



# 2022 Global Medical Trend Rate Figures

Global Benefits

*These are the highlights and not the full report*

# Introduction

The trend rate figures shown represent the percentage increases in medical plan (insured and self-insured) unit costs that are anticipated to be technically required to address projected price inflation, technology advances in the medical field, plan utilization patterns, and cost shifting from social programs in each covered country.

The survey was conducted among 108 Aon offices that broker, administer, or otherwise advise on employer-sponsored medical plans in each of the countries covered in this report. Each office represents one specific country.

Care should be taken in interpreting the information presented here. The Medical Trend Rates provided are not meant to represent an overview of each country's health care costs as a whole but rather help multinational companies budget premium costs for medical plan renewals.

**Please read the full report for more information about methodology, country commentaries, and key factors driving medical cost increases as well as planned wellness and cost-containment initiatives employers are following to respond to the trend challenges.**

## Global - Average Medical Trend Rate

Global & Regional Averages	2021		
	Annual General Inflation Rate	Annual Medical Trend Rates	
		Gross	Net
<b>Global</b>	<b>2.2</b>	<b>7.2</b>	<b>5.0</b>
North America	2.1	7.0	4.9
APAC	2.5	8.0	5.5
Europe	1.6	5.5	3.9
LAC	2.4	8.8	6.4
MEA	4.9	12.0	7.1

2022		
Annual General Inflation Rate	Annual Medical Trend Rates	
	Gross	Net
<b>2.4</b>	<b>7.4</b>	<b>5.0</b>
2.3	6.6	4.3
2.4	8.2	5.8
1.8	5.6	3.8
3.2	10.6	7.4
5.0	11.1	6.1

## North America - Average Medical Trend Rate

Regional & Country Averages	2021		
	Annual General Inflation Rate	Annual Medical Trend Rates	
		Gross	Net
<b>North America</b>	<b>2.1</b>	<b>7.0</b>	<b>4.9</b>
Canada	1.3	7.0	5.7
United States	2.2	7.0	4.8

2022		
Annual General Inflation Rate	Annual Medical Trend Rates	
	Gross	Net
<b>2.3</b>	<b>6.6</b>	<b>4.3</b>
2.0	7.0	5.0
2.4	6.5	4.1

## Asia Pacific - Average Medical Trend Rate

Asia-Pacific	2.5	8.0	5.5
Australia	1.8	2.5	0.7
Bangladesh	5.6	7.7	2.1
China	2.6	7.0	4.4
Hong Kong	2.5	5.3	2.8
India	3.6	9.0	5.4
Indonesia	2.9	13.0	10.1
Japan	0.4	0.0	(0.4)
Kazakhstan	6.8	15.0	8.2
Malaysia	2.8	14.0	11.2
Mongolia	6.5	8.0	1.5
New Zealand	1.4	7.5	6.1
Pakistan	8.0	20.3	12.3
Papua New Guinea	5.9	7.0	1.1
Philippines	2.9	8.0	5.1
Singapore	0.5	7.0	6.5
South Korea	0.4	7.5	7.1
Taiwan	1.5	8.0	6.5
Thailand	0.6	6.6	6.0
Vietnam	3.9	8.7	4.8

2.4	8.2	5.8
1.6	3.1	1.5
5.6	8.0	2.4
1.9	7.0	5.1
1.9	5.6	3.7
4.1	13.0	8.9
3.1	12.2	9.1
0.7	0.0	(0.7)
5.0	15.0	10.0
2.0	12.0	10.0
6.4	7.5	1.1
1.6	7.5	5.9
8.0	20.5	12.5
4.7	10.0	5.3
3.0	8.0	5.0
0.8	7.0	6.2
0.9	8.0	7.1
1.2	8.0	6.8
1.0	11.7	10.7
3.9	5.5	1.6

