

Europe

Health Trends 2024

Getting the right balance between managing costs and meeting employee needs

Four key findings from our 2024 Health Trends survey

We surveyed 223 insurers across 58 countries for this year's study



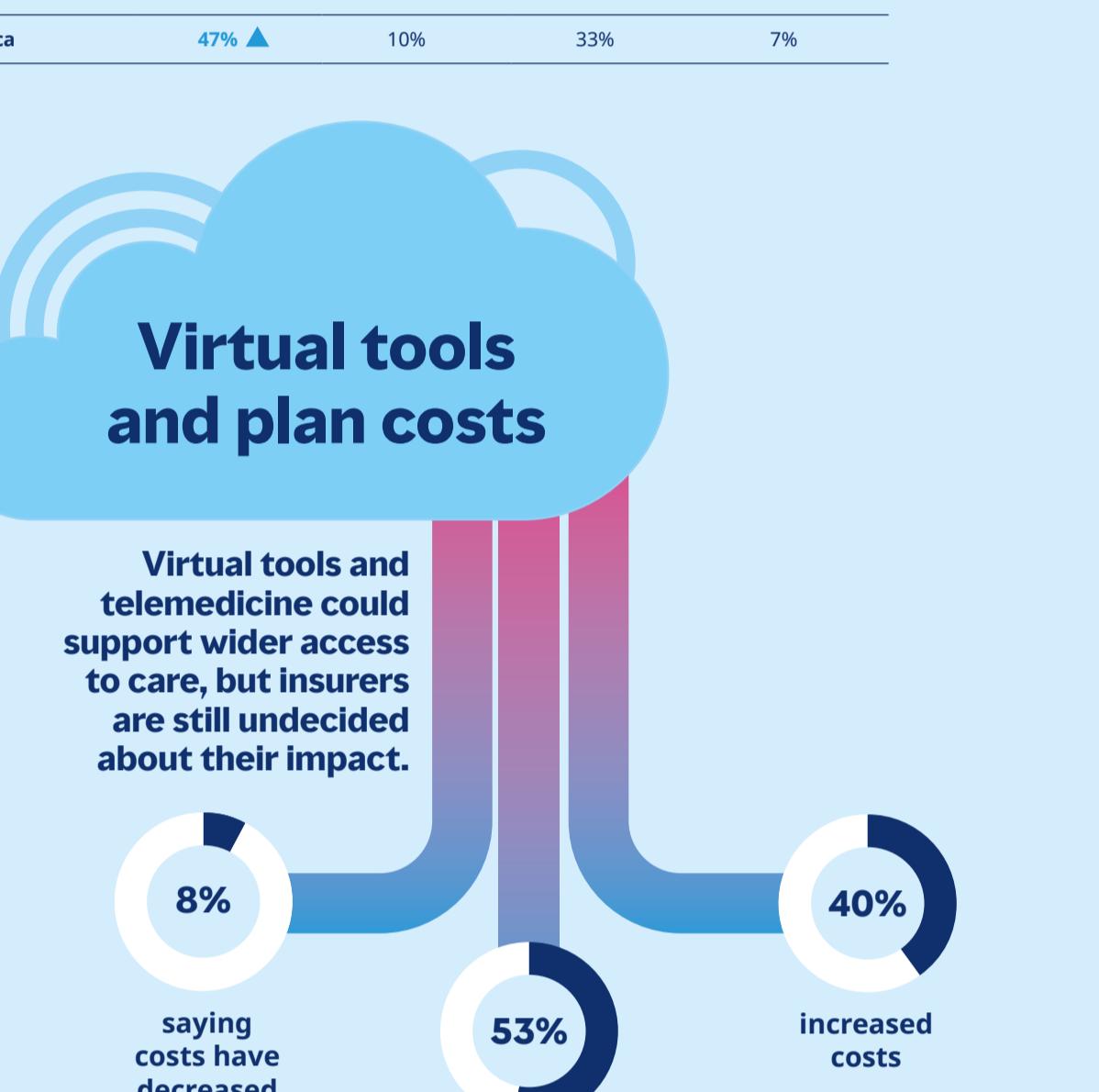
Trend 1

Over half of markets are facing double digit cost increases; cancer tops the list of claim costs.

