



2023 Global Health Review

Compiled by:

Alliant Global Benefits Practice
Alliant Clinical Informatics Practice
Asinta Network of Brokers





Foreword

Dear Valued Global Benefits Community,

I am pleased to announce that after more than 20 years in the insurance industry, I have been given the immense responsibility to serve as Executive Director of the Asinta broker network.

I am truly honored to present the second annual Asinta / Alliant Global Health Review survey.

The information in our survey is designed to support organizations in understanding the expected "baseline" increase to medical premiums.

In times of high international inflation and uncertain global economic conditions, we can see that this information is more important than ever.

As illustrated in the survey results, the anticipated medical inflation in most countries is likely to double in 2023 when compared to past years, often to more than 15%.

As these increases do not include the impact of experience analysis, the premium charged can often be much higher. This necessitates the need to have an advisor that will work with you to not only mitigate current cost increases, but also the long run impact of the claims drivers that are impacting your employee health levels.

We at Asinta are happy and able to help you achieve those goals.

Sincerely,



James Kinney
Executive Director, Asinta

About Jim: Jim has over 35 years of leadership experience in law, global employee benefits and human resources consulting, and insurance. Jim's education includes a master's degree in Tax Law from Boston University and a J.D. from Quinnipiac University School of Law in Connecticut. He resides in the Boston metropolitan area and is a private pilot, avid skier, and runner who shares these passions with his family.

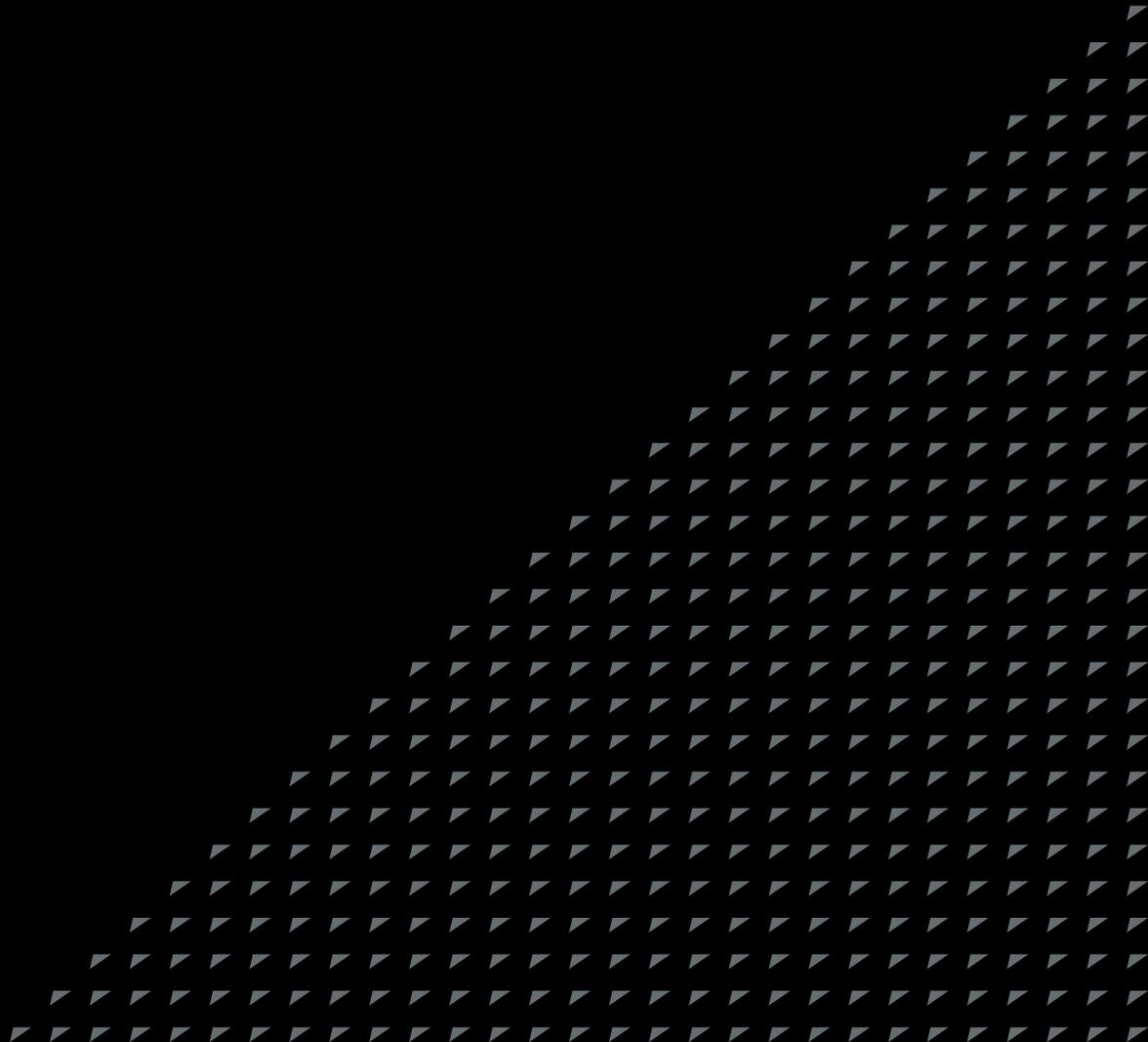


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Section 01

Surviving the Perfect Storm





Runaway Inflation and Other Factors: “The Perfect Storm”

General inflation is running significantly above the average. Many countries are experiencing double digit inflation. This is the conclusion of the latest data issued by the International Monetary Fund. This trend is a lagging indicator which could under-represent the true inflation factor that we will experience going forward.

This high inflationary environment is expected to continue well into 2023. While general inflation may cool slightly come the new year, medical trend typically lags six to twelve months behind general inflation due to the contract-locked nature of premium changes. Therefore, the largest impact to benefits spend is expected to hit in 2023.

If we were only talking about runaway general inflation, then we would be dealing with an event that is likely to subside in the near future. However, we are also experiencing the perfect storm of other factors that are amplifying the impact and are expected to increase medical costs substantially.

1. Unexpected currency fluctuations that impact cost of importing medical goods and services
2. Increase in severity of mental health and lifestyle related claims due to prolonged nature of the Covid-19 pandemic and subsequent economic downturn
3. Increased competition for talent and retention due to the tight labor market
4. Secondary pandemic in the form of Monkeypox
5. Conflict between Russia and Ukraine

In the long run, due to the impact of inflation where consumers are experiencing increased costs across all points of consumption, there could be a potential risk of reduced healthcare utilization. This could push employees not to seek healthcare for non-life-threatening conditions and forgo elective interventions or non-essential care if they cannot afford the out-of-pocket expenses. We could have claims increase in severity due to lack of early detection or correction.

During these uncertain economic times, employees are concerned about their financial futures & the rising cost of goods, but most concerned about job security. With the current economic turmoil, companies have adopted various cost control measures to reduce operational spend. This includes mass layoffs, hiring freezes, or cutting pay (where permitted by law). These solutions force employees to do more with less. However, the talent market has remained extremely competitive since 2021, therefore we would like to present our 3-stage approach to managing the “Perfect Storm”.



