

Health Insurance Market: Global Industry Trends, Share, Size, Growth, Opportunity and Forecast 2023-2028

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Abstracts

The global health insurance market size reached US\$ 1,714.0 Billion in 2022. Looking forward, IMARC Group expects the market to reach US\$ 2,599.8 Billion by 2028, exhibiting a growth rate (CAGR) of 7.11% during 2023-2028.

Health insurance protects an insured individual against financial losses arising due to a medical emergency. It covers medical treatment expenditures, such as ambulance charges, doctor consultation fees, and hospitalization, medicines and daycare procedures costs. The payout is generally either made on actual expenses incurred in the hospital using original medical bills or diagnosis of diseases without submitting bills. Health insurance also provides easy access to medical treatment with a cashless facility at network hospitals of the insurer. Apart from this, health insurance also provided tax benefits for a vast array of medical conditions. Nowadays, various health insurance companies are offering coverage for domiciliary treatment, wherein medical supervision is provided at home for specific diseases.

Health Insurance Market Trends:

The increasing costs of healthcare services, in confluence with the growing prevalence of diabetes, cancer, stroke and kidney failure, represent one of the key factors escalating the demand for health insurance worldwide. Moreover, governing agencies of several countries are making it necessary for employers to provide health insurance to their employees. These agencies are also enforcing laws that mandate international health insurance for tourists. Apart from this, the rising geriatric population is promoting the adoption of government health insurance programs or schemes offered at low premium rates. Furthermore, growing health awareness and improving healthcare infrastructure are other factors bolstering the market growth. Besides this, various



companies are providing cover for medical expenses incurred during the treatment of coronavirus disease (COVID-19). They are also focusing on digitizing claim processing and policy management, which is anticipated to influence the market positively in the coming years.

The market is further driven by the widespread adoption of social media for the promotion of health insurance products by various players. Social media platforms provide them with a diverse customer reach, which is anticipated to provide numerous growth opportunities for the players. Additionally, digitizing various processes in the health insurance market also aids customers in comparing multiple plans offered by numerous vendors. This enables transparent communication between the insurers and companies and provides effective disclosure of pertinent information to ultimately help the individuals make an informed decision, thereby creating a positive outlook for the market.

The rising integration of health insurance with Big Data analytics aids insurance companies in diversifying their models and strategies in an attempt to recognize the ever-evolving consumer demand. The escalating deployment of predictive analysis and scenario-based modeling in the market also enables the companies to devise customized solutions for their clientele at varied pricing options. Also, the rising adoption of cloud-based services and the increasing penetration of high-speed internet connection across the globe has facilitated real-time consultations with experienced industry experts who can help provide insightful recommendations to the customers. This rapid outbreak of the COVID-19 pandemic and the subsequent mandatory lockdowns imposed by the governments of numerous countries have provided an impetus to the demand for online insurance consultations across the globe. Some of the other factors contributing to the market growth include the widespread preference for family floater health insurance among the masses, increasing penetration of healthcare services and health insurance in the rural sections of the developing economies, and the introduction of policies that offer the benefit of free annual/bi-annual check-ups with additional customization at low premium rates.

Key Market Segmentation:

IMARC Group provides an analysis of the key trends in each sub-segment of the global health insurance market report, along with forecasts at the global, regional and country level from 2023-2028. Our report has categorized the market based on provider, type, plan type, demographics and provider type.

Breakup by Provider:



Private Providers **Public Providers** At present, private providers dominate the market globally, accounting for the majority of the total market. Breakup by Type: Life-Time Coverage Term Insurance Among these, life-time health insurance holds the largest market share. Breakup by Plan Type: Medical Insurance Critical Illness Insurance Family Floater Health Insurance Others Medical insurance represents the leading plan type in the market. Breakup by Demographics: Minor Adults Senior Citizen Adults represent the leading demographics segment, account for the largest market share. Breakup by Provider Type: Preferred Provider Organizations (PPOs) Point of Service (POS)

Health Maintenance Organizations (HMOs) Exclusive Provider Organizations (EPOs)



In 2022, PPOs represented the largest provider type in the market.

Breakup by Region:

North America

United States

Canada

Asia-Pacific

China

Japan

India

South Korea

Australia

Indonesia

Others

Europe

Germany

France

United Kingdom

Italy

Spain

Russia

Others

Latin America

Brazil

Mexico

Others

Middle East and Africa

North America exhibits a clear dominance in the market, accounting for the largest market share.

Competitive Landscape:

The competitive landscape of the industry has been examined in the report with the detailed profiles of the key players. Some of these key players include Aetna Inc. (CVS Health Corporation), AIA Group Limited, Allianz SE, Aviva Plc, Berkshire Hathaway Inc., Cigna Corporation, International Medical Group Inc. (Sirius International Insurance Group Ltd.), Prudential Plc, United Health Group Inc. and Zurich Insurance Group AG.



Key Questions Answered in This Report

- 1. What is the size of the global health insurance market?
- 2. What is the expected growth rate of the global health insurance market?
- 3. What are the key factors driving the global health insurance market?
- 4. What has been the impact of COVID-19 on the global health insurance market?
- 5. What is the breakup of the global health insurance market based on the provider?
- 6. What is the breakup of the global health insurance market based on the type?
- 7. What is the breakup of the global health insurance market based on the plan type?
- 8. What is the breakup of the global health insurance market based on the demographics?
- 9. What is the breakup of the global health insurance market based on the provider type?
- 10. What are the key regions in the global health insurance market?
- 11. Who are the key players/companies in the global health insurance market?



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