



2025 Global Health Review

Intentional Innovation

Compiled by:

Alliant Global Benefits Practice
Asinta Network of Brokers



Foreword



Dear Valued Global Benefits Community,

We are thrilled to present our fourth annual Global Health Survey, rightly titled "**Intentional Innovation.**" This year, our theme underscores our solid commitment to placing our clients' needs front and center in the rapidly shifting landscape of global employee benefits. As we navigate the complex challenges of this environment, it is fundamental to create solutions that not only tackle current issues but also foresee future demands with insight and anticipation. An example of this will be our global emergency article that speaks to the mental health crisis that we see all our clients grapple with in nearly all jurisdictions.

Our mission is clear: we aim to inspire our clients by suggesting intentional innovation into their benefits strategies. In today's competitive marketplace, finding the delicate balance between cost-efficiency and meaningful employee engagement has never been more critical. Through a needs-driven approach, we equip our clients with the knowledge and insights necessary to make informed decisions that promote financial sustainability while prioritizing the well-being of their workforce.

At Alliant, understand that achieving successful outcomes in the dynamic realm of global benefits hinges on strong collaborative partnerships. We provide our clients with the resources and crucial insights needed to craft sustainable and impactful benefits programs. These initiatives not only draw in top talent but also enhance employee retention, equipping organizations with a distinct competitive edge in their respective industries.

As we redefine what it means to thrive in an unpredictable world, we truly embrace the opportunities embedded within the challenges we encounter. Together, Alliant and Asinta aspire to drive growth for both our clients and their employees, ensuring a vibrant and resilient future for all.

Thank you for joining us on this journey as we delve into the insights gleaned from this year's survey and collaborate towards innovative solutions.

Sincerely,

Philippe de Dreuzy



Philippe de Dreuzy

SVP, Global Practice Leader, Alliant

About Philippe: Philippe has more than 30 years of experience in high-tech, telecoms, and global employee benefits. Philippe has an extensive international background with additional M&A experience, having lived and worked in multiple countries in Europe, North America, and South America. Philippe received his MBA from Georgetown University's McDonough School of Business, Washington D.C. and his B.S. from the University of Paris. He is fluent in French, Spanish, and Brazilian Portuguese.

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Medical Innovations: Expanding Access to Diabetes Medications and the Impact on Pharmacy Programs



Emma Bsales

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Emma has more than 7 years of experience in global benefits consulting. At Alliant, she specializes in Alliant's Global Benefits technology, data, & analytics capabilities.

Innovation-driven Inflation

Medical innovations are one of the key drivers of medical inflation globally – and the 2020s appear to be a decade of well-timed innovations.

This began with a breakthrough in mRNA vaccines, research for which had been ongoing for 20 years¹, just one year after the COVID-19 pandemic started. Now GLP-1 agonists (or “GLP1s”; semaglutide and tirzepatide) – which are primarily used to regulate insulin production in diabetic patients but also found to support considerable weight loss in obese patients – are gaining considerable traction, at a time where obesity in adults worldwide is at an all-time high. GLP1s have captured the public's attention, being mentioned by the Today Show², Forbes³, Harvard Health⁴, and many more.

One in eight adults in the US have used a GLP1 medication to control diabetes or for weight loss management.⁵

¹ National Institutes of Health (NIH). [Decades in the Making: mRNA COVID-19 Vaccines](#). 2024

² The Today Show. [What is 'Ozempic face'? Significant weight loss on the drug can change your face, doctors say](#). 2023.

³ Forbes. ['Ozempic Face' Explained: Why It Happens And How To Fix It](#). 2023.

⁴ Harvard Health Publishing. [GLP-1 diabetes and weight-loss drug side effects: "Ozempic face" and more](#). 2024.

This has led to rapid adoption in the US. It is now believed that about one in eight adults in the US have used a GLP1 medication⁵. With interest in and uptake of GLP1s increasing, many companies have begun developing a strategy around coverage of these medications in the US.

Challenges of GLP1 Coverage

There are some unique challenges that need to be considered when reviewing your plans' coverage of GLP1 medications.

High Cost: The market price of GLP1s in the US is approximately USD 1,300 per month⁶. Outside of the US, the market price is significantly lower⁷.

Related Claims: In addition to the high-cost prescription claims for GLP1s, additional non-prescription claims may occur. These are not side effects of the GLP1 medications but can often be traced back to the main outcome of GLP1s – weight loss. It is well documented that obese patients often received worse health care than their peers. This could be for a variety of reasons ranging from doctors assuming symptoms are related to the patients' obesity to a patient exceeding weight limits for diagnostic machines⁸. Once a patient loses weight with a GLP1, if any symptoms remain, this may lead to additional claims via testing and treatment. Additionally, according to the Mayo clinic, rapid weight loss is a risk factor for various health problems. One such example is gallstones (the treatment of which includes surgery to remove the gallstone or the gallbladder)⁹. These are additional hidden claims that may arise after using a GLP1.

