

Global Short Term Health Insurance Supply, Demand and Key Producers, 2026-2032

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Abstracts

The global Short Term Health Insurance market size is expected to reach \$ 90108 million by 2032, rising at a market growth of 4.7% CAGR during the forecast period (2026-2032).

Short-term health insurance is an important segment of health insurance. According to regulatory definitions, it refers to health insurance with an insurance period of one year or less and no guaranteed renewal clause, mainly providing short-term medical protection for the insured. It mainly covers medical expenses such as outpatient and hospitalization caused by diseases and accidents for the insured, with flexible and diverse product designs, low insurance thresholds and affordable premiums. It does not require long-term binding, and the insurance period can be flexibly selected according to personal needs, adapting to short-term protection gaps, such as temporary medical needs, social security connection, short-term travel and other scenarios. It is an important choice to supplement long-term health insurance and meet multi-level health protection needs, and also one of the core products with both flexibility and practicality in the global health insurance market.

Against the backdrop of diversified global health protection needs and an increasing number of short-term risk scenarios, short-term health insurance, with its core advantages of flexibility, convenience, and cost-effectiveness, has become a highly dynamic segment of the global health insurance market. It precisely fills various short-term medical protection gaps, providing efficient and flexible health protection for different groups. As an important component of health insurance, short-term health insurance, according to regulatory definitions, has an insurance period of one year or less and no guaranteed renewal clause. Focusing on short-term medical protection, it serves as an important supplement to the comprehensive global multi-tiered healthcare

system.

Currently, with the continuous rise in global medical costs, diverse needs such as temporary medical treatment, short-term travel, social security integration, and phased protection are becoming increasingly prominent, highlighting the value of short-term health insurance. Unlike long-term health insurance, which is tied to long-term coverage, short-term health insurance products are flexible and diverse in design, with low entry barriers and affordable premiums. Coverage periods ranging from one month to one year can be flexibly chosen according to individual needs. No complex health declarations are required, the application process is convenient, and it broadly covers various groups, including children, adults, and the elderly. It is particularly suitable for those with limited budgets and temporary protection needs, quickly filling protection gaps.

From the perspective of core product advantages, short-term health insurance focuses on core medical protection, primarily covering medical expenses such as outpatient, inpatient, and surgical costs caused by illness or accidents. Some products offer flexible add-ons such as critical illness allowances and hospitalization allowances, precisely matching the needs of different scenarios. Leading global institutions such as UnitedHealth Group, Ping An Insurance, and AIA are focusing on short-term protection scenarios, continuously optimizing product structures and enriching service content, driving the transformation of short-term health insurance from 'basic payouts' to 'protection + services,' integrating value-added services such as remote consultations, medical accompaniment, and health education to enhance product competitiveness and customer experience.

Technological innovation is injecting new vitality into the short-term health insurance market. Global insurance companies leverage big data and artificial intelligence technologies to accurately analyze short-term health risk characteristics, optimize pricing and underwriting processes, and achieve one-click insurance and convenient claims, significantly improving service efficiency. Simultaneously, scenario-based product innovation continues to advance, launching customized products for different groups and scenarios such as short-term business trips, tourism, students, and freelancers, further expanding market coverage.

From a global market perspective, North America and Europe, with their mature commercial insurance systems, boast high penetration rates and sophisticated product iterations in short-term health insurance. The Asia-Pacific region, as a core growth engine, sees continued demand from countries like China and India, leading to

accelerated product innovation. Emerging markets, with their improving healthcare infrastructure, are gradually becoming new drivers of market growth. Looking ahead, as the demand for short-term health protection continues to upgrade and product scenario-based innovation deepens, short-term health insurance will continue to leverage its flexibility and convenience, becoming a significant growth engine in the global health insurance market. It will safeguard the short-term health needs of various population groups, offering vast market potential and promising development prospects.

This report studies the global Short Term Health Insurance demand, key companies, and key regions.

This report is a detailed and comprehensive analysis of the world market for Short Term Health Insurance, and provides market size (US\$ million) and Year-over-Year (YoY) growth, considering 2025 as the base year. This report explores demand trends and competition, as well as details the characteristics of Short Term Health Insurance that contribute to its increasing demand across many markets.

Highlights and key features of the study

Global Short Term Health Insurance total market, 2021-2032, (USD Million)

Global Short Term Health Insurance total market by region & country, CAGR, 2021-2032, (USD Million)

U.S. VS China: Short Term Health Insurance total market, key domestic companies, and share, (USD Million)

Global Short Term Health Insurance revenue by player, revenue and market share 2021-2026, (USD Million)

Global Short Term Health Insurance total market by Type, CAGR, 2021-2032, (USD Million)

Global Short Term Health Insurance total market by Application, CAGR, 2021-2032, (USD Million)

This report profiles major players in the global Short Term Health Insurance market based on the following parameters - company overview, revenue, gross margin, product portfolio, geographical presence, and key developments. Key companies covered as a part of this study include UnitedHealth Group, Elevance Health, Centene Corporation, Cigna Group, Humana, CVS Health, Kaiser Permanente, Allianz, AXA, Zurich Insurance, etc.

This report also provides key insights about market drivers, restraints, opportunities, new product launches or approvals.

Stakeholders would have ease in decision-making through various strategy matrices used in analyzing the world Short Term Health Insurance market

Detailed Segmentation:

Each section contains quantitative market data including market by value (US\$ Millions), by player, by regions, by Type, and by Application. Data is given for the years 2021-2032 by year with 2025 as the base year, 2026 as the estimate year, and 2027-2032 as the forecast year.

