b>\$5,768</b>	<b>\$2,651</b>	<b>\$3,134</b>
Health Only	13,134	6,812	5,692	629	-	-	-	-	6,785	2,637	3,905	244	6,348	4,176	1,787	386
Stop-Loss Only	1,349	663	568	118	1,092	590	390	112	233	67	160	7	24	7	18	-
Other <sup>3</sup>	8,737	6,078	1,955	704	4,063	2,305	1,376	382	3,593	3,104	461	29	1,081	669	118	294
Health and Stop-Loss	17	7	10	-	-	-	-	-	16	6	10	-	1	1	-	-
Health and Other <sup>3</sup>	6,644	2,043	1,931	2,669	-	-	-	-	2,674	1,189	1,258	227	3,969	854	673	2,442
Stop-Loss and Other <sup>3</sup>	248	130	51	67	234	118	48	67	14	12	3	-	-	-	-	-
Health, Stop-Loss, and Other <sup>3</sup>	192	110	55	27	-	-	-	-	62	47	-	15	130	63	55	12

(continued...)

**Table B4. Premiums Paid by Group Health Plans**  
**by type of insurance, type of plan, and type of insurance contracts, 2023**  
*(millions)*

**Plans with 100 or More Participants and No Trusts**

Type of Insurance Contracts <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>\$181,329</b>	<b>\$175,799</b>	<b>\$171</b>	<b>\$5,359</b>	<b>\$23,354</b>	<b>\$22,981</b>	<b>\$35</b>	<b>\$337</b>	<b>\$33,920</b>	<b>\$33,258</b>	<b>\$13</b>	<b>\$649</b>	<b>\$124,055</b>	<b>\$119,559</b>	<b>\$123</b>	<b>\$4,373</b>
Health Only	35,121	33,298	37	1,786	-	-	-	-	4,712	4,408	**/	303	30,409	28,890	36	1,483
Stop-Loss Only	3,497	3,418	2	77	2,730	2,664	1	65	646	636	1	10	122	119	1	3
Other <sup>3</sup>	50,994	50,065	47	882	20,264	19,959	34	270	19,132	18,928	6	198	11,599	11,178	7	413
Health and Stop-Loss	701	689	-	12	-	-	-	-	113	113	-	-	588	576	-	12
Health and Other <sup>3</sup>	89,831	87,162	85	2,584	-	-	-	-	9,164	9,021	6	136	80,667	78,141	79	2,447
Stop-Loss and Other <sup>3</sup>	498	494	-	4	361	358	-	2	109	108	-	1	28	28	-	-
Health, Stop-Loss, and Other <sup>3</sup>	687	673	-	15	-	-	-	-	44	44	-	-	643	629	-	15

**Plans with Fewer Than 100 Participants and Trusts**

Type of Insurance Contracts <sup>1</sup>	All Plans				Self-Insured				Mixed-Insured				Fully Insured			
	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer	Total	Single-Employer <sup>2</sup>	Multi-employer	Multiple-Employer
<b>Total</b>	<b>\$582</b>	<b>\$516</b>	<b>\$52</b>	<b>\$15</b>	<b>\$220</b>	<b>\$216</b>	<b>\$4</b>	<b>\$1</b>	<b>\$291</b>	<b>\$269</b>	<b>\$22</b>	<b>-</b>	<b>\$71</b>	<b>\$31</b>	<b>\$26</b>	<b>\$14</b>
Health Only	61	25	31	5	-	-	-	-	24	10	14	-	37	15	17	5
Stop-Loss Only	192	188	3	1	189	186	2	1	2	1	**/	-	1	1	**/	-
Other <sup>3</sup>	71	64	6	1	28	27	1	**/	40	36	4	-	3	1	1	1
Health and Stop-Loss	4	4	-	-	-	-	-	-	2	2	-	-	3	3	-	-
Health and Other <sup>3</sup>	232	212	11	9	-	-	-	-	206	203	3	-	26	9	8	9
Stop-Loss and Other <sup>3</sup>	3	3	-	-	3	3	-	-	-	-	-	-	-	-	-	-
Health, Stop-Loss, and Other <sup>3</sup>	20	20	-	-	-	-	-	-	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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

# APPENDIX A1: Plan Funding Classification

The majority of the U.S. population receives their health insurance coverage through their employer. In 2023, private employer-sponsored health insurance covered roughly 54 percent of the U.S. population.<sup>1</sup> 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.<sup>2</sup>

## 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 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.<sup>3</sup> An employer with a fully insured health plan chooses how to transfer insurance premiums to the insurance carrier.<sup>4</sup> 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.<sup>5</sup> 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.

