

United States Ancillary Insurance Market Growth Analysis - Forecast Trends and Outlook (2025-2034)

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Report description:

The United States ancillary insurance market size is expected to grow at a CAGR of 9.20% between the forecast period of 2025 and 2034, owing to the growing healthcare problems.

News and Developments in the Market

In August 2023, Aflac, a top provider of supplemental health insurance in the United States, announced the launch of its improved Aflac Individual Short-Term Disability Insurance. This was done to help employers better meet the changing needs of their valued employees amid ongoing pandemic challenges and uncertain economic conditions. The company's income protection insurance programme provides policyholders with a source of monthly income when a mental health problem or other covered disability or sickness leaves them unable to work. Such increasing numbers of product launches are expected to aid the United States ancillary insurance market growth.

In August 2023, Aflac Final Expense Whole Life Insurance and Aflac Medicare Supplement Insurance were two new consumer-directed products that were introduced by Aflac Incorporated. By contributing to end-of-life costs not covered by Medicare and other programmes and encouraging families to have awkward conversations about final expenses, policyholders of Aflac Final Expense Whole Life Insurance can help safeguard the financial security of their loved ones. Aflac's Medicare Supplement Plans A, F, G, and N, however, give customers the choice to select any Medicare-accepting provider in a convenient location who best suits their needs without the necessity for precertification or pre-authorisation.

In August 2023, Humana Inc. made the announcement that it would buy nearly all the assets of Inclusa, Inc., a Managed Care Organisation in Wisconsin that offers long-term care support and services to about 16,600 older adults along with adults having disabilities through the state's Family Care programme. The purchase of Inclusa, which comes after Humana's 2020 purchase of Wisconsin health care provider iCare, will increase the number of Medicaid recipients served by Humana, which at present has

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about 1 million Medicaid members. The members are spread across five states: Florida, Illinois, Kentucky, South Carolina, and Wisconsin. The growing mergers and acquisitions are driving the United States ancillary insurance market.

In June 2020, the purchase of Standard Life and Casualty Insurance Company was completed by ManhattanLife, which would enhance the company's existing strong product line-up and increase its developing national footprint. This acquisition greatly widens its multi-channel product platform and gives Manhattan access to markets that it has been eager to reach. The Standard Life and Casualty transaction included USD 37 million in assets and USD 12.5 million in yearly revenue by through final expense, critical illness policies, home health care, and short-term medical policies through independent brokers and independent marketing organisations.

Early Detection of Health Problems, Inexpensive Hospital Stays, and Retention of Employees to be the Key Market Trends

A supplemental health care benefit known as ancillary insurance is frequently obtained in combination with major medical insurance. These extra benefits are intended to supplement current health insurance and provide workers with greater assistance for their general well-being, and are supporting the United States ancillary insurance market. It pays for expenses like adult vision and dental care, disability insurance, prescription medications, and other costs that might not be covered by a basic health insurance plan. For instance, an ancillary policy would likely pay for prescription medicines if major medical insurance doesn't.

- Ancillary advantages can aid in the early detection of serious health issues. For instance, routine eye exams, which can aid in spotting potential vision issues at an early stage, may be included in the benefits of vision care. Furthermore, when chronic illnesses can be identified early on, employers will save money on healthcare expenses and lessen the loss of employee productivity. Thus, this is increasing the United States ancillary insurance market demand.

- The majority of health insurance policies exclude coverage for activities like donating blood or travelling in an ambulance. Additionally, prolonged hospital stays are quite expensive. Long-term health and happiness of employees can be aided by providing auxiliary benefits. It may also aid in keeping workers within the company.

- Incidental benefits are a crucial component of the modern workplace. Offering these benefit packages will offer the company an advantage in luring top workers. In an effort to recruit the top people, more and more businesses are switching to supplemental coverage. Offering auxiliary benefits can make employers more appealing to both current workers and new hires. It gives potential employees another advantage and tips the scales in favour of companies, thereby bolstering the ancillary insurance market.