Market Growth: According to estimates by Research and Markets the global market for GLP1s in 2024 is nearly USD 50 billion. By 2035, this is expected to more than triple¹⁰. Some 45% of the spend is expected to be in the US, according to another recent forecast by UBS Investment Bank¹¹. This rapid growth is due to several factors.

First, is the expected increase in the number of people who meet the current diagnostic criteria of obesity or diabetes. Globally, the number of diabetes cases by 2045 is expected grow twice as fast

⁵ National Institutes of Health (NIH). [Poll: Roughly 12% of US Adults Have Used a GLP-1 Drug, Even If Unaffordable](#). 2024.

⁶ Alliant Insurance Services, [Compliance Insights: GLP1 Cost Containment Strategies](#), 2024.

⁷ CNBC, [Weight-loss drugs are priced substantially higher in the U.S. than in other countries, analysis says](#), 2023.

⁸ The New York Times [Why Do Obese Patients Get Worse Care? Many Doctors Don't See Past the Fat](#). 2016.

⁹ Mayo Clinic. [Gallstones Treatment](#). 2021.

¹⁰ Research and Markets. [GLP-1 Market: Industry Trends and Global Forecasts to 2035: Distribution by Type of Molecule, Active Compound Used, Type of GLP-1 Agonist Drugs, Type of Agonist, Route of Administration, Target indication, Geography, Leading Developers and Sales Forecast](#). 2024.

¹¹ UBS. [GLP-1: A medication worth \\$126 billion in sales by 2029?](#) 2024.

as the population^{12,13} and adult obesity has tripled since 1990¹⁴. Both diseases qualify patients to be prescribed a GLP1 medication.

Second, is the potential impact of additional competitors entering the market. There are currently very few companies that offer GLP1 medications available in the US.¹⁵ However, as many as six other pharmaceutical companies could enter the GLP1 market in the coming years that could affect demand¹⁶.

The market for GLP1s is expected to exceed USD 150 billion by

Lastly, is the potential approval to use GLP1s to treat additional diseases, which could trigger unmet demand, despite new market entrants. In the US, GLP1 medications were originally only indicated to treat diabetes when it was initially approved by the FDA in 2017¹⁷. However, further clinical trials by Novo Nordisk and Eli Lilly have found other significant health benefits. Due to these studies, the list of diseases GLP1s are approved to treat has increased since 2017, with obesity added in 2021 (Wegovy[®])¹⁸ and 2023 (Mounjaro[®])¹⁹ and heart disease added in 2024 (Wegovy[®])²⁰. Furthermore, there are additional diseases that GLP1 medications have shown promise in treating (several of which have active trials for FDA approval in the US) including sleep apnea²¹, fatty liver disease²², asthma²³, alcohol use disorder²⁴, brain health including cognition and nicotine dependence²⁵. GLP1s have been found to be anti-inflammatory²⁶ as well. Additional potential uses continue to be discovered as these trials progress. Most interestingly, several "studies provide strong evidence... that [Alzheimer's Disease] represents a form of diabetes... that affects the brain"²⁷

¹² National Institutes of Health (NIH). [IDF Diabetes Atlas 10th edition](#). 2021.

¹³ International Diabetes Organization, [Diabetes Facts & Figures](#), 2024.

¹⁴ World Health Organization. [Obesity and overweight](#). 2024.

¹⁵ Cleveland Clinic. [GLP-1 Agonists](#). 2023..

¹⁶ Reuters. [Weight-loss market to see 16 new drugs by 2029, report estimates](#). 2024.

¹⁷ Novo Nordisk. [Ozempic[®] \(semaglutide\) approved in the US](#). 2017.

¹⁸ U.S. Food and Drug Administration (FDA). [FDA Approves New Drug Treatment for Chronic Weight Management, First Since 2014](#). 2021.

¹⁹ U.S. Food and Drug Administration (FDA). [FDA Approves New Medication for Chronic Weight Management](#). 2023.

²⁰ U.S. Food and Drug Administration (FDA). [FDA Approves First Treatment to Reduce Risk of Serious Heart Problems Specifically in Adults with Obesity or Overweight](#). 2024.

²¹ Eli Lilly. [Tirzepatide reduced sleep apnea severity by up to nearly two-thirds in adults with obstructive sleep apnea \(OSA\) and obesity](#). 2024.

²² Eli Lilly. [Lilly's tirzepatide was superior to placebo for MASH resolution, and more than half of patients achieved improvement in fibrosis at 52 weeks](#). 2024.

²³ National Institutes of Health (NIH). [Asthma Exacerbations and Glucagon-Like Peptide-1 Receptor Agonists: a Review of the Current Evidence](#). 2022.

