

Healthcare Insurance Market Size, Share & Trends Analysis Report By Provider (Public, Private), By Coverage Type, By Health Insurance Plans, By Level Of Coverage, By Demographics, By End-use, By Region, And Segment Forecasts, 2020 - 2027

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Abstracts

This report can be delivered to the clients within 72 Business Hours

Healthcare Insurance Market Growth & Trends

The global healthcare insurance market size is expected to reach USD 4.0 Trillion by 2027, expanding at a CAGR of 6.7%, according to a new report by Grand View Research, Inc. Growing cost of healthcare, increasing prevalence of various chronic diseases as well as the rise in government initiatives for health cover schemes to improve healthcare are boosting the market growth.

Healthcare gets more expensive with the growing population and rising average life expectancy. Also, 50.0% of the increase in healthcare spending comes from the increased costs for services, particularly inpatient hospital care. Furthermore, increasing incidences of chronic conditions such as heart disease and diabetes have had a direct impact on the increasing cost of medical care. Both the diseases alone are responsible for 85.0% of the healthcare costs and almost half of the Americans have a chronic illness.

Moreover, the current pandemic of COVID-19 has been an eye-opener for many people, reinstating the need for health cover at all times. The market has seen rapid growth in the past 3 months due to the outbreak of the coronavirus pandemic. In India, the health and specialized health insurers have been rolling out focused on health cover



against COVID-19 in the past six months. There has been a significant rise in the demand for health coverage with the government lockdown and coronavirus pandemic.

Besides, to meet the changing preferences of customers, health insurers are offering value-added services and are using AI-driven chatbots to create a more engaging experience. They are reacting to the evolving business environment by shifting their value proposition to improve customer-centricity along with operational efficiency and flexibility.

The adult segment dominated the market and accounted for the largest revenue share in 2019. This is attributed to rising cases of lifestyle diseases among adults, which is likely to increase health issues in the future. Adults are more prone to cardiovascular disorders, thereby driving the segment. The senior segment is expected to witness significant growth over the forecast period. This is owing to increasing cases of hospitalization of people over 65 years of age due to chronic diseases.

Healthcare Insurance Market Report Highlights

The private segment is anticipated to register the fastest CAGR of 7.0% over the forecast period. This is owing to the fact that a large number of private players are present in the market

The life insurance segment accounted for the largest share of 53.3% in 2019 due to the advantages it offers such as permanent coverage and guaranteed death benefit

North America held 41.0% of the market share in 2019. This growth can be attributed to increasing awareness regarding various health policies in the region

In the Asia Pacific, the market is expected to witness the fastest CAGR of 8.9% over the forecast period due to the increasing penetration of insurance services in urban and rural centers and favorable government policies.



Contents

CHAPTER 1. METHODOLOGY AND SCOPE

- 1.1. Market Segmentation & Scope
- 1.1.1. Provider
- 1.1.2. Coverage Type
- 1.1.3. Health Insurance Plans
- 1.1.4. Level of Coverage
- 1.1.5. Demographics'
- 1.1.6. End-use
- 1.1.7. Regional scope
- 1.1.8. Estimates and forecast timeline
- 1.2. Research Methodology
- 1.3. Information Procurement
- 1.3.1. Purchased database
- 1.3.2. GVR's internal database
- 1.3.3. Secondary sources
- 1.3.4. Primary research
- 1.4. Information or Data Analysis
 - 1.4.1. Data analysis models
- 1.5. Market Formulation & Validation
- 1.6. Model Details
- 1.6.1. Commodity flow analysis (Model 1)
 - 1.6.1.1. Approach 1: Commodity flow approach
- 1.7. List of Secondary Sources
- 1.8. List of Primary Sources
- 1.9. Objectives
- 1.9.1. Objective 1: Understanding the market dynamics
- 1.9.2. Objective 2: Understanding the market estimates and forecasts
- 1.9.3. Objective 3: Understanding the attributes such as strategy framework, competitor categorization
- 1.9.4. Objective 4: Understanding the key product and application scopes to conclude on the market size

