

**EBRI Databook on Employee Benefits**  
**Chapter 28:**  
**Employer Self-Funding of Health Benefits**

**UPDATED JANUARY 2010**

Data on employer self-funding of health benefits are available in the Kaiser Family Foundation/Health Research and Education Trust's survey of employer-sponsored health benefits [survey](#).

For background on the basics of ERISA and how it relates to health plans, see the [November 1995 Issue Brief, "ERISA and Health Plans"](#).

For a discussion of ERISA's pre-emption and how it came about by Michael S. Gordon, minority counsel to Senator Jacob Javits (R-NY) in 1974. See [May 2007 Notes article "ERISA Pre-emption and Health Care Reform: A History Lesson"](#).

For some key ERISA Supreme Court Cases see pages 7-9 in the [February 2008 Issue Brief, "ERISA Pre-emption: Implications for Health Reform and Coverage."](#)

For the percentage of workers in partially or completely self-funded health plan see figure 2 on page 11 in the [February 2008 Issue Brief, "ERISA Pre-emption: Implications for Health Reform and Coverage."](#)