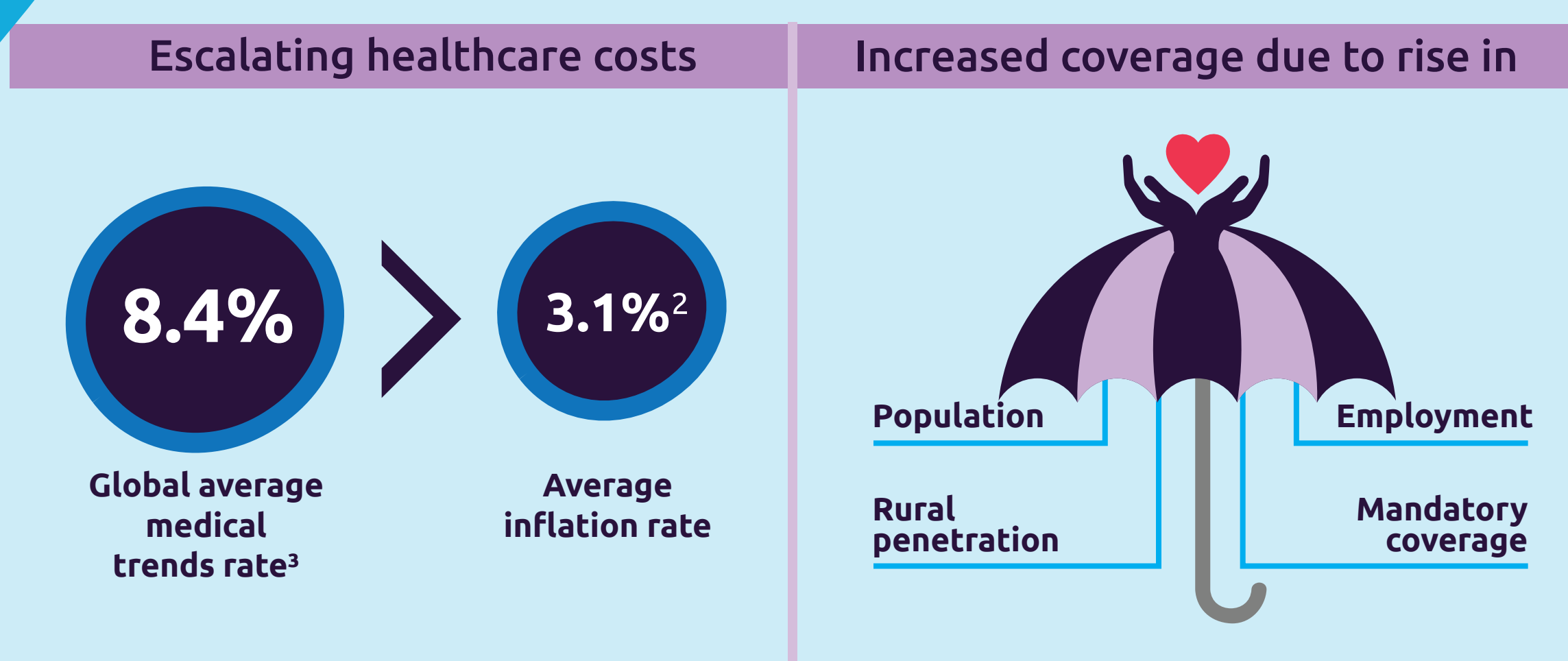


# TOP-10 Technology Trends in Health Insurance: 2019



## Health insurance premiums are steadily rising

Premiums grew **2.7%** annually from **2008-15**<sup>1</sup>  
...mainly driven by:



The health insurance industry is also witnessing



### Navigate changing market dynamics

Increasing instances of consolidation within the industry and collaboration with new-entrants

### Stabilize top line by effectively catering to customer expectations

- A guided-user experience to simplify healthcare journey
- Chatbots and voice assistants facilitating meaningful customer engagement
- Mobile enabling provision of core and value-added services
- Reporting tools for efficient management of workforce health costs