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<sup>1</sup> U.S. Department of Labor, Employee Benefits Security Administration calculations using the March 2024 Current Population Survey Annual Social and Economic Supplement.

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

<sup>3</sup> Definitions of Health Insurance Terms, at <https://www.bls.gov/ebs/additional-resources/definition-of-health-insurance-terms.pdf>.

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

<sup>5</sup> 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.<sup>6</sup>

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.

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<sup>6</sup> Kaiser Family Foundation has estimated that 34 percent of firms with fewer than 200 workers that offer health benefits used a level-funded plan in 2023, which is similar to the 38 percent estimated in 2022. See: *2023 Employer Health Benefits Survey*, Kaiser Family Foundation (Oct. 18, 2023), <https://www.kff.org/health-costs/report/2023-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 annual reporting requirements.<sup>7</sup>

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

<sup>7</sup> 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 2023 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, 2023 Form 5500-SF, Line 10e.

statutory and long-standing regulatory exceptions based on certain plan attributes, including 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 unfunded.<sup>8</sup> Plans are not unfunded if they use a trust or separately maintained fund (including a Code section 501(c)(9) trust) to hold plan assets or act as a conduit for the transfer of plan assets during the year and generally must file a Form 5500. Also, plans with contributions from employees or former employees during the plan year are not unfunded or insured for this purpose unless (1) those contributions are used to pay insurance premiums within 3 months of receipt by the employer or (2) it is a plan associated with a cafeteria plan under Code section 125 with the employee or former employee contributions held in the general assets of the plan sponsor and used to pay benefits instead of insurance premiums.<sup>9</sup>
- Governmental plans
- Unfunded or insured welfare plans maintained only for a select group of management or highly compensated employees

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<sup>8</sup> 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 2023 Form 5500 Instructions and See 29 CFR 2520.104-20 and 2520.104-41.

- 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

## Data Used for this Report

The data included in this report consists of all Form 5500 series filed by welfare plans providing health benefits that had plan year ending dates in 2023; except 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;

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

- Plans that filed the Form 5500-SF with fewer than 100 participants as of the beginning of the plan year that have zero or blank values for total assets, liabilities, net assets, income, and expenses;
- Plans that filed the Form 5500 or Form 5500-SF with zero participants as of the beginning and the end of the plan year;
- Plans that report health benefit features but appear not to actually provide health benefits based on the plan and sponsor name;<sup>10</sup>
- 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 2023 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.<sup>11</sup>

*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

<sup>10</sup> 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>.

<sup>11</sup> 2023 *Employer Health Benefits Survey*, Kaiser Family Foundation (Oct. 18, 2023), <https://www.kff.org/health-costs/report/2023-employer-health-benefits-survey>.

single health coverage in the United States are classified as **mixed-insured**.

iii) All other plans are classified as **fully insured**.

(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.<sup>12</sup> All large welfare plans that fully insure or self-insure benefits without a trust must file only the Form 5500 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 purposes of this bulletin. 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. While the statistics in this report sometimes reflect this type of limited editing for logical inconsistencies or obvious entry errors, information on the details of insurance contracts and benefit offerings are reported without adjustment.

Finally, 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.

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<sup>12</sup> 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.

## 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.<sup>1</sup>

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.<sup>2</sup> (*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.

<sup>1</sup> *Instructions for the Form 5500*, U.S. Department of Labor (2023), <https://www.dol.gov/sites/dolgov/files/EBSA/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500/2023-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.

<sup>2</sup> *Id.*

**Table 1. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits, Total Participants, Active Participants, and Total Assets, 2009-2023**

Year	Number of GIAs	Total Participants, End of Year (thousands) <sup>1</sup>	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
2021	49	356	349	\$502
2022	50	344	342	\$359
2023	47	287	281	\$285

*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 2023 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.*

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

SOURCE: Form 5500 and Form 5500-SF filings.

