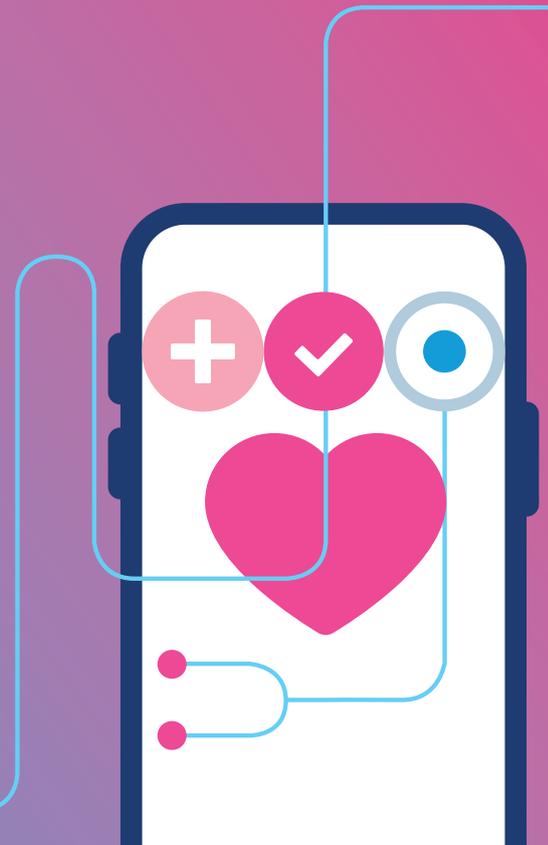


Global insurer report

# MMB health trends

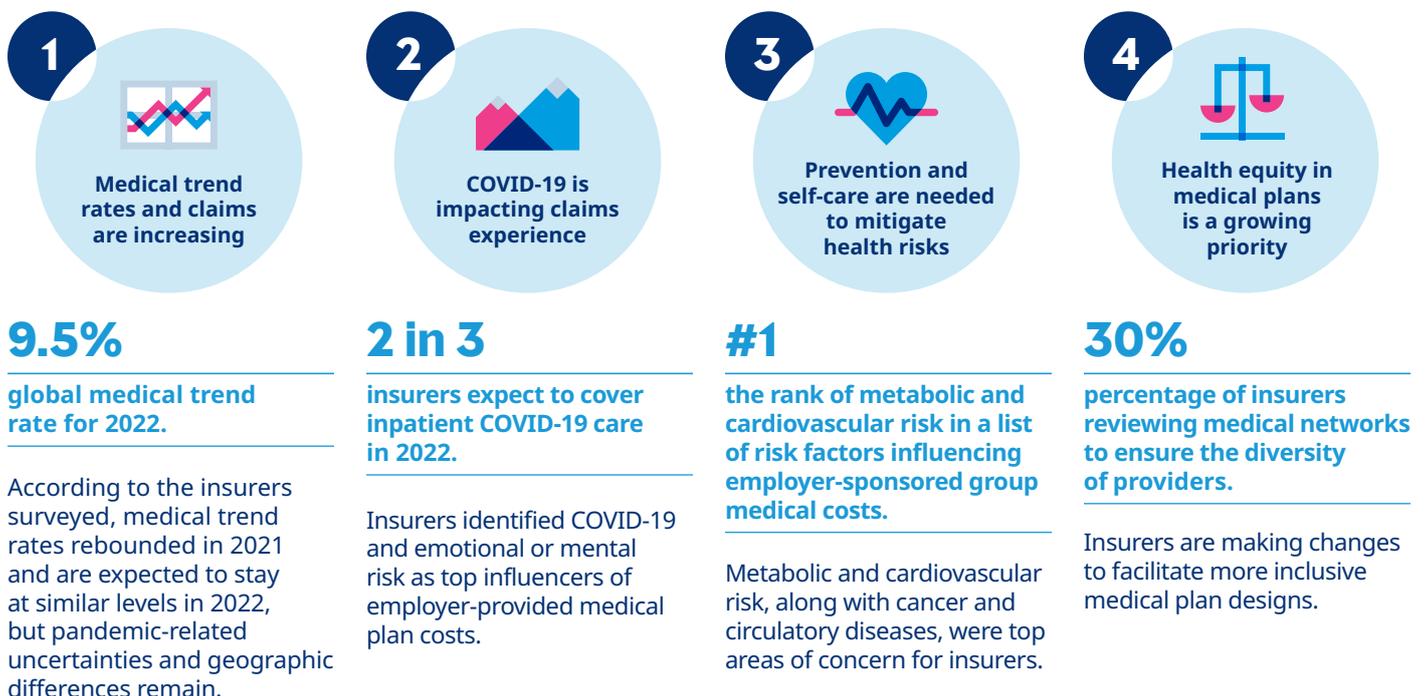
Managing the cost and risk of  
employer-provided healthcare  
in a changing world