CHAPTER 2. EXECUTIVE SUMMARY

- 2.1. Market Outlook
- 2.2. Segment Outlook



2.3. Competitive Insights

CHAPTER 3. HEALTHCARE INSURANCE MARKET VARIABLES, TRENDS & SCOPE

- 3.1. Market Lineage outlook
- 3.1.1. Parent market outlook
- 3.1.2. Related/ancillary market outlook
- 3.2. Penetration & Growth Prospect Mapping
- 3.3. Market Dynamics
- 3.3.1. Market Driver Analysis
 - 3.3.1.1. Increasing cost of healthcare
 - 3.3.1.2. The outbreak of coronavirus
- 3.3.1.3. Introduction of a variety of comprehensive and customized insurance products
 - 3.3.2. Market Restraint Analysis
 - 3.3.2.1. Stringent regulatory scenario in the life insurance market
- 3.4. Healthcare Insurance: Market Analysis Tools
 - 3.4.1. Industry Analysis Porter's
 - 3.4.1.1. Supplier Power
 - 3.4.1.2. Buyer Power
 - 3.4.1.3. Substitution Threat
 - 3.4.1.4. Threat from new entrant
 - 3.4.1.5. Competitive rivalry
 - 3.4.2. PESTEL Analysis
 - 3.4.2.1. Political Landscape
 - 3.4.2.2. Environmental Landscape
 - 3.4.2.3. Social Landscape
 - 3.4.2.4. Technology Landscape
 - 3.4.2.5. Legal Landscape

CHAPTER 4. HEALTHCARE INSURANCE MARKET: SEGMENT ANALYSIS, BY PROVIDER, 2016 - 2027 (USD BILLION)

- 4.1. Segment Dashboard
- 4.2. Provider Market Share Analysis, 2019 & 2027
- 4.3. Global Healthcare Insurance Market, by Provider, 2016 to 2027
- 4.4. Market Size & Forecasts and Trend Analyses, 2016 to 2027for the following 4.4.1. Public



4.4.2. Private

CHAPTER 5. HEALTHCARE INSURANCE MARKET: SEGMENT ANALYSIS, BY COVERAGE TYPE, 2016 - 2027 (USD BILLION)

- 5.1. Segment Dashboard
- 5.2. Coverage Type Market Share Analysis, 2019 & 2027
- 5.3. Global Healthcare Insurance Market, by Coverage Type, 2016 to 2027
- 5.4. Market Size & Forecasts and Trend Analyses, 2016 to 2027 for the following
 - 5.4.1. Life Insurance
 - 5.4.2. Short Term

CHAPTER 6. HEALTHCARE INSURANCE MARKET: SEGMENT ANALYSIS, BY HEALTH INSURANCE PLANS, 2016 - 2027 (USD BILLION)

- 6.1. Segment Dashboard
- 6.2. Health Insurance Plans Market Share Analysis, 2019 & 2027
- 6.3. Global Healthcare Insurance Market, by Health Insurance Plans, 2016 to 2027
- 6.4. Market Size & Forecasts and Trend Analyses, 2016 to 2027 for the following
 - 6.4.1. Health Maintenance Organization (HMO) plans
 - 6.4.2. Preferred Provider Organization (PPO)
 - 6.4.3. Exclusive Provider Organization (EPO)
 - 6.4.4. Point of Service (POS)
 - 6.4.5. High Deductible Health Plan (HDHP) plans

CHAPTER 7. HEALTHCARE INSURANCE MARKET: SEGMENT ANALYSIS, BY LEVEL OF COVERAGE, 2016 - 2027 (USD BILLION)

- 7.1. Segment Dashboard
- 7.2. Level of Coverage Market Share Analysis, 2019 & 2027
- 7.3. Global Healthcare Insurance Market, by Level of Coverage, 2016 to 2027
- 7.4. Market Size & Forecasts and Trend Analyses, 2016 to 2027 for the following
 - 7.4.1. Bronze
 - 7.4.2. Silver
 - 7.4.3. Gold
 - 7.4.4. Platinum

CHAPTER 8. HEALTHCARE INSURANCE MARKET: SEGMENT ANALYSIS, BY E, 2016 - 2027 (USD BILLION)

Healthcare Insurance Market Size, Share & Trends Analysis Report By Provider (Public, Private), By Coverage Ty...



