

## **For Immediate Release**

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### **Percentage of Private-Sector Companies Offering at Least One Self-Insured Health Plan Falls After Two Decades of Growth**

***Percentage of workers in self-insured plans fell in every establishment size, except for those in  
firms with 1,000 or more employees***

**Washington, D.C. – August 1, 2019** — A new study from the Employee Benefit Research Institute (EBRI) finds the percentage of all private-sector establishments offering at least one self-insured health plan has recently fallen—however drilling deeper into the data, EBRI finds mixed results by company size.

The *EBRI Issue Brief*, “Self-Insured Health Plans: Recent Trends by Firm Size, 1996–2018,” examines trends in the availability of, and enrollment in, self-insured health plans among private-sector establishments offering health plans and their covered workers. The study took a particular focus on 2013 to 2018, in order to assess whether the Patient Protection and Affordable Care Act of 2010 (ACA) might have affected these trends and others. The data come from the Medical Expenditure Panel Survey - Insurance Component (MEPS-IC).

In 2016, 40.7 percent of private-sector establishments reported that they self-insured at least one of their health plans, up from 26.5 percent in 1999. However, by 2018, the percent of private-sector establishments reporting that they self-insured at least one of their health plans fell to 38.7 percent.

“The post-ACA changes in the availability of, and enrollment in, self-insured health plans among various sizes of private-sector establishments seem to be reversing course,” said Paul Fronstin, director of the Health Research and Education Program, EBRI. “The availability of self-insured plans is now increasing among large establishments, has started to fall among small establishments, and might be stabilizing among medium-sized establishments. The data lead to more questions — why is the use of self-insured plans falling in small companies, and is the growing use of self-insured plans among large companies a new trend?”

Between 2013 and 2016, the percentages of small and medium-sized establishments offering at least one self-insured plan both increased. For small establishments, the percentage increased 31 percent, from 13.3 percent to 17.4 percent, with most of the increase occurring in 2016. For medium-sized establishments, the percentage increased 15.4 percent, from 25.3 percent to 29.2 percent. However, by

2018, the percentage of small establishments self-insuring at least one health plan fell back to a pre-ACA level of 13.2 percent. The percentage of medium-sized establishments offering a self-insured plan fell to 29 percent.

Self-insured plans from large establishments experienced a continued decline between 2013 and 2017, falling from 83.9 percent to 75.9 percent. However, a rebound may have started in 2018 as the percentage offering a self-insured plan increased to 78.7 percent. The percentage of workers in self-insured plans fell in every establishment size, except for those in firms with 1,000 or more employees.

Despite the fact that many more employees work for large establishments, the increase in self-insurance among large establishments was not large enough to offset the decline among small and medium-sized establishments, resulting in an overall decrease in the percentage of covered workers enrolled in self-insured plans. Between 2017 and 2018, the percentage of enrollees fell from 59.4 percent to 58.7 percent.

The study, “Self-Insured Health Plans: Recent Trends by Firm Size, 1996–2018,” is available at [www.ebri.org](http://www.ebri.org).

### **About EBRI**

The Employee Benefit Research Institute is a private, nonpartisan, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and financial security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, who include a broad range of public, private, for-profit and nonprofit organizations. For more information visit [www.ebri.org](http://www.ebri.org).