[Download the report](#)



## 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.

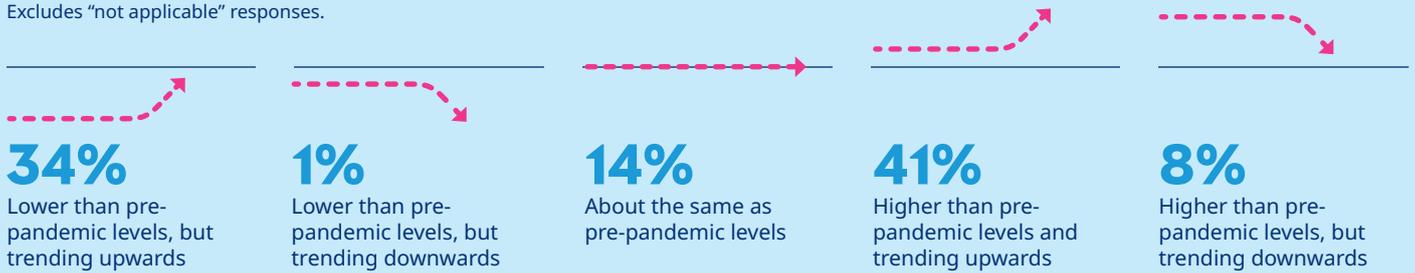


# Medical claims activity

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.

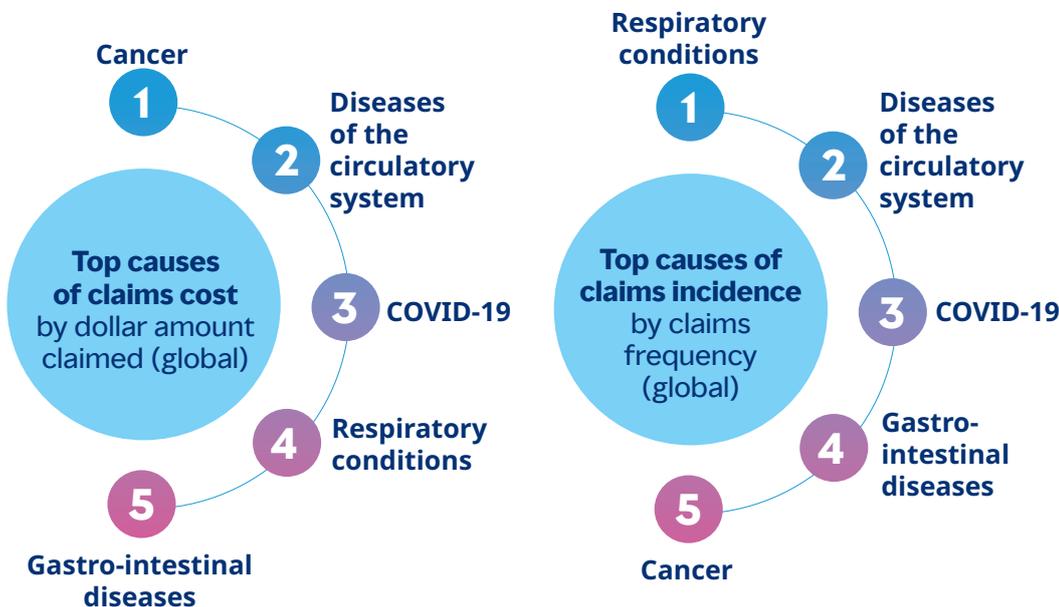


Insurers saw global 2021 rates return close to pre-pandemic (2019) levels, and expect rates to stay at that level in 2022, but pandemic related uncertainties and geographic differences persist.

Check out the [Health Trends report](#) to see how your region compares.

