



benefitNEWS

Recent Trends in Self Funded Benefit Plans

According to a new report issued by the Employee Benefit Research Institute (EBRI), the percentage of private-sector businesses offering health plans that self-insure at least one of their health plans has been increasing steadily since the mid-1990s. According to the report, in 2015, 39% of private-sector establishments reported that they self-insured at least one of their health plans, up from 28.5% in 1996 (a 36.8% increase). Over the same period, the portion of large companies (those with 500 or more employees) that self-insure at least one plan has increased from 72% in 1996 to 80% in 2015. Interestingly, for small businesses (fewer than 200 employees), the percentage of self funded businesses has increased from 12.1% to 14.2% (Figure 1).

Consistent with the trend in the prevalence of self-insured plans among all establishments with at least one health plan, the percentage of covered workers (i.e., workers covered by an employment-based health plan) enrolled in self-insured plans has also been increasing. In 2015, 60% of covered workers were enrolled in self-insured plans, up from 46% in 1996. Similarly, over the 1996-2015 period, the percentage of health-plan-covered workers employed by larger establishments (1,000 or more employees) and enrolled in self-insured plans has increased from 67% to about 86%, while the comparable self-insured percentage of workers in mid-sized establishments (100-999 employees) has shifted only from 39% to 40.5%, and in smaller establishments (fewer than 100 employees) has shifted from only about 14% to 13%.

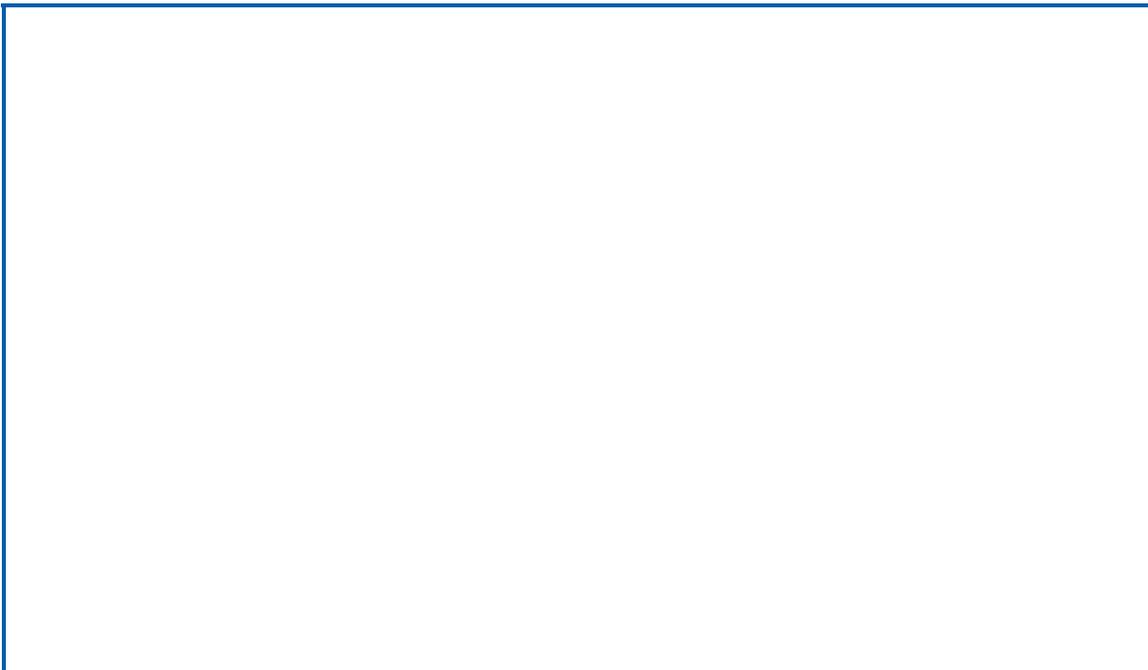
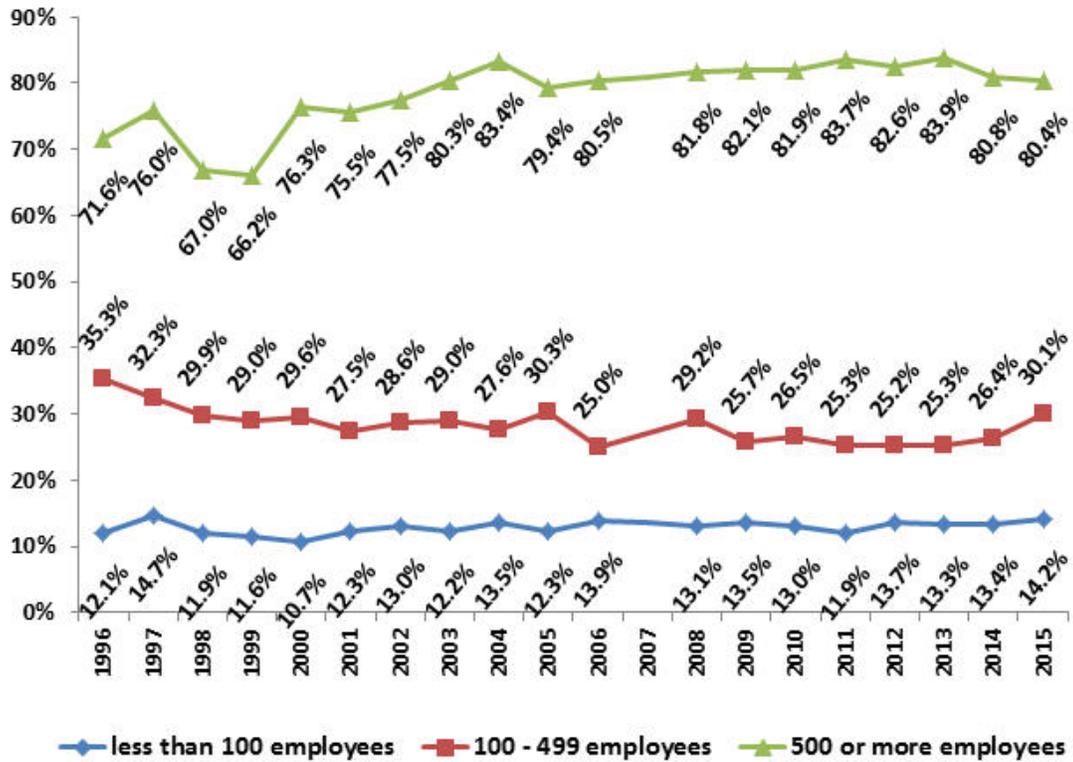


Figure 1. Percentage of private-sector establishments that self-insure at least one plan, by firm size, 1996-2015.



Note: Data for 2007 are unavailable.
 Source: Employee Benefit Research Institute, *EBRI Notes*, July 2016

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