MERCER • MARSH BENEFITS™

LEADERSHIP, KNOWLEDGE, SOLUTIONS...WORLDWIDE.

INVESTING IN HEALTH INSURANCE?

28 MAY 2014



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Brasov, FIAR 2014

Mercer Marsh Benefits™

MARSH & McLENNAN COMPANIES

HEALTH INSURANCE MARKET RADAR



Clients' Opinion

- Do not have a clear understanding of the medical insurance concept
- Services may be accessed through insurance only if the employee is sick or has an accident
- The large network of clinics do not cooperate with insurers
- The relationship between clinic – insurer does not work



Clients' Opinion

- Detailed health information needs to be provided over the phone
- Employees have to pay upfront and then collect documents for cost reimbursement
- Once they are presented the difference, companies are interested to see firm insurance offers



Insurers' Opinion

- Clients want to have an insured solution under their current pre-paid subscription budget
- Relevant medical services usage data is not available
- The large networks are reluctant to cooperate
- Claims ratio/ access rate is increasing yearly especially in large cities area
- Unclear legislation, impossibility to see in the near future

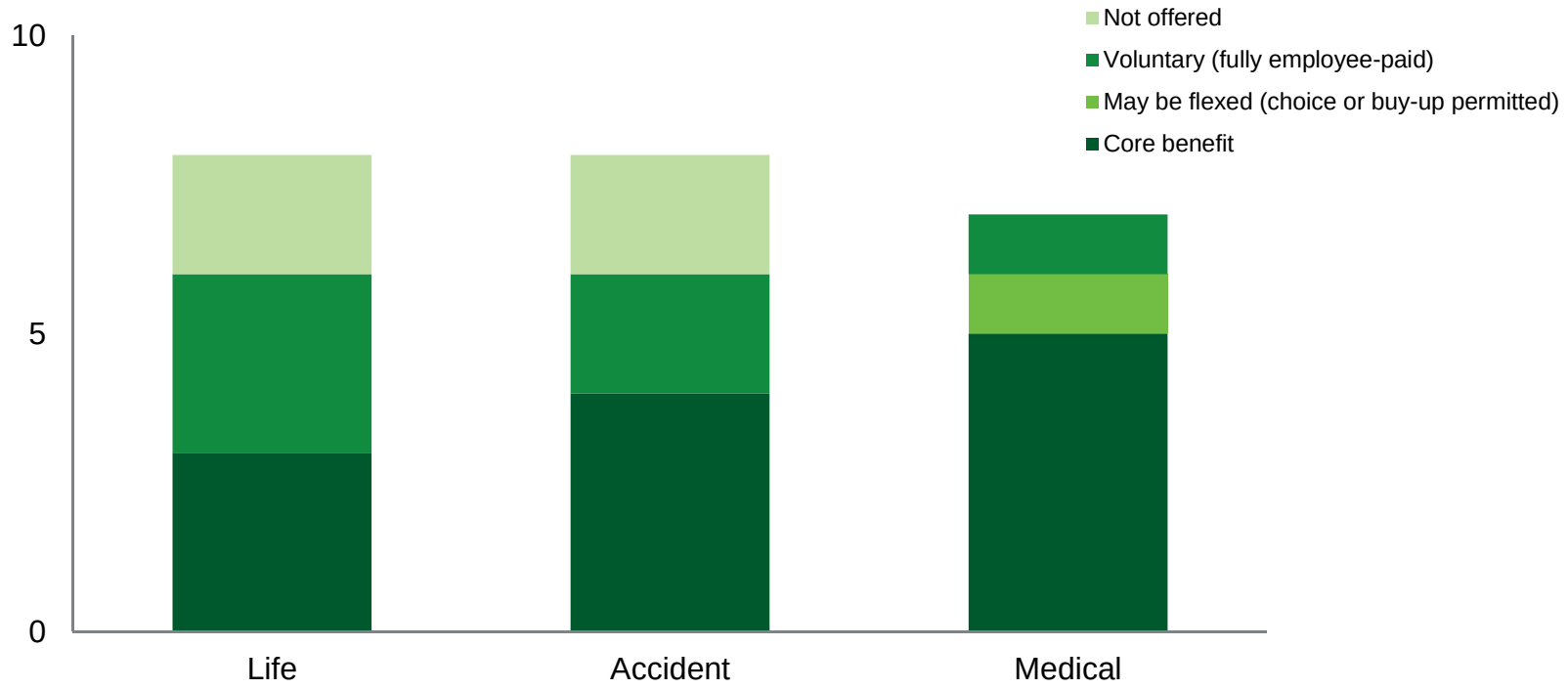


Insurance benefits offered through Employee Choice Programs *
EMEA

	Core	Flexed	Voluntary
Life	60%	18%	12%
Accident	63%	9%	11%
Medical	50%	35%	22%
Critical illness	30%	12%	14%
LTD income	46%	11%	11%
Long tem care	15%	3%	7%
Dental	21%	19%	34%
Travel	31%	6%	20%
Optical / vision care	25%	10%	17%
Maternity (additional coverage)	34%	4%	4%
Dependents' coverage	19%	17%	22%
Pet	0%	1%	5%
Homeowner's (Property & Casualty)	2%	1%	10%

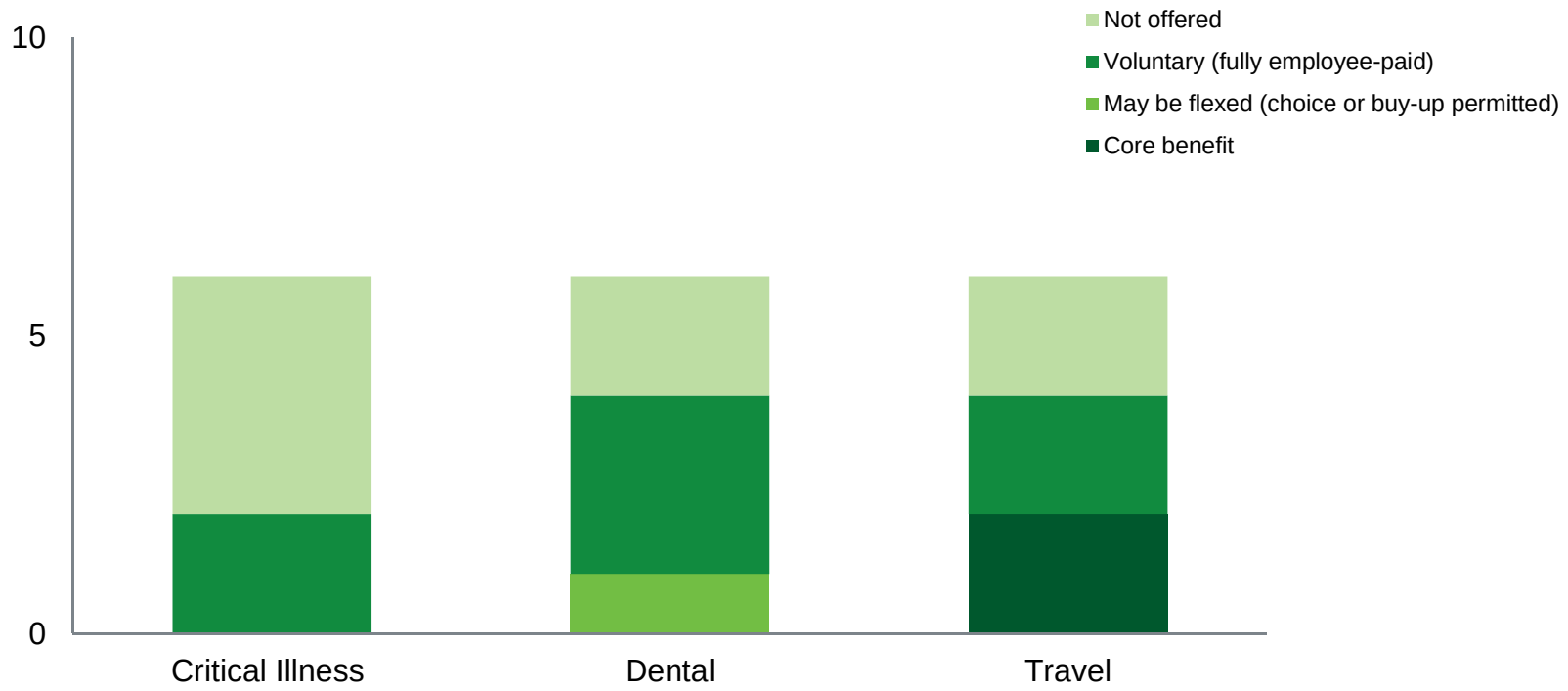
*Source: Mercer Employee Choice Survey 2014