- 8.1. Segment Dashboard
- 8.2. Demographics Market Share Analysis, 2019 & 2027
- 8.3. Global Healthcare Insurance Market, by Demographics, 2016 to 2027
- 8.4. Market Size & Forecasts and Trend Analyses, 2016 to 2027 for the following
- 8.4.1. Minors
- 8.4.2. Adults
- 8.4.3. Seniors

CHAPTER 9. HEALTHCARE INSURANCE MARKET: SEGMENT ANALYSIS, BY END-USE, 2016 - 2027 (USD BILLION)

- 9.1. Segment Dashboard
- 9.2. End-use Market Share Analysis, 2019 & 2027
- 9.3. Global Healthcare Insurance Market, By end-use, 2016 to 2027
- 9.4. Market Size & Forecasts and Trend Analyses, 2016 to 2027 for the following
- 9.4.1. Individuals
- 9.4.2. Corporate
- 9.4.3. Adults

CHAPTER 10. HEALTHCARE INSURANCE MARKET: REGIONAL MARKET ANALYSIS, BY PROVIDER, 2016 - 2027 (USD BILLION)

- 10.1. Regional Market Dashboard
- 10.2. Regional Market Share Analysis, 2019 & 2027
- 10.3. Market Size, & Forecasts, and Trend Analysis, 2016 to 2027:
- 10.4. North America
- 10.4.1. Market estimates and forecast, by country, 2016 2027 (USD Billion)
- 10.4.2. Market estimates and forecast, by provider, 2016 2027 (USD Billion)
- 10.4.3. Market estimates and forecast, by coverage type, 2016 2027 (USD Billion)

10.4.4. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

- 10.4.5. Market estimates and forecast, by level of coverage, 2016 2027 (USD Billion)
- 10.4.6. Market estimates and forecast, by demographics, 2016 2027 (USD Billion)

10.4.7. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.4.8. The U.S.

- 10.4.8.1. Market estimates and forecast, by provider, 2016 2027 (USD Billion)
- 10.4.8.2. Market estimates and forecast, by coverage type, 2016 2027 (USD Billion)
- 10.4.8.3. Market estimates and forecast, by health insurance plans, 2016 2027



10.4.8.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.4.8.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.4.8.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.4.9. Canada

10.4.9.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.4.9.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.4.9.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.4.9.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.4.9.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.4.9.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.5. Europe

10.5.1. Market estimates and forecast, by country, 2016 - 2027 (USD Billion)

10.5.2. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.5.3. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.5.4. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.5.5. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.5.6. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.5.7. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion)

10.5.8. Germany

10.5.8.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.5.8.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.5.8.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.5.8.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.5.8.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion) 10.5.8.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.5.9. The U.K.

10.5.9.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.5.9.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.5.9.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.5.9.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)



10.5.9.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion) 10.5.9.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.5.10. France

10.5.10.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.5.10.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.5.10.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.5.10.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.5.10.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.5.10.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.5.11. Italy

10.5.11.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion) 10.5.11.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD

Billion)

10.5.11.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.5.11.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.5.11.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.5.11.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.5.12. Spain

10.5.12.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.5.12.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.5.12.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.5.12.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.5.12.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.5.12.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.6. Asia Pacific

10.6.1. Market estimates and forecast, by country, 2016 - 2027 (USD Billion)

10.6.2. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.6.3. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)



10.6.4. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.6.5. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.6.6. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.6.7. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion)

10.6.8. India

10.6.8.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.6.8.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.6.8.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.6.8.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.6.8.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.6.8.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.6.9. Japan

10.6.9.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.6.9.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.6.9.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.6.9.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.6.9.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.6.9.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.6.10. China

10.6.10.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.6.10.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.6.10.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.6.10.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.6.10.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.6.10.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.6.11. Australia

10.6.11.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.6.11.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.6.11.3. Market estimates and forecast, by health insurance plans, 2016 - 2027



10.6.11.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.6.11.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.6.11.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.6.12. South Korea

10.6.12.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.6.12.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.6.12.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.6.12.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.6.12.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.6.12.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.7. Latin America

10.7.1. Market estimates and forecast, by country, 2016 - 2027 (USD Billion)

10.7.2. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.7.3. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.7.4. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.7.5. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.7.6. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.7.7. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.7.8. Brazil

10.7.8.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.7.8.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion) 10.7.8.3. Market estimates and forecast, by health insurance plans, 2016 - 2027

(USD Billion)

10.7.8.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.7.8.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion) 10.7.8.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.7.9. Mexico

10.7.9.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.7.9.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.7.9.3. Market estimates and forecast, by health insurance plans, 2016 - 2027



10.7.9.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.7.9.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.7.9.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.7.10. Argentina

10.7.10.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion) 10.7.10.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.7.10.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.7.10.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.7.10.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.7.10.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.7.11. Colombia