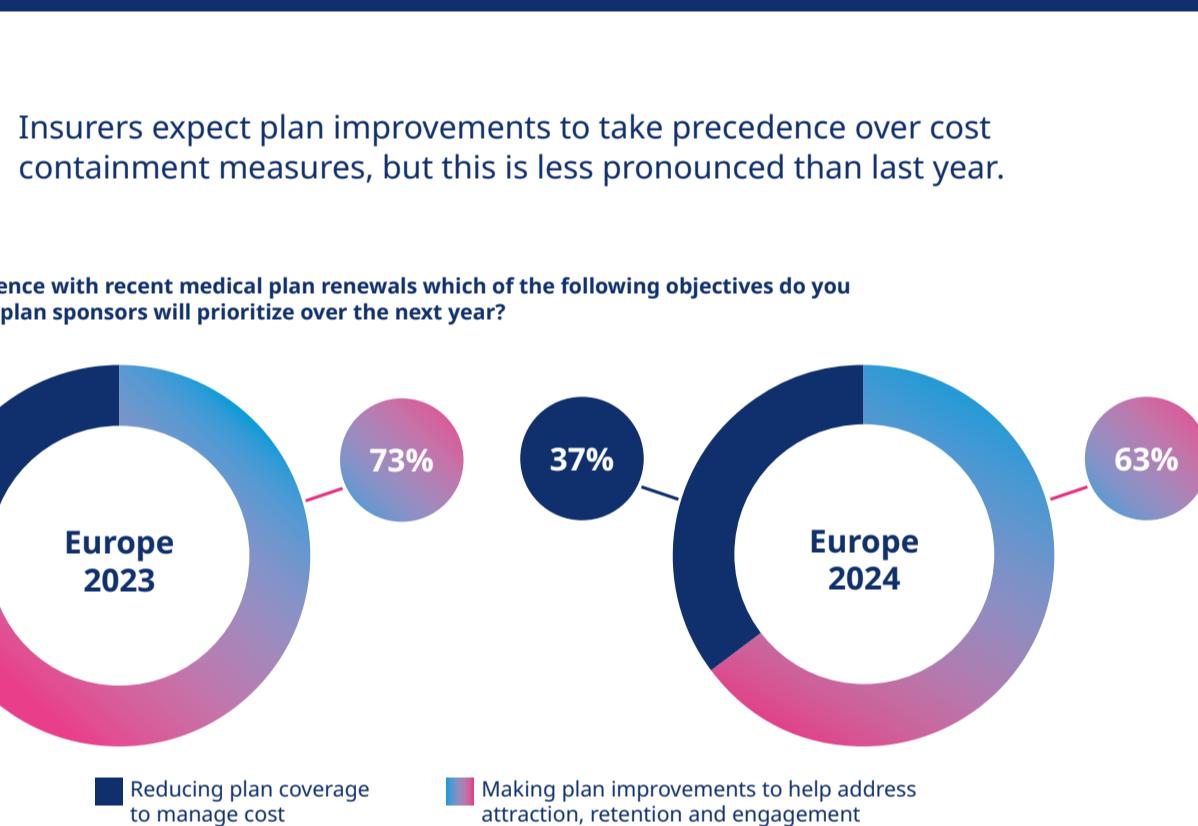


In 2023, we expect rates to increase to 12.4% globally and 13.0% in Europe because of **inflation, utilization, and changes in treatment mixes**.

2019-2024 Medical Trend



How would you describe the impact of the following on 2023 medical trend rate within your market? (Europe results)

