

# The US Health Insurance Industry Outlook to 2015 - Promising Health Reforms to Stimulate Industry Growth

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## Abstracts

The report titled “The US Health Insurance Industry Outlook to 2015 – Promising Health Reforms to Stimulate Industry Growth” provides a comprehensive analysis on the Health Insurance market in the US covering various aspects such as market size of the health insurance industry on the basis of total premium written and total number of people with health insurance, market segmentation by Comprehensive, Medicaid, Medicare and FEHBP, and by health insurance coverage. The report also provides information on the government regulations and health insurance industry value chain. The report also entails competitive landscape and profiles of the major players operating in the industry. The future projections are included to provide an insight on the prospects in the US Health insurance industry.

The US health insurance market grew consistently over the period despite the economic downturn. This market is dominated by private players such as UnitedHealth Group and WellPoint. The Majority of private (non-government) health insurance coverage in the US is employment-based. The US Medical insurance industry has showcased a consistent growth over the period. The market size of the US health insurance industry on the basis of the total direct premium written grew from USD ~ billion in 2005 to USD ~ billion in 2010 at a CAGR of 7.8%.

Comprehensive insurance is the leading health insurance category accounting for ~ % of the total direct written premium. Medicaid is the second largest segment in the US health insurance market in terms of the total premium written with contribution of ~% of the total health insurance premium of USD ~ billion in 2010

In 2010, ~ million people were covered by private health insurance plans while ~ million

were covered under government health insurance plans. Employment based insurance was the largest type of health insurance covering ~ million individuals in 2010. The number of people covered by employment based insurance has decreased over the period at a 5 year CAGR of -1.0%. The decrease began from 2008, reflecting the negative impact of the economic downturn on the market.

Premium prices have more than doubled over the period. The cost of an employer-based family coverage plan increased from ~ % to ~ % of family income over the decade. The health insurance premium surged as a percentage of private sector employee compensation from ~ % in 1999 to ~ % in 2009 thus cutting down the wages of the workers.

The US health insurance industry in terms of the total direct premium written is slated to grow over the 5 years at a CAGR of 5.3% to attain market size of USD ~ billion by 2015. The PPACA law will significantly change the course of the industry. This law will expand health insurance access to 30 million individuals thus opening up prospects for the growth of this industry. This law will also aim to control the rising price of premiums.

### **Key Topics Covered in the Report:**

The market size of the US Health insurance industry by direct premium written and by total number of insured people

Market Segmentation on the basis of Comprehensive, Medicaid, Medicare and FEHBP, and by health insurance coverage.

Value chain of the industry.

Government regulations affecting health insurance industry.

Trends and developments pertaining to the industry.

Competitive Landscape and Profiles of the major players

Cause and Effect Relationship Analysis between industry factors and expected Health Insurance Industry Prospects

Future outlook and projections of the US health insurance industry in terms of total premium written.

## Macroeconomic and industry factors affecting the industry

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