²⁴ Lancet. [Semaglutide shows promise as a potential alcohol use disorder medication](#). 2024.

²⁵ Oxford University. [New study finds semaglutide safe for brain health with possible benefits for cognition and nicotine dependence](#). 2024.

²⁶ National Institutes of Health (NIH). [Anti-inflammatory benefits of semaglutide: State of the art](#). 2024.

²⁷ National Institutes of Health (NIH). [Alzheimer's Disease Is Type 3 Diabetes—Evidence Reviewed](#). 2008.

(now often referred to as "Type 3 Diabetes"^{28,29}) – and GLP1 medications have already been shown to have beneficial effects on several of the pathological hallmarks of Alzheimer's in animals²⁷. Approval of GLP1 agonists varies by country. Please see the table provided at the end of this article for more details.

The combination of these challenges could lead to a sharp increase in pharmaceutical and related claim amounts – potentially leading to unsustainable premium cost increases for employer-sponsored supplemental medical policies. It may also lead to increases in medical trend over the next decade, as the market for these drugs stabilizes, especially in countries with unregulated pharmaceutical costs (such as the US). However, it is important to measure anticipated changes in claims against potential gains from claims pertaining to diseases for which diabetes or obesity are risk factors, as well as one's duty of care as an employer³⁰.

Creating a thoughtful strategy around coverage of obesity medications is key to successfully navigating these competing priorities.

Global Cost Containment Measures

Alliant recommends outlining a unified, conservative global strategy regarding coverage of GLP1s.

Where semaglutide or tirzepatide are available, it is common to provide coverage for diabetes.

For weight loss, there is still significant variation in the approach taken by employers. To determine a global philosophy around coverage of GLP1s, Alliant recommends using these guiding questions.

1. How do we weigh the financial risk of GLP1-related claims against the potential savings from reducing obesity-related conditions?
2. Should our commitment to employee well-being be prioritized over potential financial implications?
3. What is our strategic preference for incorporating coverage: group supplemental medical policies or an allowance program?
4. What targeted cost-containing measures should we consider implementing, such as (where permitted)^{6,30}:
 - a. Requiring a minimum body mass index (BMI)
 - b. Requiring that the employee have at least one other co-morbidities
 - c. Only permitting one month to be dispensed at a time
 - d. Capping the length of coverage (often at 24 months)
 - e. Requiring participation in programs which support behavioral changes

²⁸ National Institutes of Health (NIH). [Unlocking the Potential: Semaglutide's Impact on Alzheimer's and Parkinson's Disease in Animal Models](#). 2024.

²⁹ Mayo Clinic. [Is Alzheimer's Type 3 diabetes?](#) 2017.

³⁰ Alliant Insurance Services. [Slimming down the cost of obesity drug benefits](#). 2024.

⁴⁰ World Bank Group. [Population estimates and projections](#). 2024.

- f. Only permitting prescriptions from certain providers to be filled (or excluding specific providers that appear to be over-prescribing)

Once the global strategy regarding coverage of GLP1s is completed, it is important to confirm with a local employment lawyer or local benefits broker that it follows all local legislations.

Availability of GLP1-Agonists Worldwide

Alliant asked our Asinta broker partners commentary on the availability of GLP1s, indications permitted, insurance coverage options, and supply chain status.

To better guide your global strategy regarding coverage of obesity medications, a summary of the availability of these drugs is included below.

- **Diabetes T2 2021:** What percentage of adults (age 20 – 79) is estimated to have type 2 diabetes in 2021?¹²
- **Diabetes T2 2045:** What percentage of adults (age 20 – 79) is estimated to have type 2 diabetes in 2045?^{12,13,40}
- **GLP1s Available:** Is a semaglutide and/or tirzepatide available in the market?
- **Prescribed:** Can and do doctors prescribe GLP1s for diabetes and weight management?
- **Covered:** If prescribed, is the cost of GLP1 medications covered by either the government or employer-sponsored supplemental medical policies?
- **Supply Chain:** Are patients experiencing any issues obtaining their medication?

Legend

Value	Meaning
<5%	Less than 5% of adults are estimated to have diabetes. This is considered a low value.
5-7%	Between 5-7% of adults are estimated to have diabetes. This is a low-moderate value.
7-9%	Between 7-9% of adults are estimated to have diabetes. This is considered a moderate value.
9-12%	Between 9-12% of adults are estimated to have diabetes. This is considered a moderate-high value.
12%+	More than 12% of adults are estimated to have diabetes. This is considered a high value.

Value	Meaning
X	GLP1s are not available in the country, prescribed for this indication, or covered by insurance.
✓	Some or all GLP1s are available in the country, prescribed for this indication, or covered by insurance.
X	There are no supply issues.
✓	There are supply issues.