Benefits offered through Employee Choice Programs *
Romania



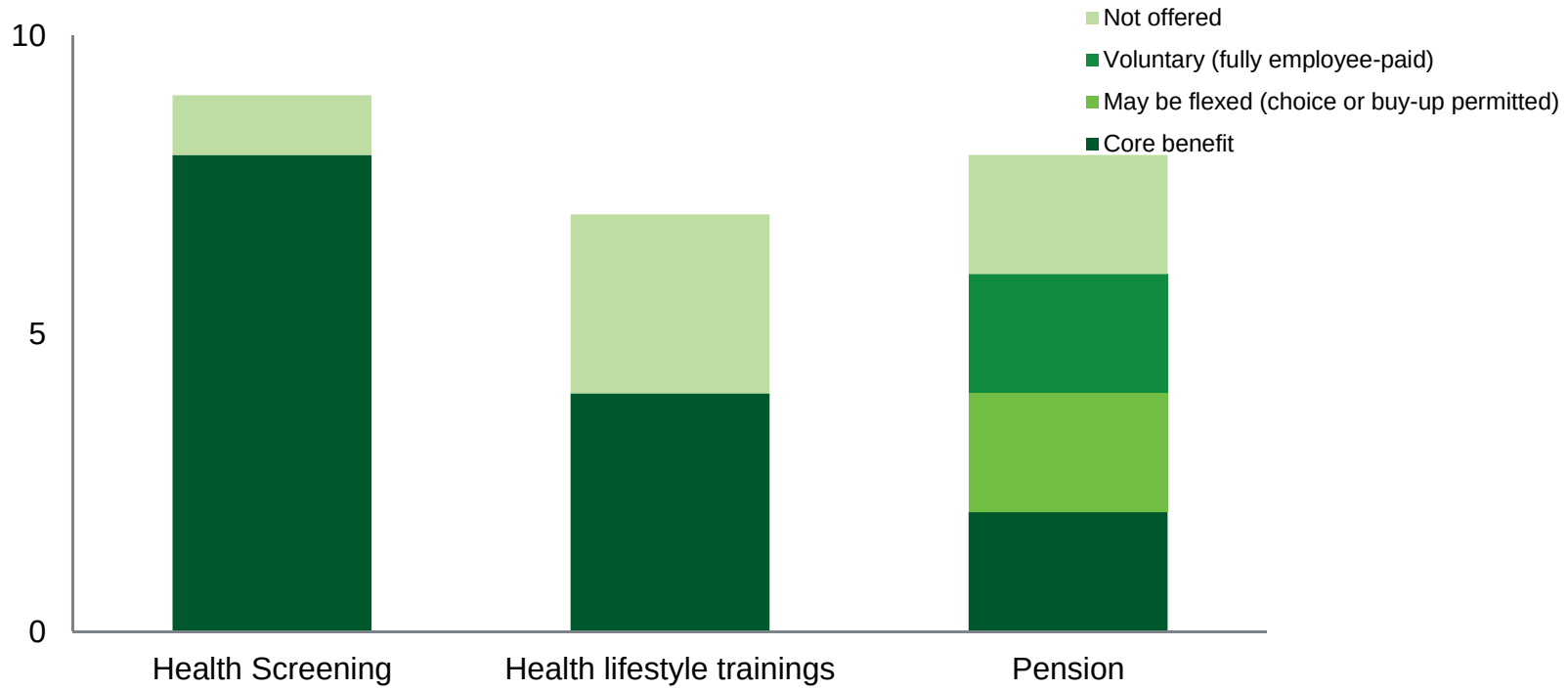
*Source: Mercer Employee Choice Survey 2014

Benefits offered through Employee Choice Programs *
Romania



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Benefits offered through Employee Choice Programs *
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ACHIEVED SO FAR



Achieved so Far by the Market

- Increasing interest of the financial/ insurers group of companies for this line of business
- Small insurance market, but dynamically growing
- Some investments for product development were made, but quite cautious
- Some important companies (privately owned) switch from a clinic contract to a fully insured solution



PLAN THE FUTURE TOGETHER



Your Input is Needed

- Build TRUST & Invest:
  - IT & processes
  - Training and coaching for medical partners (first point of contact)
  - Coverage:
    - dental solution
    - reliable inpatient plans
  - Collect & Measure + Actions for insured persons feedback
  - Patient case management
  - Easy processes
  - Premium services (customer services) for key employee categories
- Organise Health Champions Working Group (Marsh is hosting…)

INVEST IN A “HEALTHY” GROWTH





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