United States Ancillary Insurance Market Segmentation

The EMR's report titled "United States Ancillary Insurance Market Report and Forecast 2025-2034" offers a detailed analysis of the market based on the following segments:

Market Breakup by Type

- Vision Care
- Dental Care
- Hearing Care
- Others

Market Breakup by Product Type

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- Anticipated Loss Ratio
- Medical Loss Ratio

Market Breakup by Demographics

- Senior Citizens
- Adults
- Minors

Market Breakup by End User

- Individuals
- Corporates

The various types of ancillary insurance are vision care, dental care, and hearing care, among others. Based on product type, the market can be divided into anticipated loss ratio and medical loss ratio. On the basis of demographics, the market can be segmented into senior citizens, adults, and minors. The end-users of the market are individuals and corporates.

Major Types of Ancillary Insurance Include Vision Care, Dental Care, and Hearing Care, Among Others

The most popular auxiliary benefits in the United States ancillary insurance market are those for vision and dental care. Plans for dental and vision care only provide a small portion of the costs associated with those services.

According to United States auxiliary insurance market research, vision care insurance will frequently cover standard eye health costs like eye exams, contact lens fits, contact lenses, and eyeglass lenses and frames. Some insurance policies may even offer discounts on LASIK and other corrective treatments.

Regular dental care and accidental tooth damage are both typically covered by dental insurance. Dental insurance covers both preventive dental care and reimbursements for oral exams and X-rays.

Although hearing insurance is less common than dental and vision insurance, a lot of firms still provide it. Older workers who are more susceptible to hearing loss can benefit greatly from hearing insurance.

Corporates to Account for Significant Growth in the United States Ancillary Insurance Market Forecast

The United States ancillary insurance market is currently being led by corporations and other small organisations, and this trend is anticipated to continue during the forecast period. When chronic illnesses are caught early on, employers can reduce healthcare expenses and productivity losses. Employee recruitment and retention are aided by ancillary benefits. Many employers are aware that ancillary benefits help both them and their staff members.

Employers can differentiate themselves from competitors by providing advantages that are unusual in a tight labour market. This is driving the corporate market for ancillary insurance, thus driving the United States ancillary insurance market development. Since most firms offer competitive benefit packages, employees are more likely to stay with them. Additionally, staff members are more likely to remain productive at work if they can maintain their health and wellbeing.

Competitive Landscape

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The comprehensive EMR report provides an in-depth assessment of the market based on the Porter's five forces model along with giving a SWOT analysis. The report gives a detailed analysis of the following key players in the United States ancillary insurance market research report, covering their competitive landscape and latest developments like mergers, acquisitions, investments, and expansion plans.

Aflac Incorporated

Aflac Incorporated helps over 50 million people worldwide by providing them financial protection. Aflac immediately pays cash benefits for qualified claims when a policyholder or insured becomes ill or injured and does so directly to the insured unless assigned otherwise.

Ameritas Mutual Holding Company

Ameritas Mutual Holding Company provides a wide range of services, including insurance, finance, and employee benefits. The company's financial solutions and strategies assist 5.3 million people in bettering their lives.

Aetena Inc.

Aetena Inc. provides services in the areas of medicine, pharmacy, dentistry, behavioural health, group life, disability, and health care administration. Patients in the United States are served by Aetna, aiding the United States ancillary insurance market.

Metlife Services and Solutions, LLC

Metlife Services and Solutions, LLC, one of the top financial services providers in the world, offers insurance, annuities, employee benefits, and asset management to assist its individual and institutional clients in navigating the ever-changing global economy.

Manhattan Life Group Inc

Manhattan Life Group Inc is one of the country's oldest insurance providers. The company's main goal is to offer health, life, and annuity products that assist policyholders in realising their aspirations for health, wealth, and security.

Humana Inc.

Humana Inc. is committed to assisting users in achieving their optimal health. Recognising that healthcare requirements change over time for each individual, each family, and each community, Humana continually develops creative solutions and services to assist people in leading the healthiest lives possible when and where they need them.

The Guardian Life Insurance Company of America

The Guardian Life Insurance Company of America supports people's pursuit of prosperity, health, and financial security for themselves and their family. It enables businesses to care for their staff and aids surviving and thriving after unanticipated loss.

Nationwide

Nationwide is one of the biggest and most well-rounded insurance and financial services organisations in the United States. A full range of insurance and financial services are offered by Nationwide, including auto, business, homeowners, farm, and life insurance, as well as mutual funds, annuities, and retirement plans for both the public and private sectors, excess and surplus

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insurance, and insurance for motorcycles, boats, and other vehicles.

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