Americas

Country	Diabetes T2		GLP1s Available	Diabetes		Weight Management		Supply Chain
	2021	2045		Prescribed	Covered	Prescribed	Covered	
Brazil	7-9%	9-12%	X <i>Expected 2025</i>	X	X	X	X	-
Canada	7-9%	9-12%	✓	✓	✓	✓	X	✓
Chile	9-12%	12%+	✓	✓	✓	✓	X	X
Colombia	7-9%	9-12%	✓	✓	✓	✓	X	X
Mexico	12%+	12%+	✓	✓	✓	✓	X	X
Panama	7-9%	9-12%	✓	✓	✓	✓	X	✓
United States	9-12%	12%+	✓	✓	✓	✓	Varies	✓

APAC

Country	Diabetes T2		GLP1s Available	Diabetes		Weight Management		Supply Chain
	2021	2045		Prescribed	Covered	Prescribed	Covered	
Australia	5-7%	5-7%	✓	✓	✓	✓	X	✓
China	9-12%	12%+	✓	✓	✓	✓	X	X
Hong Kong	9-12%	12%+	✓	✓	✓	X	X	X
India	9-12%	12%+	✓	✓	✓	X <i>Expected 2025</i>	X	✓
Indonesia	9-12%	12%+	✓	✓	✓	X	X	✓
Japan	5-7%	9-12%	✓	✓	✓	✓	X	✓
Singapore	9-12%	12%+	✓	✓	✓	✓	Varies**	✓
South Korea	5-7%	9-12%	✓	✓	✓	X	X	✓
Taiwan	9-12%	N/A	✓	✓	✓	✓	X	X
Thailand	9-12%	12%+	✓	✓	Varies**	✓	Varies**	X

EMEA

Country	Diabetes T2		GLP1s Available	Diabetes		Weight Management		Supply Chain
	2021	2045		Prescribed	Covered	Prescribed	Covered	
Albania	9-12%	12%+	X	X	X	X	X	-
Armenia	5-7%	12%+	✓*	✓	X	✓	X	X
Austria	<5%	5-7%	✓	✓	✓	✓	✓	✓
Azerbaijan	5-7%	5-7%	✓	✓	✓	✓	✓	X

Country	Diabetes T2		GLP1s Available	Diabetes		Weight Management		Supply Chain
	2021	2045		Prescribed	Covered	Prescribed	Covered	
Bahrain	N/A	N/A	✓	✓	✓	✓	Varies**	X
Belarus	5-7%	7-9%	X	X	X	X	X	-
Belgium	<5%	<5%	✓	✓	✓	✓	X	X
Bosnia & Herzegovina	9-12%	12%+	✓	✓	✓	X	X	X
Bulgaria	7-9%	12%+	✓	✓	✓	✓	✓	✓
Croatia	<5%	7-9%	✓	✓	Varies**	✓	Varies**	✓
Czech Republic	7-9%	9-12%	✓	✓	✓	✓	✓	✓
Denmark	5-7%	7-9%	X	X	X	X	X	-
Estonia	5-7%	7-9%	✓	✓	✓	✓	✓	✓
Finland	5-7%	7-9%	✓	✓	✓	X	X	✓
Georgia	5-7%	7-9%	✓	✓	✓	✓	X	✓
Ireland	<5%	<5%	✓	✓	✓	✓	✓	X
Italy	5-7%	7-9%	✓	✓	✓	✓	✓	✓
Jordan	12%+	12%+	✓	✓	✓	✓	Varies**	X
Kazakhstan	5-7%	5-7%	✓ <i>'til September 2025</i>	✓	✓	✓	✓	✓
Kosovo	5-7%	5-7%	X	X	X	X	X	-
Kuwait	12%+	12%+	✓	✓	✓	✓	Varies**	X
Latvia	5-7%	9-12%	✓	✓	✓	✓	X	X
Lithuania	5-7%	9-12%	✓	✓	✓	✓	✓	✓
Macedonia	5-7%	9-12%	✓	✓	✓	✓	✓	✓
Moldova	5-7%	9-12%	?	X	X	X	X	-
Montenegro	9-12%	12%+	X	X	X	X	X	-
Netherlands	<5%	5-7%	✓	✓	✓	✓	X	✓
Norway	<5%	<5%	✓	✓	✓	✓	X	✓
Poland	5-7%	9-12%	✓	✓	✓	✓	X	✓
Portugal	9-12%	12%+	X	X	X	X	X	-
Qatar	N/A	N/A	✓	✓	✓	✓	Varies**	X
Serbia	9-12%	12%+	✓	✓	✓	X	X	X
Slovenia	5-7%	9-12%	✓	✓	✓	X	X	X
South Africa	9-12%	12%+	✓	✓	✓	X	X	X

Country	Diabetes T2		GLP1s Available	Diabetes		Weight Management		Supply Chain
	2021	2045		Prescribed	Covered	Prescribed	Covered	
Switzerland	<5%	5-7%	✓	✓	✓	✓	✓	X
United Arab Emirates	12%+	12%+	✓	✓	✓	✓	Varies**	X
United Kingdom	5-7%	5-7%	✓	✓	✓	✓	Varies**	✓
Uzbekistan	7-9%	5-7%	✓	✓	✓	✓	X	X

* Not registered with the government, but available through individuals.