### Find innovative ways for more effective healthcare delivery

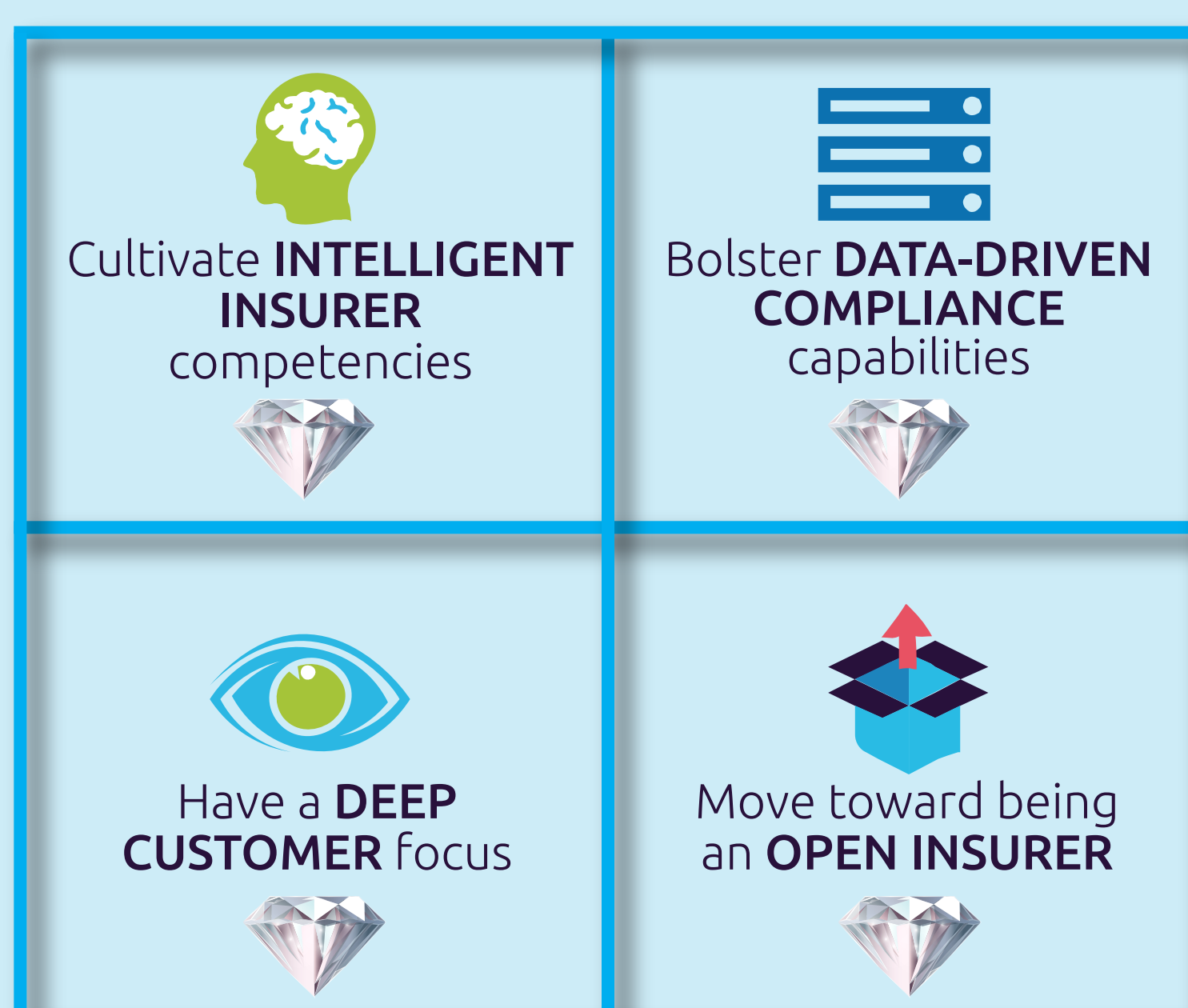
- IoT devices supporting shift to preventive model of care
- Analytics enabling predictive diagnosis and personalized care
- Telemedicine transforming provider-payer-client relationship

### Boost bottom line by improving operational efficiency

- Blockchain for unifying and maintaining data records
- Artificial intelligence improving operational efficiency

The health insurance industry is gradually moving toward a digitally integrated, efficient ecosystem

To succeed in the future health insurance landscape, insurers need to...



...which would result in an orchestrated, seamless experience for the customer



<sup>1</sup> Global Health Expenditure Database, World Health Organization

<sup>2</sup> Global Medical Trend Rates report 2018, Aon Hewitt

<sup>3</sup> Net annual medical trend rate refers to anticipated percentage increase in medical plan unit costs net of inflation