What Can Be Done: “Riding the Storm”

In this competitive talent market and volatile economic environment, how can you mitigate rising costs for your employees & benefits spend?

Among many multinational companies, the general consensus is not to react with quick changes. Alliant's advice is to consider every angle and make the best decision that the company won't regret in 2, 5, or 10 years down the road.

We are proposing a mixed approach with three key steps, all of which should be backed by the company's overarching benefits philosophy.

- **Step 1:** Review and Utilize Governmental Responses
- **Step 2:** Total Compensation Considerations/Analysis
- **Step 3:** Claims Mitigation Initiatives

Step 1 - Governmental Responses to Inflation

The first step is to review the government responses and ensure continued compliance when applicable. Several countries have decided to ensure inflation relief for workers through government- or company-paid support. Below are some key examples.

Country	Response
Austria	Early increase of the Family Bonus Plus (a per child tax deduction) from EUR 1,750 to EUR 2,000 already as of 1 January 2022.
Belgium	Mandatory automatic stepwise indexation of wages. Employees in Belgium are expected to receive an automatic pay raise of 11.59% on 1 January 2023.
France	Law encourages branches to align salary grid updates with changes in minimum wage.
France	Law expands scope of use of meal vouchers to include all food products, regardless of whether it is directly consumable or not.
France	Tax-favorable ceiling for employer payments of employees' personal and childcare expenses increased from EUR 1,830 to EUR 2,265.
Italy	Further reduction in social contributions and tax exemption of employer welfare plan acquisitions increased – a measure motivated by the sharp increase in energy prices.
Italy	Social contributions for employees with lower earnings temporarily reduced.
Japan	Government urges companies to raise wages 2% to match general inflation.
Luxembourg	Mandatory automatic stepwise indexation of wages.
Slovakia	Early increase in meal minimum and maximum voucher amounts.



What Can Be Done: “Riding the Storm”

Step 2 - Total Compensation Considerations

The second step is to determine if any adjustments to employees' total compensation are warranted, in conjunction with the company's benefits & compensation philosophy. Currently, the overarching decision is to not make any changes to base pay, such as universal raises to match the increased cost of goods. Such a change could lead to a precedent that is not sustainable long-term. Other possible solutions include:

- ▶ **Allowance Enhancements:** Some companies are increasing allowance amounts to meet rises in the cost of relevant goods or services. These enhancements should be considered in conjunction with the expected use of these allowances – specifically, is the allowance intended to cover the full cost or only a portion. There may be tax implications to any changes made.
- ▶ **Merit Pool Increases:** Some companies are increasing the total merit pool to allow increases to bonuses for 2022, without setting a precedent that additional compensation will be provided.
- ▶ **One-Time Bonus:** Some companies are providing a one-time bonus to employees to help cover increased costs. Like universal raises, this approach is more explicitly tied to the current inflationary environment. However, since bonuses are variable compensation provided at the company's discretion, this approach is less likely to set a precedent for the future.

These changes could be made across the board or using a more targeted approach, with a focus on the countries which have been affected the most.

A few countries have also implemented new or changed bonus regulations to allow for additional compensation.

Country	Response
Austria	Employers may pay their employees a tax-exempt inflation bonus of up to EUR 3,000 in 2022 and 2023, provided that this payment is in addition to what was being paid in the past (the limit applies to the combination of the inflation bonus with any profit-sharing bonus).
Belgium	Flanders government introduces the new job bonus for lower paid employees, which is inversely proportional to the employee's average monthly gross salary.
France	Renewal and increase of the purchasing power bonus (now called the value sharing bonus) of up to EUR 3,000 per employee per year (and EUR 6,000 per employee per year for certain employers with profit sharing plans).
Germany	Employers can grant their employees up to EUR 3,000 exempt from income tax and social contributions, as an inflation compensation bonus.

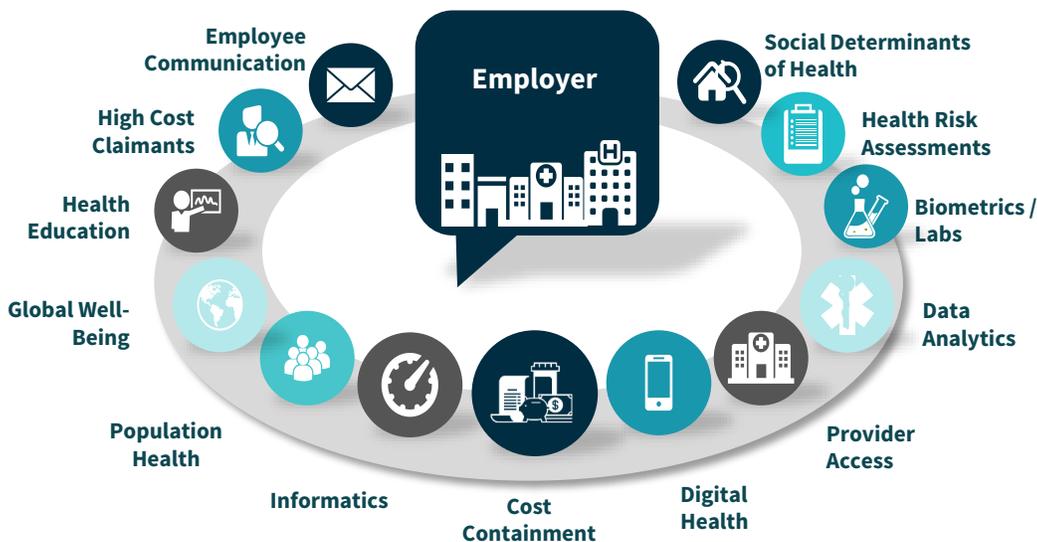


What Can Be Done: “Riding the Storm”