** Insurer specific. In the Middle East, only international insurers will cover GLP1 medications for weight loss and even then, only if it is a necessity. Local carriers will not cover GLP1s for weight loss.

Creating Sustainable Global Benefits



Uyen Nguyen

Account Executive, Alliant

Uyen has six years of global benefits consulting experience and over 10 years of experience in benefits consulting and HR roles.

Addressing Root Issues through Intentional Innovation

As multinational companies face the escalating challenge of rising healthcare costs, it's evident that these expenses represent a significant burden on their overall financial health. Not only could soaring medical claims impact talent acquisition and retention, but it is likely to profoundly influence company culture and workforce wellbeing.

To address these intertwined issues effectively, organizations must embrace intentional innovation. This means moving beyond superficial cost-cutting measures like increasing co-pays and deductibles—strategies that only provide temporary respite. Instead, it is advisable that organizations adopt an integrated approach that aligns comprehensive global benefit plans with overarching health and wellness programs, with the dual strategic objective of long-term sustainability and employee resilience.

This means moving beyond superficial cost-cutting measures like increasing co-pays and deductibles.

Transforming Healthcare Management: A Global Perspective

Traditional cost-control strategies often function in silos, overlooking the interconnectedness between employee health and organizational performance. To address this, healthcare management must evolve from a mere administrative function to a core corporate strategy component.

As organizations recognize that their employees' health journeys are continuous and multifaceted, they must deliberately foster engagement in health and wellness initiatives. The primary question becomes: How can organizations meaningfully enhance employee engagement in health and wellness initiatives at a global scale?

Strategic Framework for Proactive Global Engagement

Holistic Global Assessment Organizations must conduct a thorough evaluation of the diverse drivers of employee health and well-being across various regions and demographics. This critical review encompasses a detailed analysis of current insurance options, gaps in coverage, and regional health needs, allowing for the customization of health plans that resonate with a global workforce's unique requirements.

- **Engaging Feedback Loops:** Implement regular feedback mechanisms that actively engage employees in conversations about their health and wellness experiences. By creating channels for transparent dialogue, organizations can tap into invaluable insights about expectations, cultural nuances, and areas for improvement, which can drive innovative health solutions tailored to diverse workforce needs.
- **Dynamic Calibration of Strategies:** Leverage data from assessments and employee feedback to pinpoint discrepancies and opportunities for enhancement across global operations. This refining process ensures health initiatives are not only relevant but also aligned with real employee needs and preferences, leading to increased participation and overall satisfaction with health programs.
- **Iterative Program Development:** Transition away from a one-size-fits-all model for health and wellness programs, embracing adaptability and continuous improvement. Organizations should remember to remain responsive to the evolving needs of their global workforce, cultivating a culture of innovation that develops impactful and sustainable health programs capable of genuinely improving employee well-being.
- **Navigating External Influences on Medical Claims:** Beyond internal capacities, organizations must recognize and anticipate the impact of external factors on medical costs, such as inflation, legislative changes, public healthcare system dynamics, and insurers' portfolios. An understanding of how these external influences shape medical claims is crucial for strategic planning. By considering these variables, organizations can better prepare for fluctuations in healthcare expenses and develop strategies to mitigate potential impacts.

Global Highlights of Special Significance in Medical Insurance Programs



Kay-Anna Pusey
Account Manager, Alliant

Kay received her master's degree in risk management and risk analytics from St. John's University. She has 3 years of experience supporting clients with their global benefits needs.

Brazil: Navigating Legislative Challenges

Legislative Impacts on Financial Stability: Brazil's regulatory landscape has recently experienced tighter mandates around coverage and therapy session limits for medical plans, which has significantly strained insurers' financial viability. This has spurred considerable market upheaval, evidenced by major players like Allianz and UnitedHealth retracting their operations in Brazil, while Grupo NotreDame Intermédica (GNDI) has opted for a merger with Hapvida to bolster resilience in the changing ecosystem.

Financial Strain from Service Misuse: The National Supplementary Health Agency (*Agência Nacional de Saúde Suplementar, ANS*) has expanded its scope of approved coverage, yet this expansion has come at a cost for insurers. An increase in legal injunctions has led to excessive strains on medical contracts. Compounding this issue, there has been a noticeable misuse of services involving over-testing and unnecessary surgeries, coupled with a lack of standardized fee structures. This scenario allows for significant variability in costs charged by healthcare providers, deepening the financial burden on insurers.

Tighter ordinances around mandatory coverage and therapy session limits for medical plans have significantly strained insurers' financial viability.