Global Short Term Health Insurance Market, By Region:

United States

China

Europe

Japan

South Korea

ASEAN

India

Rest of World

Global Short Term Health Insurance Market, Segmentation by Type:

Reimbursement

Payment Method

Global Short Term Health Insurance Market, Segmentation by Beneficiaries:

Children

Adults

Global Short Term Health Insurance Market, Segmentation by Coverage Scope:

Medical Insurance

Critical Illness Insurance

Others

Global Short Term Health Insurance Market, Segmentation by Application:

Individuals

Enterprises

Companies Profiled:

UnitedHealth Group

Elevance Health

Centene Corporation

Cigna Group

Humana

CVS Health

Kaiser Permanente

Allianz

AXA

Zurich Insurance

Bupa

Generali Group

Aviva

Ping An Insurance

China Life Insurance

CPIC

AIA Group

Manulife

Sun Life Financial

Nippon Life

Molina Healthcare

Legal & General

NN Group

Achmea

DKV Mobility

MS&AD Insurance

Sompo Holdings

Prudential Financial

Aflac

Key Questions Answered

1. How big is the global Short Term Health Insurance market?
2. What is the demand of the global Short Term Health Insurance market?
3. What is the year over year growth of the global Short Term Health Insurance market?
4. What is the total value of the global Short Term Health Insurance market?
5. Who are the Major Players in the global Short Term Health Insurance market?
6. What are the growth factors driving the market demand?

Contents

1 SUPPLY SUMMARY

- 1.1 Short Term Health Insurance Introduction
- 1.2 World Short Term Health Insurance Market Size & Forecast (2021 & 2025 & 2032)
- 1.3 World Short Term Health Insurance Total Market by Region (by Headquarter Location)
 - 1.3.1 World Short Term Health Insurance Market Size by Region (2021-2032), (by Headquarter Location)
 - 1.3.2 United States Based Company Short Term Health Insurance Revenue (2021-2032)
 - 1.3.3 China Based Company Short Term Health Insurance Revenue (2021-2032)
 - 1.3.4 Europe Based Company Short Term Health Insurance Revenue (2021-2032)
 - 1.3.5 Japan Based Company Short Term Health Insurance Revenue (2021-2032)
 - 1.3.6 South Korea Based Company Short Term Health Insurance Revenue (2021-2032)
 - 1.3.7 ASEAN Based Company Short Term Health Insurance Revenue (2021-2032)
 - 1.3.8 India Based Company Short Term Health Insurance Revenue (2021-2032)
- 1.4 Market Drivers, Restraints and Trends
 - 1.4.1 Short Term Health Insurance Market Drivers
 - 1.4.2 Factors Affecting Demand
 - 1.4.3 Major Market Trends

2 DEMAND SUMMARY

- 2.1 World Short Term Health Insurance Consumption Value (2021-2032)
- 2.2 World Short Term Health Insurance Consumption Value by Region
 - 2.2.1 World Short Term Health Insurance Consumption Value by Region (2021-2026)
 - 2.2.2 World Short Term Health Insurance Consumption Value Forecast by Region (2027-2032)
- 2.3 United States Short Term Health Insurance Consumption Value (2021-2032)
- 2.4 China Short Term Health Insurance Consumption Value (2021-2032)
- 2.5 Europe Short Term Health Insurance Consumption Value (2021-2032)
- 2.6 Japan Short Term Health Insurance Consumption Value (2021-2032)
- 2.7 South Korea Short Term Health Insurance Consumption Value (2021-2032)
- 2.8 ASEAN Short Term Health Insurance Consumption Value (2021-2032)
- 2.9 India Short Term Health Insurance Consumption Value (2021-2032)

3 WORLD SHORT TERM HEALTH INSURANCE COMPANIES COMPETITIVE

ANALYSIS

- 3.1 World Short Term Health Insurance Revenue by Player (2021-2026)
- 3.2 Industry Rank and Concentration Rate (CR)
 - 3.2.1 Global Short Term Health Insurance Industry Rank of Major Players
 - 3.2.2 Global Concentration Ratios (CR4) for Short Term Health Insurance in 2025
 - 3.2.3 Global Concentration Ratios (CR8) for Short Term Health Insurance in 2025
- 3.3 Short Term Health Insurance Company Evaluation Quadrant
- 3.4 Short Term Health Insurance Market: Overall Company Footprint Analysis
 - 3.4.1 Short Term Health Insurance Market: Region Footprint
 - 3.4.2 Short Term Health Insurance Market: Company Product Type Footprint
 - 3.4.3 Short Term Health Insurance Market: Company Product Application Footprint
- 3.5 Competitive Environment
 - 3.5.1 Historical Structure of the Industry
 - 3.5.2 Barriers of Market Entry
 - 3.5.3 Factors of Competition
- 3.6 Mergers & Acquisitions Activity

4 UNITED STATES VS CHINA VS REST OF WORLD (BY HEADQUARTER LOCATION)

- 4.1 United States VS China: Short Term Health Insurance Revenue Comparison (by Headquarter Location)
 - 4.1.1 United States VS China: Short Term Health Insurance Revenue Comparison (2021 & 2025 & 2032) (by Headquarter Location)
 - 4.1.2 United States VS China: Short Term Health Insurance Revenue Market Share Comparison (2021 & 2025 & 2032)
- 4.2 United States Based Companies VS China Based Companies: Short Term Health Insurance Consumption Value Comparison
 - 4.2.1 United States VS China: Short Term Health Insurance Consumption Value Comparison (2021 & 2025 & 2032)
 - 4.2.2 United States VS China: Short Term Health Insurance Consumption Value Market Share Comparison (2021 & 2025 & 2032)
- 4.3 United States Based Short Term Health Insurance Companies and Market Share, 2021-2026
 - 4.3.1 United States Based Short Term Health Insurance Companies, Headquarters (States, Country)
 - 4.3.2 United States Based Companies Short Term Health Insurance Revenue, (2021-2026)

