

**Health Insurance Market By Insurance Type (Disease Insurance, Medical Insurance) ,  
By Coverage (Preferred Provider Organizations (PPOS) , Point of Service (POS) ,  
Health Maintenance Organization (HMOS) , Exclusive Provider Organizations (EPOS))  
By End User (Group, Individual) By Age Group (Senior Citizens, Adult, Minors) By  
Distribution Channel (Direct Sales, Brokers/Agent, Banks, Others) : Global  
Opportunity Analysis and Industry Forecast, 2024-2032**

Market Report | 2024-07-01 | 250 pages | Allied Market Research

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**Report description:**

Health Insurance Market

The health insurance market was valued at \$2.6 trillion in 2023 and is projected to reach \$6.2 trillion by 2032, growing at a CAGR of 9.8% from 2024 to 2032.

Health insurance is a policy availed by individuals in which some or all the medical expenses of the policyholder are covered by the insurance company. To avail the policy benefits, the insurance holders pay a certain cost which is known as premium. Health insurance is accessible in the form of cashless treatment or reimbursement. As per the policy availed, different elements are covered in the insurance, including hospitalization expenses, pre- & post-hospitalization charges, ICU bed charges, surgery costs, hospital room rent, and daycare procedures.

Increase in awareness regarding the benefits of health policies and significant surge in the healthcare costs are the major factors that drive the growth of the health insurance market. In addition, governments in some countries mandate certain policy requirements, thereby augmenting the market development. Furthermore, rise in flexibility & customization in insurance policies has made budget-sensitive individuals capable of availing the policy benefits, hence boosting the adoption of health insurance services. To increase the number of policyholders, the trend of offering value added services along with insurance is acquiring

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traction in the market. Insurance companies are striving to offer a comprehensive experience to their customers through diverse lucrative options such as maternity cover, life-long renewability, periodic health checkups, and perpetual healthcare services. However, lack of adequate medical services and inaccessibility of healthcare facilities in underserved areas deters the residents from adopting health insurance, hence restraining the growth of the market. Moreover, the expense of premium for insurance policies with maximum benefits remains significantly high, which limits various individuals from availing them. This restricts the expansion of the market. Contrarily, as governments in various countries are boosting their expenditure on the advancement of healthcare services, the cost of health insurance premiums is anticipated to reduce. In India, the Union Budget dispensed INR 89,155 crore to the Ministry of Health and Family Welfare for the financial year 2023-24. This amount was 3.43% higher than the budget allotted in the year 2021-22.

#### Segment Review

The health insurance market is segmented into insurance type, coverage, end user, age group, distribution channel, and region. On the basis of insurance type, the market is bifurcated into disease insurance and medical insurance. Depending on coverage, it is divided into preferred provider organizations (PPOS), point of service (POS), health maintenance organization (HMOS), and exclusive provider organizations (EPOS). As per end user, it is bifurcated into group and individual. By age group, it is classified into senior citizens, adult, and minors. According to distribution channel, it is categorized into direct sales, brokers/agent, banks, and others. Region wise, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

#### Key Findings

On the basis of insurance type, the medical insurance segmented accounted for a high market share in 2023.

Depending on coverage, the preferred provider organizations (PPOS) segmented dominated the market in 2023.

As per end user, the group segment was the highest shareholder in 2023.

By age group, the adult segment acquired a high stake in the market in 2023.

According to distribution channel, the broker/agent segment held a high share in the market in 2023.

Region wise, North America was the highest revenue generator in 2023.

#### Competition Analysis

The leading players operating in the global health insurance market include UnitedHealth Group, Aviva Inc., Cigna Corp., Allianz, Aetna Inc, AIA Group Limited, Ping An Insurance (Group) Company Of China, Ltd, Assicurazioni Generali S.P.A, AXA, and The Zurich Insurance Group Ltd. These major players have adopted various key development strategies such as business expansion, new product launches, and partnerships, to strengthen their foothold in the competitive market.

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