United Kingdom: Shifts in Healthcare Preferences

Rising Demand for Private Medical Plans: Sustained pressure on the National Health Service (NHS) has prompted a growing number of employees to explore alternative healthcare solutions. Lengthy waiting times for NHS appointments have resulted in a notable shift toward private medical plans, which are now seen as indispensable for timely healthcare access and for maintaining overall health and productivity among employees.

Focus on Mental Health: The pandemic has unraveled mental health issues, leading to a surge in related claims. Employers are increasingly recognizing the significance of addressing mental well-being within their benefits strategy. As a result, private medical plans are evolving, incorporating enhanced mental health support services that provide employees with essential resources to foster their mental wellness.

Increase in Cancer Claims: With the rising incidence of cancer diagnoses, private medical plans are experiencing a higher volume of claims. Early detection and swift treatment are critical; thus, employees are prioritizing private healthcare options that offer faster access to specialists and advanced treatment. This trend underscores the need for health benefits capable of addressing the increasingly complex medical landscape.

Telemedicine as a Healthcare Solution: The integration of telemedicine into private medical plans has transformed the way employees access specialist consultations. The convenience of virtual appointments allows for timely expert consultations, eliminating the delays commonly associated with traditional healthcare pathways. This innovation not only enhances employee satisfaction but also ensures health issues are addressed promptly, promoting overall well-being.

Sustained pressure on NHS services has prompted a growing number of employees to explore alternative healthcare solutions.

India: Adapting to Pandemic-Driven Change

Insurance Rate Adjustments Post-Pandemic: The pandemic has catalyzed adjustments in insurance premiums, leading to significant increases. Insurers now facing the reality of mid to high double-digit percentage hikes, are racing to recalibrate their pricing structures based on the lessons learned from the health crisis.

Surge in Incidence Ratios: There has been a troubling increase in the incidence rate of non-critical claims for a range of diseases—ranging from infectious diseases to genitourinary conditions—rising by 5-16%. This trend underscores the necessity of implementing strategic frameworks that promote proactive engagement of employees and their dependents in enhancing health plans.

Public vs. Private Healthcare Dynamics: Inadequacies within the public healthcare system in terms of provision and financing—characterized by a shortage of specialized doctors, limited access to hospitals, and inefficient claims processing—make private medical insurance essential for multinational companies. Offering private medical coverage enhances the overall employee experience, ensuring that employees have timely access to privately provided quality healthcare services.

There has been a troubling increase in the incidence rate of non-critical claims for a range of diseases.

Global Emergency: Mental Health Crisis



Lisa Mohr
Consultant, Alliant

Lisa has over 20 years of experience in advising clients on their global approach to engage global talent. With a passion for promoting diversity, equity, and inclusion, she supports global programs to enhance employee commitment and global culture.



Lina Zhang
Account Executive, Alliant

Lina has over eight years of experience in global benefits consulting. At Alliant, she takes on special interest in wellness, expat, and business travel topics.

*This article was produced with the support of Alliant's Global Wellbeing Subject Matter Experts: **Karen Hui, Maya Alfaisal, Nico Gonzalez and Uyen Nguyen.***

Mental Health – A Global Perspective

In today's fast-paced, ever-evolving work environment, mental health wellness programs are essential for a healthy, engaged, and productive workplace. The World Health Organization (WHO) defines mental health as "a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well, work well, and contribute to their community."³¹ However, burnout and mental health challenges are on the rise, with nearly half of the global population expected to experience a mental health disorder in their lifetime.³²

This article explores strategies and solutions multinational employers can readily adopt to effectively address mental health challenges including comprehensive wellness programs, targeted manager training, and strategic interventions to promote employee well-being. By

³¹ World Health Organization. [Mental Health](#). 2024

³² Harvard Medical School. [Half of World's Population Will Experience a Mental Health Disorder](#). 2023.

implementing these culturally sensitive and scalable approaches, employers can expect to support employees in managing stress, minimizing burnout, and enhancing performance across diverse workforces – and therefore, make employee mental health a core component of their organizational strategy worldwide.³³

Why Offer Mental Health Benefits Globally?

WHO reports that mental health issues account for an estimated 12 billion lost working days each year globally; and that depression and anxiety alone result in an economic loss of USD one trillion annually.³⁴ In regions like Europe and countries like Canada, India and China, workplace stress has become a leading cause of absenteeism, extended leave, and employee turnover.³⁵

A global survey by the McKinsey Health Institute of approximately 15,000 employees in 15 countries found that one in four employees experiences burnout.³⁴ While burnout starts with exhaustion, mental detachment, and reduced cognitive or emotional functioning, if left unaddressed, it can progress into more severe conditions including anxiety, depression, and undesirable coping mechanisms like substance abuse. Such individual struggles ultimately create further challenges in the workplace. Organizations that lack a strategy to address these issues commonly face reduced productivity, increased absenteeism and presenteeism, rising healthcare costs, and higher employee turnover.³⁵ To tackle the root causes of stress and burnout, employers need to adopt a comprehensive approach to create a supportive work environment and wellbeing strategy.³⁶

One in four employees report experiencing burnout.³⁵

By implementing an effective global mental health strategy, employers can provide employees access to a range of resources – such as counseling and self-help tools – and benefit from improved morale, reduced absenteeism and presenteeism, and a more resilient workforce.³⁷

Aligning Mental Health Programs with Cultural Context

Employers play a critical role in shaping a supportive workplace culture and should consider cultural context when deploying mental health programs.