**Table 2. Number of Group Insurance Arrangements (GIAs) Providing Health Benefits,  
Total Participants, Active Participants, Assets, Contributions, and Benefits  
by type of benefit, 2023**

Type of Benefit	Number of GIAs	Total Participants, End of Year (thousands) <sup>1</sup>	Active Participants, End of Year (thousands)	Total Assets (millions)	Total Contributions (millions) <sup>2</sup>	Total Benefits (millions) <sup>3</sup>
<b>Total</b>	<b>47</b>	<b>287</b>	<b>281</b>	<b>\$285</b>	<b>\$1,835</b>	<b>\$1,755</b>
<b>Health Benefits Only</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>18</b>	<b>17</b>
<b>Health and Other Benefits</b>	<b>43</b>	<b>285</b>	<b>279</b>	<b>283</b>	<b>1,818</b>	<b>1,738</b>
Health and Dental	1	2	2	**/	17	22
Health and Vision	1	4	4	12	42	37
Health and Non-Health <sup>4</sup>	2	14	9	6	6	2
Health, Dental, and Vision	1	7	7	36	85	80
Health, Dental, and Non-Health <sup>4</sup>	3	9	9	14	91	88
Health, Vision, and Non-Health <sup>4</sup>	2	9	9	**/	12	12
Health, Dental, Vision, and Non-Health <sup>4</sup>	33	240	239	214	1,565	1,498

*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.*

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

<sup>2</sup> This report defines Total Contributions as employer and employee contributions.

<sup>3</sup> 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.

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

\*\*/ Less than \$500,000.

SOURCE: 2023 Form 5500 and Form 5500-SF filings.

**Table 3. Selected Income and Expenses of Group Insurance Arrangements (GIAs) Providing Health Benefits, 2023**

(millions)

Selected Income		Selected Expenses	
<b>CONTRIBUTIONS</b>	<b>\$1,835</b>	<b>BENEFIT PAYMENTS <sup>2</sup></b>	<b>\$1,755</b>
Employer Contributions	1,788	Directly to Participants or Beneficiaries (Including Rollovers)	327
Participant Contributions	46	To Insurance Carriers for the Provision of Benefits	1,422
Contributions from Others (Including Rollovers)	2	Other	6
Noncash Contributions	-		
<b>INVESTMENT INCOME <sup>1</sup></b>	<b>\$20</b>	<b>ADMINISTRATIVE EXPENSES</b>	<b>\$93</b>
		Professional Fees <sup>3</sup>	9
		Contract Administrator Fees	59
		Investment Advisory and Management Fees	1
		Other	23

*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.*

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

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

<sup>2</sup> 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.

<sup>3</sup> For filers using the 2023 Schedule H, Professional Fees include lines 2i(1), 2i(3), 2i(4), and 2i(6) through 2i(10). For filers using earlier versions of Schedule H, Professional Fees include line 2i(1) only.

- Missing or not applicable.

SOURCE: 2023 Form 5500 and Form 5500-SF filings.

**Table 4. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by number of participants, 2023**

<b>GIA Size (by End of Year Participants) <sup>1</sup></b>	
<b>Total</b>	<b>47</b>
None or Not Reported	1
1-49	1
50-99	1
100-249	4
250-499	-
500-999	9
1,000-4,999	17
5,000 or More	14
<b>Per Plan Statistics</b>	
Mean Number of Participants	6,109
Median Number of Participants	1,539

*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.*

<sup>1</sup> 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: 2023 Form 5500 and Form 5500-SF filings.

**Table 5. Distribution of Group Insurance Arrangements (GIAs) Providing Health Benefits, by industry, 2023**

<b>Industry</b>	
<b>Total</b>	<b>47</b>
Agriculture	-
Mining	-
Construction	3
Manufacturing	-
Transportation	2
Communications and Information	-
Utilities	-
Wholesale Trade	-
Retail Trade	1
Finance, Insurance, and Real Estate	11
Services	3
Misc. Organizations <sup>1</sup>	4
Industry Not Reported	23

*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.*

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

- Missing or not applicable.

SOURCE: 2023 Form 5500 and Form 5500-SF filings.