4.4 China Based Companies Short Term Health Insurance Revenue and Market Share, 2021-2026

4.4.1 China Based Short Term Health Insurance Companies, Company Headquarters (Province, Country)

4.4.2 China Based Companies Short Term Health Insurance Revenue, (2021-2026)

4.5 Rest of World Based Short Term Health Insurance Companies and Market Share, 2021-2026

4.5.1 Rest of World Based Short Term Health Insurance Companies, Headquarters (Province, Country)

4.5.2 Rest of World Based Companies Short Term Health Insurance Revenue (2021-2026)

5 MARKET ANALYSIS BY TYPE

5.1 World Short Term Health Insurance Market Size Overview by Type: 2021 VS 2025 VS 2032

5.2 Segment Introduction by Type

5.2.1 Reimbursement

5.2.2 Payment Method

5.3 Market Segment by Type

5.3.1 World Short Term Health Insurance Market Size by Type (2021-2026)

5.3.2 World Short Term Health Insurance Market Size by Type (2027-2032)

5.3.3 World Short Term Health Insurance Market Size Market Share by Type (2027-2032)

6 MARKET ANALYSIS BY BENEFICIARIES

6.1 World Short Term Health Insurance Market Size Overview by Beneficiaries: 2021 VS 2025 VS 2032

6.2 Segment Introduction by Beneficiaries

6.2.1 Children

6.2.2 Adults

6.3 Market Segment by Beneficiaries

6.3.1 World Short Term Health Insurance Market Size by Beneficiaries (2021-2026)

6.3.2 World Short Term Health Insurance Market Size by Beneficiaries (2027-2032)

6.3.3 World Short Term Health Insurance Market Size Market Share by Beneficiaries (2027-2032)

7 MARKET ANALYSIS BY COVERAGE SCOPE

7.1 World Short Term Health Insurance Market Size Overview by Coverage Scope:
2021 VS 2025 VS 2032

7.2 Segment Introduction by Coverage Scope

7.2.1 Medical Insurance

7.2.2 Critical Illness Insurance

7.2.3 Others

7.3 Market Segment by Coverage Scope

7.3.1 World Short Term Health Insurance Market Size by Coverage Scope (2021-2026)

7.3.2 World Short Term Health Insurance Market Size by Coverage Scope (2027-2032)

7.3.3 World Short Term Health Insurance Market Size Market Share by Coverage
Scope (2027-2032)

8 MARKET ANALYSIS BY APPLICATION

8.1 World Short Term Health Insurance Market Size Overview by Application: 2021 VS
2025 VS 2032

8.2 Segment Introduction by Application

8.2.1 Individuals

8.2.2 Enterprises

8.3 Market Segment by Application

8.3.1 World Short Term Health Insurance Market Size by Application (2021-2026)

8.3.2 World Short Term Health Insurance Market Size by Application (2027-2032)

8.3.3 World Short Term Health Insurance Market Size Market Share by Application
(2021-2032)

9 COMPANY PROFILES

9.1 UnitedHealth Group

9.1.1 UnitedHealth Group Details

9.1.2 UnitedHealth Group Major Business

9.1.3 UnitedHealth Group Short Term Health Insurance Product and Services

9.1.4 UnitedHealth Group Short Term Health Insurance Revenue, Gross Margin and
Market Share (2021-2026)

9.1.5 UnitedHealth Group Recent Developments/Updates

9.1.6 UnitedHealth Group Competitive Strengths & Weaknesses

9.2 Elevance Health

9.2.1 Elevance Health Details

9.2.2 Elevance Health Major Business

- 9.2.3 Elevance Health Short Term Health Insurance Product and Services
- 9.2.4 Elevance Health Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 9.2.5 Elevance Health Recent Developments/Updates
- 9.2.6 Elevance Health Competitive Strengths & Weaknesses
- 9.3 Centene Corporation
 - 9.3.1 Centene Corporation Details
 - 9.3.2 Centene Corporation Major Business
 - 9.3.3 Centene Corporation Short Term Health Insurance Product and Services
 - 9.3.4 Centene Corporation Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.3.5 Centene Corporation Recent Developments/Updates
 - 9.3.6 Centene Corporation Competitive Strengths & Weaknesses
- 9.4 Cigna Group
 - 9.4.1 Cigna Group Details
 - 9.4.2 Cigna Group Major Business
 - 9.4.3 Cigna Group Short Term Health Insurance Product and Services
 - 9.4.4 Cigna Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.4.5 Cigna Group Recent Developments/Updates
 - 9.4.6 Cigna Group Competitive Strengths & Weaknesses
- 9.5 Humana
 - 9.5.1 Humana Details
 - 9.5.2 Humana Major Business
 - 9.5.3 Humana Short Term Health Insurance Product and Services
 - 9.5.4 Humana Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.5.5 Humana Recent Developments/Updates
 - 9.5.6 Humana Competitive Strengths & Weaknesses
- 9.6 CVS Health
 - 9.6.1 CVS Health Details
 - 9.6.2 CVS Health Major Business
 - 9.6.3 CVS Health Short Term Health Insurance Product and Services
 - 9.6.4 CVS Health Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.6.5 CVS Health Recent Developments/Updates
 - 9.6.6 CVS Health Competitive Strengths & Weaknesses
- 9.7 Kaiser Permanente
 - 9.7.1 Kaiser Permanente Details