Step 3 - Claims Mitigation

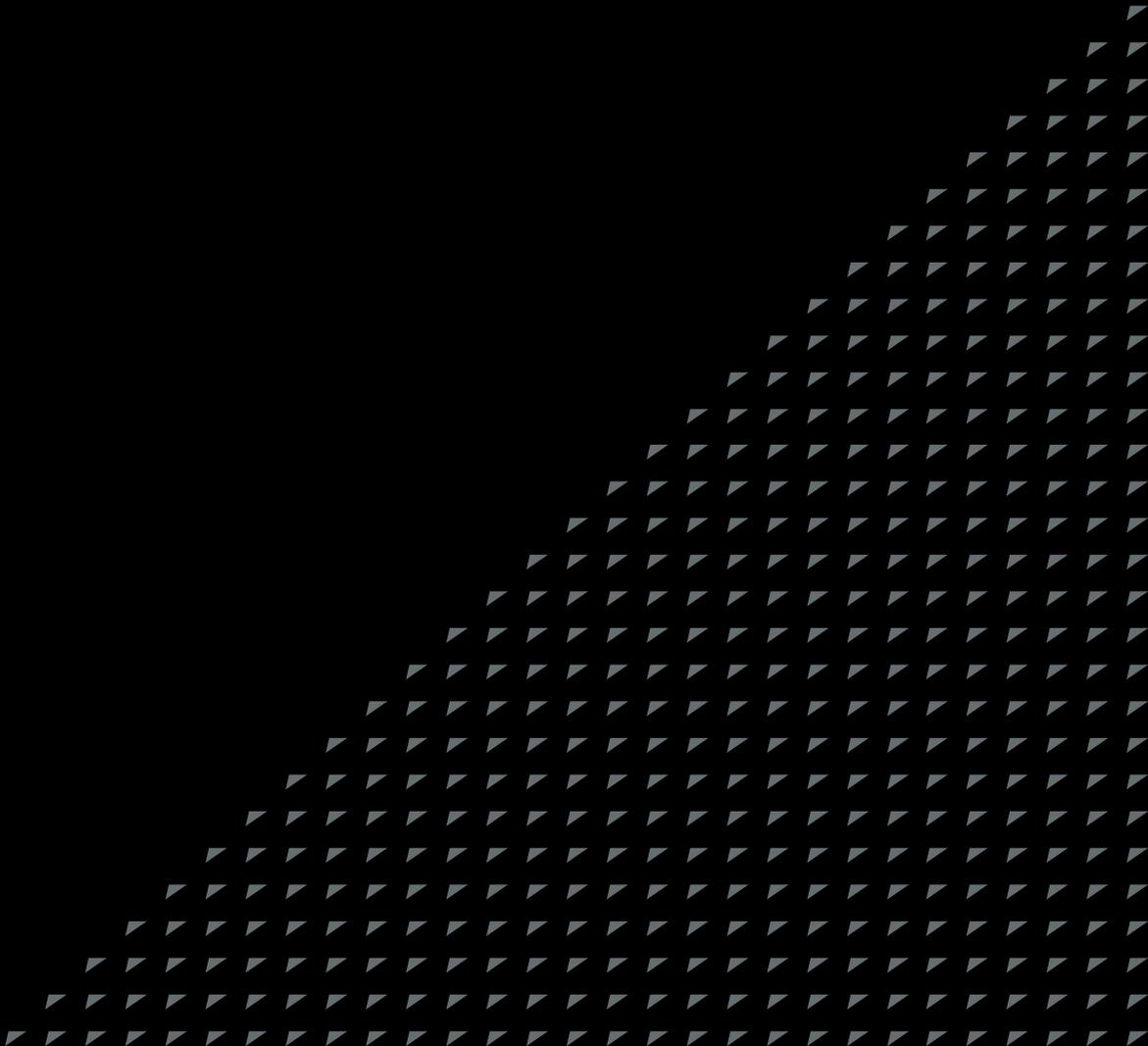
The third & final step is to determine possible drivers of claims and work to reduce the frequency of these claims, while simultaneously preparing for possible cost increases. This 3-part process is the main objective of the remainder of this report.

- **Identifying Claims:** For groups large enough to receive specific claims data for their populations, reviewing this data to identify top causes of claims is recommended. However, in many countries, insurance carriers are not permitted to release claims data for groups with less than 100 lives. In these cases, the key risk factors for death & disability in a given country can be used as a proxy for exact claims. Please see [Section 4](#) of this report for the top 5 risk factors by country.
- **Reducing Claims:** Once the key claims have been identified, wellness or education programs can be implemented to mitigate these claims. This could include anything from a company-wide wellness challenge, to a series of flyers about wellness, to a preventive care program embedded into your existing medical policy. Talk to your Alliant benefits consultant to identify which approaches may work best for your population.
- **Preparing for Cost Increases:** While you work to identify and reduce claims, it is important to also ensure your company's continued financial solvency by working to anticipate the possible rate increases at the next renewal. Medical Trend, coupled with Clinically-Rated Health Trend to indicate possible additional increases due to claims, can help your company do just that. Please see [Section 3](#) for the 2023 Medical Trend rates and [Section 4](#) for the Clinically-Rated Health Trend rates.



Section 02

About Medical & Health Trend





Medical Trend

The following information provided in this survey is meant to support organizations in understanding the expected “baseline” increase to medical premiums. Our analysis is focused on three main drivers—Medical, Health, and Clinicals—identifying both the expected gross* trends in **53** countries.

What is Medical Trend?

Medical trend is the predicted change in health plans' per capita claims costs. Factors that influence medical trend include:

- Price inflation
- Leveraging effect of fixed deductibles and copays
- Cost shifting from the uninsured to private payers
- Increased utilization
- Use of more expensive drugs and treatments
- Government-mandated benefits
- Technological advancements

Medical Trend Process

To forecast the change in per capita costs for medical services in each surveyed country, Alliant asked our Asinta broker partners to review their book of business and share the anticipated increase in medical premiums in 2023. This is referred to as the “broker-rated” trend. Our broker partners also connected with key insurers in the market to determine what trend figure will be applied by their underwriting teams. This is referred to as the “insurer-rated” medical trend.

The intent of this approach is to provide full transparency to employers with two data-points that would impact their renewal rate.

- Broker-rated provides employers with a line of sight in terms of what the base-line factor is for rate negotiations with carrier. This factor will be applied along with a client's claims utilization/experience to generate the medical premium. There are instances where the broker trend is higher and more appropriate for analysis.
- Insurer-rated provides employers with actual insight into the factor that is applied by carriers to price the medical benefit.

***Note:** Medical trend rates provided in this report include general inflation.



Health Trend

What is Health Trend?

Health trend is the retroactive and prospective view of major health conditions that impact the risk for disability or death. Factors that influence health trend include:

- ▶ Lifestyle risk / Behavioral risk
- ▶ Access to quality healthcare
- ▶ Environmental shortages (i.e., food, water, electricity)
- ▶ Infant mortality rates
- ▶ Health literacy and indigenous health practices
- ▶ Diet, exercise, quality food options
- ▶ Safety and security needs

Health Trend Process (Clinical Informatics)

Alliant's clinical practice and clinical informatics teams evaluated several global public health resource databases and its own book of business to identify clinical risks and conditions that lead to poor health or higher healthcare consumption needs. This is referred to as the "clinically-rated" trend.

Through our partnerships with the Johns' Hopkins University, Bloomberg School of Public Health, the Institute for Healthcare Metrics and Evaluation (IHME), PubMed, and the Global Business Group on Health (GBGH), Alliant has successfully aggregated several data sources and normalized the data points to present an overview of health risk and burden across the globe.

