

# Discover the new rates for 2025



Dear Partner,

We are pleased to share with you the latest updates regarding our product, MyHealth International, specifically designed to meet the needs of individuals living abroad for stays longer than 12 months:

- Increases below the average expected rate of medical inflation for 2024 and 2025.
- Cautious and consistent approach to policy revaluation to guarantee cover in the long term.
- Continuous improvement of our products and services to facilitate access to healthcare for our members.

## Parameters determining the coverage pricing:

- **Location:** Healthcare costs vary significantly by region. We aim to adjust our rates to accurately reflect local conditions and align with the healthcare costs in each geographical area.
- **Age:** Premiums include an average annual increase of 2 to 3% based on the member's age.
- **Solidarity among members:** Premiums are adjusted based on the overall usage of services by all members, rather than individual healthcare expenses.

## Key Factors affecting premiums in 2025

- **A fragile global context:** The world is currently experiencing economic difficulties, driven by ongoing geopolitical conflicts that significantly impact the global economy and contribute to increased volatility and uncertainty in the financial sector. Rising interest rates, higher energy and raw material costs, and labour shortages are contributing to economic inflation, which, while stabilising around 4%, is still higher than previously observed levels. We now face a new economic reality where high inflation is expected to persist.

### APRIL International Care France

14 rue Gerty Archimède - 75012 Paris - FRANCE

S.A.S au capital de 200 000 € - RCS Paris B 309 707 727

Insurance intermediary - registered with ORIAS under no. 07 008 000 ([www.orias.fr](http://www.orias.fr))

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- Ongoing medical inflation:** After a record increase in healthcare costs in 2023, medical inflation remains high and is expected to continue at double-digit levels according to the 2024 Medical Trends Survey, which surveyed 257 insurers across 55 countries and is published annually by WTW. The data indicates a continued rise in global medical costs: +11.6% in Latin America, +12.1% in Africa and the Middle East, +9.3% in Europe, and +9.9% in Asia.

Additionally, the APRIL International medical teams have observed a significant increase in healthcare costs in many cities worldwide over the past year. In Montreal, the price of medication has doubled (+100%), while hospitalisation costs in Mexico City have surged by 40%. In Hong Kong and Singapore, medication prices have increased by 50%, with hospitalisation costs rising by 50% and 30%, respectively. In Dubai, medication costs have risen by 30%, and a similar 20% increase has been observed in Geneva.

- Practices affecting healthcare costs:** In some countries, private clinics and hospitals, often frequented by expatriates, impose unregulated and sometimes exorbitant healthcare fees, up to 10 times those of the public sector. Several factors contribute to this increase in costs: the deterioration of public healthcare systems, profit-driven private providers, and the overuse of healthcare services, often encouraged by excessive recommendations from practitioners. Patients are frequently directed towards expensive and unnecessary treatments, rather than preventive care. The increasing use of costly medical technologies also adds to rising healthcare costs.

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## Our actions to guarantee long-term cover for your clients and facilitate their access to healthcare:

- APRIL International healthcare network:** We have partnered with trusted practitioners who provide high-quality care at negotiated rates. With our network of over 2 million healthcare professionals, including some who offer direct billing, our members can receive efficient care without the financial stress of medical expenses.
- Telehealth and second medical opinion services:** We offer unlimited telehealth and second medical opinion services at no extra cost. These services allow members to consult with a general practitioner or specialist remotely and receive a second opinion to confirm the recommended treatment, helping them avoid unnecessary prescriptions or tests.
- Medical referral service:** Our medical team is here to assist members in complex situations. We review the treatments proposed and guide them to quality healthcare facilities that match their specific needs and offer controlled costs, reducing your potential out-of-pocket expenses.
- Improvement of our digital tools:** To make their healthcare journey smoother, we continuously improve our services, including a complete redesign of our Easy Claim app and the launch of our new Member Portal. We also offer a digital direct billing card, the Easy Pay Card, so members don't have to pay upfront for expensive treatments or in the event of an emergency or planned hospitalisation outside our healthcare network.

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## KEY DATES:



**26 September 2024:** Opening of the application journey to generate your 2025 quotes



**29 October 2024:** First dispatch of annual premium notices, including updated premiums, for policies renewing in January



**31 October 2024:** View your clients' premium notices on your extranet

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