- 9.7.2 Kaiser Permanente Major Business
- 9.7.3 Kaiser Permanente Short Term Health Insurance Product and Services
- 9.7.4 Kaiser Permanente Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 9.7.5 Kaiser Permanente Recent Developments/Updates
- 9.7.6 Kaiser Permanente Competitive Strengths & Weaknesses
- 9.8 Allianz
 - 9.8.1 Allianz Details
 - 9.8.2 Allianz Major Business
 - 9.8.3 Allianz Short Term Health Insurance Product and Services
 - 9.8.4 Allianz Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.8.5 Allianz Recent Developments/Updates
 - 9.8.6 Allianz Competitive Strengths & Weaknesses
- 9.9 AXA
 - 9.9.1 AXA Details
 - 9.9.2 AXA Major Business
 - 9.9.3 AXA Short Term Health Insurance Product and Services
 - 9.9.4 AXA Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.9.5 AXA Recent Developments/Updates
 - 9.9.6 AXA Competitive Strengths & Weaknesses
- 9.10 Zurich Insurance
 - 9.10.1 Zurich Insurance Details
 - 9.10.2 Zurich Insurance Major Business
 - 9.10.3 Zurich Insurance Short Term Health Insurance Product and Services
 - 9.10.4 Zurich Insurance Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.10.5 Zurich Insurance Recent Developments/Updates
 - 9.10.6 Zurich Insurance Competitive Strengths & Weaknesses
- 9.11 Bupa
 - 9.11.1 Bupa Details
 - 9.11.2 Bupa Major Business
 - 9.11.3 Bupa Short Term Health Insurance Product and Services
 - 9.11.4 Bupa Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.11.5 Bupa Recent Developments/Updates
 - 9.11.6 Bupa Competitive Strengths & Weaknesses
- 9.12 Generali Group

- 9.12.1 Generali Group Details
- 9.12.2 Generali Group Major Business
- 9.12.3 Generali Group Short Term Health Insurance Product and Services
- 9.12.4 Generali Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
- 9.12.5 Generali Group Recent Developments/Updates
- 9.12.6 Generali Group Competitive Strengths & Weaknesses
- 9.13 Aviva
 - 9.13.1 Aviva Details
 - 9.13.2 Aviva Major Business
 - 9.13.3 Aviva Short Term Health Insurance Product and Services
 - 9.13.4 Aviva Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.13.5 Aviva Recent Developments/Updates
 - 9.13.6 Aviva Competitive Strengths & Weaknesses
- 9.14 Ping An Insurance
 - 9.14.1 Ping An Insurance Details
 - 9.14.2 Ping An Insurance Major Business
 - 9.14.3 Ping An Insurance Short Term Health Insurance Product and Services
 - 9.14.4 Ping An Insurance Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.14.5 Ping An Insurance Recent Developments/Updates
 - 9.14.6 Ping An Insurance Competitive Strengths & Weaknesses
- 9.15 China Life Insurance
 - 9.15.1 China Life Insurance Details
 - 9.15.2 China Life Insurance Major Business
 - 9.15.3 China Life Insurance Short Term Health Insurance Product and Services
 - 9.15.4 China Life Insurance Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.15.5 China Life Insurance Recent Developments/Updates
 - 9.15.6 China Life Insurance Competitive Strengths & Weaknesses
- 9.16 CPIC
 - 9.16.1 CPIC Details
 - 9.16.2 CPIC Major Business
 - 9.16.3 CPIC Short Term Health Insurance Product and Services
 - 9.16.4 CPIC Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.16.5 CPIC Recent Developments/Updates
 - 9.16.6 CPIC Competitive Strengths & Weaknesses

