Global insurer report

MMB health trends
Managing the cost and risk of employer-provided healthcare in a changing world

Top trends shaping employer-provided health and benefits

MMB’s Health trends survey of 210 insurers across 59 countries identified four key findings driving the future of employer-sponsored healthcare.

1. **Medical trend rates and claims are increasing**
   
   **9.5%**
   
   global medical trend rate for 2022.
   
   According to the insurers surveyed, medical trend rates rebounded in 2021 and are expected to stay at similar levels in 2022, but pandemic-related uncertainties and geographic differences remain.

2. **COVID-19 is impacting claims experience**
   
   **2 in 3**
   
   insurers expect to cover inpatient COVID-19 care in 2022.
   
   Insurers identified COVID-19 and emotional or mental risk as top influencers of employer-provided medical plan costs.

3. **Prevention and self-care are needed to mitigate health risks**
   
   **#1**
   
   the rank of metabolic and cardiovascular risk in a list of risk factors influencing employer-sponsored group medical costs.
   
   Metabolic and cardiovascular risk, along with cancer and circulatory diseases, were top areas of concern for insurers.

4. **Health equity in medical plans is a growing priority**
   
   **30%**
   
   percentage of insurers reviewing medical networks to ensure the diversity of providers.
   
   Insurers are making changes to facilitate more inclusive medical plan designs.
Medical claims activity

One in two (49%) insurers reported claims activity that is higher than pre-pandemic levels.

How are current medical claims trending?
Excludes “not applicable” responses.

- **34%** Lower than pre-pandemic levels, but trending upwards
- **1%** Lower than pre-pandemic levels, but trending downwards
- **14%** About the same as pre-pandemic levels
- **41%** Higher than pre-pandemic levels and trending upwards
- **8%** Higher than pre-pandemic levels, but trending downwards

3 in 4 insurers report claims activity is trending upwards

Check out the Health Trends report to see how your region compares.

COVID-19 is impacting claims experience

COVID-19 is now the third highest cause of claims by both dollar amount and frequency. However, the true impact of COVID-19 has almost certainly been under reported.

In response to the changing benefits landscape, what actions are you taking?

54% of insurers reported they are not planning to add future pandemic or long-COVID-19 related exclusions
What are you doing to provide access to mental health prevention, management and treatment as part of your insured medical plans?

<table>
<thead>
<tr>
<th>Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covering outpatient treatment for mental health (psychological and/or psychiatric counselling)</td>
<td>58%</td>
</tr>
<tr>
<td>Covering inpatient treatment for mental health</td>
<td>51%</td>
</tr>
<tr>
<td>Covering outpatient treatment for mental health (prescription medication prescribed)</td>
<td>43%</td>
</tr>
<tr>
<td>Covering preventative mental health measures (resilience or mindfulness coaching)</td>
<td>28%</td>
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</table>

We do not provide plans that cover mental health services

33% of insurers provide or cover virtual mental health counselling¹, but 47% of employees rate this “highly” or “extremely” valuable².

Check out the Health Trends report to see how your region compares.

Prevention and self-care are needed to mitigate health risks

Top two causes of claims – Cost.

Cancer
Insurers surveyed reported cancer as the top cause of claims costs by dollar amount globally and in the Asian, Latin American and European regions.

Diseases of the circulatory system
This includes hypertension, acute myocardial infarction and cerebrovascular events.

Digital health solutions help employers provide care and are more available than ever before:

70% of insurers now offer or cover telemedicine services for simple health issues like a rash or cold

61% of insurers provide video, telephone or text access for the treatment of significant issues such as diabetes

¹ According to this year’s MMB Health Trend survey results.
² MMB Health on Demand 2021.
Self-care solutions are highly valued by employees.

60% increasing investment in employee well-being

MMB’s 2021 The age of adaptability – A digital first approach to benefits in a post pandemic world.

Check out the Health Trends report to see what self-care solutions employers are investing in.

1 in 2 employees find wearables to manage health conditions like diabetes and heart failure “highly” or “extremely” valuable.  

1 in 5 insurers offer or cover the cost of wearable technology to help self-manage well-being issues.

3 MMB Health on Demand 2021
4 According to this year’s MMB Health Trend survey results

Health equity in medical plans is a growing priority

Insurers are setting their strategic priorities with equity in mind, and are innovating and diversifying product offerings.

30% of insurers have made changes to ensure there is diversity among medical providers within their networks.

27% of insurers have changed eligibility access to make coverage more inclusive of LGBTQ+ employees.

34% of insurers shared that data analytics is their top strategic priority relating to group medical insurance.

By realigning benefits programs to support the workforce now and in the future, employers can address critical gaps and create advantage.

Download the MMB Health Trends Report.

Reach out to one of our specialists to have a conversation around the actions that are right for your employees and your business.