# COVID-19 is impacting claims experience

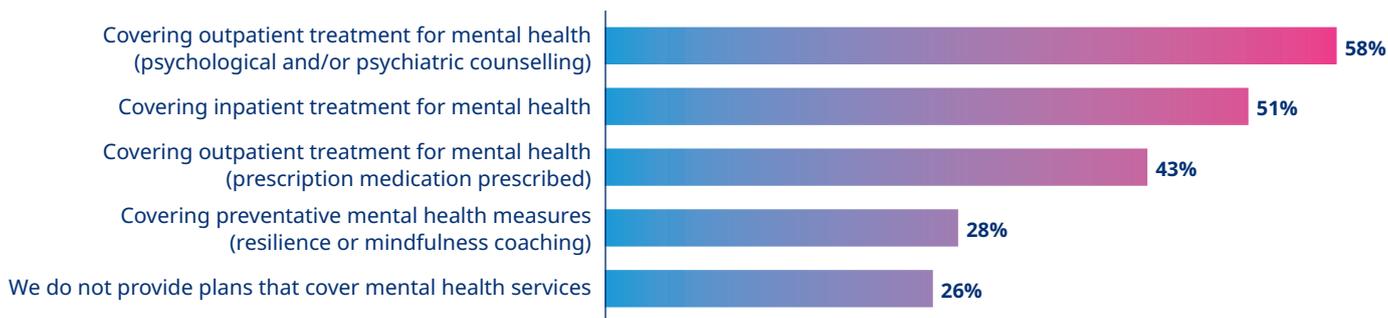
COVID-19 is now the third highest cause of claims by both dollar amount and frequency. However, the true impact of COVID-19 has almost certainly been under reported.



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?**



**33%** of insurers provide or cover virtual mental health counselling<sup>1</sup>, **but** **47%** of employees rate this “highly” or “extremely” valuable<sup>2</sup>.

<sup>1</sup> According to this year's MMB Health Trend survey results.

<sup>2</sup> MMB Health on Demand 2021.

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.



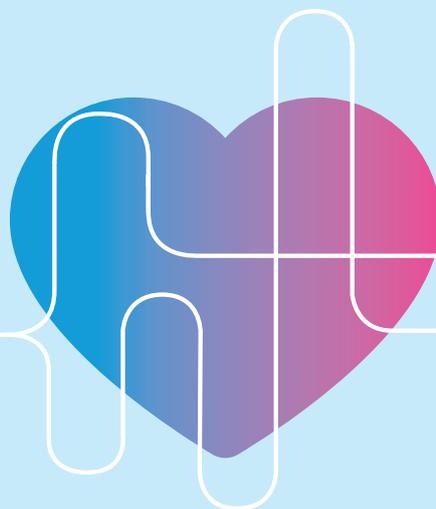
## Cancer

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

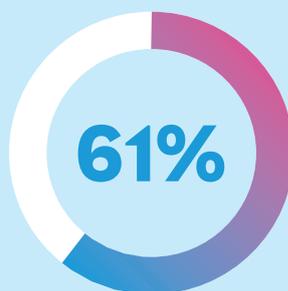
This includes hypertension, acute myocardial infarction and cerebrovascular events.



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



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



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



**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.*

Self-care solutions are highly valued by employees.

**1 in 2**

employees find wearables to manage health conditions like diabetes and heart failure “highly” or “extremely” valuable.<sup>3</sup>



**1 in 5**

insurers offer or cover the cost of wearable technology to help self-manage well-being issues.<sup>4</sup>

Check out the [Health Trends report](#) to see what self-care solutions employers are investing in.



<sup>3</sup> MMB Health on Demand 2021

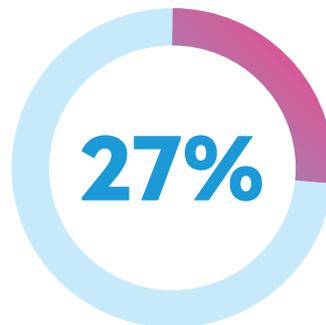
<sup>4</sup> According to this year's MMB Health Trend survey results

## Health equity in medical plans is a growing priority

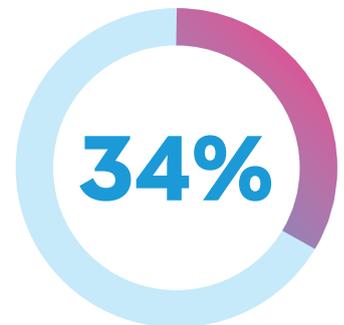
Insurers are setting their strategic priorities with equity in mind, and are innovating and diversifying product offerings.



**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.



Mercer Marsh Benefits (MMB) was born out of the unification of one of the world's most respected HR consultancies, the global leader in people risk advisory and the number one disruptive benefits technology firm to form one unique business. Together they have shaped some of the world's most loved employee benefit experiences for small companies, growing enterprises and global firms. MMB is 7,000 strong, on the ground in 73 countries, and servicing clients in more than 150 countries. It brings local expertise to more places and works side-by-side with clients, and Mercer and Marsh colleagues around the world. Mercer and Marsh are two businesses of Marsh McLennan (NYSE: MMC), together with Guy Carpenter and Oliver Wyman. The Company's 81,000 colleagues advise clients in more than 130 countries. With annual revenue of almost \$20 billion, through its market-leading companies Marsh McLennan helps clients navigate an increasingly dynamic and complex environment.