9.17 AIA Group

9.17.1 AIA Group Details

9.17.2 AIA Group Major Business

9.17.3 AIA Group Short Term Health Insurance Product and Services

9.17.4 AIA Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)

9.17.5 AIA Group Recent Developments/Updates

9.17.6 AIA Group Competitive Strengths & Weaknesses

9.18 Manulife

9.18.1 Manulife Details

9.18.2 Manulife Major Business

9.18.3 Manulife Short Term Health Insurance Product and Services

9.18.4 Manulife Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)

9.18.5 Manulife Recent Developments/Updates

9.18.6 Manulife Competitive Strengths & Weaknesses

9.19 Sun Life Financial

9.19.1 Sun Life Financial Details

9.19.2 Sun Life Financial Major Business

9.19.3 Sun Life Financial Short Term Health Insurance Product and Services

9.19.4 Sun Life Financial Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)

9.19.5 Sun Life Financial Recent Developments/Updates

9.19.6 Sun Life Financial Competitive Strengths & Weaknesses

9.20 Nippon Life

9.20.1 Nippon Life Details

9.20.2 Nippon Life Major Business

9.20.3 Nippon Life Short Term Health Insurance Product and Services

9.20.4 Nippon Life Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)

9.20.5 Nippon Life Recent Developments/Updates

9.20.6 Nippon Life Competitive Strengths & Weaknesses

9.21 Molina Healthcare

9.21.1 Molina Healthcare Details

9.21.2 Molina Healthcare Major Business

9.21.3 Molina Healthcare Short Term Health Insurance Product and Services

9.21.4 Molina Healthcare Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)

9.21.5 Molina Healthcare Recent Developments/Updates

- 9.21.6 Molina Healthcare Competitive Strengths & Weaknesses
- 9.22 Legal & General
 - 9.22.1 Legal & General Details
 - 9.22.2 Legal & General Major Business
 - 9.22.3 Legal & General Short Term Health Insurance Product and Services
 - 9.22.4 Legal & General Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.22.5 Legal & General Recent Developments/Updates
 - 9.22.6 Legal & General Competitive Strengths & Weaknesses
- 9.23 NN Group
 - 9.23.1 NN Group Details
 - 9.23.2 NN Group Major Business
 - 9.23.3 NN Group Short Term Health Insurance Product and Services
 - 9.23.4 NN Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.23.5 NN Group Recent Developments/Updates
 - 9.23.6 NN Group Competitive Strengths & Weaknesses
- 9.24 Achmea
 - 9.24.1 Achmea Details
 - 9.24.2 Achmea Major Business
 - 9.24.3 Achmea Short Term Health Insurance Product and Services
 - 9.24.4 Achmea Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.24.5 Achmea Recent Developments/Updates
 - 9.24.6 Achmea Competitive Strengths & Weaknesses
- 9.25 DKV Mobility
 - 9.25.1 DKV Mobility Details
 - 9.25.2 DKV Mobility Major Business
 - 9.25.3 DKV Mobility Short Term Health Insurance Product and Services
 - 9.25.4 DKV Mobility Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.25.5 DKV Mobility Recent Developments/Updates
 - 9.25.6 DKV Mobility Competitive Strengths & Weaknesses
- 9.26 MS&AD Insurance
 - 9.26.1 MS&AD Insurance Details
 - 9.26.2 MS&AD Insurance Major Business
 - 9.26.3 MS&AD Insurance Short Term Health Insurance Product and Services
 - 9.26.4 MS&AD Insurance Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)

- 9.26.5 MS&AD Insurance Recent Developments/Updates
- 9.26.6 MS&AD Insurance Competitive Strengths & Weaknesses
- 9.27 Sampo Holdings
 - 9.27.1 Sampo Holdings Details
 - 9.27.2 Sampo Holdings Major Business
 - 9.27.3 Sampo Holdings Short Term Health Insurance Product and Services
 - 9.27.4 Sampo Holdings Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.27.5 Sampo Holdings Recent Developments/Updates
 - 9.27.6 Sampo Holdings Competitive Strengths & Weaknesses
- 9.28 Prudential Financial
 - 9.28.1 Prudential Financial Details
 - 9.28.2 Prudential Financial Major Business
 - 9.28.3 Prudential Financial Short Term Health Insurance Product and Services
 - 9.28.4 Prudential Financial Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.28.5 Prudential Financial Recent Developments/Updates
 - 9.28.6 Prudential Financial Competitive Strengths & Weaknesses
- 9.29 Aflac
 - 9.29.1 Aflac Details
 - 9.29.2 Aflac Major Business
 - 9.29.3 Aflac Short Term Health Insurance Product and Services
 - 9.29.4 Aflac Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026)
 - 9.29.5 Aflac Recent Developments/Updates
 - 9.29.6 Aflac Competitive Strengths & Weaknesses

10 INDUSTRY CHAIN ANALYSIS

- 10.1 Short Term Health Insurance Industry Chain
- 10.2 Short Term Health Insurance Upstream Analysis
- 10.3 Short Term Health Insurance Midstream Analysis
- 10.4 Short Term Health Insurance Downstream Analysis

11 RESEARCH FINDINGS AND CONCLUSION

12 APPENDIX

- 12.1 Methodology

12.2 Research Process and Data Source

12.3 Disclaimer

List Of Tables

LIST OF TABLES

Table 1. World Short Term Health Insurance Revenue by Region (2021, 2025 and 2032) & (USD Million), (by Headquarter Location)

Table 2. World Short Term Health Insurance Revenue by Region (2021-2026) & (USD Million), (by Headquarter Location)

Table 3. World Short Term Health Insurance Revenue by Region (2027-2032) & (USD Million), (by Headquarter Location)

Table 4. World Short Term Health Insurance Revenue Market Share by Region (2021-2026), (by Headquarter Location)

Table 5. World Short Term Health Insurance Revenue Market Share by Region (2027-2032), (by Headquarter Location)

Table 6. Major Market Trends

Table 7. World Short Term Health Insurance Consumption Value Growth Rate Forecast by Region (2021 & 2025 & 2032) & (USD Million)

Table 8. World Short Term Health Insurance Consumption Value by Region (2021-2026) & (USD Million)

Table 9. World Short Term Health Insurance Consumption Value Forecast by Region (2027-2032) & (USD Million)

Table 10. World Short Term Health Insurance Revenue by Player (2021-2026) & (USD Million)

Table 11. Revenue Market Share of Key Short Term Health Insurance Players in 2025

Table 12. World Short Term Health Insurance Industry Rank of Major Player, Based on Revenue in 2025

Table 13. Global Short Term Health Insurance Company Evaluation Quadrant

Table 14. Head Office of Key Short Term Health Insurance Players

Table 15. Short Term Health Insurance Market: Company Product Type Footprint

Table 16. Short Term Health Insurance Market: Company Product Application Footprint

Table 17. Short Term Health Insurance Mergers & Acquisitions Activity

Table 18. United States VS China Short Term Health Insurance Revenue Comparison, (2021 & 2025 & 2032) & (USD Million)

Table 19. United States VS China Short Term Health Insurance Consumption Value Comparison, (2021 & 2025 & 2032) & (USD Million)