10.7.11.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.7.11.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.7.11.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.7.11.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.7.11.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.7.11.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.8. MEA

10.8.1. Market estimates and forecast, by country, 2016 - 2027 (USD Billion)

10.8.2. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.8.3. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.8.4. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.8.5. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.8.6. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.8.7. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion)

10.8.8. South Africa

10.8.8.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion) 10.8.8.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)



10.8.8.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.8.8.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.8.8.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.8.8.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.8.9. Saudi Arabia

10.8.9.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.8.9.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.8.9.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.8.9.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.8.9.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion) 10.8.9.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion) 10.8.10. UAE

10.8.10.1. Market estimates and forecast, by provider, 2016 - 2027 (USD Billion)

10.8.10.2. Market estimates and forecast, by coverage type, 2016 - 2027 (USD Billion)

10.8.10.3. Market estimates and forecast, by health insurance plans, 2016 - 2027 (USD Billion)

10.8.10.4. Market estimates and forecast, by level of coverage, 2016 - 2027 (USD Billion)

10.8.10.5. Market estimates and forecast, by demographics, 2016 - 2027 (USD Billion)

10.8.10.6. Market estimates and forecast, by end-use, 2016 - 2027 (USD Billion)

CHAPTER 11. HEALTHCARE INSURANCE MARKET- COMPETITIVE ANALYSIS

- 11.1. Key companies profiled
 - 11.1.1. United Healthcare
 - 11.1.1.1. Company Overview
 - 11.1.1.2. Financial Performance
 - 11.1.1.3. Product Benchmarking
 - 11.1.1.4. Strategic Initiatives
 - 11.1.2. Aetna
 - 11.1.2.1. Company Overview
 - 11.1.2.2. Financial Performance
 - 11.1.2.3. Product Benchmarking



- 11.1.2.4. Strategic Initiatives
- 11.1.3. Aviva
- 11.1.3.1. Company Overview
- 11.1.3.2. Financial Performance
- 11.1.3.3. Product Benchmarking
- 11.1.3.4. Strategic Initiatives
- 11.1.4. Anthem, Inc.
 - 11.1.4.1. Company Overview
- 11.1.4.2. Financial Performance
- 11.1.4.3. Product Benchmarking
- 11.1.4.4. Strategic Initiatives
- 11.1.5. Allianz
- 11.1.5.1. Company Overview
- 11.1.5.2. Financial Performance
- 11.1.5.3. Product Benchmarking
- 11.1.5.4. Strategic Initiatives
- 11.1.6. Centene
 - 11.1.6.1. Company Overview
- 11.1.6.2. Financial Performance
- 11.1.6.3. Product Benchmarking
- 11.1.6.4. Strategic Initiatives
- 11.1.7. Cigna
- 11.1.7.1. Company Overview
- 11.1.7.2. Financial Performance
- 11.1.7.3. Product Benchmarking
- 11.1.7.4. Strategic Initiatives
- 11.1.8. CVS Health Corporation
- 11.1.8.1. Company Overview
- 11.1.8.2. Financial Performance
- 11.1.8.3. Product Benchmarking
- 11.1.8.4. Strategic Initiatives
- 11.1.9. Humana
- 11.1.9.1. Company Overview
- 11.1.9.2. Financial Performance
- 11.1.9.3. Product Benchmarking
- 11.1.9.4. Strategic Initiatives
- 11.1.10. Bupa
 - 11.1.10.1. Company Overview
 - 11.1.10.2. Financial Performance



- 11.1.10.3. Product Benchmarking
- 11.1.10.4. Strategic Initiatives
- 11.1.11. Kaiser Foundation
- 11.1.11.1. Company Overview
- 11.1.11.2. Financial Performance
- 11.1.11.3. Product Benchmarking
- 11.1.11.4. Strategic Initiatives



List Of Tables

LIST OF TABLES

Table 1 List of secondary sources

Table 2 List of abbreviations

Table 3 Global healthcare insurance market, by region 2016 - 2027 (USD Billion)

Table 4 Global healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 5 Global healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 6 Global healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 7 Global healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 8 Global healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 9 Global healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 10 North America healthcare insurance market, by country, 2016 - 2027 (USD Billion) Billion)

Table 11 North America healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 12 North America healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 13 North America healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 14 North America healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 15 North America healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 16 North America healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 17 U.S. healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 18 U.S. healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 19 U.S. healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 20 U.S. healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 21 U.S. healthcare insurance market, by demographics, 2016 - 2027 (USD