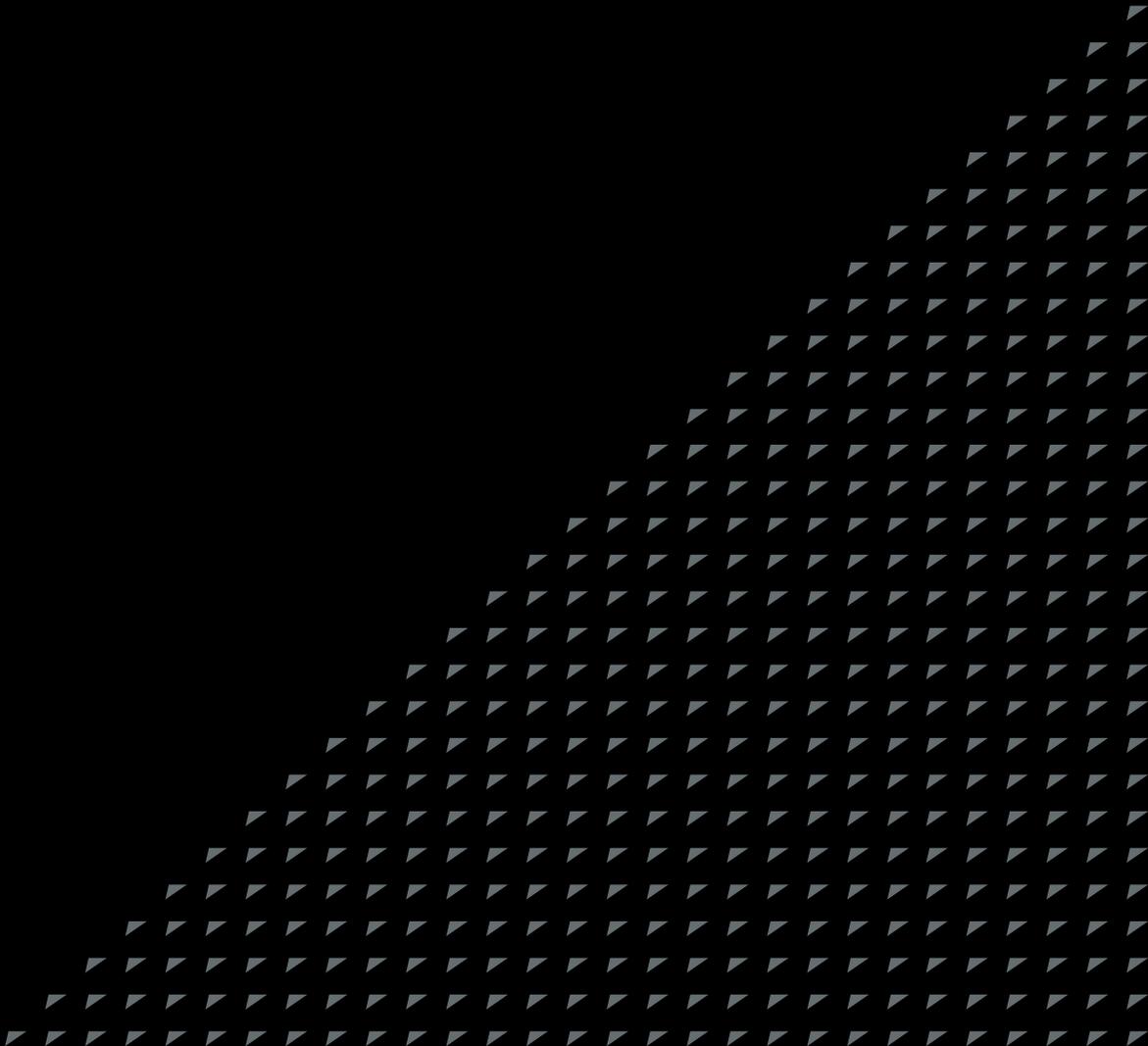
The intent of this approach is to provide a comprehensive view to employers with three significant data-points that would be significant in evaluating population health needs:

- ▶ Health Trend value
- ▶ Disability-Adjusted Years of Life Lost due to Death and Disability (DALYs), which may be useful in understanding how insurance products may be rated or evaluated.
- ▶ Top 5 Risk Factors for Death and Disability, which can create opportunities for a global well-being strategy.

Health trends are more steady than medical trend. Typically, shifts in health trends are only observable every three years. Health trend values will be updated later in 2023 for 2024. Therefore, the figures included in this report are aligned to the 2022 figures.

Section 03

Medical Trend by Country





2023 Medical Trend by Country

		Medical Trend	
Region	Country	Insurer-Rated	Broker-Rated
Americas	Brazil	16.00%	17.00%
Americas	Canada	11.50%	11.50%
Americas	Colombia	9.00%	9.00%
Americas	Mexico	16.00%	15.00%
Americas	United States	11.00%	8.00%
APAC	Australia*	4.50%	6.00%
APAC	China	10.00%	9.00%
APAC	Hong Kong	10.00%	9.00%
APAC	India	22.00%	25.00%
APAC	Indonesia	12.00%	12.00%
APAC	Japan	0.00%	0.00%
APAC	Kazakhstan	30.00%	25.00%
APAC	Korea	1.49%	1.49%
APAC	Singapore	15.00%	12.50%
APAC	Thailand	7.50%	9.00%
APAC	Uzbekistan	20.00%	15.00%

* Trend is estimated by carrier and finalized at a later date by the regulators
 Visit asinta.com for more information regarding the Asinta network of brokers.



2023 Medical Trend by Country

		Medical Trend	
Region	Country	Insurer-Rated	Broker-Rated
EMEA	Albania	23.00%	17.00%
EMEA	Armenia	N/A	N/A
EMEA	Bahrain	11.00%	13.00%
EMEA	Belarus	25.00%	25.00%
EMEA	Belgium*	9.25%	13.00%
EMEA	Bosnia	10.00%	8.00%
EMEA	Bulgaria	15.50%	17.00%
EMEA	Croatia*	4.60%	4.60%
EMEA	Czech Republic	N/A	N/A
EMEA	Estonia	25.00%	23.00%
EMEA	France	8.00%	6.50%
EMEA	Georgia	12.00%	10.00%
EMEA	Germany¹	N/A	N/A
EMEA	Hungary	25.00%	20.00%
EMEA	Ireland	6.50%	5.50%
EMEA	Italy	12.00%	8.50%
EMEA	Jordan	11.00%	13.00%
EMEA	Kuwait	11.00%	13.00%

* Trend is estimated by carrier and finalized at a later date by the regulators

¹Predicting medical inflation for the coming year 2023 is risky in the current and highly volatile market environment, also because the German medical fee system might announce a new reform with regard to per-case payments. In addition, health insurance carriers usually do their prognosis in December for the upcoming year.

