

**Global Business Health Insurance Market By Service Provider (Private and Public; By Type (Diseases Insurance, Hospitalization Insurance, Medical Insurance and Income Protection Insurance); By Coverage Period (Lifetime Insurance and Term Coverage); By Age-Group (Minors, Adults, and Senior Citizen); By Network Provider (Exclusive Provider Organizations (EPOs), Health Maintenance Organization (HMOs), Preferred Provider Organizations (PPOs) and Point of Services (POS); By Region (North America, Latin America, Europe, Asia-Pacific and Middle-East & Africa) - Analysis of market share, size & trends for 2016-19 and forecasts to 2030**

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## **Abstracts**

### **Market Overview**

Health insurance offers financial compensation for healthcare bills to policyholders while they are hospitalized. Health costs are incurred as a result of medical care charges and treatment for any sickness, accident, or other mental and physical disability. Health insurance shall compensate for such medical expenses in exchange for a monthly premium or a payroll tax to provide health benefits. The insurer is obliged to cover the medical costs of the policyholder until the end of the policy. Depending on the policy, coverage may vary depending on a number of factors, including diseases, age groups, government policies, and others.

### Market Highlights

The Global Business Health Insurance Market is anticipated to reach USD XXXX trillion in 2030 from USD XXXX trillion in 2019 to witness a CAGR of XX% in the forecast period. The humongous growth in the Business Health Insurance Market is attributed to the following reasons. Rise in the Per Capita Income and increasing awareness about health has proved to be one of the driving factors for the overall growth of the industry as people can spend sufficiently on their health. The majority of healthcare disbursement accounts for expenses gathered from medical policies.

Additionally, the increasing elderly population is propelling the growth of the Health Insurance Market. Most of the geriatric population, i.e., people in the age group of 65 years and above are prone to chronic diseases and need continuous critical monitoring and surgical procedures. Hence, they are more likely to avail the benefits of Health Insurance boosting the growth of the industry.

### Global Business Health Insurance Opportunity Analysis

Source: Fatpos Global

### Global Business Health Insurance Market: Segments

Public segment is projected to grow at a CAGR in the forecast period

Based on Service providers, the health insurance market is segmented into private and public. The public providers' segment is expected to boost the growth of the global business health insurance industry during the forecast period as it is cost-effective and helps people with other medical and non-medical expenses.

Source: Fatpos Global

### Medical Insurance to propel the overall growth of the market

On the basis of the type of insurance, the business health insurance market is bifurcated into disease insurance, hospitalization insurance, medical insurance, and income protection insurance. The medical insurance segment has witnessed the highest CAGR, owing to an increase in the number of costly surgeries. Additionally, Government in several developed and developing countries has proposed certain proposals regarding women health, leading to the overall growth of the global business health insurance market.

Preferred provider organization (PPO) segment is anticipated to grow at XX% CAGR

Based on network providers, the health insurance market is segmented into Exclusive

Provider Organizations (EPOs), Health Maintenance Organization (HMOs), Preferred Provider Organizations (PPOs), and Point of Services (POS). PPOs offer fully-managed health care arrangements that offer greater alternatives to patients. Patients are required to select from a pre-approved list of physicians and care providers. Also, less paperwork is needed for PPO plans that further increase its preference and thus boosts the growth of the market.

Adult and geriatric segment to boost the overall market growth

Based on the age-group, the health insurance market is divided into minors, adults, and senior citizens. The frequency of lifestyle disorders is high in the adult and geriatric population, which may raise health risks in the future. Therefore, they are more vulnerable to cardiac and other endocrine disorders that require hospitalization. These factors are expected to support business growth.

#### Market Share of Different Age-groups

Source: Fatpos Global

#### Global Business Health Insurance Market: Drivers & Restraints

##### Drivers

Increasing GDP and healthcare expenditure worldwide

Since the Per capita income of the people is increasing, they are paying more attention to health. Additionally, the growing geriatric population, increasing chronic diseases, high medical costs, and other factors are driving the overall market demand.

##### Restraints

Strict regulations and longer time for claim reimbursement

Insurance claim reimbursement takes a long time which is certainly going to be one of the negative factors in the growth of the Global business health insurance market.

Moreover, strict rules and regulations with hard terms and conditions are likely to be a hurdle in the overall growth of the market.

#### Global Business Health Insurance Market: Region

The global Business Health Insurance market is segmented on the basis of regional analysis into five major regions. These include North America, Latin America, Europe, Asia-Pacific, and the rest of the world is classified as Middle-East and Africa.

Asia-Pacific is projected to be the fastest-growing region with a CAGR of XX%

North-America was attributed to register the highest CAGR in 2019. Regional growth

can be attributed to increased awareness of health insurance policies coupled with high GDP. In addition, the availability of leading policy providers is boosting the growth of the market. But for numerous factors, the Asia-Pacific region is seeing rapid market growth, such as an increasing number of chronic diseases. In addition, the provision of cost-effective term insurance policies offered by national policy suppliers is strongly favored in developing countries of the APAC, which promotes business growth. Hence, APAC is to drive the overall growth of the market in the forecasted period.

Source: Fatpos Global

The global Business Health Insurance market is further segmented by region into:  
North America Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- United States and Canada

Latin America Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- Mexico, Argentina, Brazil, and Rest of Latin America

Europe Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- UK, Germany, France, Italy, Spain, Belgium, Hungary, Luxembourg, Netherlands, Poland, NORDIC, Russia, Turkey, and Rest of Europe

Asia-Pacific Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- India, China, South Korea, Malaysia, Japan, Indonesia, Australia, New Zealand, and Rest of Asia-Pacific

Middle East and Africa Market Size, Share, Trends, Opportunities, Y-o-Y Growth, CAGR- North Africa, Israel, GCC, South Africa and Rest of Middle East and Africa  
Key Players

Anthem Health Insurance

Company overview

Business Strategy

Key Product Offerings

Financial Performance

Key Performance Indicators

Risk Analysis

Recent Development

Regional Presence

SWOT Analysis

Aetna

Blue Cross Blue Shield Companies

Cigna

Highmark

HCSC

Humana

Kaiser Permanente

Wellcare

Others

The Global Business Health Insurance Market Report also contains an analysis on:

Business Health Insurance Market by segment:

By Service Provider

Public

Private

By Type

Diseases Insurance

Hospitalization Insurance

Medical Insurance

Income Protection Insurance

By Coverage Period

Lifetime Insurance

Term Coverage

By Age-Group

Minors

Adult

Senior Citizens

By Network Provider

Executive Provider Organizations (EPOs)

Health Maintenance Organizations (HMOs)

Preferred Provider Organizations (PPOs)

Point of Services (POS)

By Region

North America

Latin America

Europe

Asia-Pacific

Middle East and Africa

Business Health Insurance Market Size

Business Health Insurance Market Dynamics

Supply and Demand

Current Issues/trends/challenges

Competition and Companies Involved in the Market

Value Chain of the Market

Market Drivers and Restraints

FAQs on Global Business Health Insurance Market

Which segment is anticipated to hold the largest market share?

At what CAGR is the market anticipated to grow between 2020 and 2030?

Who are the key players in the Global Business Health Insurance Market?

What could be the challenging factors in the growth of Global Business Health Insurance Market?

What are the growth drivers for the Global Business Health Insurance Market?

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**20. OTHERS**

Consultant Recommendation

**\*\*The above-given segmentations and companies could be subjected to further modification based on in-depth feasibility studies conducted for the final deliverable.**

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