Table 20. United States Based Short Term Health Insurance Companies, Headquarters (States, Country)

Table 21. United States Based Companies Short Term Health Insurance Revenue, (2021-2026) & (USD Million)

Table 22. United States Based Companies Short Term Health Insurance Revenue Market Share (2021-2026)

Table 23. China Based Short Term Health Insurance Companies, Headquarters (Province, Country)

Table 24. China Based Companies Short Term Health Insurance Revenue, (2021-2026) & (USD Million)

Table 25. China Based Companies Short Term Health Insurance Revenue Market Share (2021-2026)

Table 26. Rest of World Based Short Term Health Insurance Companies, Headquarters (Province, Country)

Table 27. Rest of World Based Companies Short Term Health Insurance Revenue (2021-2026) & (USD Million)

Table 28. Rest of World Based Companies Short Term Health Insurance Revenue Market Share (2021-2026)

Table 29. World Short Term Health Insurance Market Size by Type, (USD Million), 2021 & 2025 & 2032

Table 30. World Short Term Health Insurance Market Size Value by Type (2021-2026) & (USD Million)

Table 31. World Short Term Health Insurance Market Size by Type (2027-2032) & (USD Million)

Table 32. World Short Term Health Insurance Market Size by Beneficiaries, (USD Million), 2021 & 2025 & 2032

Table 33. World Short Term Health Insurance Market Size Value by Beneficiaries (2021-2026) & (USD Million)

Table 34. World Short Term Health Insurance Market Size by Beneficiaries (2027-2032) & (USD Million)

Table 35. World Short Term Health Insurance Market Size by Coverage Scope, (USD Million), 2021 & 2025 & 2032

Table 36. World Short Term Health Insurance Market Size Value by Coverage Scope (2021-2026) & (USD Million)

Table 37. World Short Term Health Insurance Market Size by Coverage Scope (2027-2032) & (USD Million)

Table 38. World Short Term Health Insurance Market Size by Application, (USD Million), 2021 & 2025 & 2032

Table 39. World Short Term Health Insurance Market Size by Application (2021-2026) & (USD Million)

Table 40. World Short Term Health Insurance Market Size by Application (2027-2032) & (USD Million)

Table 41. UnitedHealth Group Basic Information, Manufacturing Base and Competitors

Table 42. UnitedHealth Group Major Business
Table 43. UnitedHealth Group Short Term Health Insurance Product and Services
Table 44. UnitedHealth Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 45. UnitedHealth Group Recent Developments/Updates
Table 46. UnitedHealth Group Competitive Strengths & Weaknesses
Table 47. Elevance Health Basic Information, Manufacturing Base and Competitors
Table 48. Elevance Health Major Business
Table 49. Elevance Health Short Term Health Insurance Product and Services
Table 50. Elevance Health Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 51. Elevance Health Recent Developments/Updates
Table 52. Elevance Health Competitive Strengths & Weaknesses
Table 53. Centene Corporation Basic Information, Manufacturing Base and Competitors
Table 54. Centene Corporation Major Business
Table 55. Centene Corporation Short Term Health Insurance Product and Services
Table 56. Centene Corporation Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 57. Centene Corporation Recent Developments/Updates
Table 58. Centene Corporation Competitive Strengths & Weaknesses
Table 59. Cigna Group Basic Information, Manufacturing Base and Competitors
Table 60. Cigna Group Major Business
Table 61. Cigna Group Short Term Health Insurance Product and Services
Table 62. Cigna Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 63. Cigna Group Recent Developments/Updates
Table 64. Cigna Group Competitive Strengths & Weaknesses
Table 65. Humana Basic Information, Manufacturing Base and Competitors
Table 66. Humana Major Business
Table 67. Humana Short Term Health Insurance Product and Services
Table 68. Humana Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 69. Humana Recent Developments/Updates
Table 70. Humana Competitive Strengths & Weaknesses
Table 71. CVS Health Basic Information, Manufacturing Base and Competitors
Table 72. CVS Health Major Business
Table 73. CVS Health Short Term Health Insurance Product and Services
Table 74. CVS Health Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)

Table 75. CVS Health Recent Developments/Updates
Table 76. CVS Health Competitive Strengths & Weaknesses
Table 77. Kaiser Permanente Basic Information, Manufacturing Base and Competitors
Table 78. Kaiser Permanente Major Business
Table 79. Kaiser Permanente Short Term Health Insurance Product and Services
Table 80. Kaiser Permanente Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 81. Kaiser Permanente Recent Developments/Updates
Table 82. Kaiser Permanente Competitive Strengths & Weaknesses
Table 83. Allianz Basic Information, Manufacturing Base and Competitors
Table 84. Allianz Major Business
Table 85. Allianz Short Term Health Insurance Product and Services
Table 86. Allianz Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 87. Allianz Recent Developments/Updates
Table 88. Allianz Competitive Strengths & Weaknesses
Table 89. AXA Basic Information, Manufacturing Base and Competitors
Table 90. AXA Major Business
Table 91. AXA Short Term Health Insurance Product and Services
Table 92. AXA Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 93. AXA Recent Developments/Updates
Table 94. AXA Competitive Strengths & Weaknesses
Table 95. Zurich Insurance Basic Information, Manufacturing Base and Competitors
Table 96. Zurich Insurance Major Business
Table 97. Zurich Insurance Short Term Health Insurance Product and Services
Table 98. Zurich Insurance Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 99. Zurich Insurance Recent Developments/Updates
Table 100. Zurich Insurance Competitive Strengths & Weaknesses
Table 101. Bupa Basic Information, Manufacturing Base and Competitors
Table 102. Bupa Major Business
Table 103. Bupa Short Term Health Insurance Product and Services
Table 104. Bupa Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 105. Bupa Recent Developments/Updates
Table 106. Bupa Competitive Strengths & Weaknesses
Table 107. Generali Group Basic Information, Manufacturing Base and Competitors
Table 108. Generali Group Major Business