## Europe - Average Medical Trend Rate

Regional & Country Averages	2021		
	Annual General Inflation Rate	Annual Medical Trend Rates	
		Gross	Net
<b>Europe</b>	<b>1.6</b>	<b>5.5</b>	<b>3.9</b>
Austria	1.7	3.5	1.8
Belgium	1.1	2.0	0.9
Bulgaria	1.9	11.5	9.6
Croatia	1.2	1.0	(0.2)
Cyprus	1.0	5.0	4.0
Czech Republic	2.0	5.0	3.0
Denmark	1.2	2.5	1.3
Estonia	2.0	10.0	8.0
Finland	1.7	3.5	1.8
France	0.7	4.0	3.3
Germany	1.2	6.0	4.8
Greece	1.0	4.0	3.0
Hungary	3.2	15.0	11.8
Ireland	1.7	6.0	4.3
Italy	0.7	4.0	3.3
Latvia	3.0	2.8	(0.2)
Lithuania	1.7	14.0	12.3
Luxembourg	1.5	1.9	0.4
Norway	2.2	6.0	3.8
Poland	2.6	8.6	6.0
Portugal	1.4	3.0	1.6
Romania	1.5	8.5	7.0
Russia	3.0	10.0	7.0
Serbia	1.9	12.0	10.1

2022		
Annual General Inflation Rate	Annual Medical Trend Rates	
	Gross	Net
<b>1.8</b>	<b>5.6</b>	<b>3.8</b>
1.8	3.5	1.7
1.9	1.7	(0.2)
2.0	12.5	10.5
1.2	1.0	(0.2)
0.8	1.3	0.5
2.0	5.0	3.0
1.4	2.7	1.3
2.5	10.0	7.5
1.5	3.1	1.6
1.2	4.0	2.8
1.1	7.0	5.9
0.8	5.0	4.2
3.5	16.0	12.5
1.9	6.0	4.1
0.9	4.0	3.1
2.2	7.0	4.8
1.9	10.0	8.1
1.8	1.9	0.1
2.0	7.0	5.0
2.5	9.0	6.5
1.2	4.0	2.8
2.1	11.5	9.4
3.4	9.0	5.6
2.4	10.0	7.6

## Europe (continued) - Average Medical Trend Rate

Regional & Country Averages	2021		
	Annual General Inflation Rate	Annual Medical Trend Rates	
		Gross	Net
<b>Europe (continued)</b>			
Slovakia	1.4	5.0	3.6
Slovenia	1.4	1.0	(0.4)
Spain	0.7	6.6	5.9
Sweden	1.5	2.0	0.5
Switzerland	0.6	4.0	3.4
The Netherlands	1.2	4.0	2.8
Turkey	12.0	19.0	7.0
Ukraine	7.2	15.0	7.8
United Kingdom	1.5	5.5	4.0

2022		
Annual General Inflation Rate	Annual Medical Trend Rates	
	Gross	Net
1.9	6.0	4.1
1.5	3.2	1.7
1.3	5.0	3.7
1.3	2.0	0.7
0.3	3.0	2.7
1.5	5.0	3.5
11.8	19.0	7.2
6.8	14.0	7.2
1.9	6.5	4.6

## Latin America & Caribbean - Average Medical Trend Rate

LAC	2.4	8.8	6.4
Argentina	n/a	n/a	n/a
Bahamas	2.8	10.0	7.2
Barbados	1.6	10.0	8.4
Bermuda	0.4	8.1	7.7
Bolivia	4.4	6.0	1.6
Brazil	3.3	10.6	7.3
Chile	2.9	6.5	3.6
Colombia	3.2	5.5	2.3
Costa Rica	2.3	12.0	9.7
Dominican Republic	3.6	6.0	2.4
Ecuador	1.2	12.0	10.8
El Salvador	0.6	13.0	12.4
Grenada	1.2	0.0	(1.2)

3.2	10.6	7.4
n/a	n/a	n/a
2.8	10.0	7.2
2.3	5.2	2.9
1.4	7.0	5.6
3.7	7.5	3.8
4.0	12.3	8.3
3.0	5.0	2.0
2.6	4.5	1.9
1.1	10.0	8.9
4.0	6.0	2.0
2.4	15.0	12.6
1.4	17.0	15.6
1.7	0.0	(1.7)

## Latin America & Caribbean (continued) - Average Medical Trend Rate

Regional & Country Averages	2021		
	Annual General Inflation Rate	Annual Medical Trend Rates	
		Gross	Net
<b>LAC (continued)</b>			
Guatemala	1.8	13.0	11.2
Honduras	3.0	14.0	11.0
Jamaica	5.2	12.0	6.8
Mexico	2.8	15.0	12.2
Nicaragua	4.0	12.0	8.0
Panama	0.5	12.0	11.5
Peru	1.8	8.5	6.7
Puerto Rico	0.6	2.3	1.7
Trinidad and Tobago	1.3	15.0	13.7
Uruguay	7.9	8.8	0.9
Venezuela	15000.0	n/a	n/a