³³ McKinsey & Company. [Beyond burnout: What helps—and what doesn't](#). 2022

³⁴ World Health Organization. [Mental Health, Brain Health, and Substance Use](#). 2024.

³⁵ McKinsey & Company. [Addressing employee burnout: Are you solving the right problem?](#) 2022.

³⁶ McKinsey & Company. [Employee mental health and burnout in Asia: A time to act](#). 2022.

³⁷ World Economic Forum. [How to transform workplace mental health through a holistic approach to employee health and well-being](#). 2024

For instance, in Singapore, nearly 90% of employees avoid seeking help due to mental health stigma.³⁸ However, employers can navigate this by offering an anonymous, digital platform instead of a traditional EAP, thus providing anonymity and allow employees to engage in ways that are most comfortable to them.

Moreover, in East Asia, high work-related stress and burnout are prevalent due to long working hours. Considering flexible working hours, remote work options, or paid mental health days may be effective. In Europe, the EU Work-Life Balance Directive already establishes minimum leave requirements for parental, paternity, and carer's leave as well as flexible working arrangements, which employers can expand upon to support employee well-being.³⁹

As another example, confidentiality concerns are prevalent in Europe. To address this cultural norm, employers may promote awareness campaigns and training to emphasize the confidential nature of counseling programs. Additionally, employers may offer in-person counseling services with providers who speak the same language and are familiar with regional customs to further build confidence.

Overall, tailoring programs to countries specific needs, norms, and culture can serve as a catalyst for smoothing the adoption and acceptance of employer-sponsored mental health services.

Mental Health Solutions to Consider

To provide meaningful support for employees, multinational companies can offer a range of mental health programs customized to the unique needs of diverse employee populations, including:

Program	Service	Advantages	Disadvantages
Digital Mental Health Programs	Mental health apps, AI-based platform, and self-guided meditation tools	Anonymity and flexibility for employees across the globe; on demand and easily accessible	One size does not fit all, and requires employees to find motivation themselves
Global Employee Assistance Programs (EAPs):	24/7 access to professional counseling, financial advice, and legal assistance in multiple languages; culturally relevant services	Utilization available that help employers understand usage, trend, and behavior. Low cost for the variety of programs it offers; provides consistency across the globe	Vast repository of information may be overwhelming. Locating the right resources may be challenging especially for first time users

³⁸ McKinsey & Company. [Employee mental health and burnout in Asia: A time to act](#). 2022.

³⁹ European Commission. [Work-life balance for parents and carers: Council adopts directive](#). 2019

Program	Service	Advantages	Disadvantages
Global Mental Health Programs	Global mental health support program with multilingual and culturally competent counseling	Newly innovated company with modern technology, expedited access to appointments, and elevated customer support	Cost is a prohibiting factor
Local Solutions	Regional and local support for on-site counseling and cultural sensitivities and challenges	Local onsite support, no language barriers or cultural differences	Hard to keep track of many different vendors, time consuming to coordinate centrally
Self-Guided and Preventive Programs	Workshops on mindfulness, resilience, and stress management	Wellbeing allowances support these programs. Cost effective	Utilization and motivation are often low
Manager Training	Develop managers with listening skills, how to appropriately respond to specific situation, and create an open culture to promote mental health	Program is often arranged under EAP program. Additional training program for managers to support psychological safety	Lack of awareness that EAP provides these services. Retaining knowledge and applying skills to everyday work

Choosing the Right Mental Health Program

A strong mental health program for a global workforce is scalable, flexible, and responsive to the diverse cultural and regional needs of employees. Effective programs adapt across regions to address local cultural sensitivities and create an inclusive environment – which likely means different things in different regions. What works well in one country may not resonate in another.

By offering comprehensive support that blends global strategies with local customization,

By offering comprehensive support that combines both global strategies and local customization, companies can cultivate a resilient and productive workforce.

companies can cultivate a resilient and productive workforce - reducing absenteeism or presenteeism and enhancing overall well-being. Ultimately, investing in mental health programs is a strategic decision that can enhance employee performance and contribute to long-term organizational success.