Table 109. Generali Group Short Term Health Insurance Product and Services
Table 110. Generali Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 111. Generali Group Recent Developments/Updates
Table 112. Generali Group Competitive Strengths & Weaknesses
Table 113. Aviva Basic Information, Manufacturing Base and Competitors
Table 114. Aviva Major Business
Table 115. Aviva Short Term Health Insurance Product and Services
Table 116. Aviva Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 117. Aviva Recent Developments/Updates
Table 118. Aviva Competitive Strengths & Weaknesses
Table 119. Ping An Insurance Basic Information, Manufacturing Base and Competitors
Table 120. Ping An Insurance Major Business
Table 121. Ping An Insurance Short Term Health Insurance Product and Services
Table 122. Ping An Insurance Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 123. Ping An Insurance Recent Developments/Updates
Table 124. Ping An Insurance Competitive Strengths & Weaknesses
Table 125. China Life Insurance Basic Information, Manufacturing Base and Competitors
Table 126. China Life Insurance Major Business
Table 127. China Life Insurance Short Term Health Insurance Product and Services
Table 128. China Life Insurance Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 129. China Life Insurance Recent Developments/Updates
Table 130. China Life Insurance Competitive Strengths & Weaknesses
Table 131. CPIC Basic Information, Manufacturing Base and Competitors
Table 132. CPIC Major Business
Table 133. CPIC Short Term Health Insurance Product and Services
Table 134. CPIC Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 135. CPIC Recent Developments/Updates
Table 136. CPIC Competitive Strengths & Weaknesses
Table 137. AIA Group Basic Information, Manufacturing Base and Competitors
Table 138. AIA Group Major Business
Table 139. AIA Group Short Term Health Insurance Product and Services
Table 140. AIA Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)

Table 141. AIA Group Recent Developments/Updates
Table 142. AIA Group Competitive Strengths & Weaknesses
Table 143. Manulife Basic Information, Manufacturing Base and Competitors
Table 144. Manulife Major Business
Table 145. Manulife Short Term Health Insurance Product and Services
Table 146. Manulife Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 147. Manulife Recent Developments/Updates
Table 148. Manulife Competitive Strengths & Weaknesses
Table 149. Sun Life Financial Basic Information, Manufacturing Base and Competitors
Table 150. Sun Life Financial Major Business
Table 151. Sun Life Financial Short Term Health Insurance Product and Services
Table 152. Sun Life Financial Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 153. Sun Life Financial Recent Developments/Updates
Table 154. Sun Life Financial Competitive Strengths & Weaknesses
Table 155. Nippon Life Basic Information, Manufacturing Base and Competitors
Table 156. Nippon Life Major Business
Table 157. Nippon Life Short Term Health Insurance Product and Services
Table 158. Nippon Life Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 159. Nippon Life Recent Developments/Updates
Table 160. Nippon Life Competitive Strengths & Weaknesses
Table 161. Molina Healthcare Basic Information, Manufacturing Base and Competitors
Table 162. Molina Healthcare Major Business
Table 163. Molina Healthcare Short Term Health Insurance Product and Services
Table 164. Molina Healthcare Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 165. Molina Healthcare Recent Developments/Updates
Table 166. Molina Healthcare Competitive Strengths & Weaknesses
Table 167. Legal & General Basic Information, Manufacturing Base and Competitors
Table 168. Legal & General Major Business
Table 169. Legal & General Short Term Health Insurance Product and Services
Table 170. Legal & General Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 171. Legal & General Recent Developments/Updates
Table 172. Legal & General Competitive Strengths & Weaknesses
Table 173. NN Group Basic Information, Manufacturing Base and Competitors
Table 174. NN Group Major Business

Table 175. NN Group Short Term Health Insurance Product and Services
Table 176. NN Group Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 177. NN Group Recent Developments/Updates
Table 178. NN Group Competitive Strengths & Weaknesses
Table 179. Achmea Basic Information, Manufacturing Base and Competitors
Table 180. Achmea Major Business
Table 181. Achmea Short Term Health Insurance Product and Services
Table 182. Achmea Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 183. Achmea Recent Developments/Updates
Table 184. Achmea Competitive Strengths & Weaknesses
Table 185. DKV Mobility Basic Information, Manufacturing Base and Competitors
Table 186. DKV Mobility Major Business
Table 187. DKV Mobility Short Term Health Insurance Product and Services
Table 188. DKV Mobility Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 189. DKV Mobility Recent Developments/Updates
Table 190. DKV Mobility Competitive Strengths & Weaknesses
Table 191. MS&AD Insurance Basic Information, Manufacturing Base and Competitors
Table 192. MS&AD Insurance Major Business
Table 193. MS&AD Insurance Short Term Health Insurance Product and Services
Table 194. MS&AD Insurance Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 195. MS&AD Insurance Recent Developments/Updates
Table 196. MS&AD Insurance Competitive Strengths & Weaknesses
Table 197. Sompo Holdings Basic Information, Manufacturing Base and Competitors
Table 198. Sompo Holdings Major Business
Table 199. Sompo Holdings Short Term Health Insurance Product and Services
Table 200. Sompo Holdings Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 201. Sompo Holdings Recent Developments/Updates
Table 202. Sompo Holdings Competitive Strengths & Weaknesses
Table 203. Prudential Financial Basic Information, Manufacturing Base and Competitors
Table 204. Prudential Financial Major Business
Table 205. Prudential Financial Short Term Health Insurance Product and Services
Table 206. Prudential Financial Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 207. Prudential Financial Recent Developments/Updates