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2023 Medical Trend by Country

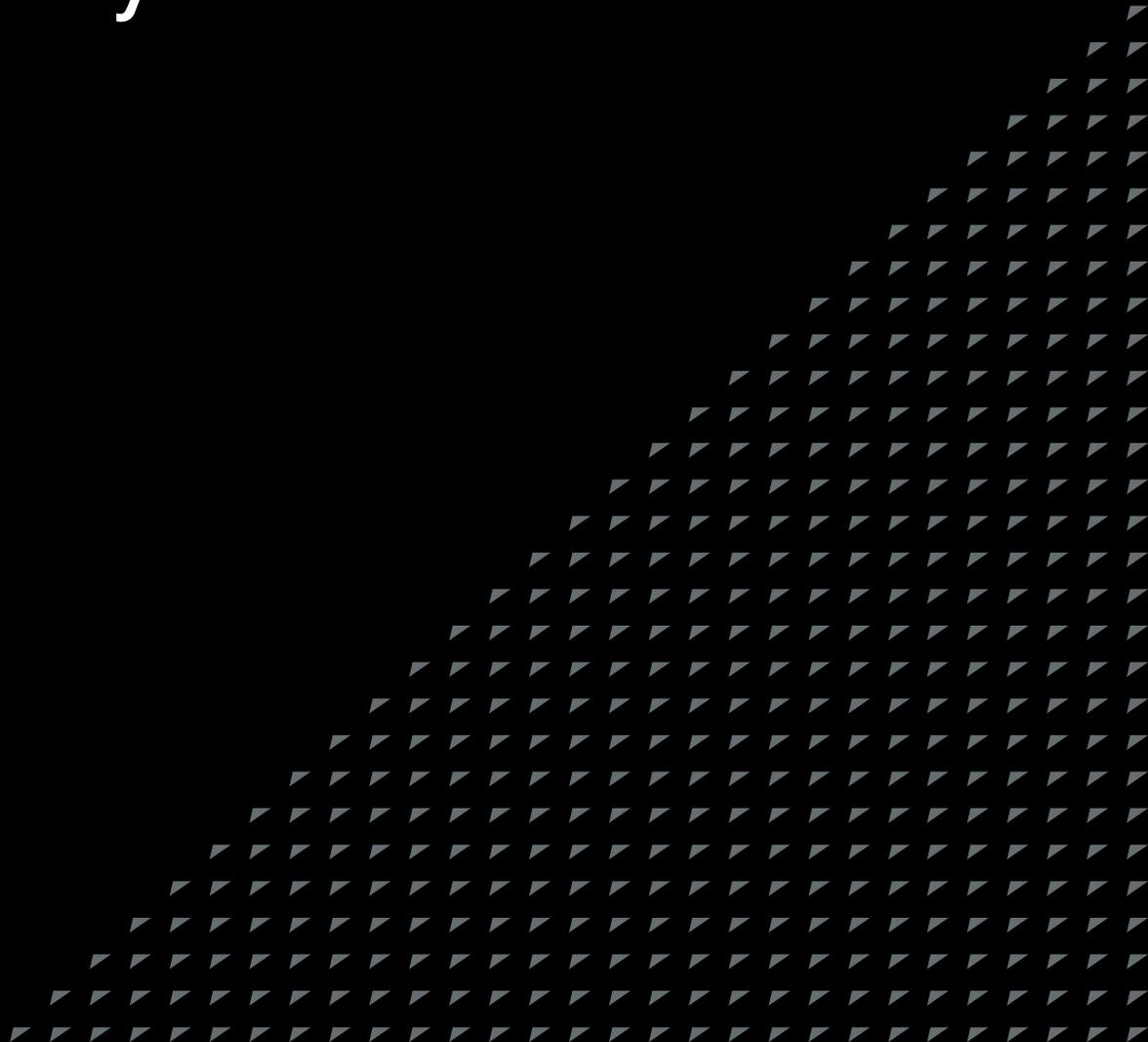
		Medical Trend	
Region	Country	Insurer-Rated	Broker-Rated
EMEA	Latvia	20.00%	20.00%
EMEA	Lithuania	11.00%	18.00%
EMEA	Macedonia	25.00%	25.00%
EMEA	Moldova	25.00%	25.00%
EMEA	Montenegro	15.00%	15.00%
EMEA	Netherlands	8.00%	8.00%
EMEA	Poland	20.00%	20.00%
EMEA	Portugal	6.50%	6.30%
EMEA	Qatar	11.00%	13.00%
EMEA	Romania	25.00%	25.00%
EMEA	Russia	14.00%	11.00%
EMEA	Serbia	15.00%	15.00%
EMEA	Slovakia	N/A	N/A
EMEA	Slovenia*	5.25%	10.00%
EMEA	Spain*	7.00%	6.60%
EMEA	Switzerland	9.00%	7.00%
EMEA	Ukraine	30.00%	20.00%
EMEA	United Arab Emirates	11.00%	13.00%
EMEA	United Kingdom	13.00%	12.00%

* Trend is estimated by carrier and finalized at a later date by the regulators
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Section 04

Health Trend (Clinical Informatics) by Country

2020 - 2023





Health Trend by Country: 2020 - 2023

		Health Trend			Health Trend
Region	Country	Clinically-Rated	Country	Clinically-Rated	
Americas	Brazil	15.19%	Mexico	17.31%	
Americas	Canada	3.95%	United States	6.16%	
Americas	Colombia	8.43%			
APAC	Australia	7.41%	Kazakhstan	9.22%	
APAC	China	12.72%	Singapore	8.34%	
APAC	Hong Kong	12.72% ²	South Korea	5.53%	
APAC	India	15.33%	Thailand	14.98%	
APAC	Indonesia	14.75%	Uzbekistan	19.35%	
APAC	Japan	9.49%			

² Not reported as a separate country, clinical results tied to territory's governance
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Health Trend by Country: 2020 - 2023

		Health Trend			Health Trend
Region	Country	Clinically-Rated	Country	Clinically-Rated	
EMEA	Albania	16.38%	Macedonia	8.25%	
EMEA	Bahrain	9.69%	Moldova	7.91%	
EMEA	Belarus	14.40%	Montenegro	13.11%	
EMEA	Belgium	4.01%	Netherlands	5.33%	
EMEA	Bosnia	12.41%	Poland	4.89%	
EMEA	Bulgaria	10.45%	Portugal	6.68%	
EMEA	Croatia	11.32%	Qatar	11.09%	
EMEA	Czech Republic	6.78%	Romania	10.87%	
EMEA	Estonia	5.04%	Russia	8.17%	
EMEA	France	2.91%	Serbia	5.79%	
EMEA	Georgia	12.12%	Slovakia	6.74%	
EMEA	Germany	2.62%	Slovenia	5.87%	
EMEA	Hungary	6.00%	Spain	4.78%	
EMEA	Ireland	9.13%	Switzerland	2.90%	
EMEA	Italy	4.40%	Ukraine	12.40%	
EMEA	Jordan	8.23%	United Arab Emirates	8.33%	
EMEA	Kuwait	10.59%	United Kingdom	2.96%	
EMEA	Latvia	6.71%			

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DALYs (Disability-Adjusted Life Year): Considerations and Observations

Americas

- ▶ The focus for reducing premature death and disability varies by country in the Americas. Some commonalities were noted across more developed countries, such as higher rates of cardiovascular disease, malignancies (cancer), and musculoskeletal disorders.
- ▶ Similarly, emerging countries (less developed) have higher risks associated with environmental, infectious disease, and complications associated with pregnancy and birth.

APAC

- ▶ The focus for reducing premature death and disability varies by country in APAC. Unlike the Americas, there are inconsistencies in identifying clear commonalities between developed and emerging countries, although culture and island-based structures may be contributing factors (i.e., countries like Australia, Singapore, and Japan have similar statistics in many categories, as do peninsula-like countries or mainland nations).

