

International Health Insurance Market to Reach USD \$44.28 Billion by 2029 at 8.7% CAGR

The Business Research Company's International Health Insurance Global Market Report 2025 – Market Size, Trends, And Global Forecast 2025-2034

LONDON, GREATER LONDON, UNITED KINGDOM, September 5, 2025

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What Is The Estimated [Industry Size Of International Health Insurance](#) Market?

In recent years, the global health insurance market has experienced significant growth. This growth is expected to continue with market size expanding from \$29.04 billion in 2024 to \$31.68 billion in 2025, showcasing a compound annual growth rate (CAGR) of 9.1%. The historical growth has been driven by various factors such as an increase in cross-border medical travel, higher demand for elective procedures in foreign countries, the rise of affordable healthcare destinations, proliferation of international hospital networks, and an increase in insurance collaborations with overseas hospitals.

“ The Business Research Company's Latest Report Explores Market Driver, Trends, Regional Insights - Market Sizing & Forecasts Through 2034”
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In the upcoming years, the international health insurance market is poised for strong growth and is projected to reach \$44.29 billion in 2029, recording a compound annual growth rate (CAGR) of 8.7%. Several factors contribute to this increase in the forecast period, including a surge in demand for individualized cross-border healthcare services, a growing elderly population in need of overseas care, a rising inclination towards telehealth-enabled global consultations, widened international insurance coverage, and a heightened emphasis on value-based healthcare delivery. The forecast period will also witness major trends such as progress in technology for cross-border patient data exchange, advances in international telemedicine platforms, increased

funding in global healthcare structure, exploration and invention in travel-friendly treatment procedures, and advancements in digital medical concierge services.

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What Are The Major Factors Driving The International Health Insurance Global Market Growth?

The increase in chronic diseases is anticipated to provide a major boost for the global health insurance market. Chronic ailments refer to ongoing health issues that develop gradually and endure for a long time, often needing incessant medical attention. The spike in these diseases can be partially attributed to sedentary lifestyles, where prolonged sitting and insufficient physical activity make individuals more susceptible to diseases like heart conditions and diabetes. International health insurance plays a crucial role in managing chronic diseases by delivering unbroken care across borders, guaranteeing access to expert advice and long-acting medications. It greatly improves patient outcomes through covering regular screenings, diagnostic procedures, and subsequent treatments, ensuring healthcare is more accessible and steady for individuals who are globally mobile. For example, as per the National Health Service, a government department based in the UK, 3,615,330 individuals registered with a general practitioner (GP) were found to have non-diabetic hyperglycemia or pre-diabetes in the year 2023, a rise of 18% from 3,065,825 cases the previous year. Hence, the surge in chronic diseases is the driving factor behind the growth of the global health insurance market.

Who Are The Leading Companies In The International Health Insurance Market?

Major players in the International Health Insurance Global Market Report 2025 include:

- UnitedHealth Group Incorporated
- Ping An Insurance (Group) Company of China Ltd.
- Cigna Corporation
- Allianz SE
- AXA S.A.
- Munich Reinsurance Company
- Prudential plc
- Zurich Insurance Group Ltd
- Chubb Limited
- The Manufacturers Life Insurance Company (Manulife)

What Are The Prominent Trends In The International Health Insurance Market?

In the global health insurance market, leading businesses are emphasizing the development of inventive policies like digital-first travel-medical insurance to simplify claims procedures, improve customer service, and offer immediate support to worldwide travelers. Digital-first travel medical insurance is characterized by comprehensive platforms providing real-time telehealth, automated claims, and mobile policy management to streamline operations and offer a superior user experience. In July 2022, an example of this came from the India-based Niva Bupa Health Insurance Company Limited with their launch of an international health plan - TravelAssure. This

coverage includes a range of services for international travelers, such as emergency inpatient and outpatient medical services, testing and consulting, COVID-related hospital stays, emergency medical evacuation, dental services, personal accident coverage, and daily hospital cash for miscellaneous costs. The plan also caters to travel inconveniences like delays, trip cancellations, missed routes, passport loss, baggage issues, loss of international driving licenses, electronic device losses, and issues with hotel or airline reservations. Additionally, for students studying overseas, the plan caters to emergency inpatient care for existing conditions and various maternity services, including childbirth, abortion, newborn hospitalization, and vaccination expenses.

What Are The Primary [Segments Covered In The Global International Health Insurance](#) Market Report?

The international health insurance market covered in this report is segmented –

- 1) By Plan Type: Individual Plans, Family Plans, Group Plans, Senior Citizen Plans, Other Plan Types
- 2) By Coverage Type: Preferred Provider Organization, Exclusive Provider Organization, Health Maintenance Organization, Points Of Service
- 3) By Payment Method: Annual Premiums, Monthly Premiums, One-time Lump Sum Payment, Flexible Payment Plans, Premium Financing Options
- 4) By Distribution Channel: Direct Sales, Insurance Brokers, Online Platforms, Financial Services Institutions, Corporate Partnerships
- 5) By End-User: Individuals, Corporates, Students, Other End Users

Subsegments:

- 1) By Individual Plans: Short-Term Individual Coverage, Long-Term Individual Coverage, Student Travel Insurance, Digital Nomad Health Plans
- 2) By Family Plans: Joint Family Coverage, Maternity And Childcare Coverage, Emergency Evacuation Plans, Multi-Country Family Protection
- 3) By Group Plans: Corporate Group Health Insurance, Non-Governmental Organization And Missionary Group Plans, International Employee Assistance Programs, Group Travel Medical Insurance
- 4) By Senior Citizen Plans: Pre-Existing Condition Coverage, Geriatric Care Management Plans, Age-Specific Critical Illness Coverage, Annual Renewable Senior Policies
- 5) By Other Plan Types: Adventure Traveler Health Plans, Medical Tourism-Specific Policies, Remote Worker Health Coverage, Exchange Visitor Insurance Plans

View the full international health insurance market report:

<https://www.thebusinessresearchcompany.com/report/international-health-insurance-global-market-report>

Which Region Is Forecasted To Grow The Fastest In The International Health Insurance Industry?

In the International Health Insurance Global Market Report 2025, North America was identified

as the leading region in terms of international health insurance for the year 2024. Asia-Pacific, on the other hand, is predicted to experience the most rapid growth in the forecast period. The reports encompass the following regions: Asia-Pacific, Western Europe, Eastern Europe, North America, South America, the Middle East, and Africa.

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