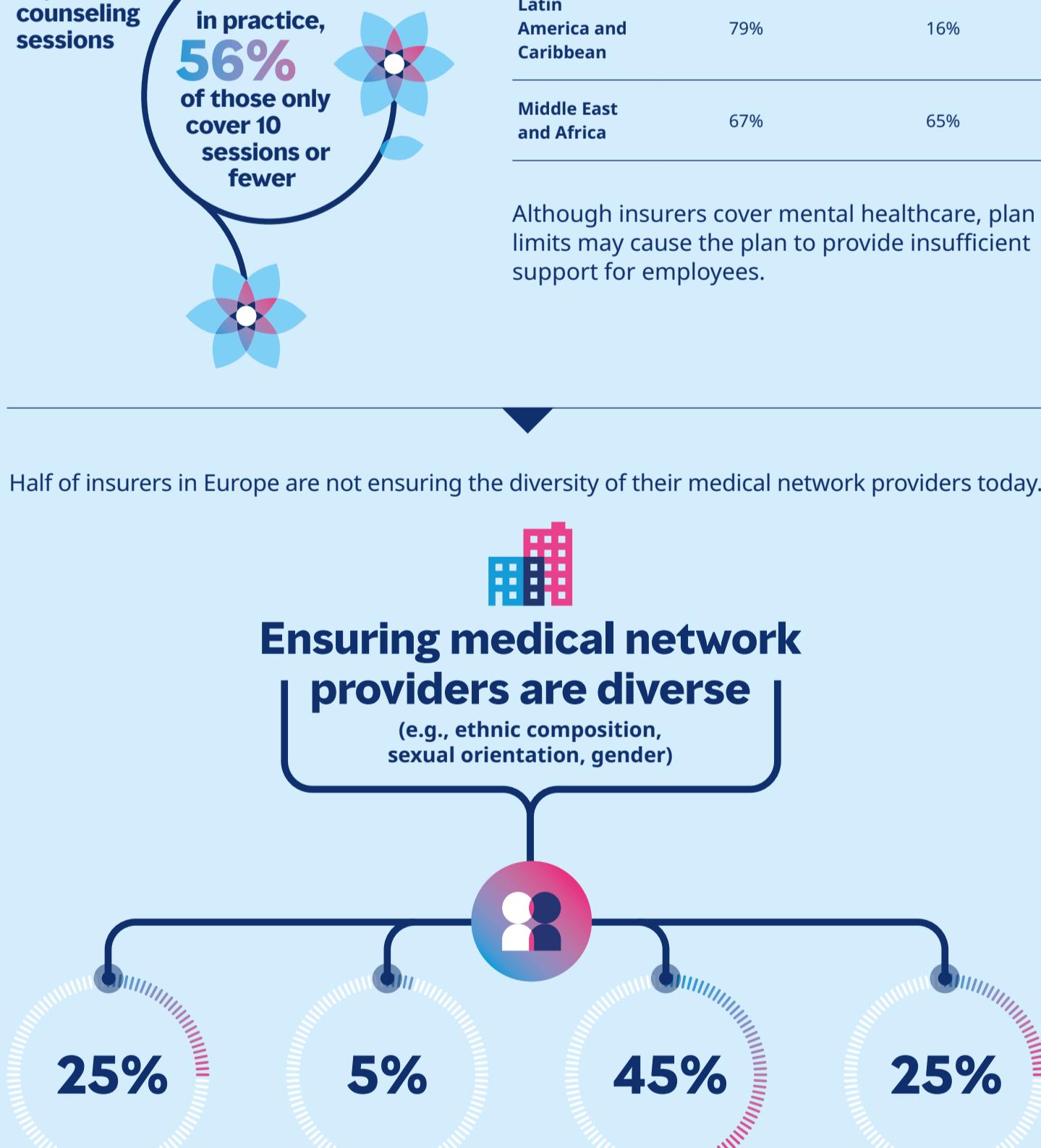


Cancer is one of the leading causes of claims, and while some related services have been widely adopted, new and innovative solutions are on the horizon.

What were the top causes of claims in 2022 based on your book of group or overall business?



What services do you typically cover under your group health plan? (Europe)