Billion)

Table 22 U.S. healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 23 Canada healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 24 Canada healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 25 Canada healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 26 Canada healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 27 Canada healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 28 Canada healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 29 Europe healthcare insurance market, by country, 2016 - 2027 (USD Billion)

Table 30 Europe healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 31 Europe healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 32 Europe healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 33 Europe healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 34 Europe healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 35 Europe healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 36 U.K. healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 37 U.K. healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 38 U.K. healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 39 U.K. healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 40 U.K. healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 41 U.K. healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 42 Germany healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 43 Germany healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 44 Germany healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 45 Germany healthcare insurance market, by level of coverage, 2016 - 2027



Table 46 Germany healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 47 Germany healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 48 France healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 49 France healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 50 France healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 51 France healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 52 France healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 53 France healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 54 Italy healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 55 Italy healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion) Table 56 Italy healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 57 Italy healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 58 Italy healthcare insurance market, by demographics, 2016 - 2027 (USD Billion) Table 59 Italy healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 60 Spain healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Table 61 Spain healthcare insurance market, by coverage type, 2016 - 2027 (USD

Billion)

Table 62 Spain healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 63 Spain healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 64 Spain healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 65 Spain healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 66 Asia Pacific healthcare insurance market, by country, 2016 - 2027 (USD Billion) Billion)

Table 67 Asia Pacific healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 68 Asia Pacific healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 69 Asia Pacific healthcare insurance market, by health insurance plans, 2016 -



Table 70 Asia Pacific healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 71 Asia Pacific healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 72 Asia Pacific healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 73 India healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Table 74 India healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion) Billion)

Table 75 India healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 76 India healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 77 India healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 78 India healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 79 Japan healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 80 Japan healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 81 Japan healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 82 Japan healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 83 Japan healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 84 Japan healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 85 China healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Table 86 China healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 87 China healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 88 China healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 89 China healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 90 China healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 91 Australia healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Table 92 Australia healthcare insurance market, by coverage type, 2016 - 2027 (USD



Billion)

Table 93 Australia healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 94 Australia healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 95 Australia healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 96 Australia healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 97 South Korea healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Billion)

Table 98 South Korea healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 99 South Korea healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 100 South Korea healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 101 South Korea healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 102 South Korea healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 103 Latin America healthcare insurance market, by country, 2016 - 2027 (USD Billion)

Table 104 Latin America healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 105 Latin America healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 106 Latin America healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 107 Latin America healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 108 Latin America healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 109 Latin America healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 110 Brazil healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Table 111 Brazil healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion) Billion)

Table 112 Brazil healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)



Table 113 Brazil healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 114 Brazil healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 115 Brazil healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 116 Mexico healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 117 Mexico healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 118 Mexico healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 119 Mexico healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 120 Mexico healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 121 Mexico healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 122 Argentina healthcare insurance market, by provider, 2016 - 2027 (USD

Billion)

Table 123 Argentina healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 124 Argentina healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 125 Argentina healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 126 Argentina healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 127 Argentina healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 128 Colombia healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 129 Colombia healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 130 Colombia healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 131 Colombia healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 132 Colombia healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 133 Colombia healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)



Table 134 MEA healthcare insurance market, by country, 2016 - 2027 (USD Billion) Table 135 MEA healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Table 136 MEA healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 137 MEA healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 138 MEA healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 139 MEA healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 140 MEA healthcare insurance market, by end-use, 2016 - 2027 (USD Billion) Table 141 South Africa healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Billion)

Table 142 South Africa healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 143 South Africa healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 144 South Africa healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 145 South Africa healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 146 South Africa healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 147 Saudi Arabia healthcare insurance market, by provider, 2016 - 2027 (USD Billion)

Table 148 Saudi Arabia healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion)

Table 149 Saudi Arabia healthcare insurance market, by health insurance plans, 2016 - 2027 (USD Billion)

Table 150 Saudi Arabia healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 151 Saudi Arabia healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 152 Saudi Arabia healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)