EMEA

- ▶ The focus for reducing premature death and disability varies by country in EMEA. Some commonalities in former Soviet and Yugoslavian nations were observed, most notably with cardiovascular disease. Cancer risk is highest amongst more developed nations, such as France, Netherlands, and Italy; however, there are higher deviations from the mean amongst emerging countries related to cancer risk.
- ▶ High rates of musculoskeletal conditions can be seen in countries like Switzerland, Qatar, Ireland, UK, and Kuwait. Mental health is a major concern for 38% of the countries in this survey. Infectious disease risk is particularly high in Portugal, Russia, Ukraine, Belgium, UK, Kazakhstan, and Kuwait (unrelated to COVID-19).



DALYs: Well-Being and Health Interventions

Americas

- ▶ Countries such as Brazil, Mexico, and Colombia have higher environmental risk factors associated with poor safety and security. This contributes to risks associated with infections, higher infant mortality, and access to quality healthcare. Focusing on environment should be considered the priority.
- ▶ Countries like the United States and Canada have health concerns primarily driven by lifestyle behaviors that are correlated to poor health or conditions that lead to disability or chronic illness. Diet, exercise, and preventive care screenings can assist in reducing health risks such as cardiovascular disease, exacerbated mental illness, and reduction in the severity risk with cancer.

APAC

- ▶ Countries such as China, Indonesia, and Uzbekistan have significant cardiovascular disease risk associated with diet and nutrition and genetic predisposition to heart disease. Cancer is significantly higher for China amongst these three nations.
- ▶ Countries like Japan, South Korea, and Australia have some of the highest risk for cancer, suggesting early detection programs and preventive care screenings should be a priority focus. Musculoskeletal conditions, while a priority in most countries, is of significant concern for Australia, Singapore, Japan, and South Korea. Prenatal care and pregnancy support would be most valuable in India, Indonesia, and Uzbekistan.

EMEA

- ▶ Due to the sheer number of countries in EMEA, well-being initiatives may be challenging; however, three key focus areas can benefit the majority of EMEA countries: Cardiovascular, Cancer, and Mental Health. Regional strategies related to musculoskeletal and pregnancy-related complications may benefit some countries, as well.



Disability-Adjusted Years of Life Lost due to Death and Disability (DALYs)

Region	Country	CAR	MAL	END	MUS	PSY	INF	FRE	TOX
Americas	Brazil	13.32	8.41	5.73	7.33	7.17	6.75	8.78	12.33
Americas	Canada	13.94	17.71	4.45	12.99	6.33	2.36	3.16	6.84
Americas	Colombia	11.61	8.53	6.39	9.05	5.99	4.26	8.46	14.84
Americas	Mexico	9.97	6.63	14.56	7.67	5.91	4.05	8.42	11.34
Americas	United States	15.47	13.62	6.07	12.51	6.29	2.31	3.19	6.98
Americas	Mean	13.32	8.53	6.07	9.05	6.29	4.05	8.42	11.34
APAC	Australia	12.43	15.07	4.34	11.07	9.24	1.57	3.53	7.71
APAC	China	23.64	14.38	4.12	7.81	5.05	2.07	4.14	6.89
APAC	Hong Kong	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
APAC	India	12.93	3.55	4.34	4.79	3.93	9.3	12.72	8.3
APAC	Indonesia	21.27	6.98	7.1	6.75	3.96	5.81	8.48	4.86
APAC	Japan	15.03	17.31	4.61	12.87	4.73	4.06	1.9	5.91
APAC	Kazakhstan	24.40	8.09	4.03	4.52	4.15	3.72	6.63	9.90
APAC	Singapore	13.86	13.23	5.72	14.38	8.02	5.71	3.42	5.68
APAC	South Korea	11.35	15.84	5.8	13.64	6.19	2.48	2.56	9.98
APAC	Thailand	12.82	11.29	7.75	9.18	4.92	8.4	3.27	9.42
APAC	Uzbekistan	26.2	5.77	5.47	3.96	3.88	8.91	8.51	6.95
APAC	Mean	13.86	13.23	5.47	9.18	4.92	5.71	3.53	6.95



Disability-Adjusted Years of Life Lost due to Death and Disability (DALYs)

Region	Country	CAR	MAL	END	MUS	PSY	INF	FRE	TOX
EMEA	Albania	28.63	12.13	3.37	7.08	5.05	2.74	5.22	6.22
EMEA	Bahrain	12.83	7.43	13.45	10.53	11.03	2.19	6.59	7.38
EMEA	Belarus	35.88	10.84	1.69	5.17	4.46	1.83	3.04	8.35
EMEA	Belgium	13.97	16.84	4.31	9.27	6.44	3.23	3.63	8.55
EMEA	Bosnia	28.48	16.66	8.34	5.74	4.36	1.38	2.60	5.60
EMEA	Bulgaria	40.86	13.96	4.88	4.79	3.21	1.92	1.95	5.08
EMEA	Croatia	25.46	17.30	5.39	6.57	4.67	1.24	2.49	8.06
EMEA	Czech Republic	23.55	16.54	6.99	6.66	4.64	2.43	2.21	7.51
EMEA	Estonia	28.47	15.27	3.78	6.31	5.07	2.28	2.64	6.55
EMEA	France	12.63	18.25	3.27	10.14	7.63	2.18	3.74	8.17
EMEA	Georgia	34.59	12.29	5.68	4.34	3.73	2.03	4.14	6.12
EMEA	Germany	18.64	16.79	5.77	9.76	6.26	2.06	3.21	5.66
EMEA	Hungary	27.60	17.58	4.83	5.97	4.06	1.50	2.19	6.71
EMEA	Ireland	13.74	15.83	3.71	11.60	9.15	2.37	4.53	5.71
EMEA	Italy	17.12	17.55	5.93	10.73	6.92	1.48	2.73	5.38
EMEA	Kuwait	15.00	5.32	6.57	10.99	11.73	3.29	11.82	7.86
EMEA	Jordan	13.57	7.44	6.90	8.12	9.34	3.68	17.22	6.74
EMEA	Latvia	33.16	13.63	3.22	5.65	4.50	2.53	2.68	7.21
EMEA	Lithuania	30.20	13.38	2.36	5.60	4.91	2.08	2.65	8.75
EMEA	Macedonia	34.12	15.88	7.11	5.35	4.21	1.33	3.56	5.20
EMEA	Moldova	30.67	10.01	2.71	5.29	4.51	3.55	4.60	6.51
EMEA	Montenegro	33.27	16.79	5.80	5.86	4.45	1.32	2.48	7.35
EMEA	Netherlands	13.33	20.33	4.17	9.83	7.75	2.24	3.78	6.05
EMEA	Poland	22.69	18.23	4.79	6.77	4.09	2.27	2.25	8.16
EMEA	Portugal	15.82	16.20	6.60	10.54	8.05	4.14	2.79	4.80
EMEA	Qatar	8.50	5.36	8.14	11.30	13.24	1.94	8.31	14.91
EMEA	Romania	32.82	13.72	3.47	5.67	3.82	2.99	2.32	5.87
EMEA	Russia	31.87	10.36	2.35	5.56	3.64	4.26	3.12	9.78
EMEA	Serbia	31.84	17.32	6.45	5.65	3.96	1.53	2.10	5.66
EMEA	Slovakia	26.06	15.71	4.18	6.41	4.64	2.65	2.85	7.70
EMEA	Slovenia	18.13	17.92	4.37	7.30	5.41	1.98	2.38	9.50
EMEA	Spain	14.28	17.10	5.67	9.60	8.25	2.26	3.48	5.26
EMEA	Switzerland	13.78	15.36	4.53	12.09	8.57	1.89	4.38	7.93
EMEA	Ukraine	38.36	10.25	1.72	4.55	4.00	3.46	2.85	8.54
EMEA	UAE	15.18	7.60	7.52	8.87	8.72	2.36	4.40	13.78
EMEA	UK	14.77	16.27	4.21	10.50	6.86	3.19	3.69	4.90
EMEA	Mean	23.61	14.15	5.12	7.67	6.15	2.38	4.02	7.32