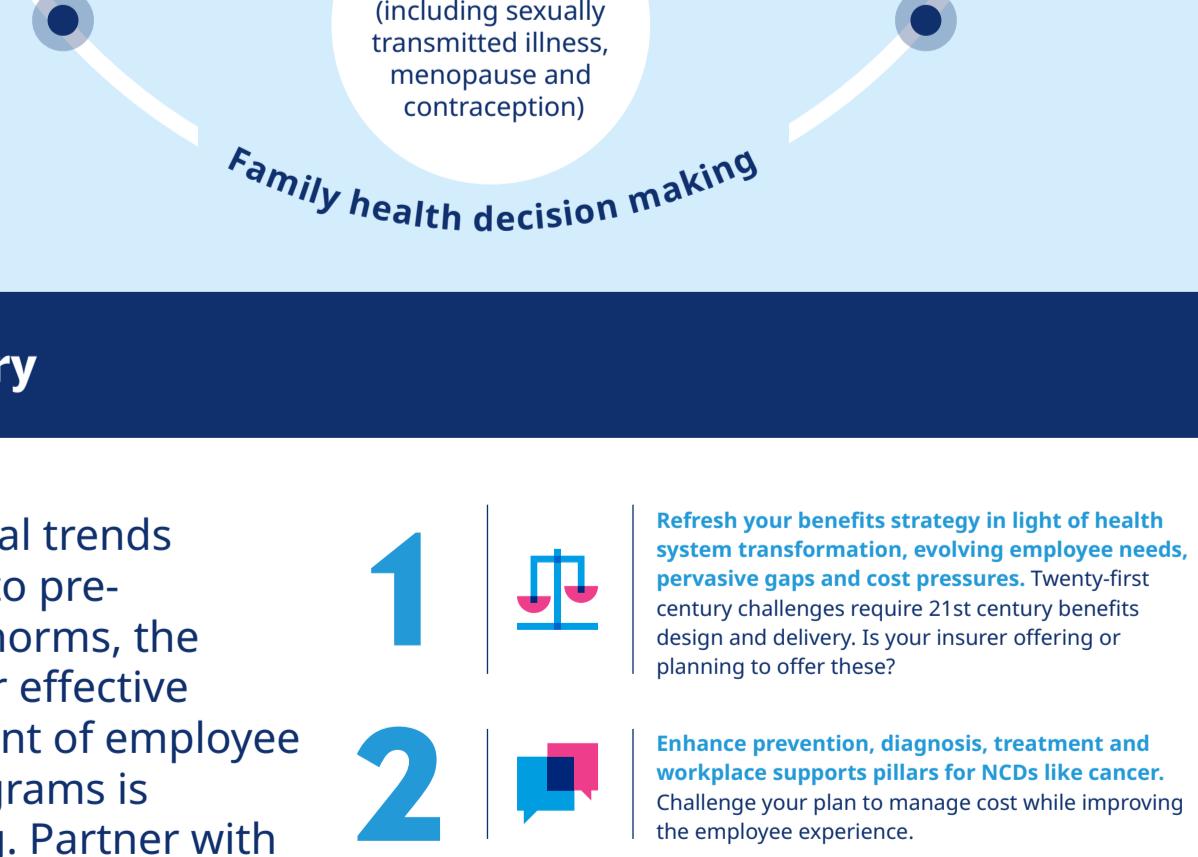
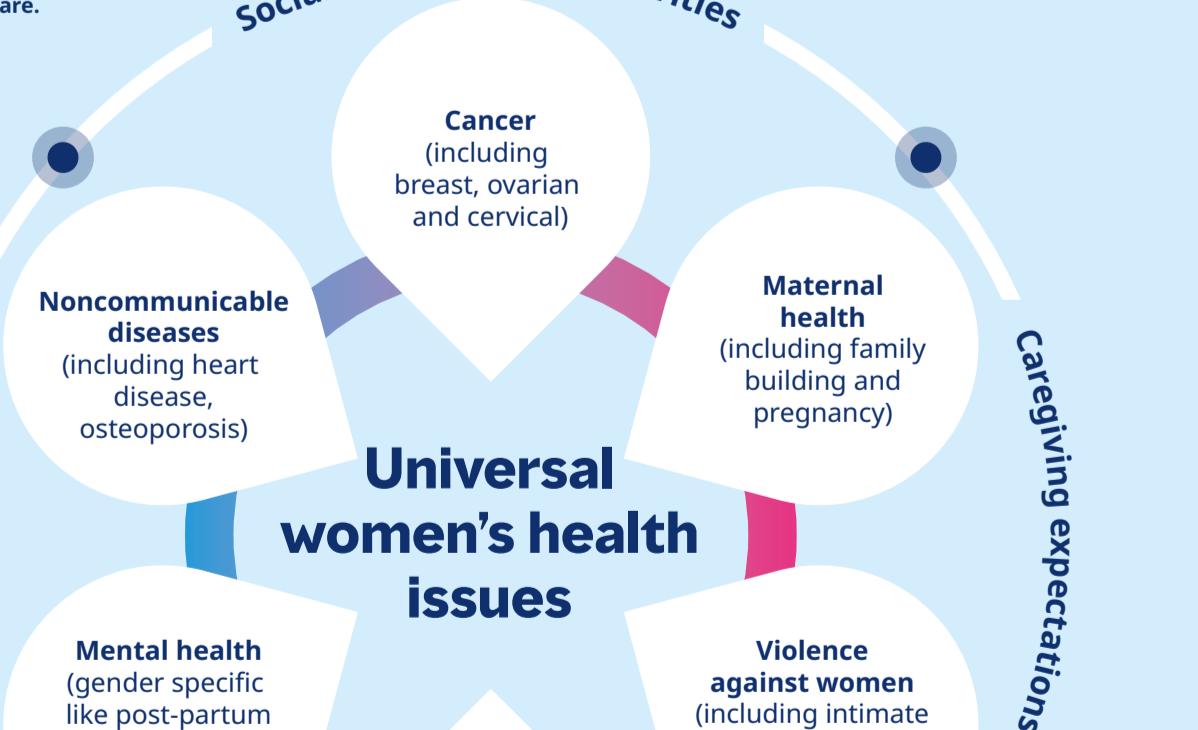


Trend 2

Health systems are undergoing transformation as they face disruption from skills shortages with digital healthcare still at an early stage.



Health systems have been under considerable pressure over the last three years. In your opinion, how do attributes of today's public and private systems compare to before the pandemic?



Trend 3

Insurers are responding to the need for cost containment and providing options for employers to make plan design changes.



Insurers expect plan improvements to take precedence over cost containment measures, but this is less pronounced than last year.



Trend 4

Mental health, women's health and inclusive benefits gaps continue to persist.

Based on our experience with sponsors, the following objectives do you think most your employer plan sponsors will prioritize over the next year?

In summary

With medical trends exceeding pre-pandemic norms, the demand for effective management of employee health programs is intensifying. Partner with MMB to uncover how market innovation can provide increased value for your investment.

Download the MMB Health Trends 2024 Report to learn more

For further information, please contact your local Mercer Marsh Benefits office.

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