Table 153 UAE healthcare insurance market, by provider, 2016 - 2027 (USD Billion) Table 154 UAE healthcare insurance market, by coverage type, 2016 - 2027 (USD Billion) Billion)

Table 155 UAE healthcare insurance market, by health insurance plans, 2016 - 2027



Table 156 UAE healthcare insurance market, by level of coverage, 2016 - 2027 (USD Billion)

Table 157 UAE healthcare insurance market, by demographics, 2016 - 2027 (USD Billion)

Table 158 UAE healthcare insurance market, by end-use, 2016 - 2027 (USD Billion)



List Of Figures

LIST OF FIGURES

- Fig. 1 Market research process
- Fig. 2 Data triangulation techniques
- Fig. 3 Primary research pattern
- Fig. 4 Market research approaches
- Fig. 5 Value-chain-based sizing & forecasting
- Fig. 6 QFD modeling for market share assessment
- Fig. 7 Market formulation & validation
- Fig. 8 Healthcare insurance market: Market snapshot
- Fig. 9 Healthcare insurance market: Market segmentation
- Fig. 10 Healthcare insurance market strategy framework
- Fig. 11 Parent market outlook
- Fig. 12 Related/ancillary market outlook
- Fig. 13 Healthcare insurance market driver impact
- Fig. 14 Healthcare insurance market restraint impact
- Fig. 15 Healthcare insurance market porter's five forces analysis
- Fig. 16 Healthcare insurance market PESTEL analysis
- Fig. 17 Healthcare insurance market provider segment dashboard
- Fig. 18 Healthcare insurance market: Provider movement Analysis
- Fig. 19 Public estimates and forecast, 2016 2027 (USD Billion)
- Fig. 20 Private estimates and forecast, 2016 2027 (USD Billion)
- Fig. 21 Healthcare insurance market coverage type segment dashboard
- Fig. 22 Healthcare insurance market: Coverage type movement analysis
- Fig. 23 Life insurance market estimates and forecast, 2016 2027 (USD Billion)
- Fig. 24 Term insurance market estimates and forecast, 2016 2027 (USD Billion)
- Fig. 25 Healthcare insurance market health insurance plans segment dashboard
- Fig. 26 Healthcare insurance market: Health insurance plans movement analysis
- Fig. 27 Health maintenance organization (HMO) plans market estimates and forecast, 2016 2027 (USD Billion)

Fig. 28 Preferred provider organization (PPO) market estimates and forecast, 2016 - 2027 (USD Billion)

Fig. 29 Exclusive provider organization (EPO)market estimates and forecast, 2016 - 2027 (USD Billion)

Fig. 30 Point of service (POS)market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 31 High deductible health plans (HDHP) market estimates and forecast, 2016 -2027 (USD Billion)

Healthcare Insurance Market Size, Share & Trends Analysis Report By Provider (Public, Private), By Coverage Ty...



Fig. 32 Healthcare insurance market level of coverage segment dashboard Fig. 33 Healthcare insurance market: Level of coverage movement analysis Fig. 34 Bronze market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 35 Silver market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 36 Gold market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 37 Platinum market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 38 Healthcare insurance market demographics segment dashboard Fig. 39 Healthcare insurance market: Demographics movement analysis Fig. 40 Minors market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 41 Adults market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 42 Seniors market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 43 Healthcare insurance market end-use segment dashboard Fig. 44 Healthcare insurance market: End-use movement analysis Fig. 45 Individuals market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 46 Corporates market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 47 Others market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 48 Global healthcare insurance market: Regional movement analysis Fig. 49 Global healthcare insurance market: Regional outlook and key takeaways Fig. 50 North America market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 51 U.S. market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 52 Canada market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 53 Europe market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 54 U.K. market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 55 Germany market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 56 France market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 57 Italy market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 58 Spain market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 59 Asia Pacific market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 60 India market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 61 Japan market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 62 China market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 63 Australia market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 64 South Korea market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 65 Latin America market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 66 Brazil market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 67 Mexico market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 68 Argentina market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 69 Colombia market estimates and forecast, 2016 - 2027 (USD Billion) Fig. 70 The Middle East and Africa market estimates and forecast, 2016 - 2027 (USD



Billion)

- Fig. 71 South Africa market estimates and forecast, 2016 2027 (USD Billion)
- Fig. 72 Saudi Arabia market estimates and forecast, 2016 2027 (USD Billion)
- Fig. 73 UAE market estimates and forecast, 2016 2027 (USD Billion)



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