

To transform industry challenges into sustainable competitive advantages, health insurers will focus on three thematic areas



Customer First

Enterprise Management

Intelligent Industry

In 2025, market dynamics will catalyze...

Health insurers can achieve success by...

Customer First

A stronger inclination among policyholders toward personalization

Soaring demand from policyholders for customized health plans

Consumer preferences for flexible and accessible care options and expanding healthcare needs

Enhancing customer experience and improving risk management, by leveraging shared health data and innovative technologies through health ecosystem partnerships

Driving productivity and minimizing cost overheads, leveraging real-time analytics and iterative feedback to align health plan offerings with evolving customer needs

Boosting customer loyalty through widening health plan coverage including alternative care models such as virtual, specialty, and home health

Enterprise Management

Unprecedented risks of data breaches and their consequent costs

Increasing pressure from spiraling healthcare and system maintenance costs

Policyholders' rising demand for transparent communication and comprehensive awareness about healthcare benefits coverage

Reducing data breach risks through secure cloud architecture with encryption and strict access controls for health data

Driving operational efficiency by scaling up core system modernization, and creating future-ready healthcare integration platforms with AI powered tools

Deepening client relationships by taking on a health benefits advisor role using analytics-driven insights from digital customer interactions

Intelligent Industry

Escalating security risks from rising third-party integrations and cybersecurity workforce shortages

Faster transition from fee-based, fragmented care to patient-centered models

Increased investments in AI, alongside rising acknowledgment of its risks and ethical implications

Greater focus on regulatory compliance to protect increasingly digitized health data

Facilitating secure health data exchange and seamless integration with health ecosystem players, ensuring data safety and thereby fostering long-term collaborations

Enhancing patient satisfaction with proactive and outcome-driven value-based care, facilitated by predictive analytics

Upholding customer trust through mitigating biases and bringing fairness and accuracy in health insurance core processes, through responsible AI governance frameworks

Driving bottom-line growth through deploying intelligent compliance automation that reduces penalties, streamlines workflows, and enhances health insurer market response capabilities

Future focus

As 2025 unfolds, macroeconomic headwinds – such as inflation, economic uncertainty, and rising healthcare costs – press health insurers to reshape their operating models. To remain competitive, expect successful insurers to:

- **Form strategic partnerships**, to unlock specialized expertise, streamline personalized care delivery, and **modernize core systems** for scalability and operational efficiency.
- **Embed AI-driven governance and proactive regulatory compliance** to mitigate biases, ensure adherence to evolving regulations, and avoid financial penalties, reinforcing consumer trust through responsible AI practices.
- **Advance product innovation** through iterative feedback mechanisms and real-time analytics, enabling customization that meets evolving customer needs, while integrating enhanced security and robust third-party risk management to safeguard sensitive health data and improve operational resilience against evolving cyber threats.

These strategies empower insurers to address financial pressures, fulfill customer needs, and foster a collaborative, sustainable and secure healthcare ecosystem.



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