Top 5 Risk Factors for Death and Disability

Americas

Region	Country	First	Second	Third	Fourth	Fifth
Americas	Brazil					
Americas	Canada					
Americas	Colombia					
Americas	Mexico					
Americas	United States					

KEY

Risk Factors	Air Pollution	Alcohol Use	Dietary Risks	Elevated Glucose	High Blood Pressure	Kidney Dysfunction	High LDL Cholesterol	Malnutrition	Overweight/ Obesity	Tobacco Use
Symbol										



Top 5 Risk Factors for Death and Disability

Asia Pacific

Region	Country	First	Second	Third	Fourth	Fifth
APAC	Australia					
APAC	China					
APAC	Hong Kong	N/A	N/A	N/A	N/A	N/A
APAC	India					
APAC	Indonesia					
APAC	Japan					
EMEA	Kazakhstan					
APAC	Singapore					
APAC	South Korea					
APAC	Thailand					
APAC	Uzbekistan					

KEY

Risk Factors	Air Pollution	Alcohol Use	Dietary Risks	Elevated Glucose	High Blood Pressure	Kidney Dysfunction	High LDL Cholesterol	Malnutrition	Overweight/ Obesity	Tobacco Use
Symbol										



Top 5 Risk Factors for Death and Disability

Europe, Middle East, & Africa

Region	Country	First	Second	Third	Fourth	Fifth
EMEA	Albania					
EMEA	Bahrain					
EMEA	Belarus					
EMEA	Belgium					
EMEA	Bosnia					
EMEA	Bulgaria					
EMEA	Croatia					
EMEA	Czech Republic					
EMEA	Estonia					
EMEA	France					
EMEA	Georgia					
EMEA	Germany					

KEY

Risk Factors	Air Pollution	Alcohol Use	Dietary Risks	Elevated Glucose	High Blood Pressure	Kidney Dysfunction	High LDL Cholesterol	Malnutrition	Overweight/ Obesity	Tobacco Use
Symbol										



Top 5 Risk Factors for Death and Disability

Europe, Middle East, & Africa (cont.)

Region	Country	First	Second	Third	Fourth	Fifth
EMEA	Hungary					
EMEA	Ireland					
EMEA	Italy					
EMEA	Jordan					
EMEA	Kuwait					
EMEA	Latvia					
EMEA	Lithuania					
EMEA	Macedonia					
EMEA	Moldova					
EMEA	Montenegro					
EMEA	Netherlands					
EMEA	Poland					

KEY

Risk Factors	Air Pollution	Alcohol Use	Dietary Risks	Elevated Glucose	High Blood Pressure	Kidney Dysfunction	High LDL Cholesterol	Malnutrition	Overweight/Obesity	Tobacco Use
Symbol										



Top 5 Risk Factors for Death and Disability

Europe, Middle East, & Africa (cont.)

Region	Country	First	Second	Third	Fourth	Fifth
EMEA	Portugal					
EMEA	Qatar					
EMEA	Romania					
EMEA	Russia					
EMEA	Serbia					
EMEA	Slovakia					
EMEA	Slovenia					
EMEA	Spain					
EMEA	Switzerland					
EMEA	Ukraine					
EMEA	United Arab Emirates					
EMEA	United Kingdom					

KEY

Risk Factors	Air Pollution	Alcohol Use	Dietary Risks	Elevated Glucose	High Blood Pressure	Kidney Dysfunction	High LDL Cholesterol	Malnutrition	Overweight/ Obesity	Tobacco Use
Symbol										



Clinical Informatics Terms Glossary

Clinical Informatics

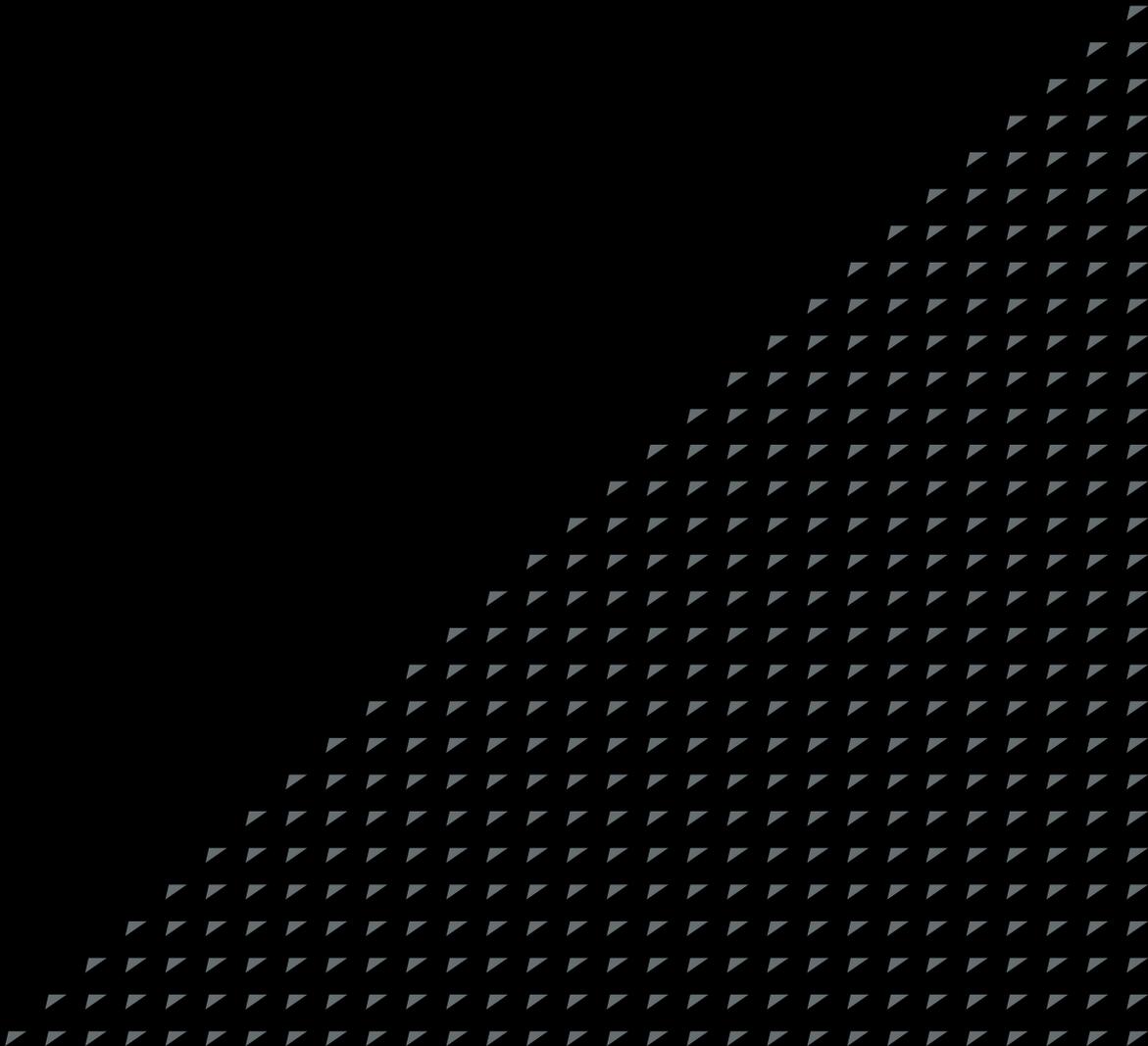
- **Disability-Adjusted Life Year (DALY)** – the years of life lost to dying early plus years lost living with a disability/disease
- **Years of Life Lost (YLL)** – a medical condition that resulted in dying younger than expected
- **Years lost due to Disability (YLD)** – the burden of living with a disease or disability; also known as burden of disease

