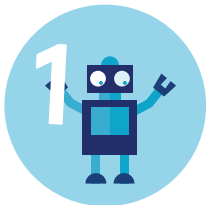


# Top International Health Predictions for 2019



## Your Health Concierge Has Arrived

**2018 trend:** Vitality of AI and machine learning in fields like radiology, patient monitoring and drug discovery, along with other developments in areas like genetic testing, robotics and virtual reality.

In MEA, 23% of insurers are currently implementing virtual health consultations/telemedicine<sup>1</sup>

**2019 trend:** Expect even more power from the combination of “digital plus human” as artificial intelligence (AI) increasingly enhances the clinician-patient relationship.



## Whose Data Is It Anyway? The Data Analytics Race

**2018 trend:** Data analytics is the top strategic area of investment with 47% of global insurers rating it as one of their top three strategic areas of development<sup>1</sup>

**2019 trend:** Look for insurers and other third parties to emerge with bold and distinct capabilities.



## No Surprise – High Medical Inflation

**2018 trend:** While the average global medical trend rate for 2018 was 9.1% – approximately 3x that of economic inflation<sup>2</sup>; the MEA region has experienced an inflation rate of 11.9%<sup>1</sup>

**2019 trend:** 50% of insurers expect even bigger medical inflation increase in 2019.



## Healthcare Vertical Integration Going Global

**2018 trend:** Bold moves in the US (CVS-Aetna, Cigna-Express Scripts, Amazon-Pillpak) inspire similar deals elsewhere to radically overhaul health/insurance delivery; in China, Ping-An and Grab formed joint venture, with plan to launch telemedicine, appointment bookings and medicine delivery in southeast Asia and India.

**2019 trend:** Watch for similar deals globally.

<sup>1</sup> Mercer Marsh Benefits. Medical Trends Around the World 2018

<sup>2</sup> Ibid



## Healthcare Superpowers Rising From the Emerging Markets

**2018 trend:** China has surpassed the UK to become the second most active country for healthcare AI deals and launches plan to become a global leader in AI research by 2030; meanwhile, India launched Aadhaar, the world's largest biometric system.

**2019 trend:** Expect more leapfrogging innovation (remember the Orbis flying eye hospital, in place in Africa since 1982) across the globe.



## Getting Serious About Mental Health

**2018 trend:** The MEA region is experiencing an area of development in this category with only 12% of insurers believing that plan members have access to counselling and treatment for mental health conditions without any barriers<sup>1</sup>

**2019 trend:** Look to see how digital solutions can reduce barriers (e.g., digital cognitive behavioral therapy as e-therapy).



## More Experimentation in Motivating Action

**2018 trend:** Intrinsic approaches (e.g., community linkage, peer-to-peer networks, social norms) found more effective at motivating people than extrinsic incentives (e.g., financial rewards).

**2019 trend:** Expect more organizations to experiment with community-based approaches to influence changes in behaviors.



## Adopting A Diversity And Inclusion Lens

**2018 trend:** Homogeneous health and well-being strategies that engage employees.

In MEA, 33% of insurers believe to a very large extent they have supported women's care program<sup>1</sup>

**2019 trend:** Eliminate existing barriers and create standard programs easily accessible for all, while removing coverage gaps.



## Benefits 4 Me

**2018 trend:** Employees expect personalization, support anytime, and companies that are using a technology-enabled approach to achieve this are having the greatest success in impacting well-being outcomes<sup>3</sup>.

The MEA region has experienced availability and access to new medical technology<sup>1</sup>

**2019 trend:** Integrate multiple vendor platforms to provide a targeted, seamless, digital and flexible experience for employees and their families.



## Public Healthcare Gaining Ground

**2018 trend:** New universal health systems are growing in popularity – countries like Kenya and Zambia are contemplating systems.

**2019 trend:** New systems launching in Egypt and Cyprus, expanding in China.

<sup>3</sup>Thomsons Online Benefits Global Employee Benefits Watch, 2017/2018.