2022		
Annual General Inflation Rate	Annual Medical Trend Rates	
	Gross	Net
3.6	11.8	8.2
4.1	12.0	7.9
5.1	6.5	1.4
3.1	16.0	12.9
3.5	15.0	11.5
1.1	11.0	9.9
2.0	8.5	6.5
1.5	2.2	0.7
1.4	10.0	8.6
7.4	9.1	1.7
5500.0	n/a	n/a

## Middle East & Africa - Average Medical Trend Rate

MEA	4.9	12.0	7.1
Algeria	3.7	n/a	n/a
Angola	22.3	25.0	2.7
Bahrain	2.5	n/a	n/a
Botswana	2.6	8.0	5.4
Democratic Republic of the Congo	10.5	11.0	0.5
Egypt	8.2	18.0	9.8
Ethiopia	9.1	10.0	0.9
Ghana	8.5	15.0	6.5
Israel	0.5	8.0	7.5
Ivory Coast	1.4	14.0	12.6
Jordan	1.6	7.5	5.9
Kenya	5.0	10.0	5.0

5.0	11.1	6.1
6.0	n/a	n/a
13.1	15.0	1.9
2.1	6.0	3.9
4.3	10.0	5.7
7.5	10.0	2.5
7.2	19.0	11.8
8.0	12.0	4.0
8.2	15.0	6.8
0.6	7.8	7.2
1.6	14.0	12.4
2.0	7.5	5.5
5.0	10.0	5.0

## Middle East & Africa (continued) - Average Medical Trend Rate

Regional & Country Averages	2021			2022		
	Annual General Inflation Rate	Annual Medical Trend Rates		Annual General Inflation Rate	Annual Medical Trend Rates	
		Gross	Net		Gross	Net
<b>MEA (continued)</b>						
Kuwait	2.3	8.5	6.2	2.5	8.5	6.0
Lebanon	n/a	n/a	n/a	n/a	n/a	n/a
Malawi	10.7	15.0	4.3	7.7	12.5	4.8
Morocco	1.3	n/a	n/a	1.2	n/a	n/a
Mozambique	5.7	10.5	4.8	5.5	7.5	2.0
Nigeria	12.4	17.6	5.2	13.5	18.5	5.0
Qatar	2.4	7.5	5.1	2.9	7.1	4.2
Saudi Arabia	2.0	12.5	10.5	2.0	13.0	11.0
Senegal	1.9	2.0	0.1	1.7	10.0	8.3
Sierra Leone	15.3	20.0	4.7	12.3	15.0	2.7
South Africa	3.2	8.5	5.3	4.5	5.0	0.5
Sultanate of Oman	3.4	3.0	(0.4)	2.4	3.0	0.6
Tanzania	4.3	10.5	6.2	3.6	12.0	8.4
Tunisia	4.9	7.0	2.1	6.3	7.3	1.0
Uganda	4.8	18.0	13.2	5.5	5.5	0.0
United Arab Emirates	1.5	9.5	8.0	1.2	9.0	7.8
Zambia	12.1	15.0	2.9	14.8	28.0	13.2
Zimbabwe	3.7	n/a	n/a	24.7	n/a	n/a

### Notes:

- “Net” indicates Medical Trend Rates net of domestic general inflation rates.
- The 2022 Medical Trend Rate for the United States was obtained from Aon’s Health Value Initiative database, as applicable to PPO plans and adjusted to reflect expected increases prior to any plan, program, or carrier changes for cost containment.
- For Argentina, Lebanon, Venezuela and Zimbabwe we are not reporting 2022 Medical Trend Rates, due to a prevailing hyperinflation environment. We have also excluded those countries from regional and global averages in the 2022 figures.
- Algeria and Morocco were included on the tables above but with no Medical Trend Rate being reported.
- The 2021 figures relate to the previously reported anticipated Medical Trend Rates and general inflation projections.





## About Aon

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