

At a Glance | September 5, 2019

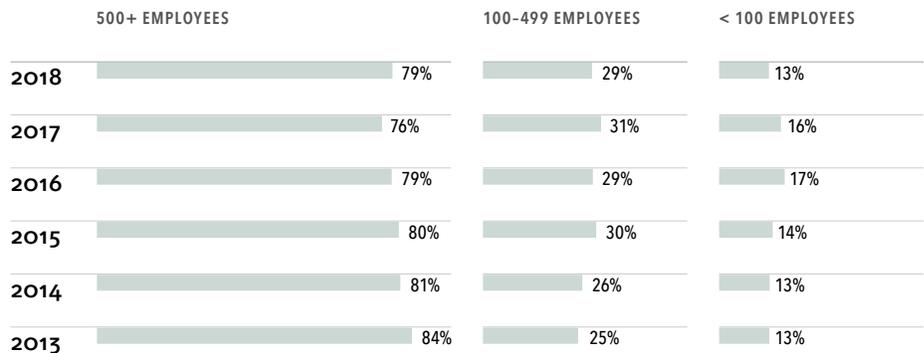
# Employer Trends in Self-Insured Health Plan Coverage

## SELF-INSURANCE TRENDS

Large firms are much more likely to offer a self-insured health plan where they collect premiums from enrollees and assume the responsibility of paying their medical claims. Since 2013, the percentage of establishments offering self-insured health plans has declined for large firms while increasing for smaller firms. Those trends reversed in 2018.

These data are consistent with the perspective that the Patient Protection and Affordable Care Act (ACA) would cause more small employers to adopt

## Private-Sector Establishments Offering a Self-Insured Health Insurance Plan By Organization Size



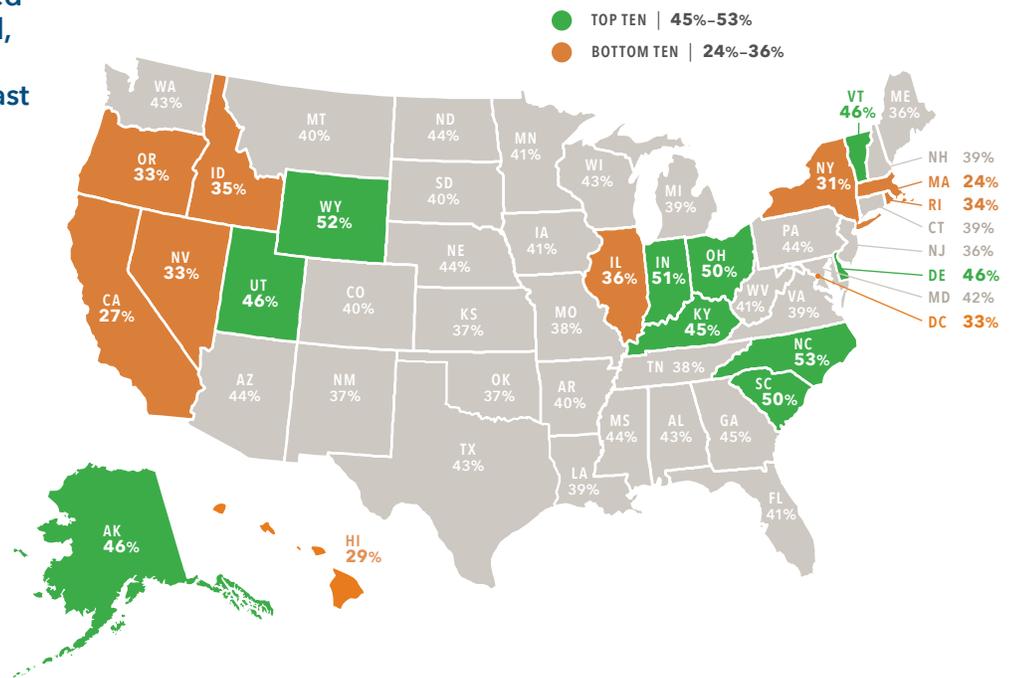
self-insured plans, but there are now questions as to why this recent movement may be reversing itself.

Similarly, there are questions as to whether the recent increase in self-insurance among large firms is the start of a new trend.

## STATE OF THE STATES

Self-insurance coverage varied substantially by state. Overall, the percentage of establishments offering at least one self-insured plan ranged from a high of 53 percent in North Carolina to a low of 24 percent in Massachusetts.

## Percentage of Employers Offering a Self-Insured Health Insurance Plan by State 2018



SOURCE: Paul Fronstin. "Self-Insured Health Plans: Recent Trends by Firm Size, 1996–2018," EBRI Issue Brief, no. 488 (Employee Benefit Research Institute, August 1, 2019).