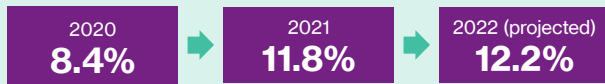


Health care costs projected to rise steadily in Africa in 2022



Medical trend in Africa to rise above 12% in 2022

Medical trend in Africa



Gross medical trend in 2022 (projected):

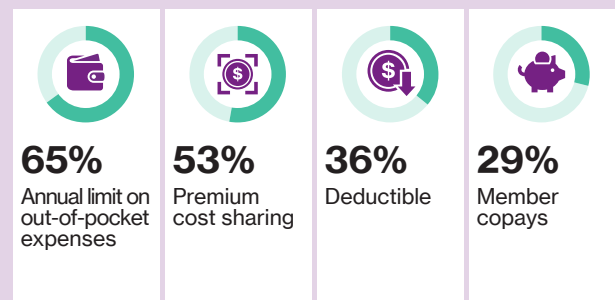
10.2%	Cameroon	20.0%	Ghana
15.0%	Cote d'Ivoire	12.5%	Nigeria
17.3%	Egypt	8.5%	South Africa



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

Managing the medical trend

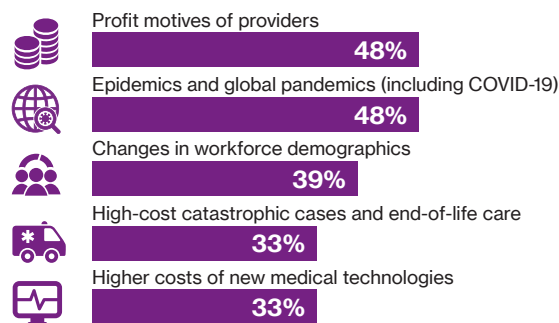
How typical are the following cost-sharing approaches for the medical products you offer?



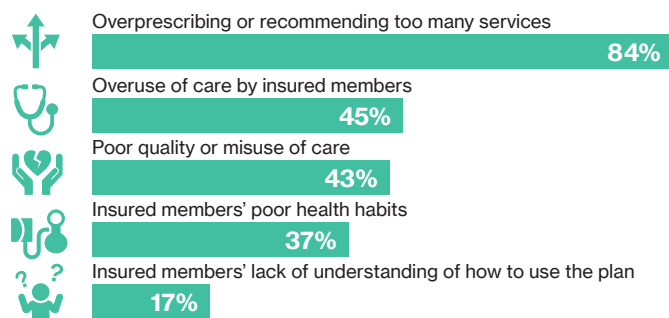
Note: The percentages above comprise participants who responded with "typical" or "very typical".

What's driving the cost increase?

External factors

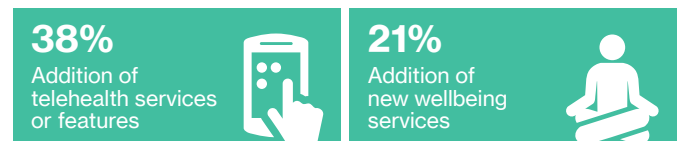


Provider and employee behaviour



Four in 10 employers plan to introduce telehealth in 2022

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



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

Top four conditions currently by cost



Source: 2022 Global Medical Trends Survey – Africa
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