

## **Navigating the Complex Landscape of International Healthcare**

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As workforces increasingly become more mobile and overseas postings become a common aspect of many professional job requirements, it has become vital for organisations to adapt to the ever-changing health and well-being needs of their employees.

However, international health insurance plans are not without its associated perils and pitfalls. For many organisations, the ability to deliver a single, universal programme offering a consistent, harmonised cover across multiple territories under a single provider remains a perennial challenge.

Oftentimes, companies face significant obstacles relating to operating across multiple jurisdictions with differing legal and regulatory requirements, understanding a broad spectrum of exposures amongst its vast and diverse workforce as well as balancing out potentially competing objectives of cost management and talent management.

Through its proprietary leading-edge Aon Pulse platform, Aon Asia Expat Centre of Excellence recently assisted a multi-national client in Malaysia to overcome these formidable challenges and realise measurable positive results in their healthcare planning, cost containment, service accountability and risk mitigation.

The findings in the recently published Aon Asia Healthcare Trends 2017/18 report showed that Malaysia ranked second in experiencing the highest rate of inflation amongst surveyed markets across the region. The key drivers of medical inflation in the country were attributed to increased demand for healthcare services amongst affluent consumers, higher incidence of chronic and lifestyle diseases, advances in medical technology and increased cost of drugs and treatments.

It is with this backdrop in mind that Aon set about designing a best-in-class bespoke solution that brought the full benefits and breadth of Aon's capabilities to bear. The programme addressed the client's unique exposures through the following broad key strokes:

- Influencing health behaviours
- Optimising plan design
- Maximising provider efficacy
- Managing high risk participants

The data-driven approach enabled all parties to confidently make strategic decisions based on actionable insights that addressed the root problems and real cost drivers. This targeted methodology culminated in a well-developed, holistic and integrated global health insurance and benefits programme for the clients' international assignees and dependents which optimised medical costs without compromising on the quality of the arrangement and cover.

More information is available at <http://bit.ly/aonexpatcoe>