Table 208. Prudential Financial Competitive Strengths & Weaknesses
Table 209. Aflac Basic Information, Manufacturing Base and Competitors
Table 210. Aflac Major Business
Table 211. Aflac Short Term Health Insurance Product and Services
Table 212. Aflac Short Term Health Insurance Revenue, Gross Margin and Market Share (2021-2026) & (USD Million)
Table 213. Aflac Recent Developments/Updates
Table 214. Aflac Competitive Strengths & Weaknesses
Table 215. Global Key Players of Short Term Health Insurance Upstream (Raw Materials)
Table 216. Global Short Term Health Insurance Typical Customers

List Of Figures

LIST OF FIGURES

Figure 1. Short Term Health Insurance Picture

Figure 2. World Short Term Health Insurance Total Revenue: 2021 & 2025 & 2032, (USD Million)

Figure 3. World Short Term Health Insurance Total Revenue (2021-2032) & (USD Million)

Figure 4. World Short Term Health Insurance Revenue by Region (2021, 2025 and 2032) & (USD Million), (by Headquarter Location)

Figure 5. World Short Term Health Insurance Revenue Market Share by Region (2021-2032), (by Headquarter Location)

Figure 6. United States Based Company Short Term Health Insurance Revenue (2021-2032) & (USD Million)

Figure 7. China Based Company Short Term Health Insurance Revenue (2021-2032) & (USD Million)

Figure 8. Europe Based Company Short Term Health Insurance Revenue (2021-2032) & (USD Million)

Figure 9. Japan Based Company Short Term Health Insurance Revenue (2021-2032) & (USD Million)

Figure 10. South Korea Based Company Short Term Health Insurance Revenue (2021-2032) & (USD Million)

Figure 11. ASEAN Based Company Short Term Health Insurance Revenue (2021-2032) & (USD Million)

Figure 12. India Based Company Short Term Health Insurance Revenue (2021-2032) & (USD Million)

Figure 13. Short Term Health Insurance Market Drivers

Figure 14. Factors Affecting Demand

Figure 15. World Short Term Health Insurance Consumption Value (2021-2032) & (USD Million)

Figure 16. World Short Term Health Insurance Consumption Value Market Share by Region (2021-2032)

Figure 17. United States Short Term Health Insurance Consumption Value (2021-2032) & (USD Million)

Figure 18. China Short Term Health Insurance Consumption Value (2021-2032) & (USD Million)

Figure 19. Europe Short Term Health Insurance Consumption Value (2021-2032) & (USD Million)

Figure 20. Japan Short Term Health Insurance Consumption Value (2021-2032) & (USD Million)

Figure 21. South Korea Short Term Health Insurance Consumption Value (2021-2032) & (USD Million)

Figure 22. ASEAN Short Term Health Insurance Consumption Value (2021-2032) & (USD Million)

Figure 23. India Short Term Health Insurance Consumption Value (2021-2032) & (USD Million)

Figure 24. Producer Shipments of Short Term Health Insurance by Player Revenue (\$MM) and Market Share (%): 2025

Figure 25. Global Four-firm Concentration Ratios (CR4) for Short Term Health Insurance Markets in 2025

Figure 26. Global Four-firm Concentration Ratios (CR8) for Short Term Health Insurance Markets in 2025

Figure 27. United States VS China: Short Term Health Insurance Revenue Market Share Comparison (2021 & 2025 & 2032)

Figure 28. United States VS China: Short Term Health Insurance Consumption Value Market Share Comparison (2021 & 2025 & 2032)

Figure 29. World Short Term Health Insurance Market Size by Type, (USD Million), 2021 & 2025 & 2032

Figure 30. World Short Term Health Insurance Market Size Market Share by Type in 2025

Figure 31. Reimbursement

Figure 32. Payment Method

Figure 33. World Short Term Health Insurance Market Size Market Share by Type (2021-2032)

Figure 34. World Short Term Health Insurance Market Size by Beneficiaries, (USD Million), 2021 & 2025 & 2032

Figure 35. World Short Term Health Insurance Market Size Market Share by Beneficiaries in 2025

Figure 36. Children

Figure 37. Adults

Figure 38. World Short Term Health Insurance Market Size Market Share by Beneficiaries (2021-2032)

Figure 39. World Short Term Health Insurance Market Size by Coverage Scope, (USD Million), 2021 & 2025 & 2032

Figure 40. World Short Term Health Insurance Market Size Market Share by Coverage Scope in 2025

Figure 41. Medical Insurance

Figure 42. Critical Illness Insurance

Figure 43. Others

Figure 44. World Short Term Health Insurance Market Size Market Share by Coverage Scope (2021-2032)

Figure 45. World Short Term Health Insurance Market Size by Application, (USD Million), 2021 & 2025 & 2032

Figure 46. World Short Term Health Insurance Market Size Market Share by Application in 2025

Figure 47. Individuals

Figure 48. Enterprises

Figure 49. World Short Term Health Insurance Market Size Market Share by Application (2021-2032)

Figure 50. Short Term Health Insurance Industrial Chain

Figure 51. Methodology

Figure 52. Research Process and Data Source

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