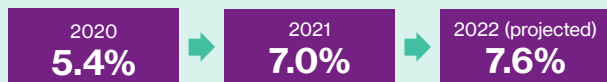


Despite rising health costs in Asia Pacific, wellbeing continues to be a focus for employers



Medical trend in Asia Pacific is projected to increase to 7.6% in 2022

Medical trend in Asia Pacific



Gross medical trend in 2022 (projected):

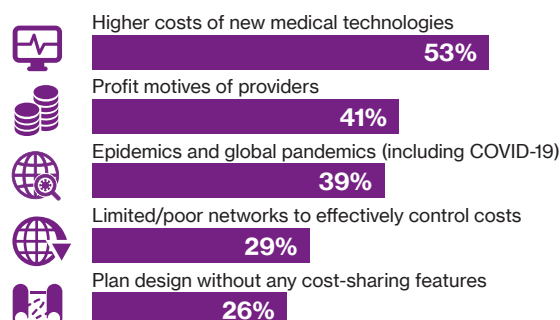
4.3%	Australia	14.4%	Philippines
8.3%	China	9.0%	Singapore
8.2%	Hong Kong	6.8%	Taiwan
23.5%	India	9.2%	Thailand
16.2%	Malaysia	9.0%	Vietnam



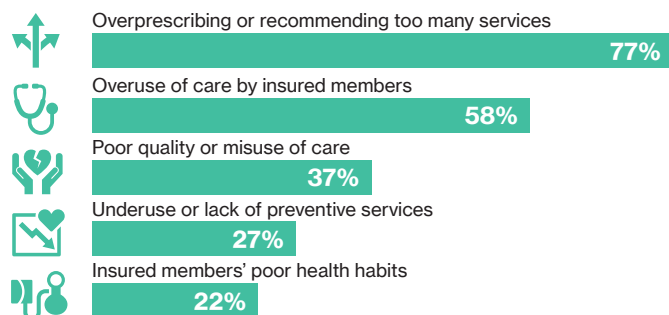
Over **six in 10** insurers anticipate higher or significantly higher medical trend over the next three years

What's driving the cost increase?

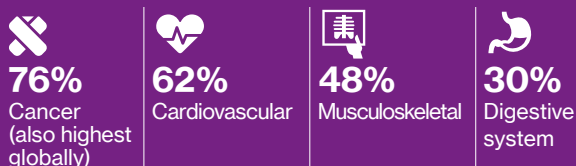
External factors



Provider and employee behaviour

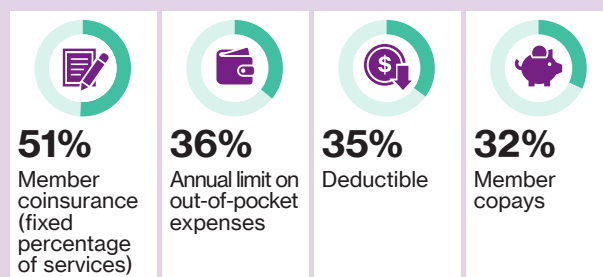


Top four conditions currently by cost



Managing the medical trend

How typical are the following cost-sharing approaches for the medical products you offer?



Note: The percentages above comprise participants who responded with "typical" or "very typical".

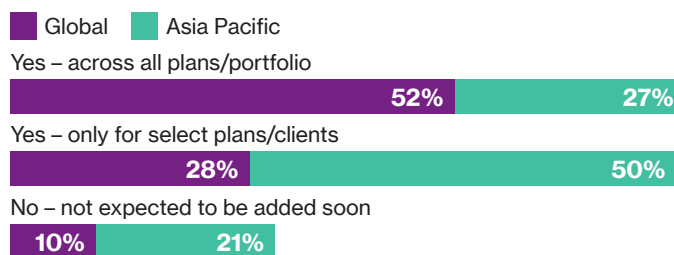
Despite rising costs, employers prioritise wellbeing

What is the biggest change your organisation has made to its medical portfolio in 2021?



Telehealth has slower pick up in Asia

Do you offer telehealth through your current plans?



Next steps for employers

- Understand and track your workforce's health** using claims and other data to make informed decisions
- As rates of emergence from the pandemic vary, **take advantage of digital tools such as telehealth**
- The mental wellbeing of employees continues to be a key employer focus:** Review how wellbeing can be incorporated into core benefits