Condition Categories

- **Cardiovascular (CAR)** – conditions pertaining to the heart and circular system, i.e., heart disease, stroke, high blood pressure, peripheral artery disease, heart valve disorders
- **Malignancies (MAL)** – cancers originating from major organs such as liver, lung, breast, brain, skin, as well as blood, i.e., leukemia and multiple myeloma
- **Endocrine (END)** – Diabetes and chronic kidney disease, a long-term complication from diabetes
- **Musculoskeletal (MUS)** – conditions pertaining to the bones, joints, and muscles, such as back/neck pain, arthritis, and gout
- **Mental Health (PSY)** – higher prevalence mental health conditions, i.e., depression, anxiety, bipolar disorder, autism spectrum disorder, schizophrenia
- **Infectious Disease (INF)** – conditions caused by viruses or bacteria, including HIV, upper/lower respiratory infections, diarrheal infections, and other unspecified
- **Pregnancy/Neo-natal (FRE)** – conditions affecting pregnant women and infants, including birth defects, neonatal disorders affecting the newborn, sudden infant death syndrome, maternal and gynecological diseases
- **Environmental (TOX)** – conditions resulting from interpersonal violence, falls, road injuries, and self-harm

Section 05

Meet the Team





Our Alliant Team



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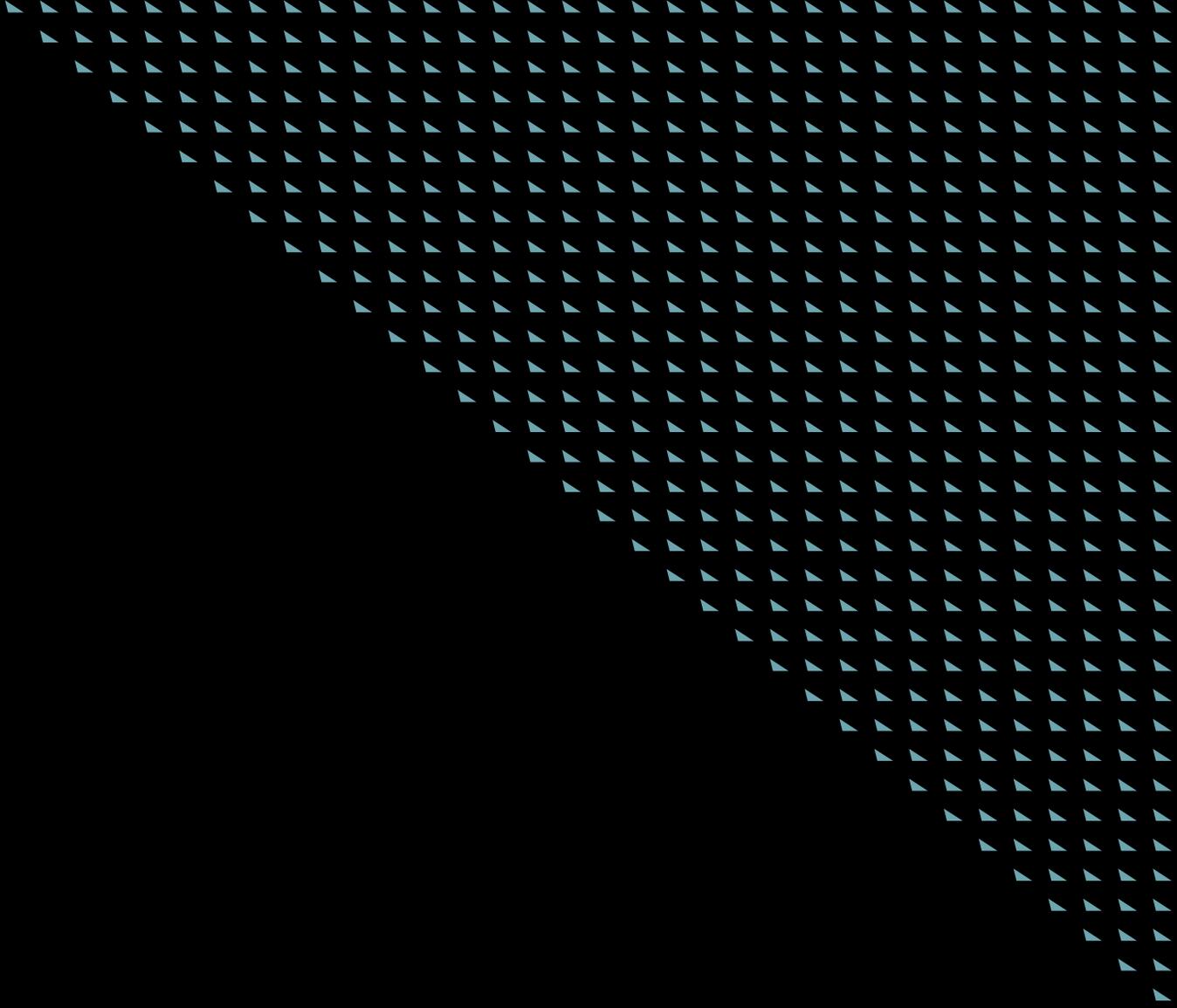
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