About Medical Trend



Medical Trend

The following information provided in this survey is meant to support organizations in understanding the expected "baseline" increase to medical premiums. Our analysis is focused identifying both the expected gross medical trends (including general inflation) in 62 countries.

What is Medical Trend?

Medical trend is the predicted change in health plans' per capita claims costs. Factors that influence medical trend include:

- Price inflation
- Leveraging effect of fixed deductibles and copays
- Cost shifting from the uninsured to private payers
- Increased utilization
- Use of more expensive drugs and treatments
- Government-mandated benefits
- Technological advancements

Medical Trend Process

To forecast the change in per capita costs for medical services in each surveyed country, Alliant asked our Asinta broker partners to connect with key insurers in the market to determine what trend figure will be applied by their underwriting teams. This is referred to as the "insurer-rated trend". Our broker partners also reviewed their book of business and share the anticipated increase in medical premiums in 2025. This is referred to as the "broker-rated trend".

The intent of this approach is to provide full transparency to employers with two data-points that would impact their renewal rate. We also aim to provide employers with a line of sight into what the base-line factor is for rate negotiations with carriers. This factor will be applied along with a client's claims utilization/experience to generate the medical premium. There are instances where the broker trend is higher and more appropriate for analysis.

Medical Trend by Country



2025 Medical Trend by Country

Americas

Country	Insurer-Rated Trend	Broker-Rated Trend
Brazil	17.00%	17.00%
Canada	11.50%	8.00%
Colombia	9.60%	7.00%
Costa Rica	11.00%	11.00%
Dominican Republic	10.00%	10.00%
Mexico	15.00%	15.00%
Panama	15.00%	8.00%
United States*	9.00%	9.00%

APAC

Country	Insurer-Rated Trend	Broker-Rated Trend
Australia**	3.60%	3.00%
China	8.50%	15.00%
Hong Kong	12.00%	9.00%
India	11.50%	11.00%
Indonesia	15.50%	15.50%
Japan	5.00%	5.00%
Singapore	25.00%	15.00%
Taiwan	10.00%	13.50%
Thailand	14.50%	10.00%

EMEA

Country	Insurer-Rated Trend	Broker-Rated Trend
Albania	25.00%	20.00%
Armenia	1.00%	1.00%
Austria	8.00%	7.50%
Azerbaijan	4.00%	4.00%
Bahrain	13.50%	10.00%
Belarus	15.00%	15.00%
Belgium**	13.00%	13.00%
Bosnia & Herzegovina	4.00%	3.00%
Bulgaria	15.00%	12.00%
Croatia**	19.00%	15.00%
Czech Republic	4.00%	4.00%
Denmark	5.00%	9.00%
Estonia	7.00%	7.00%
Finland	7.50%	7.00%
France	11.00%	6.50%
Georgia	6.00%	5.00%
Germany	11.00%	7.00%
Hungary	15.00%	13.00%
Ireland	14.00%	12.50%
Italy	6.00%	4.00%
Jordan	15.00%	8.00%
Kazakhstan	26.00%	25.00%
Kosovo	25.00%	20.00%
Kuwait	13.50%	10.00%
Latvia	20.00%	15.00%
Lithuania	15.00%	15.00%
Macedonia	12.00%	5.00%
Moldova	10.00%	10.00%
Montenegro	20.00%	15.00%
Netherlands	6.50%	6.50%

Country	Insurer-Rated Trend	Broker-Rated Trend
Poland	23.00%	23.00%
Portugal	16.00%	15.00%
Qatar	13.50%	10.00%
Romania	20.00%	20.00%
Serbia	20.00%	15.00%
Slovakia	11.00%	11.00%
Slovenia**	8.00%	8.00%
South Africa	12.75%	10.00%
Spain**	11.00%	11.00%
Sweden	20.00%	15.00%
Switzerland	8.00%	7.00%
Ukraine	15.00%	15.00%
United Arab Emirates	13.50%	10.00%
United Kingdom***	18.00%	22.00%
Uzbekistan	30.00%	15.00%

* Exact medical trend in the US for 2025 is challenging to determine, due to ongoing impact of the recent legislative changes to the deductible and out-of-pocket maximum limits for high-deductible medical policies. US healthcare trend is expected to spike to a 10-year high in 2025. Key drivers of US trend include post-pandemic utilization surges, impacts to provider staffing costs and increased provider consolidation, general price inflation, and advancements in pharmaceuticals including high-cost specialty drugs, gene therapies, and GLP-1 obesity drug utilization.

** Trend is estimated by carrier and finalized at a later date by the regulators.

*** In the UK, insurers have reported a reduction in medical trend since 2024 – to +14.00% and our broker partner confirmed trend is challenging to determine due to a variety of issues. However, most multinational companies within Alliant's book of business, are receiving initial renewal offers of at least 22.00%. We have augmented/generated both trend rates accordingly.

Visit asinta.com for more information regarding the Asinta network of brokers.

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